2025-26 Application for Affordable Housing Funds

Wednesday, February 19, 2025

Marin County Housing & Federal Grants Division

This application is for affordable housing developers in Marin County, California who would like to apply for multiple state, local, and federal funding sources simultaneously. Please refer to the Notice of Funding Availability (NOFA) released on January 22, 2024 for detailed information about qualifications and application requirements. Applicants may use this prep tool for the long-form questions in order to save their responses and copy/paste into this application.

The deadline to apply is **5:00 p.m. Wednesday, February 19**. Applicants will receive a copy of their submitted application to the email address entered.

The following grant sources and approximate amounts are available through this application:

1. **Marin County Affordable Housing Fund (HTF) and State Permanent Local Housing Allocation (PLHA)** - $900,000
2. **Federal HOME** - * $700,000
3. **Federal CDBG Housing** - * $1,500,000
4. **City of San Rafael Affordable Housing Trust Fund (AHTP)** - $500,000

** These figures are projected based on 2024-25 entitlements and are subject to change.*

Applicant Information

Organization Name

Habitat for Humanity Greater San Francisco

Website URL

https://habitatgsf.org

DUNS

79-418-2329

Mailing Address

300 Montgomery Street, Suite 450
San Francisco, California, 94104

Project Contact Name

Sidney Stone

Title

Vice President of Real Estate

Email Address

SStone@habitatgsf.org

Phone Number

(415) 625-1023

Executive Director Name

Maureen Sedonaen

Executive Director Email Address

msedonaen@habitatgsf.org

Is there a co-applicant organization?

No

Briefly describe your organization, including mission, programs, staff experience, and number of clients served. Describe the co-applicant organization, if applicable.

Habitat for Humanity Greater San Francisco (HGSF), a 501(c)(3) organization and one of approximately 1,000+ registered U.S. affiliates of Habitat for Humanity International, was formed in August 2008 through the merger of Peninsula Habitat for Humanity and Habitat for Humanity San Francisco. Prior to the merger, Peninsula Habitat had served the community since 1989, and Habitat San Francisco had served the community since 1992. HGSF has provided homeownership opportunities for 305 local families – which is over 1,300 people - in the past 35+ years and remains one of the only providers of affordable homeownership opportunities in San Mateo, Marin, and San Francisco counties serving households that earn below 80% of the Area Median Income (AMI).

Our affiliate takes a multi-disciplinary approach to homeownership, serving as the homebuilder, mortgage company, educator, and long-term partner. For over 35 years our teams have been developing new affordable housing opportunities, and more recently refurbishing existing homes to address low-income household displacement in our tri-County service area. As a new home builder, HGSF serves as the general contractor, markets the homes, selects homeowners via lottery, and partners them with staff and volunteers through their sweat equity commitment. Our organization also enacts a repurchase program where local Habitat homeowners must give the affiliate the first right of repurchase. These homes are in turn resold to other qualified, low-income homebuyers.

In the past three years HGSF has completed five major new construction projects: six townhomes on Geneva Avenue in Daly City (completed June 2022), 20 condominiums on Jefferson Avenue in Redwood City (completed September 2022), two single family manufactured homes on Overlook Drive in Bolinas (completed September 2023), eight condos on Amber Drive in San Francisco (completed in December 2023), and two single family manufactured homes on Aspen Road in Bolinas (completed September 2024). In addition to new construction, in the past ten years we have repurchased and refurbished 15 existing Habitat homes in Marin, San Francisco, and San Mateo Counties. The organization typically repurchases and resells (by issuing new mortgages) up to six homes in any given fiscal year.

Habitat Redwood Blvd will be managed by a team of industry professionals with decades of experience in homebuilding and affordable housing. CEO Maureen Sedonaen brings over 30 years leadership experience in the Bay Area and holds strong connections across Marin County. Sedonaen was named one of San Francisco Business Times, "Most Influential Women in Bay Area Business" in 2015. Director of Real Estate Development Doug Fowler has over a dozen years of experience in the affordable housing field, which includes work with multiple Habitat for Humanity affiliates. Throughout his career, Fowler has developed an expertise in sustainable building practices and has certified projects through USGBC's LEED program, Energy Star, and National Green Building Standard. VP of Construction Jim Feely brings over 40 years of expertise in all facets of the industry. He has overseen the production of over 2,600 homes in the Bay Area.

Have there been any recent or upcoming changes? For example, leadership transitions or recent expansions or cutbacks in activities and/or budget? If so, please explain.

HGSF's Real Estate Development team onboarded a new Vice President of Real Estate Development, Sidney Stone, in August 2024. Stone has worked more than 18 years in affordable housing development and will oversee all aspects of real estate planning and development for HGSF, including the continued development of Habitat Redwood Blvd. Additionally, a new Vice President of Home Preservation joined HGSF in February 2024 and the organization has done some restructuring to create more efficiency and effectiveness. HGSF has been working with consultants, partners, and industry experts to help guide strategic thinking during these transitions.

Over the past several years, we have seen the projected budgets for most of our new developments rise dramatically. Inflation, supply chain disruptions, and labor scarcity in the local market have driven this price upward. Habitat Redwood Blvd.'s total project recently increased from $84 million to the current $87,515,100 due to increasing insurance costs. The organization also currently has nearly 250 units in the development pipeline. A couple of projects have slowed down as HGSF's partners work through project plans with the cities. Other new projects and partnerships have joined the pipeline leading to some portfolio-wide reshuffling of activities. HGSF continually looks for new ways to provide affordable homeownership opportunities to first-time homebuyers as well as ways to cut costs and has identified the required resources to fund the ambitious development of Habitat Redwood Blvd.

If applicable, what is the organization's standing with licensing or other accreditation authorities?

HGSF holds a Certificate of Good Standing from the Secretary of State of the State of California and an Entity Status Letter confirming tax exempt status and good standing with the California Franchise Tax Board. Our construction leadership has over 60 years' combined experience in the industry. HGSF holds an active contractor's license and our construction team consists of experienced trade professionals. Homeownership Services staff shepherd candidate homebuyers through the homebuying process and process all home purchases in partnership with a title company. All homeownership staff are trained in the Fair Housing Act, Equal Credit Opportunity Act, Americans with Disability Act, Fair Credit Reporting Act, Truth in Lending Act, Secure and Fair Enforcement for Mortgage Licensing Act, and Unfair, Deceptive and Abusive Acts of Practices. Multiple employees on staff are Qualified Loan Officers, having successfully completed the rigorous certificate program of Habitat for Humanity International.

How does your organization verify client income?

Habitat Redwood Blvd applicant families must be first-time homebuyers earning below 120% HUD adjusted area median income (AMI) and will be considered for ownership via a lottery. At least 60 of the 80 units in the project will be restricted to low-income households earning up to 80% AMI with an average AMI of 65%. HGSF includes all household income earners over the age of 18; if a household member does not earn income, they must provide an affidavit stating as such. HGSF requests income documents, including W2, 1099, and tax returns from the previous two years, as well as paystubs from the past three months. Additionally, homebuyer applicants provide statements from the previous three months for all financial accounts, including checking, savings, and money market, as well as retirement accounts such as IRA, 401k, and 403(b) accounts. HGSF requests award letters for additional income, such as social security and pension, and compares them directly with bank statements. HGSF may require additional documentation depending on the income source. Employment, along with pay rate and YTD earnings, is verified by contacting previous and current employers. For applicants who have not filed tax returns, HGSF requires form 4506T be signed by the applicant and submitted to the IRS, who then provides tax return transcripts to the applicant for submittal to HGSF.

HGSF consults with a third-party lender who reviews all documentation in the applicant file and performs their own income qualification. Once the families are officially homeowners, HGSF no longer verifies income and changes will not affect homeownership status with HGSF so long as the family continues to make mortgage payments as agreed.

Is your organization receiving any other Marin County funding for this project?

Yes

Please describe. Include a brief overview of the goals and accomplishments achieved through this funding.

Habitat Redwood Blvd has already received six funding awards from Marin County: $1.3 million from the County Housing Trust, including PLHA and matching funds, plus $527,313 in CDBG and $901,389 in HOME funding. Our first $250,000 HTF was fully disbursed in Fall 2021 and helped cover early project consultant costs, including environmental, architecture, and engineering consultants. Our $235,362 CDBG funds helped pay for a sewer fee, a required component of the land donation, in Spring 2023. The approximately $1 million in Permanent Local Housing Allocation (PLHA) funds and HTF match will support further

predevelopment costs, such as construction drawings. The $291,951 24-25 CDBG award will be used for infrastructure costs, such as a new water line and utilities. The $901,389 HOME funds will support early construction costs and $65,000 Community Resources from Supervisor Lucan's office allowed the team to further plans for on-site bicycle parking.

Marin County remains the largest public subsidy provider on the Habitat Redwood Blvd project. Because of these six County funding awards the project team has been able to secure additional funding, including a $7.5 million CalHome Development Project Loan. Without this generous County funding the project would not be possible. Additionally, the land - valued at $5 million - was donated to HGSF in December 2023 and leveraged in 2024.

Does your organization have unspent funds that were previously awarded by the County (for any project)?

Yes

What is your timeline for expending the fund balance?

Habitat Redwood Blvd has four unspent County awards:
• Two HTF/PLHA awards totaling $1,021,804, will be expended in Summer 2025.
• HOME, $901,389, will be expended in FY2025/26.
• CDBG, $291,951, will be expended in FY2025/26.

In addition, HGSF has received two awards from Marin County for our Home Preservation Program: a 2022-23 $230,000 CDBG award and a 2023-24 $220,000 CDBG award. HGSF has drawn down $102,688.62 of the 22-23 award and plans to fully expend the award in quarter two of FY2025. The 23-24 award will be fully expended by quarter three of FY2026.

General Project Information

Project Name

Habitat Redwood Blvd.

Project Address

8161 Redwood Blvd.
Novato, California, 94945

Assessor's Parcel Number (APN)

125-580-25

Funding Requests

Which funding source(s) are you seeking for this project? Please refer to the NOFA for a description of each funding source and eligible project types.

HTF/PLHA | HOME | CDBG Housing

HOME Amount Requested (max $700,000)

$700,000

HTF/PLHA Amount Requested (max $900,000)

$500,000

CDBG Housing Amount Requested (max $1,500,000)

$1,000,000

To determine your project's Flood Area status, visit the FEMA Flood Map Service Center. Please save a copy of the flood map for the site. If the project is located in a Regulatory Floodway, it is ineligible for HOME or CDBG funding. If the project is located in a Special Flood Hazard Area, you must obtain flood insurance to qualify for HOME or CDBG funding.

CDBG/HOME applicants only: Is this project located in a Special Flood Hazard Area, and therefore requires flood insurance?

No

CDBG/HOME applicants only: Describe your organization's experience with administering federal grant programs. What experience do you have with Davis-Bacon prevailing wage and procurement requirements?

HGSF has extensive experience administering federal grant programs, managing dozens of awards received over the last several years, for both our new construction and rehabilitation programs. HGSF typically uses federal funding, such as CDBG grants, for acquisition and pre-development activities that do not trigger Davis-Bacon requirements. HOME funds are used for construction of new, low-income affordable housing and support up to 11 units per project.

Habitat for Humanity Greater San Francisco (HGSF) builds and sells affordable homes to very low- to moderate-income, first-time home buyers. HGSF will do this by using skilled staff members and volunteers to do much of the work onsite. Volunteers will range from skilled habitual volunteers, AmeriCorps volunteers, unskilled community volunteers, and future homeowners themselves.

HGSF provides self-help homeownership opportunities requiring up to 500 hours of construction work from future homebuyers and all units will be deed restricted to remain affordable for at least 45 years with 75% of units at Habitat Redwood Blvd restricted to low-income, first-time homebuyers earning up to 80% AMI. HGSF plans to use this County CDBG funding to pay for the cost of materials on off-site infrastructure, such as water pipes and utilities. All homes are subject to resale restrictions requiring the homeowner to sell the home back to HGSF, who will then in turn re-sell the home to another low-income homebuyer.

HTF/PLHA applicants only: Describe your organization's experience with administering state grant funds. What experience do you have with State prevailing wage and procurement requirements?

Habitat has received multiple CalHome grants from California's Department of Housing and Community Development and has successfully administered multiple mortgage assistance and owner-occupied rehabilitation grants. HGSF holds a state prevailing wage exemption because the organization provides self-help homeownership opportunities requiring up to 500 hours of construction work from future. Additionally, all units will be deed restricted to remain affordable for at least 45 years.

Project Details

Scope of Work: Describe the proposed project, including details such as property characteristics, proposed use of funds, and number of housing units involved. Explain how the project will benefit the community.

Habitat Redwood Boulevard is the largest affordable homeownership opportunity in Marin and provides safe, sustainable housing to underserved communities. The project is characterized by 80 homes in 21 buildings with a proposed density of 10 Dwelling Units Per Acre. Anticipated to be developed in two major land development phases, the work will take several years to complete. Designs reflect the area's rural nature and feature an oval layout surrounding central open space. Amenities include play areas, dog park,

and community gardens.
Each new home provides ample storage space, multiple bathrooms, laundry facilities, and high-quality finishes. The project will meet or exceed all state and federal accessibility requirements and make all reasonable accommodations as required by law for homebuyers with hearing, visual, or mobility impairments. Since project conception, we have striven to benefit the local community. Leveraging our reputation as a leader in affordable housing, we've secured a highly skilled team of dedicated consultants. At least 75% of the homes may be sold to low-income households below 80% AMI. The remaining homes may be sold to moderate-income families earning 80-120% AMI. Prior to Final Map recordation, HGSF will execute an Affordable Housing Agreement with the City of Novato. Deed restrictions will ensure all homes remain affordable in perpetuity and the project will help the City meet RHNA obligations.

The project has secured multiple sources of funding and has targeted many others. Existing County sources will be used primarily for predevelopment costs, with our HOME award supporting construction costs. An awarded CalHome Development Project Loan will be used for permits, fees, and onsite improvements. This CDBG request will support infrastructure costs in the public right of way and PLHA and HOME funding will go toward construction costs. A targeted FHLB AHP award will help close the construction cost gap. Future CalHome Mortgage Assistance and other public funding will fill the gap between the affordable mortgage and sales price.

Our team will pursue partnerships with local organizations and community groups to market the project to potential buyers. Providing this rare opportunity to low-income families historically excluded from homeownership is the core mission of our organization. Nearly 90% of HGSF's partner homebuyers identify as Black, Indigenous, or People of Color (BIPOC).
HGSF strives to build homes that are healthy, feature low utility bills, and are durable for homeowners while reducing impact on the environment. Habitat Redwood Blvd will be certified in the GreenPoint Rating system and the Department of Energy's Zero Energy Ready program. To achieve this certification, a 3rd party inspector will review our plans and confirm the homes are built to meet all program aspects.

Sustainability features currently include rooftop solar panels, advanced insulation packages, an Energy Recovery Ventilation system, low-emitting finishes, durable materials, and low-use water fixtures. All exterior lighting will be dark sky compliant as required by entitlements. HGSF commits to build 100% electric communities generating a lower carbon footprint, and increased safety and public health.

Intended use of funds (select all that apply)

Construction

Describe the property's history leading up to this request. Include when the organization acquired/will acquire the property, any previous requests for County funding, attempts to secure other financing, etc.

The property is a 13.6-acre parcel of vacant, partially undeveloped land that previously contained an auto repair facility which has since been removed and remediated. The site is constrained by existing transmission gas lines that will remain unadjusted as part of the project. The existing gas lines have impacted project design and necessitate additional infrastructure costs.

HGSF first approached PG&E about the parcel in 2017, as the site was on the market for several years with little to no interest. HGSF worked to establish a partnership with PG&E for the donation of the land, initiated design, successfully entitled the project with the City of Novato for 80 affordable homes, and continued the design and permitting process. This required significant preliminary resources and culminated in the final land transfer recorded on December 22, 2023.

All discretionary approvals have been achieved, regulatory permits are secured, and CEQA and NEPA are complete. We are currently working with the City of Novato on building and engineering permits and with the design team on value engineering to bring down the budget. We are also in conversations with partners about various funding options. As we gear up to break ground on the project, subsidy is needed to help cover the increasing costs associated with building in this expensive housing market.

Marin County remains the greatest supporter of HGSF and Habitat Redwood Blvd. To date, the project has been awarded $2,700,000 from the County and Housing Trust. The project has reserved $824,013 in the

California Energy Commission's Building Initiative for Low-Emissions Building (BUILD) program, $510,902 from City of Novato in PLHA matching funds, and a $7,500,000 CalHome Homeownership Development Project Loan from California's Department of Housing & Community Development. Thus far, we have successfully secured over $2.5 million in private funding.

The project team is targeting several other private and public sources to meet the current $87 million project budget, up from $84 million due to increasing insurance costs. Targeted public sources include this PLHA/CDBG/HOME request, $2,000,000 from the Federal Home Loan Bank of San Francisco's Affordable Housing Program, and additional subsidy to support the project's sustainability efforts. Many of these targeted funds are gap funding to be paid at the end of the project. With such high early infrastructure costs, the project needs subsidy we can use now. We are actively working with partners to secure temporary sources up front to help pay for the infrastructure needed to execute a project of this scale.

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

The Habitat Redwood Blvd. property is bordered to the east by the Novato Days Inn, Redwood Blvd, and Highway 101; to the south by the Buck Center for Research on Aging; to the north by the old Birkenstock facility; and immediately to the west by Buck Center open space with homes and Olompali State Park beyond.

The property is bikeable to downtown Novato and within half a mile of multiple transit lines at the Novato San Marin SMART Station. This station provides service north to the Sonoma County Airport and south to Larkspur which connects to the Golden Gate Ferry. Golden Gate Transit and Marin Transit also serve stops located near the San Marin Station. Future expansion efforts will extend the SMART system to Cloverdale in northern Sonoma County. One of the goals of this project is to connect directly to the SMART train by extending the sidewalk along Redwood Blvd. This expansion will cost additional infrastructure dollars and further strengthen this project.

The development is located less than two miles from downtown Novato and provides access to many transit options and community amenities, including multiple grocery stores (Trader Joe's, Whole Foods Market, Safeway), Downtown Novato Community Farmer's Market, Schools (Novato Unified School District, St. Francis Preschool, Olive Elementary School), Novato Library, Novato Family Dental Care, and Parks (Marion Park and Stafford Grove Park).
Several new construction projects, are underway within a mile of the site, including market-rate residential (e.g., Fireman's Fund and Valley Oaks sites), commercial, and mixed-use developments. These projects, along with Habitat Redwood Blvd. – the only affordable homeownership project- are all helping to reshape this corridor of Novato into a growing community.

Select the known environmental issues of the proposed project site, and/or adjacent properties if relevant.

Flood zone

Notes or clarifying information on environmental issues:

The site has been deemed appropriate and safe for residential construction. Areas of the property are in a flood zone, but no residential structures are in designated flood zones. HGSF has completed extensive environmental review of the project and concluded that no severe adverse conditions are present at the jobsite. Our team completed a Phase I Environmental Assessment plus two subsequent limited soil sampling exercises. These three studies concluded that the site is acceptable for residential development and were provided to the City of Novato during the CEQA and zoning approval process.

The project completed the CEQA process with the City of Novato acting as the lead agency. An Initial Study/Mitigated Negative Declaration was approved by the Novato City Council in January 2022 and a Notice of Determination was filed. HGSF will complete all mitigation measures required per these findings. Marin County has completed the NEPA review for Redwood Boulevard with Mitigation Compliance Documents forthcoming from the County.

Have you begun any state or federal environmental review procedures for the proposed project?

Yes

Who is the staff member who will supervise and manage the proposed project?Describe their past experience with project management.

Habitat Redwood Blvd. is supervised primarily by three of HGSF's top leaders: Vice President of Construction, Vice President of Real Estate Development, and Director of Real Estate Development.

Vice President of Construction Jim Feeley is overseeing all construction of Habitat Redwood Blvd. A results-oriented construction and development professional with over 40 years of expertise in all facets of the industry, Feeley became Habitat for Humanity Greater San Francisco's Vice President of Construction in April 2022. He leads the construction team consisting of staff, subcontractor partners, volunteers, and homeowners through the process of homeownership development and construction across San Francisco, Marin, and San Mateo Counties. Prior to joining HGSF, Feeley served as Vice President of Construction for Trammell Crow Residential, Northern California Division, a nationwide apartment developer. He has overseen over 2,600 homes, apartments, and condominiums in the Bay Area, including tenant occupied rehab, midrise market-rate and affordable mixed use rental apartments, and for sale high rise condominiums.

Vice President of Real Estate Development Sidney Stone is a seasoned real estate expert with more than 18 years of experience working in affordable housing development for both the private and public sector. He leads the organization's core initiative: building affordable homeownership for low-income Bay Area families. Stone oversees all aspect of real estate planning and development, including site acquisition, project financing, design, and construction. He also works closely with local governments, public agencies, community leaders, and other stakeholders to identify and secure opportunities for new development projects to further HGSF's mission. Stone most recently served as the Vice President of Christian Church Homes where he worked to acquire and secure financing for projects across the state. In the public sector, Stone worked for the City of Morgan Hill, Huntington Beach, and the Santa Clara Housing Authority.

Director of Real Estate Development Doug Fowler leads the development side of this project. Fowler has over thirteen years of experience in the affordable housing field and has worked in various project management roles around the country. A former AmeriCorps VISTA, Fowler joined HGSF in 2018 after working with Habitat for Humanity on the Mississippi Gulf Coast and in Durham, North Carolina. Previously, Fowler was with Mission First Housing Group, an affordable housing developer based in Philadelphia, PA. He has been involved with the design, development, and construction of over 600 affordable housing units, including new construction, rehabilitation, and preservation projects. Throughout his career, Fowler has developed an expertise in sustainable building practices; he holds a LEED AP Homes designation and has certified projects through USGBC's LEED program, Energy Star, Enterprise Green Communities, National Green Building Standard, and Passive House Institute US.

Will the project involve hiring an external property management company?

Yes

Describe the property management company. Include the company name and the number of affordable housing sites and units that it currently manages.

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

If awarded funding, you will need to draft and submit an Affirmative Marketing Plan for this project. The

plan would describe how you will market the project to different groups of people based on protected characteristics such as race, color, national origin, religion, sex (including sexual orientation and gender identity), familial status, and disability. Please refer to our Affirmative Marketing webpage for more information.

Describe any prior experience with affirmative marketing or similar initiatives.

HGSF has extensive experience affirmatively marketing our projects and it is a core tenant of our program. Recent experience includes a widespread affirmative marketing plan for two homes in Bolinas. With a focus on reaching BIPOC populations and those least likely to apply, our marketing efforts reached across Marin County and into Sonoma and Alameda Counties. Close attention was paid to community organizations with BIPOC constituents. For Habitat Redwood Blvd. early marketing plans also include extensive marketing in all counties surrounding Marin, with a focus on those who commute to Marin County for work.

To market each new homeownership opportunity, HGSF takes a diverse approach. Working with local partners, including public agencies, community-based organizations, community leaders, and faith institutions, HGSF conducts an affirmative marketing needs assessment, including demographic data collection about race/ethnicity and language(s) spoken, as defined and required by HUD. This allows us to identify the target population most in need of, and least likely to apply to, affordable housing opportunities in the jurisdiction's expanded housing market area. Postcards, in both English and identified, predominant language(s), are mailed to a radius around the project and flyers are shared in many community locations, including libraries and community centers. Additionally, HGSF advertises on social media, the HGSF website, and in newspapers to reach a varied and widespread audience of potential homebuyers.

For each new homeownership opportunity, we typically hold informational sessions (in-person and virtual; dual language) about HGSF and the application process. Several staff members support potential applicants and help answer specific questions pertaining to eligibility, completing the application, and obtaining the required documentation. All advertising will display the Equal Opportunity and Equal Access logos; and all our programs comply with all nondiscrimination and fair housing laws. Our Homeownership Services team has received extensive anti-discrimination education, including training in the Fair Housing Act, Equal Credit Opportunity Act, Truth in Lending Act, and others.

All projects funded by federal HUD programs must Affirmatively Further Fair Housing, as defined above.

How will this project Affirmatively Further Fair Housing? Describe what populations your plan would seek to engage with and what outreach methods you would utilize.

One of HGSF's core values is equity, as we strive to create access to homeownership for families who have historically been excluded. One of the ways we do this is by affirmatively marketing our projects, which we have extensive experience doing across our tri-county service area and beyond.

Once construction begins, community outreach will get started in multiple counties. Our team will work with community partners and various stakeholders to reach those least likely to apply and communities that have historically been excluded from homeownership. To market each new homeownership opportunity, HGSF works with local partners, including public agencies, local community-based organizations, community leaders, and faith institutions.

Due to the high cost of living, 60% of Marin County's workforce commutes in from outside Marin, including from Sonoma, Alameda, and Contra Costa counties. Thus, we plan to expand marketing efforts beyond Marin County. Being located on the 101 corridor makes the project especially accessible. In addition, HGSF has a strong partnership with Habitat Sonoma County. Encouraged by the project's generous land donor, HGSF plans to provide housing access to fire victims from Sonoma County through committed marketing outreach.

The draft marketing plan for Habitat Redwood Blvd. includes targeted outreach to BIPOC communities in Marin County's Canal district, Sausalito's Marin City area, and West Marin, as well as in Sonoma, Contra Costa, Alameda, and San Francisco counties. The team will provide multiple in-person and virtual information sessions in both English and Spanish. Every effort will be made to reach a deep and diverse pool of candidates for the 80 homes at Habitat Redwood Blvd.

Describe any past community engagement activities for this project, and future plans for community engagement.

Since project conception, HGSF has made numerous partners in the area, designing and developing a project that will truly benefit the local community. We have leveraged our reputation as a leader in affordable housing to help make the project possible by securing a highly skilled team of dedicated designers and consultants, including local leaders in the fields of architecture, engineering, sustainability, environmental topics, and landscaping. Nearly all designers have committed to support HGSF, and the project, by providing discounted fees or donated time to help keep the project affordable and feasible. The Novato City Council unanimously approved the project in January of 2022, with vocal support from all members and exceeding expectations of City of Novato staff and leadership.

Habitat Redwood Blvd. meets all local design and development standards and has secured required regulatory permits. During the discretionary approval period, HGSF received support from neighbors and community partners in Novato and Marin County, including several letters of support for both the Novato Planning Commission and City Council Meetings. Partners and supporters include Novato community members, HGSF volunteers from Marin County, Buck Institute for Research on Aging, Marin Open Space Trust, Marin Humane Society, Marin Community Foundation, Homeward Bound of Marin, North Marin Community Services, Marin Conservation League, and more.

Sweat equity and volunteerism are core tenants of our organization. HGSF will continue to make long term partners in the community to help achieve our mission. We have begun building relationships and developing a robust volunteer pipeline in Novato and Marin County to ensure our volunteer crews will be able to support our work onsite. Our Construction staff are making partners in the trade and builder industry to ensure our team can meet the project's needs.

Demographics and Unit Information

In the table below, enter the existing or anticipated number of units based on income level and bedroom count. Refer to the Current Marin County Income Limits to determine income level.

Anticipated Unit Count by Bedrooms and Income Level

	Extremely Low	Very Low	Low	Moderate	Market Rate	TOTAL UNITS
Studio						0
1 bed						0
2 bed			11	3		14
3 bed			24	8		32
4 bed			21	6		27
Other			5	2		7
TOTAL UNITS	0	0	61	19	0	80

Notes or clarifying information on the unit count:

HGSF recently updated the unit distribution moving more units from moderate to low-income units. The total unit count remains at 80 units. Re-distributing the unit count allows for Redwood Blvd. to serve even more low-income families and thus filling a critical need for affordable housing. Additionally, more low-

income units will allow HGSF to maximize subsidy from the county, city, state, and other funding sources which will help us build this large project.

In the table below, enter the demographics of the people who live (or will live) in the proposed housing project. If unknown, use the demographics of households within similar existing Marin complexes as the proposed project, within the organization's purview. Specify the number of Hispanic/Latino residents in its stand-alone column. The "Total" column must include the number of Hispanic/Latino residents as part of the sum.

Are the following numbers specific to the proposed project, or to a similar existing Marin complex?

Proposed project

Demographic Information

	Total Number of Persons	Persons Identifying as Hispanic/Latino
White	136	93
Black/African American	51	2
Asian	132	
American Indian/Alaskan Native	4	
Native Hawaiian/Other Pacific Islander	19	
American Indian/Alaskan Native & White		
Asian & White	8	2
Black/African American & White	8	2
American Indian/Alaskan Native & Black.African American		
Other Multi-Racial	51	43
Other/Not Disclosed		
TOTAL (Unduplicated)	409	142

Fill in a number for each of the fields below. For new construction, or if you are unsure, please put 0.

Families

0

Female-headed households

0

Households that include person(s) with a disability

0

Notes or clarifying information on demographics:

The demographic breakdown included in this application is a prediction as HGSF does not begin accepting applications and qualifying potential homebuyers until around the time construction begins. All demographic information collected is self-reported and our categories do not directly match those in this application. The information presented in the demographics table is based on current Habitat homeowners and past applicants in Marin County. We expect the applicant pool for the Habitat Redwood Blvd. project to follow similar trends.

Project Planning

Select the current phase of the proposed project.

Predevelopment

Select the activities involved in the proposed project.

New Construction (ineligible for CDBG)

Describe the project timeline and specify a real or estimated completion date for each milestone below. Add/explain any additional milestones as needed.

For acquisition projects:

For new construction and/or rehabilitation projects:

Define scope of work/finish design

Wednesday, April 1, 2020

Complete planning and environmental review

Tuesday, January 11, 2022

Release bid package

Monday, January 27, 2025

Select contractor

Tuesday, April 1, 2025

Finalize contract

Sunday, June 1, 2025

Obtain building permits

Tuesday, July 1, 2025

Start construction

Tuesday, July 1, 2025

Complete construction

Tuesday, May 1, 2029

Additional Milestones for New Construction and/or Rehabilitation Projects

	Milestone	Estimated Completion Date
1	Horizontal Construction Begins	07/01/2025
2	Vertical Construction Begins	08/01/2026
3	Marketing and qualification begins	11/01/2026
4	Home Sales Begin	02/15/2028
5	Home Sales Completed	08/15/2029

Notes on the project timeline above, including whether dates are estimated:

Additional milestones:
• CalHome Application ($7.5 million) and BUILD program application ($850k) 2/28/23
• Secure Engineering Permits from Novato: 5/1/2025
• Sign GMP with selected contractors: 6/1/25
• Construction Financing closing for Horizontal Construction: 6/1/2025
• Secure Building Permits from Novato: 7/1/2025
• Horizontal Construction Begins: 7/1/2025
• Complete Construction Phase I: 5/1/2028
• Complete Construction Phase II: 5/1/2029

Describe any flexibility regarding your project's start/completion date.

Given the extent, complexity, and high cost of this project, the project team would like to secure as much funding as possible to pay for required infrastructure prior to beginning work on site. This will influence when construction starts. Now that HGSF owns the site and given we will perform much of the work in house, there is flexibility around the project's start and completion dates all. This will allow for further strategic planning and value engineering with the goal of completing the homes as efficiently as possible and setting the project, and future homeowners, up for success.

Will you be seeking Project Based Section 8 Vouchers for this project?

Yes

Please be aware that if Project Based Section 8 Vouchers (PBV) are committed to the project, the environmental review process and subsidy layering must be completed before the acquisition is complete or construction commences. Actions taken prior to PBV being committed are not subject to this requirement.

Describe the type of site control that your organization has for the proposed property. If this request includes funds for acquisition, summarize the acquisition terms, price, contingencies, and conditions.

HGSF acquired full ownership of the property at 8161 Redwood Blvd. with the final land transfer recorded on December 22, 2023. HGSF now owns the site outright. A grant deed is provided with this application.

Does your project involve new construction?

Yes

Please describe in detail the entitlements and permits that will be required, and those already obtained. For example, Design Review, Master Plan, Zone Change, General Plan Change, Coastal Permit, etc.

Discretionary Project Approvals for the Habitat Redwood Blvd Include:
• General Plan Amendment
• Master Plan
• Precise Development Plan
• Vesting Tentative Map
• Environmental Review (CEQA Initial Study / Mitigated Negative Declaration)

These approvals were granted, unanimously, by the following bodies:
• Novato Planning Commission, October 2021
• Marin County Airport Land Use Commission, November 2021
• Novato City Council, January 2021

The project also required two regulatory permits from state agencies prior to breaking ground. These permits have been processed in parallel with the entitlement package and have been issued by relevant agencies.

A Discharge Permit was issued by the Regional Water Quality Control Board in August of 2022 and a 1602 Lake and Stream Bed Alteration Permit was issued by the CDFW in July of 2022.

Describe any contact with the planning staff at the relevant government jurisdiction, and any specific feedback they provided.

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

Identify all applicable accessibility laws and specific accessibility requirements that must be met in the design of the proposed project.

Habitat Redwood Blvd will contain 80 homes across 21 buildings and 12 designated ADA parking spaces. The project will also be designed to make all reasonable accommodations as required by law for qualified homebuyers with hearing, visual, or mobility impairments. The development will meet or exceed all state and, if necessary, federal accessibility requirements. In anticipation of receiving federal funding for the construction of the homes, HGSF has also engaged an ADA consultant to ensure compliance with applicable codes.

Does your project involve rehabilitation?

No

Financing Plan

Describe all committed and anticipated jurisdiction contributions)fee waivers, grants, loans, land donation, etc.)

HGSF is in the process of submitting a second request to the city for additional fee waivers, or subsidy over a multi-year process. HGSF is also speaking with the City of Novato about other ways the City can support the project's large infrastructure costs.

What is the status of all funding sources for the proposed project as of the date of this application?

The total project budget currently sits at $87,515,100 including $16 million in infrastructure costs. The team has re-forecasted the budget, initially bringing it down from the previous $93 million to $84 million, primarily by adjusting contingency and reforecasting anticipated inflation. The budget recently increased

from $84 million to the current $87 million due to increasing insurance costs. We continue to value engineer the project.

HGSF has years of experience securing public subsidy for our affordable homeownership opportunities and has already secured $2.7 million for Habitat Redwood Blvd. from Marin County and its Housing Trust Fund, our most generous supporters, across several sources. We anticipate nearly 31% of the project budget, or $27 million to be funded by public subsidy from Marin County, the City of Novato, HCD, the Federal Home Loan Bank, the California Energy Commission, and other sustainability geared programs. Most recently the project was awarded a $7.5 million CalHome Development Project Loan and $824,013 from the Building Initiative for Low-Emissions Development (BUILD) Program. Approximately $11 million of the currently secured public subsidy, including PLHA and CalHome funds, is on track to be spent down on predevelopment expenses in the next few years as the project rapidly progresses. Many of these secured funds are gap funding to be paid at the end of the project. With such high early infrastructure costs, the project needs subsidies we can use now. We are actively working with partners to secure temporary sources up front to help pay for the infrastructure needed to execute a project of this scale.

Habitat Redwood Blvd. will also be supported by private donations from individual donors, corporate sponsors, and foundations. To date, we have raised over $2.5 million dollars in private donations and funds, largely from one of our biggest supporters, the Marin Community Foundation. We anticipate 14% of the project budget, or $12 million, to be funded through private donations. Additionally, the project site at 8161 Redwood Blvd., valued at $5 million, was donated to HGSF in December 2023.

The stack includes an additional $2M in funds that HGSF is bringing to the project. HGSF has committed $1.5 million in secured funding restricted to support work in Marin County. We are also discussing the sale of the project's open space to Marin Open Space which could generate $500,000 in funds for the project.

The last piece of our funding stack is mortgage revenue. As the lender, HGSF can use issued mortgages to help finance and fund our projects. After a home sale, HGSF collects monthly receipts from the affordable mortgage, or can monetize that mortgage through a bank purchase or financial transaction. Overall, we anticipate the final 52% of the project budget, or $45.8 million, to be permanently financed through the project's mortgage revenue from both sales to low income and moderate-income buyers. As Habitat Redwood Blvd. includes both low-income and moderate-income restricted units, we are confident in our ability to make use of mortgage revenue to properly capitalize the development.

What is the timing for and likelihood of obtaining commitments of anticipated funding sources?

HGSF has identified a diverse list of anticipated funding sources for Habitat Redwood Blvd. Private loans and funding have been secured or are identified and we are currently focused on filling the gap in infrastructure funding – created by increasing prices in the housing market – so we can begin phase one of construction this summer. The Marin Community Foundation has been generous with $1.9M already awarded to the project. We are targeting several other private funding sources including individuals, foundations, and corporate sponsors.
The project was awarded a $7.5M CalHome Development Project Loan to support 30-40 low-income units. Habitat Redwood Blvd. has also received a reservation of $824,013 based on building design for the California Energy Commission's Building Initiative for Low-Emissions Development (BUILD) program. In addition, we are targeting the Federal Home Loan Bank's Affordable Housing Program (AHP) for up to $2M in construction gap financing in the spring.

We continue to work with the City of Novato, which has awarded the project $510,902 in grant support and waived nearly $600,000 in fees, to support the project. We will research and pursue new funding sources throughout the life of the project, including potential future County subsidy like HOME or CDBG (for mortgage assistance or disposition), the State of California Housing and Community Development's Infill Infrastructure Grant and Local Housing Trust Fund programs, among others. Given the length of the project we are strategic with the timing of funding requests given the short performance window of some targeted sources.

In the event that any funding sources are not obtained or are committed at lower levels than requested, what alternatives will be pursued?

The total project budget currently sits at $87 million. The team has re-forecasted the budget, initially

bringing it down from the previous $93 million to $84 million, primarily by reducing contingency levels and reforecasting anticipated inflation. The budget recently increased from $84 million to the current $87 million due to increasing insurance costs. We continue to evaluate ways to value engineer the project. Habitat Redwood Blvd. is the largest affordable homeownership project in Novato and is of great importance to the community and County. While infrastructure costs are high, we are committed to executing this project and are looking for additional sources to help fill this gap.

Although this budget remains ambitious, HGSF has identified the required resources to fund the development. HGSF is confident in our sources identified to pay for the cost of building and financing homes, including the Affordable Housing Program and mortgage revenue which will support vertical construction. The project was awarded approximately $600,000 in fee waivers as well as $510,902 in grant support from the City of Novato, a $7.5 million CalHome Development Project Loan, and $824,013 from the State's BUILD program for energy efficiency. Such support helps diversify the funding sources and allows our team to confidently move forward with the development.

One way our team works to keep costs under control is by securing donated materials, labor, and professional services. To date, all major members of the current design team have provided in-kind services or a reduced billing rate for Habitat Redwood Blvd. We have secured over $2325,000 in Gift In-Kind services thus far and we will continue to work hard to retain these kinds of partnerships and to find new opportunities for donated services. Our current budget anticipates $525,000 in additional donated goods and services. Additionally, the land - valued at $5 million - was donated to HGSF in December 2023 and leveraged in 2024. These donations help guarantee we can keep our costs reasonable and in budget as the project progresses.

Habitat Redwood Blvd. is also made possible through generous private donations from individual donors, corporate sponsors, and foundations. Should some of the targeted sources commit at lower levels than requested, we have the ability to pursue additional private funding, sell additional mortgage notes, or use our company and/or construction lines of credit. We are also weighing several different options, including public or private construction loans, to help further finance the project as needed.

For each item in your project budget, to be attached to this application, please explain how the budgeted amount was derived, whether costs are estimated or bid, and any other relevant information that justifies the budgeted expense (e.g., cost per square foot, percentage of other costs, estimated number of work hours).

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

The construction budget was updated in early 2024 with re-forecasted contingency and inflation. Horizonal construction costs are based off the results of an RFP issued in late 2022 to trusted land development contractors in Marin County. Hard bids were provided by four separate contractors through that RFP. HGSF has analyzed those bids to come to a realistic budget that aligns with trade partners for the extensive horizontal development work included in the project and is also accounting for future inflation.

Vertical construction costs have been estimated in a mix of three ways. Major trade budgets are set on bids by sub-contractors and based off current plans (framing, roofing, plumbing, drywall, electrical, mechanical, exterior enclosure, etc). The costs of lumber, building materials, and finishes are based off historical HGSF costs on a per unit or square foot cost and take into account spending on recently completed and under construction HGSF projects. Lastly, general conditions have been estimated based off the use of HGSF's volunteer labor program and the assumed length of the project. All budgeted items assume future inflation through the life of the project.

Pre-development costs have been estimated based off current design contracts, historical averages for HGSF costs, fee estimates provided by cities and agencies, and quotes from consultants. The project's pre-development costs have increased only marginally over the past three years and future inflation is captured in this budget.

The project is also carrying adequate contingency for the current stage of pre-development. The budget includes a combined 4% contingency for construction costs and an 8% contingency on pre-development spending to safeguard against any unforeseen issues. As the project progresses through the permitting

and final buy out stages, we are confident that our team can maintain or reduce this budget.

Attachments

Please closely review the Notice of Funding Availability (NOFA) for instructions on which documents you must attach. Both the County and the City of San Rafael requires specific attachments for each funding type (HTF/PLHA, HOME, CDBG Housing, and San Rafael AHTP).

Please label your attachments in this manner: "2025-26 [Document Name] for [Organization Name]- [Project Name]."

- 2025-26 501C(3) Approval for Habitat ….pdf
- 2025-26 Board of Directors for Habitat….pdf
- 2025-26 Documentation of Site Contr… .pdf
- 2025-26 FEMA Flood Map for Habitat … .pdf
- 2025-26 FY25 Operating Budget for H… .pdf
- 2025-26 Financial Statement 2022 for… .pdf
- 2025-26 Financial Statement 2023 for… .pdf
- 2025-26 Financial Statement 2024 for… .pdf
- 2025-26 Proforma for Habitat for Hu… .xlsx

Certification

Please review your responses above for accuracy.

Name of Person Completing this Application

Kaitlin Donnelly

Title of Person Completing this Application

Assistant Public Funding Manager

By checking this box,

I hereby certify that the information in this application is true and accurate to the best of my knowledge.

PROJECT ASSUMPTIONS

Project Name:	Habitat Redwood Blvd
Project Location:	8161 Redwood Blvd, Novato CA
Report Date:	2/18/2025
Prepared By:	Doug Fowler; Robert Smith
No. of Homes:	80
Residential Sq. Footage (Net):	94,040

LAND USE SUMMARY

Site - Total Sq Ft:	583,704		
Total Acres:	13.4	8	Buildable
Total Units:	80.0		
Density (DUA):	10 du/ac		
General Plan/Specific Plan:	R10 / BPO		
Zoning:	MP / PDP		
APN:	125-580-25		

Entitlements

State Density Bonus Law	Y - Existing / Completed
Community Benefits Program	N
Zone Change	Y - Existing / Completed
Amendment to General Plan	Y - Existing / Completed
Master / Development Plan	Y - Existing / Completed

Design Features

Sustainability Program:	Green Point Rated, Zero Energy Ready Energy Star, Indoor Air Plus
Development Partner:	None

Project Description:

13.6 acre land donation located at 8161 Redwood Blvd, Novato. Project is 80 condominium homes in 23 buildings, a 2,200 sf office building on separate parcel. There are 5 different residential building types, with 1, 4, and 6 unit buildings organized around a loop road with extensive community amenity space. The site designed in two phases of horizonal land development including utilities, road improvements, site amenities followed by two phases of vertical construction. Extension of offsite Infrastructure and utilities expected to serve the project.

Units & Households

Affordability	Unit Count
Low Income	60
Moderate Income	20
Total Affordable Units	**80**

HH Size	Buyer Count	Low Income	Mod Income
1	0	0	0
2	14	11	3
3	32	24	8
4	27	21	6
5	7	5	2
6	0	0	0
7	0	0	0
8	0	0	0
Total	**80**	**60**	**20**

Assumed N+0	66%
Assumed N+1	34%

Mortgage Assumptions

Low Income Mortgage Discount	2%
Interest Low Income Mortgages	0%
Low Income Housing Payment %	30%
Low Income Downpayment %	0%
Low Income Loan Length (Yrs)	30
Mod Income Mortgage Discount	0%
Interest Mod Income Mortgages	4%
Mod Income Housing Payment %	35%
Mod Income Downpayment %	0%
Mod Income Loan Length (Yrs)	30

Budget Assumptions	Percentage
GC/Contractor Contingency	TBD
Developer Hard Cost Contingency	4%
Developer Soft Cost Contingency	8%
Developer Fee	0%
GIK Rate Consultants	TBD
GIK Rate Taxes & Fees	TBD
GIK Direct Construction Costs	TBD

Housing Cost Assumptions 3BR Unit

Property Tax Rate		1.15%
Monthly HOA / TIC Dues	$	500
Yearly HOA Dues	$	6,000
Monthly Utils (3BR)	$	225
Yearly Utils (3BR)	$	2,700
Monthly Insurance (3BR)	$	95
Yearly Insurance (3BR)	$	1,140

PERMANENT SOURCES & USES OF CAPITAL

PERMANENT SOURCES OF CAPITAL

Capital Sources	Amount	Per Unit	%
Total Public Funding	**27,244,519**	**340,556**	**31.1%**
MCF Grants FY21-24	1,900,000	23,750	2.2%
Private Donations Secured	625,100	7,814	0.7%
Private Donations to be Solicited	10,800,000	135,000	12.3%
Total Private Funding	**13,325,100**	**166,564**	**15.2%**
Open Space Sale/Funding	500,000	6,250	0.6%
HGSF Restricted for MC 2025	1,500,000	18,750	1.7%
Other Developer Sources	-	-	0.0%
Total Developer Sources	**2,000,000**	**25,000**	**2.3%**
Low Income Mortgage Revenue	25,885,333	323,567	29.6%
Mod Income Mortgage Revenue	16,078,043	200,976	18.4%
Targeted Section 8 Voucher Revenue	2,982,105	37,276	3.4%
Total Mortgage Revenue	**44,945,481**	**561,819**	**51.4%**
Total Permanent Sources	**87,515,100**	**1,093,939**	**100.0%**
Funding Contingency or (Gap)	**-**		

USES OF CAPITAL

Capital Uses	Amount	Per Unit	% Costs
Land Transaction Costs	25,000	313	0.0%
Salaries & Office Expenses	968,378	12,105	1.1%
Insurance	4,268,000	53,350	4.9%
Taxes & Fees	7,411,190	92,640	8.5%
Consultants	3,098,196	38,727	3.5%
Reprographics & Printing	25,500	319	0.0%
Marketing & Outreach	135,000	1,688	0.2%
Home Sales	1,609,000	20,113	1.8%
Developer Contingency	3,865,226	48,315	4.4%
Total Pre-Development	**21,405,490**	**267,569**	**24.5%**
General Requirements	4,854,945	60,687	5.5%
Vertical Construction Costs	40,636,907	507,961	46.4%
Contractor Contingency	3,693,007	46,163	4.2%
Total Home Construction Costs	**49,184,859**	**614,811**	**56.2%**
Project Infrastructure Costs	**16,058,265**	**200,728**	**18.3%**
Developer Fee	-	-	0.0%
Inflation	866,486	10,831	1.0%
Total Fee & Inflation	**866,486**	**10,831**	**1.0%**
Total Home Costs	**71,456,835**	**893,210**	**81.7%**
Total Infrastructure Costs	**16,058,265**	**200,728**	**18.3%**
ok			
Gift In Kind to Date			
Land Donation	5,000,000	62,500	7.0%
Consultant Gift In Kind	308,015	3,850	0.4%
Construction Cost Gift In Kind	6,724	84	0.0%
Total Gift in Kind	**5,314,739**	**66,434**	**7.4%**

TEMPORARY CONSTRUCTION SOURCES

Capital Sources	Amount	Per Unit	%
MCF Loan #1 (2025)	5,000,000	62,500	5.7%
Vert Phase I Loan A	5,000,000	62,500	5.7%
Vert Phase I Loan B	7,500,000	93,750	8.6%
Vert Phase II Loan A	7,500,000	93,750	8.6%
Vert Phase II Loan B	5,000,000	62,500	5.7%
Total Temporary Sources	**30,000,000**	**375,000**	**34.3%**

Peak Capital	*(28,767,728)*
Peak Capital Date	*12/31/2027*
Construction Start Date	*7/1/2025*
Sales Start Date	*2/15/2028*
Sales End Date	*8/15/2029*

BUDGET DETAILS

Division	Totals	%	Cost/Unit
Land & Closing	25,000	0%	313
Total Land & Closing	**25,000**	**0%**	**313**
Salaries & Office Expenses	968,378	1%	12,105
Insurance	4,268,000	5%	53,350
Taxes & Fees	7,411,190	8%	92,640
Consultants	3,098,196	4%	38,727
Reprographics & Printing	25,500	0%	319
Marketing & Outreach	135,000	0%	1,688
Home Sales	1,609,000	2%	20,113
Contingency - Soft Costs	1,403,221	2%	17,540
Contingency - Hard Costs	2,462,005	3%	30,775
Total Pre-Development	**21,380,490**	**24%**	**267,256**
Grading	170,000	0%	2,125
Horizontal Phase I	15,888,265	18%	198,603
Horizontal Phase II	-	0%	-
Project Infrastructure Costs	**16,058,265**	**18%**	**200,728**
GENERAL REQUIREMENTS	4,854,945	6%	60,687
EXISTING CONDITIONS	-	0%	-
CONCRETE	2,962,385	3%	37,030
MASONRY	300,000	0%	3,750
METALS	470,500	1%	5,881
WOOD, PLASTICS, and COMPOSITES	4,494,287	5%	56,179
THERMAL & MOISTURE PROTECTION	7,137,412	8%	89,218
OPENINGS	1,413,248	2%	17,666
FINISHES	5,032,498	6%	62,906
SPECIALTIES	731,331	1%	9,142
EQUIPMENT	510,000	1%	6,375
FURNISHINGS	2,529,000	3%	31,613
SPECIAL STRUCTURE	-	0%	-
CONVEYING SYSTEMS	-	0%	-
FIRE SUPPRESSION	662,000	1%	8,275
PLUMBING	5,445,000	6%	68,063
HVAC	2,540,000	3%	31,750
ELECTRICAL	4,409,246	5%	55,116
ELECTRICAL POWER GENERATION	2,000,000	2%	25,000
GENERAL CONTRACTOR COSTS	3,693,007	4%	46,163
Total Construction Costs	**49,184,859**	**56%**	**614,811**
Developer Fee	-	0%	-
Inflation	866,486	1%	10,831
Total Fee & Inflation	**866,486**	**1%**	**10,831**
Toal Home Costs	71,456,835	82%	893,210
Total Infrastructure Costs	16,058,265	18%	200,728
Total Cash Budget	**87,515,100**	**100%**	**1,093,939**

ok

UNIT MIX & ASSUMED SALES PRICE

HH SIZE MIX & AMI

Persons	AMI	1	2	3	4	5	6	7
Ext. Low	30%	-	-	-	-	-	-	-
Very Low	50%	-	-	-	-	-	-	-
Below Home	55%	-	-	-	-	-	-	-
HOME	60%	-	5	12	10	3	-	-
Average Low	65%	-	-	-	-	-	-	-
Upper Low	70%	-	5	12	10	3	-	-
High Upper Low	75%	-	-	-	-	-	-	-
Low	80%	-	-	-	-	-	-	-
AVG Median	90%	-	-	-	-	-	-	-
Median	100%	-	-	-	-	-	-	-
AVG Mod	110%	-	3	8	6	2	-	-
Moderate	120%	-	-	-	-	-	-	-
Total Units	**80**	**-**	**14**	**32**	**27**	**7**	**-**	**-**

FIRST MORTGAGE VALUE (UNDISCOUNTED)

Persons	AMI	1	2	3	4	5	6	7
Ext. Low	30%	-	-	-	-	-	-	-
Very Low	50%	-	-	-	-	-	-	-
Below Home	55%	-	-	-	-	-	-	-
HOME	60%	-	396,863	467,826	538,454	594,154	-	-
Average Low	65%	-	-	-	-	-	-	-
Upper Low	70%	-	537,713	626,226	714,854	784,954	-	-
High Upper Low	75%	-	-	-	-	-	-	-
Low	80%	-	-	-	-	-	-	-
AVG Median	90%	-	-	-	-	-	-	-
Median	100%	-	-	-	-	-	-	-
AVG Mod	110%	-	763,923	859,647	950,927	1,052,123	-	-
Moderate	120%	-	-	-	-	-	-	-
Totals	**52,107,710**	**-**	**7,530,421**	**20,137,856**	**19,003,440**	**5,435,993**	**-**	**-**
Avg.	**651,346**	**-**	**537,887**	**629,308**	**703,831**	**776,570**	**-**	**-**

MORTGAGE REVENUE (DISCOUNTED)

Ext. Low	AMI	1	2	3	4	5	6	7
Ext. Low	30%	-	-	-	-	-	-	-
Very Low	50%	-	-	-	-	-	-	-
Below Home	55%	-	-	-	-	-	-	-
HOME	60%	-	298,252	351,582	404,661	446,521	-	-
Average Low	65%	-	-	-	-	-	-	-
Upper Low	70%	-	404,104	470,624	537,230	589,911	-	-
High Upper Low	75%	-	-	-	-	-	-	-
Low	80%	-	-	-	-	-	-	-
AVG Median	90%	-	-	-	-	-	-	-
Median	100%	-	-	-	-	-	-	-
AVG Mod	110%	-	605,000	763,125	941,875	941,875	-	-
Moderate	120%	-	-	-	-	-	-	-
Totals	**41,963,376**	**-**	**5,762,228**	**16,120,166**	**15,741,722**	**4,339,259**	**-**	**-**
Avg.	**524,542**	**-**	**411,588**	**503,755**	**583,027**	**619,894**	**-**	**-**

PERMANENT FUNDING SOURCES

PERMANENT PROJECT SOURCES

Sources	Total	% Total	Per Unit	Type	Received / Anticipated	Status	Awarded	Funded
MCHTF 2020	250,000	0.3%	3,125	Pre-Dev	6/8/2022	Funded	250,000	250,000
Marin PLHA/MCHTF Match 2022	321,804	0.4%	4,023	Pre-Dev	6/1/2025	Awarded	321,804	-
Novato PLHA Match 2022	160,902	0.2%	2,011	Pre-Dev	12/1/2025	Awarded	160,902	-
CDBG FY 20/21	235,362	0.3%	2,942	Sewer Fee	5/15/2023	Funded	235,362	235,362
HOME 2022-24	901,389	1.0%	11,267	Construction	9/27/2025	Awarded	901,389	-
CalHome PDL 2023	7,500,000	8.6%	93,750	Infrastructure	2/18/2025	Awarded	7,500,000	-
Marin PLHA/MCHTF Match 2023	700,000	0.8%	8,750	Construction	6/1/2025	Awarded	700,000	-
Novato Grant	350,000	0.4%	4,375	Impact Fees	10/1/2025	Awarded	350,000	-
CDGB 2024	291,951	0.3%	3,649	Utilities	9/1/2025	Awarded	291,951	-
MCHTF 3	5,239,098	6.0%	65,489	Construction	1/1/2026	Requested	-	-
FHLB AHP Funds	2,000,000	2.3%	25,000	Construction	1/1/2028	Targeted	-	-
CalHome - MA (2025)	4,500,000	5.1%	56,250	Mortg. Assist	10/15/2029	Targeted	-	-
County HOME 2025	700,000	0.8%	8,750	Construction	11/1/2026	Requested	-	-
County CDBG 2025	1,000,000	1.1%	12,500	Construction	3/1/2026	Requested	-	-
County PHLA 2025	500,000	0.6%	6,250	Construction	6/1/2026	Requested	-	-
BUILD Sustainability Funding	824,013	0.9%	10,300	Sustainability	1/31/2028	Awarded	824,013	-
EV Charger Grants (MCE, Charge!)	70,000	0.1%	875	EV Charging	8/1/2029	Targeted	-	-
CalHome SHTA	600,000	0.7%	7,500	Self Help Work	8/15/2029	Targeted	-	-
City of Novato - Fee Waiver/Grant	1,000,000	1.1%	12,500	TBD	7/1/2026	Requested	-	-
Other Sources	100,000	0.1%	1,250	TBD	5/1/2029	TBD	65,000	65,000
IIG Grant	-	0.0%	-	Infrastructure	7/1/2026	TBD	-	-
Total Public Funding	**27,244,519**	**31.1%**	**340,556**				**11,600,421**	**550,362**
MCF Grant FY19	450,000	0.5%	5,625	Donations	11/13/2018	Funded	450,000	450,000
MCF Grant FY22	1,000,000	1.1%	12,500	Donations	6/30/2022	Funded	1,000,000	1,000,000
MCF Grant FY23	450,000	0.5%	5,625	Donations	3/10/2023	Funded	450,000	450,000
Secured Private Donations	625,100	0.7%	7,814	Donations	6/27/2024	Funded	625,100	625,100
Private Donations to be Solicited	10,800,000	12.3%	135,000	Donations	2/1/2029	To Request	-	-
Total Private Funding	**13,325,100**	**15.2%**	**166,564**				**2,525,100**	**2,525,100**
Open Space Sale/Funding	500,000	0.6%	6,250	TBD	5/1/2029	TBD	-	-
HGSF Restricted for MC 2025	500,000	0.6%	6,250	Donations	5/1/2025	Targeted	500,000	-
HGSF Restricted for MC 2026	500,000	0.6%	6,250	Donations	3/1/2026	Targeted	500,000	-
HGSF Restricted for MC 2027	500,000	0.6%	6,250	Donations	1/1/2027	Targeted	500,000	-
Other Developer Sources	-	0.0%	-	TBD	5/1/2029	TBD	-	-
Total Developer Sources	**2,000,000**	**2.3%**	**25,000**				**1,500,000**	**-**
Low Income Mortgage Revenue	25,885,333	29.6%	323,567	Mortgages	3/1/2028	At Sales	-	-
Mod Income Mortgage Revenue	16,078,043	18.4%	200,976	Mortgages	3/1/2028	At Sales	-	-
Targeted Section 8 Voucher Revenue	2,982,105	3.4%	37,276	Voucher	9/1/2028	Targeted	-	-
Total Mortgage Revenue	**44,945,481**	**51.4%**	**561,819**				**-**	**-**
Total Project Sources	**87,515,100**	**100.0%**	**1,093,939**				**15,625,521**	**3,075,462**

PROJECT SCHEDULE

Task	Start	Finish	Months	Status	Notes
Entitlements	**11/6/2019**	**4/15/2022**	**29**	**Complete**	**Tentative Map Approved and extended through 2027.**
Site Acquisition	**11/15/2021**	**12/29/2023**	**25**	**Complete**	**Site Control completed.**
Design, Permitting & Fees	**2/18/2025**	**6/1/2029**	**51**	**In Process**	
Design & Permitting	*2/18/2025*	*6/1/2025*	*3*	*In Process*	*Currently in Permitting Phase.*
Permit Secured & Fees	*3/1/2025*	*7/1/2026*	*16*	*In Process*	*Application & Issuance fees during permit process.*
Development Impact Fees	*4/1/2028*	*6/1/2029*	*14*	*Not Started*	*Assuming City impact fees deferred until CO.*
Horizontal Funding Closing	*6/1/2025*	*7/1/2025*	*1*	*Not Started*	*Closing Stack for Horizontal*
Vert Phase I Funding Closing	*7/1/2026*	*8/1/2026*	*1*	*Not Started*	*Closing Stack for Vert Phase I*
Vert Phase II Funding Closing	*7/1/2027*	*8/1/2027*	*1*	*Not Started*	*Closing Stack for Vert Phase II*
Horizontal Construction	**7/1/2025**	**8/1/2026**	**13**	**Not Started**	
Stockpile Phase	*7/1/2025*	*7/1/2025*	*0*	*Not Started*	*Stockpile permit to be prioritized.*
Horizontal PHI	*7/1/2025*	*8/1/2026*	*13*	*Not Started*	*~12 months to stockpile & build horizontal improvements.*
Vertical Construction	**8/1/2026**	**5/1/2029**	**33**	**Not Started**	
VERT Phase I	*8/1/2026*	*5/1/2028*	*21*	*Not Started*	*Currently 44 Homes.*
VERT Phase II	*8/1/2027*	*5/1/2029*	*21*	*Not Started*	*Currently 36 Homes.*
Landscaping & Hardscaping	*9/1/2027*	*5/1/2029*	*20*	*Not Started*	*Timed to be complete at the end of each vertical phase.*
CO Phase I	*5/1/2028*	*5/1/2028*	*0*	*Not Started*	*Concurrently with rest of the Phase*
CO Phase II	*5/1/2029*	*5/1/2029*	*0*	*Not Started*	*Concurrently with rest of the Phase*
Marketing & Sales	**11/1/2026**	**8/15/2029**	**33**	**Not Started**	
Marketing & Qualification PHI	*11/1/2026*	*3/1/2027*	*4*	*Not Started*	*Completed during Phase I Vertical Construction.*
Marketing & Qualification PHII	*11/1/2027*	*3/1/2028*	*4*	*Not Started*	*Completed during Phase II Vertical Construction.*
Sales Period PHI	*2/15/2028*	*11/15/2028*	*9*	*Not Started*	*Sales to start at midpoint of phase as homes are completed.*
Sales Period PHII	*11/15/2028*	*8/15/2029*	*9*	*Not Started*	*Sales to start at midpoint of phase as homes are completed.*
Close Out	*8/15/2029*	*11/15/2029*	*3*	*Not Started*	*Close out public funding and accounting*
Project Totals	**11/6/2019**	**8/15/2029**	**120**	**Months**	
			10.0	Years	

PROJECT SCENARIO

Project Name:	Habitat Redwood Blvd
Project Location:	8161 Redwood Blvd, Novato CA
Report Date:	2/18/2025
Prepared By:	Doug Fowler; Robert Smith
No. of Homes:	80
Residential Sq. Footage (Net):	94,040

PERMANENT SOURCES & USES OF CAPITAL

PERMANENT SOURCES OF CAPITAL

Capital Sources	Amount	Per Unit	%
MCHTF 2020	250,000	3,125	0.3%
Marin PLHA/MCHTF Match 2022	321,804	4,023	0.4%
Novato PLHA Match 2022	160,902	2,011	0.2%
CDBG FY 20/21	235,362	2,942	0.3%
HOME 2022-24	901,389	11,267	1.0%
CalHome PDL 2023	7,500,000	93,750	8.6%
Marin PLHA/MCHTF Match 2023	700,000	8,750	0.8%
Novato Grant	350,000	4,375	0.4%
CDGB 2024	291,951	3,649	0.3%
MCHTF 3	5,239,098	65,489	6.0%
FHLB AHP Funds	2,000,000	25,000	2.3%
CalHome - MA (2025)	4,500,000	56,250	5.1%
County HOME 2025	700,000	8,750	0.8%
County CDBG 2025	1,000,000	12,500	1.1%
County PHLA 2025	500,000	6,250	0.6%
BUILD Sustainability Funding	824,013	10,300	0.9%
EV Charger Grants (MCE, Charge!)	70,000	875	0.1%
CalHome SHTA	600,000	7,500	0.7%
City of Novato - Fee Waiver/Grant	1,000,000	12,500	1.1%
Other Sources	100,000	1,250	0.1%
Total Public Funding	**27,244,519**	**340,556**	**31.1%**
MCF Grants FY21-24	1,900,000	23,750	2.2%
Secured Private Donations	625,100	7,814	0.7%
Private Donations to be Solicited	10,800,000	135,000	12.3%
Total Private Funding	**13,325,100**	**166,564**	**15.2%**
Open Space Sale/Funding	500,000	6,250	0.6%
HGSF Funds Restricted for Marin County	1,500,000	18,750	1.7%
Other Developer Sources	-	-	0.0%
Total Developer Sources	**2,000,000**	**25,000**	**2.3%**
Low Income Mortgage Revenue	25,885,333	323,567	29.6%
Mod Income Mortgage Revenue	16,078,043	200,976	18.4%
Targeted Section 8 Voucher Revenue	2,982,105	37,276	3.4%
Total Mortgage Revenue	**44,945,481**	**561,819**	**51.4%**
Total Permanent Sources	**87,515,100**	**1,093,939**	**100.0%**
	ok		
Funding Contingency or (Gap)	**-**		

USES OF CAPITAL

Capital Uses	Amount	Per Unit	% Costs
Land Transaction Costs	25,000	313	0.0%
Salaries & Office Expenses	968,378	12,105	1.1%
Insurance	4,268,000	53,350	4.9%
Taxes & Fees	7,411,190	92,640	8.5%
Consultants	3,098,196	38,727	3.5%
Reprographics & Printing	25,500	319	0.0%
Marketing & Outreach	135,000	1,688	0.2%
CalHome Payable	-	-	0.0%
Home Sales	1,609,000	20,113	1.8%
Developer Contingency	3,865,226	48,315	4.4%
Total Pre-Development	**21,405,490**	**267,569**	**24.5%**
GENERAL REQUIREMENTS	4,854,945	60,687	5.5%
EXISTING CONDITIONS	-	-	0.0%
CONCRETE	2,962,385	37,030	3.4%
MASONRY	300,000	3,750	0.3%
METALS	470,500	5,881	0.5%
WOOD, PLASTICS, and COMPOSITES	4,494,287	56,179	5.1%
THERMAL & MOISTURE PROTECTION	7,137,412	89,218	8.2%
OPENINGS	1,413,248	17,666	1.6%
FINISHES	5,032,498	62,906	5.8%
SPECIALTIES	731,331	9,142	0.8%
EQUIPMENT	510,000	6,375	0.6%
FURNISHINGS	2,529,000	31,613	2.9%
SPECIAL STRUCTURE	-	-	0.0%
CONVEYING SYSTEMS	-	-	0.0%
FIRE SUPPRESSION	662,000	8,275	0.8%
PLUMBING	5,445,000	68,063	6.2%
HVAC	2,540,000	31,750	2.9%
ELECTRICAL	4,409,246	55,116	5.0%
ELECTRICAL POWER GENERATION	2,000,000	25,000	2.3%
GENERAL CONTRACTOR COSTS	3,693,007	46,163	4.2%
Total Home Construction Costs	**49,184,859**	**614,811**	**56.2%**
Project Infrastructure Costs	**16,058,265**	**200,728**	**18.3%**
Developer Fee	-	-	0.0%
Inflation	866,486	10,831	1.0%
Total Fee & Inflation	**866,486**	**10,831**	**1.0%**
Total Home Costs	**71,456,835**	**893,210**	**81.7%**
Total Infrastructure Costs	**16,058,265**	**200,728**	**18.3%**
	ok		
Gift In Kind to Date			
Land Donation	5,000,000	62,500	7.0%
Consultant Gift In Kind	308,015	3,850	0.4%
Construction Cost Gift In Kind	6,724	84	0.0%
Total Gift in Kind	**5,314,739**	**66,434**	**7.4%**

Units & AMI Assumptions

Affordability	Unit Count
Low Income	60
Moderate Income	20
Total Affordable Units	**80**

Assumed N+0	66%
Assumed N+1	34%
Average Low Income AMI	65%
Average Mod Income AMI	110%
Assisted CalHome Units	60

HH Size	Buyer Count	Low Income	Mod Income
1	0	0	0
2	14	11	3
3	32	24	8
4	27	21	6
5	7	5	2
6	0	0	0
7	0	0	0
8	0	0	0
Total	**80**	**60**	**20**

Assumed Fair Market Values	FMV	% Increase
2 BR Units	605,000	10%
3 BR Units	763,125	10%
4 BR Units	941,875	10%

Housing Cost Assumptions 3BR Unit	
Property Tax Rate	1.15%
Monthly HOA / TIC Dues	500
Yearly HOA Dues	6,000
Monthly Utils (3BR)	225
Yearly Utils (3BR)	2,700
Monthly Insurance (3BR)	95
Yearly Insurance (3BR)	1,140
Ground Lease Payment (3BR)	-

Mortgage Assumptions	
Low Income Mortgage Discount	2%
Interest Low Income Mortgages	0%
Low Income Housing Payment %	30%
Low Income Downpayment %	0%
Low Income Loan Length (Yrs)	30
Mod Income Mortgage Discount	0%
Interest Mod Income Mortgages	4%
Mod Income Housing Payment %	35%
Mod Income Downpayment %	0%
Mod Income Loan Length (Yrs)	30
Mortg. Sale Rate	**100%**

Funding Allocations, Source & Use

Habitat Redwood Blvd

Report Date: 2/18/2025

Costs & Funding Through: 12/31/2024

Public Funding Allocation by Cost	Total Budget Amount	%	Spent To Date
EXPENSES (USES)			
Land & Closing	25,000		15,632
Total Acquisition Costs	**25,000**	**0%**	**15,632**
General Conditions	**4,854,945**		33,426
Horizontal Construction	**16,058,265**		57,000
Vertical Construction	**40,636,907**		-
Contractor Contingency	**3,693,007**		-
Total Construction Hard Costs	**65,243,124**	**75%**	**90,426**
Architecture / Engineering / Design	2,501,500		1,857,478
Environmental / Studies / Investigations	596,696		248,958
Legal	**45,190**		13,274
Market Study/Appraisal	**25,000**		7,500
Marketing, Outreach, & HOA	**233,000**		7,545
Audit/Cost Certification	-		-
Title, Escrow and Closing Costs	**486,000**		-
Furnishings and Equipment	-		-
Permits and Fees	**7,316,000**		686,049
Taxes, Bonds, Insurance	**4,318,000**		35,140
Reprographics, Printing, Office	**25,500**		9,336
Permanent Financing	**1,000,000**		-
Developer Contingency	**3,865,226**		-
Inflation	**866,486**		-
HGSF Salaries & Expenses	**968,378**		264,854
Total Pre-Development Costs	**22,246,976**	**25%**	**3,130,134**
TOTAL Residential Expenses	**87,515,100**	**100%**	**3,236,192**
	ok		ok

Development & Construction Sources			
Source	**Amount**	**%**	**Awarded**
MCHTF 2020	250,000		250,000
Marin PLHA/MCHTF Match 2022	321,804		321,804
Novato PLHA Match 2022	160,902		160,902
CDBG FY 20/21	235,362		235,362
HOME 2022-24	901,389		901,389
CalHome PDL 2023	7,500,000		7,500,000
Marin PLHA/MCHTF Match 2023	700,000		700,000

Novato Grant	350,000		350,000
CDGB 2024	291,951		291,951
MCHTF 3	5,239,098		-
FHLB AHP Funds	2,000,000		-
CalHome - MA (2025)			-
County HOME 2025	700,000		-
County CDBG 2025	1,000,000		-
County PHLA 2025	500,000		-
BUILD Sustainability Funding	824,013		824,013
EV Charger Grants (MCE, Charge!)	70,000		-
CalHome SHTA	600,000		-
City of Novato - Fee Waiver/Grant	1,000,000		-
Other Sources	100,000		65,000
IIG Grant	-		-
Total Government Funding	**22,744,519**	**26%**	**11,600,421**
MCF Grant FY19	450,000		450,000
MCF Grant FY22	1,000,000		1,000,000
MCF Grant FY23	450,000		450,000
Secured Private Donations	625,100		625,100
Horizontal Start Donations	3,000,000		-
Phase I Start Donations	2,000,000		-
Phase II Start Donations	2,000,000		-
Private Donations to be Solicited	3,800,000		-
Private Donor Funding Total	**14,825,100**	**17%**	**4,025,100**
HFHI New Market Tax Credit	-		-
S&A New Market Tax Credit #1	-		-
S&A New Market Tax Credit #2	-		-
Open Space Sale/Funding	500,000		-
HGSF Funds Restricted for Marin County	500,000		500,000
HGSF Funds Restricted for Marin County	500,000		500,000
HGSF Funds Restricted for Marin County	500,000		500,000
Other Developer Sources	-		-
Developer & Credit Sources Total	**2,000,000**	**2%**	**1,500,000**
MCF Loan #1 (2025)	5,000,000		5,000,000
Vert Phase I Loan A	5,000,000		-
Vert Phase I Loan B	7,500,000		-
Vert Phase II Loan A	7,500,000		-
Vert Phase II Loan B	5,000,000		-
HGSF Construction Line of Credit	-		-
HGSF - Mortgage Sales & Temporary Assets	17,945,481		
Temporary Sources Total	**47,945,481**	**55%**	**5,000,000**
Total Sources	**87,515,100**	**100%**	**22,125,521**
Funding Contingency or (Gap)	**$0**		

Grand Total S&U	$87,515,100
Math Check	okay

Estimated Mortgage Sales During Constructio	**33,400,467**
Low Income Mortgage Revenue	14,526,701
Mod Income Mortgage Revenue	16,078,043
Targeted Section 8 Voucher Revenue	2,795,723

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Balance to Spend	Total Public Funding Allocation	MCHTF 2020	Marin PLHA/MCHTF Match 2022	Novato PLHA Match 2022	CDBG FY 20/21
	$ 22,744,519	$ 250,000	$ 321,804	$ 160,902	$ 235,362
9,368					
9,368	-	-	-	-	-
4,821,519	-				
16,001,265	8,282,438				
40,636,907	3,594,013				
3,693,007	-				
65,152,697	**11,876,451**	-	-	-	-
644,022	1,091,353	250,000	160,902	80,451	
347,738	241,353		160,902	80,451	
31,916	-				
17,500	-				
225,455	-				
-	-				
486,000	-				
-	-				
6,629,951	6,035,362				235,362
4,282,860	3,500,000				
16,164	-				
1,000,000	-				
3,865,226	-				
866,486	-				
703,524	-				
19,116,842	**10,868,068**	**250,000**	**321,804**	**160,902**	**235,362**
84,278,907	**22,744,519**	**250,000**	**321,804**	**160,902**	**235,362**
ok	okay	okay	okay	okay	okay

	Acquisition		Pre-Development		Constr
Funded	Allocated / Planned	Spent To-Date	Allocated / Planned	Spent To-Date	Allocated / Planned
250,000			250,000	250,000	
-			321,804		
-			160,902		
235,362			235,362	235,362	
-					901,389
-			7,500,000		
-			700,000		

-			350,000		
-					291,951
-					5,239,098
-					2,000,000
-					
-					700,000
-					1,000,000
-					500,000
-					824,013
-					70,000
-			600,000	-	
-			1,000,000		
65,000			100,000	65,000	
-			-		-
550,362	**-**	**-**	**11,218,068**	**550,362**	**11,526,451**
450,000			450,000	450,000	
1,000,000			1,000,000	1,000,000	
450,000			450,000	450,000	
625,100	25,000	15,632	509,674	519,042	90,426
-					3,000,000
-					2,000,000
-					2,000,000
-					3,800,000
2,525,100	**25,000**	**15,632**	**2,409,674**	**2,419,042**	**12,390,426**
-					-
-					-
-					
-					500,000
-			500,000		
-					500,000
-					500,000
-					
-	**-**	**-**	**500,000**	**-**	**1,500,000**
-					5,000,000
-					5,000,000
-					7,500,000
-					7,500,000
-					5,000,000
-					-
-	-	-	8,119,234	160,730	9,826,246
-	**-**	**-**	**8,119,234**	**160,730**	**39,826,246**
3,075,462	**25,000**	**15,632**	**22,246,976**	**3,130,134**	**65,243,124**
					87,515,100

okay	okay	okay	okay	okay

Cash Spent to Date
S&U Spent to Date
Awarded Surplus (Gap)
Total Awarded
Math Check

HOME 2022-24	CalHome PDL 2023	Marin PLHA/MCHTF Match 2023	Novato Grant	CDGB 2024	MCHTF 3
$ 901,389	$ 7,500,000	$ 700,000	$ 350,000	$ 291,951	$ 5,239,098
-	-	-	-	-	-
901,389		350,000		291,951	5,239,098
901,389	-	**350,000**	-	**291,951**	**5,239,098**
	500,000				
	3,500,000	350,000	350,000		
	3,500,000				
-	**7,500,000**	**350,000**	**350,000**	-	-
901,389	**7,500,000**	**700,000**	**350,000**	**291,951**	**5,239,098**
okay	okay	okay	okay	okay	okay

uction
Spent To-Date

okay okay
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90,426	okay	okay
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90,426	okay	okay
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-	okay	error
-	okay	error
90,426	okay	error
3,236,192		

okay
3,236,192
3,236,192
(160,730)
3,075,462
okay

FHLB AHP Funds	CalHome - MA (2025)	County HOME 2025	County CDBG 2025	County PHLA 2025	BUILD Sustainability Funding
$ 2,000,000	**$ -**	**$ 700,000**	**$ 1,000,000**	**$ 500,000**	**$ 824,013**
-	-	-	-	-	-
			1,000,000	500,000	
2,000,000		700,000			824,013
2,000,000	**-**	**700,000**	**1,000,000**	**500,000**	**824,013**
-	-	-	-	-	-
2,000,000	**-**	**700,000**	**1,000,000**	**500,000**	**824,013**
okay	okay	okay	okay	okay	okay

EV Charger Grants (MCE, Charge!)	CalHome SHTA	City of Novato - Fee Waiver/Grant	Other Sources	IIG Grant	Private & Other Funding
$ 70,000	$ 600,000	$ 1,000,000	$ 100,000	$ -	$ 64,770,581
					$ 25,000
-	-	-	-	-	25,000
					$ 4,854,945
					$ 7,775,827
70,000					$ 37,042,894
					$ 3,693,007
70,000	-	-	-	-	53,366,673
			100,000		$ 1,410,147
					$ 355,343
					$ 45,190
					$ 25,000
					$ 233,000
					$ -
					$ 486,000
					$ -
	600,000	1,000,000			$ 1,280,638
					$ 818,000
					$ 25,500
					$ 1,000,000
					$ 3,865,226
					$ 866,486
					$ 968,378
-	600,000	1,000,000	100,000	-	11,378,908
70,000	600,000	1,000,000	100,000	-	64,770,581
okay	okay	okay	okay	okay	okay

BR Count	Unit Totals Per BR	Avg Sq Ft	BR Total		Low
1	0				
2	21	861	42		16
3	38	1,237	114		28
4	21	1,348	84		16
5	0				
6	0				
7	0				
8	0				
Totals	**80**	**1,176**	**240**		**60**

Unit Type	Updated Totals	BR	BA	1st FLR SF	2nd FLR SF
A1	8	2	1	859	0
A2	13	2	1	863	0
B1	16	3	2	1,282	0
C1	9	3	2	882	323
C2	9	3	2	914	353
C3	4	3	2	877	317
D1	5	4	2	858	433
D2	9	4	2	914	461
D3	3	4	2	890	435
E1	4	4	2	931	471
Totals / WAVG	**80**	**3.00**	**1.74**	**965**	**211**

Building Types

	New Building Totals	Units Per Building	A1	A2	B1
Type 1	5	4	x	x	x
Type 2	4	6	2	x	x
Type 3	3	4	x	1	2
Type 4	5	4	x	2	2
Type 5	4	1	x	x	x
Totals	**21**	**80**	**8**	**13**	**16**

Mod
5
10
5
20

Net SF	Total Unit Type SF	Style	Accessible
859	6,872	Flat	Mobility
863	11,219	Flat	
1,282	20,512	Flat	Mobility
1,205	10,845	Multi-Story	
1,267	11,403	Multi-Story	
1,194	4,776	Multi-Story	
1,291	6,455	Multi-Story	
1,375	12,375	Multi-Story	
1,325	3,975	Multi-Story	
1,402	5,608	SHF	
1,176	**94,040**		

C1	C2	C3	D1	D3
1	1	x	1	x
1	1	1	x	x
x	x	x	x	1
x	x	x	x	x
x	x	x	x	x
9	**9**	**4**	**5**	**3**

Project Budget Template

Organization Name:	**Habitat for Humanity Greater San Francisco, Inc**
Project Title:	**Habitat Redwood Blvd**
Date:	2/18/2025

INCOME:	**Funds Requested**	**Other Funding Sources**	**In Kind**
Committed			
Permanent Public Funding			
Marin County Housing Trust Fund 2020		$ 250,000	
County Permanent Local Housing Allocation /Housing Trust Fund Match 2022		$ 321,804	
Novato Permanent Local Housing Allocation Match 2022		$ 160,902	
Marin County CDBG FY 20/21		$ 235,362	
Marin County HOME 2022-24		$ 901,389	
CalHome Project Development Loan/Grant 2023		$ 7,500,000	
County Permanent Local Housing Allocation /Housing Trust Fund Match 2023		$ 700,000	
City of Novato Funding Grant		$ 350,000	
Marin County CDGB 2024		$ 291,951	
BUILD Sustainability Funding		$ 824,013	
County Supervisor Funding		$ 65,000	
Permanent Private Funding			
Marin Community Foundation		$ 1,900,000	
Secured Private Donations		$ 625,100	
Developer Sources			
HGSF Funds Restricted for Marin County		$ 1,500,000	
In Kind Donations & Services			
Land Donation			$ 5,000,000
Pre-Development GIK			$ 308,015
Construction GIK			$ 6,724
Subtotal, Committed Income		**$ 15,625,521**	**$ 5,314,739**
Uncommitted			
County HOME 2025	**$ 700,000**		
County CDBG 2025	**$ 1,000,000**		
County PHLA 2025	**$ 500,000**		
Public Funding			
Marin County Housing Trust Fund - Grant 3		$ 5,239,098	
Federal Home Loan Bank SF - Affordable Housing Program Gap Financing		$ 2,000,000	
CalHome - Mortgage Assistance		$ 4,500,000	
EV Charger Grants (MCE, Charge!)		$ 70,000	
CalHome SHTA		$ 600,000	
City of Novato - Fee Waiver/Grant		$ 1,000,000	
Other Public Funding Sources		$ 35,000	
Private Funding			
Private Donations to be Solicited		$ 10,800,000	
Developer Sources			
Open Space Sale/Funding		$ 500,000	
Other Developer Sources		$ -	
Mortgage Revenue			
Low Income Mortgage Revenue		$ 25,885,333	
Mod Income Mortgage Revenue		$ 16,078,043	
Targeted Section 8 Voucher Revenue		$ 2,982,105	
Assumed future GIK			$ 610,261
Subtotal, Uncommitted Income		$ 69,689,579	$ 610,261
Subtotal, Earned Income		$ -	
Grand Total Income	**$ 2,200,000**	**$ 85,315,100**	**$ 5,925,000**
		Total Cash Sources Permanent	

EXPENSES	Marin County Request	Other Funding Sources	In Kind
Direct Project Related Expenses			
Total Land & Closing			
Land & Closing		$ 25,000	$ 5,000,000
		$ -	
Total Pre-Development			
Salaries & Office Expenses		$ 968,378	
Insurance		$ 4,268,000	
Taxes & Fees		$ 7,411,190	
Consultants		$ 3,098,196	$ 325,000
Reprographics & Printing		$ 25,500	
Marketing & Outreach		$ 135,000	
Home Sales		$ 1,609,000	
Total Cost to Build Homes			
Grading		$ 170,000	
Horizontal Construction	$ 1,500,000	$ 14,388,265	$ 300,000
GENERAL REQUIREMENTS		$ 4,854,945	
Vertical Construction Costs	$ 700,000	$ 39,936,907	$ 300,000
GENERAL CONTRACTOR COSTS		$ 3,693,007	
Contingency & Fees			
Contingency - Soft Costs		$ 1,403,221	
Contingency - Hard Costs		$ 2,462,005	
Developer Fee		$ -	
Inflation		$ 866,486	
Subtotal, Direct Project Related Expenses	**$ 2,200,000**	**$ 85,315,100**	**$ 5,925,000**
Developer Fee (specify % in column A below)			
0.00%			
Fiscal Sponsorship Fee (specify % in column A below)			
0.00%			
Grand Total All Expenses	**$ 2,200,000**	**$ 85,315,100**	**$ 5,925,000**

Project	Habitat Redwood Blvd			
Proforma Start & Start FY	7/31/2018	2018	7	3
Proforma End & End FY	8/31/2031	2032	7	
Costs Through:	12/31/2024			
Low Income Units	60			
Mod Income Units	20			
Section 8 Units	20			
Total Units	**80**			
Sales Start Date	2/15/2028			
Sales End Date	8/15/2029			

Type	Per Month	Start	End	POD
Low Income Mortgage Revenue	3.25	2/15/2028	8/15/2029	Phase
Mod Income Mortgage Revenue	1.10	2/15/2028	8/15/2029	CY
Targeted Section 8 Voucher Revenue	1.10	2/15/2028	8/15/2029	FY
			9/30/2029	

Total Project Revenues	TOTAL	Per Home	Percent		Totals
Low Income Home Sales					60
Moderate Income Home Sales				0%	20
Section 8 Home Sales				0%	20
Low Income Mortgage Revenue	25,885,333	430,421	29.58%	0%	25,885,333
Mod Income Mortgage Revenue	16,078,043	809,553	18.37%	0%	16,078,043
Targeted Section 8 Voucher Revenue	2,982,105	149,105	3.41%	0%	2,982,105
Total Homes & Note Sales	**44,945,481**	**430,421**	**51.36%**	0%	**44,945,481**
Marin County Housing Trust Fund 2020	250,000	3,125	0.29%	0%	250,000
County Permanent Local Housing Allocation /H	321,804	4,023	0.37%	0%	321,804
Novato Permanent Local Housing Allocation M	160,902	2,011	0.18%	0%	160,902
Marin County CDBG FY 20/21	235,362	2,942	0.27%	0%	235,362
Marin County HOME 2022-24	901,389	11,267	1.03%	0%	901,389
CalHome Project Development Loan/Grant 202	**7,500,000**	**93,750**	**8.57%**	0%	**7,500,000**
County Permanent Local Housing Allocation /H	700,000	8,750	0.80%	0%	700,000
City of Novato Funding Grant	350,000	4,375	0.40%	0%	350,000
Marin County CDGB 2024	291,951	3,649	0.33%	0%	291,951
Marin County Housing Trust Fund - Grant 3	5,239,098	65,489	5.99%	0%	5,239,098
Federal Home Loan Bank SF - Affordable Housi	2,000,000	25,000	2.29%	0%	2,000,000
CalHome - Mortgage Assistance	4,500,000	56,250	5.14%	0%	4,500,000
Marin County HOME 2025	700,000	8,750	0.80%	0%	700,000
Marin County CDBG 2025	1,000,000	12,500	1.14%	0%	1,000,000
Marin County PHLA 2025	500,000	6,250	0.57%	0%	500,000
BUILD Sustainability Funding	824,013	10,300	0.94%	0%	824,013
EV Charger Grants (MCE, Charge!)	70,000	875	0.08%	0%	70,000
CalHome SHTA	600,000	7,500	0.69%	0%	600,000
City of Novato - Fee Waiver/Grant	1,000,000	12,500	1.14%	0%	1,000,000
Other Public Funding Sources	100,000	1,250	0.11%	0%	100,000
HG Infrastructure Grant			0.00%	0%	
Total Public Funding	**27,244,519**	**340,556**	**31.13%**	0%	**27,244,519**
Marin Community Foundation FY19	450,000	**5,625**	**0.51%**	0%	450,000
Marin Community Foundation FY22	1,000,000	**12,500**	**1.14%**	0%	1,000,000
Marin Community Foundation FY23	450,000	**5,625**	**0.51%**	0%	450,000
Secured Private Donations	**625,100**	**7,814**	**0.71%**		**625,100**
Private Donations for Horizontal Construction	3,000,000	**37,500**	**3.43%**	0%	3,000,000
Private Donations for Vertical Construction Phi	2,000,000	**25,000**	**2.29%**	0%	2,000,000
Private Donations for Vertical Construction Phi	2,000,000	**25,000**	**2.29%**	0%	2,000,000
Private Donations to be Solicited	3,800,000	47,500	4.34%	0%	3,800,000
Total Private Funding	**13,325,100**	**166,564**	**15.23%**	0%	**13,325,100**
HFHI New Market Tax Credit	-	-	**0.00%**	0%	-
S&A New Market Tax Credit #1	-	-	**0.00%**	0%	-
S&A New Market Tax Credit #2	-	-	**0.00%**	0%	-
Open Space Sale/Funding	500,000	**6,250**	**0.57%**	0%	500,000
HGSF Funds Restricted for Marin County	500,000	**6,250**	**0.57%**	0%	500,000
HGSF Funds Restricted for Marin County	500,000	**6,250**	**0.57%**	0%	500,000
HGSF Funds Restricted for Marin County	500,000	**6,250**	**0.57%**	0%	500,000
Other Developer Sources	-	-	0.00%	0%	-
Total Developer Sources	**2,000,000**	**326,564**	**2.29%**		**2,000,000**
Grand Total Revenue (w/o GIK)	**87,515,100**	**1,093,939**	**100.00%**		**87,515,100**

Development Costs	TOTAL	Per Home	% Cost		Totals
Land & Closing	25,000	313	0.03%	0%	25,000
Total Land & Closing	**25,000**	**313**	**0.03%**	0%	**25,000**
Salaries & Office Expenses	968,378	12,105	1.11%	0%	968,378
Insurance	4,268,000	53,350	4.88%	0%	4,268,000
Taxes & Fees	7,411,190	92,640	8.47%	0%	7,411,190
Consultants	3,098,196	38,727	3.54%	0%	3,098,196
Reprographics & Printing	25,500	319	0.03%	0%	25,500
Marketing & Outreach	135,000	1,688	0.15%	0%	135,000
Home Sales	1,609,000	20,113	1.84%	0%	1,609,000
Contingency - Soft Costs	1,403,221	17,540	1.60%	0%	1,403,221
Contingency - Hard Costs	2,462,005	30,775	2.81%	0%	2,462,005
Total Pre-Development	**21,380,490**	**267,256**	**24.43%**	0%	**21,380,490**
Grading	-	-	0.00%	0%	-
Horizontal Phase I	**17,443,788**	218,047	19.93%	0%	17,443,788
Horizontal Phase II			0.00%	0%	-
Project Infrastructure Costs	**17,443,788**	**218,047**	**19.93%**	0%	**17,443,788**
Building #5	**774,897**	9,686	0.89%	0%	774,897
Building #4	**2,417,388**	30,217	2.76%	0%	2,417,388
Building #3	**2,347,719**	29,346	2.68%	0%	2,347,719
Building #6	**3,471,087**	43,389	3.97%	0%	3,471,087
Building #2	**3,471,087**	43,389	3.97%	0%	3,471,087
Building #1	**3,471,087**	43,389	3.97%	0%	3,471,087
Building #7	**2,417,388**	30,217	2.76%	0%	2,417,388
Building #10	**2,319,663**	28,996	2.65%	0%	2,319,663
Building #9	**774,897**	9,686	0.89%	0%	774,897
Building #8	**2,347,719**	29,346	2.68%	0%	2,347,719
Building #11	**2,319,663**	28,996	2.65%	0%	2,319,663
Building #13	**2,417,388**	30,217	2.76%	0%	2,417,388
Building #12	**3,471,087**	43,389	3.97%	0%	3,471,087
Building #15	**2,417,388**	30,217	2.76%	0%	2,417,388
Building #14	**2,406,650**	30,083	2.75%	0%	2,406,650
Building #18	**774,897**	9,686	0.89%	0%	774,897
Building #17	**2,319,663**	28,996	2.65%	0%	2,319,663
Building #16	**2,319,663**	28,996	2.65%	0%	2,319,663
Building #22	**774,897**	9,686	0.89%	0%	774,897
Building #20	**2,347,719**	29,346	2.68%	0%	2,347,719
Building #23	**2,417,388**	30,217	2.76%	0%	2,417,388
Total Home Construction Costs	**47,799,335**	**597,492**	**54.62%**	0%	**47,799,335**
Developer Fee	-	-	0.00%	0%	-
Inflation	866,486	10,831	0.99%	0%	866,486
Total Fee & Inflation	**866,486**	**10,831**	**0.99%**	0%	**866,486**
Tod Home Costs	70,071,311	875,891	80.07%		70,071,311
Total Infrastructure Costs	17,443,788	218,047	19.93%		17,443,788
Grand Total Cash Costs	**87,515,099**	**1,093,939**	**100.00%**		**87,515,099**
Grand Total Cash Flows	**0**	**0**	**0.00%**		**0**
GIK Land	5,000,000	62,500	5.71%	0%	5,000,000
GIK Pre-Development	325,000	4,063	0.37%	0%	325,000
GIK Hard Costs	600,000	7,500	0.69%	0%	600,000
Total GIK Costs	**5,925,000**	**74,063**	**6.77%**	0%	**5,925,000**
Total Costs with GIK	**93,440,099**	**1,168,001**	**106.77%**		**93,440,099**
Grand Total Cash Flows (with GIK)	**0**	**0**	**0.00%**		**0**

| Cumulative Cash Flow | | | | |

Project	Habitat Redwood
Proforma Start & Start FY	7/31/2018
Proforma End & End FY	8/31/2031
Costs Through:	12/31/2024
Low Income Units	60
Mod Income Units	20
Section 8 Units	20
Total Units	**80**
Sales Start Date	2/15/2026
Sales End Date	8/15/2029

Type	Per Month	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	To Const Start	To Const Start	To Const Start	To Const Start	To Const Start	To Const Start	Horiz	Horiz
Low Income Mortgage Revenue	3.25	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2025	2025	2025	2025	2025	2025	2025	2025
Mod Income Mortgage Revenue	1.10	FY23	FY23	FY23	FY23	FY23	FY24	FY24	FY24	FY24	FY24	FY24	FY24	FY24	FY24	FY24	FY24	FY25	FY25	FY25	FY25	FY25	FY25	FY25	FY25	FY25	FY25	FY25	FY25	FY26	FY26
Targeted Section 8 Voucher Revenue	1.10	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Projected	Projected	Projected	Projected	Projected	Projected	Projected	Projected

Total Project Revenues	**TOTAL**	**28-Feb-23**	**31-Mar-23**	**30-Apr-23**	**31-May-23**	**30-Jun-23**	**31-Jul-23**	**31-Aug-23**	**30-Sep-23**	**31-Oct-23**	**30-Nov-23**	**31-Dec-23**	**31-Jan-24**	**29-Feb-24**	**31-Mar-24**	**30-Apr-24**	**31-May-24**	**30-Jun-24**	**31-Jul-24**	**31-Aug-24**	**30-Sep-24**	**31-Oct-24**	**30-Nov-24**	**31-Dec-24**	**31-Jan-25**	**28-Feb-25**	**31-Mar-25**	**30-Apr-25**	**31-May-25**	**30-Jun-25**	**31-Jul-25**	**31-Aug-25**
Low Income Home Sales	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Moderate Income Home Sales	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Section 8 Home Sales	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Low Income Mortgage Revenue	25,885,333	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mod Income Mortgage Revenue	16,078,043	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Targeted Section 8 Voucher Revenue	2,982,105	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Homes & Note Sales	**44,945,481**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin County Housing Trust Fund 2020	250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
County Permanent Local Housing Allocation /H	321,804	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	321,804	-	-
Novato Permanent Local Housing Allocation M	160,902	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin County CDBG FY 20/21	235,362	-	-	-	235,362	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin County HOME 2022-24	901,389	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CalHome Project Development Loan/Grant 202	**7,500,000**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**340,909**	**340,909**
County Permanent Local Housing Allocation /H	700,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	700,000	-	-
City of Novato Funding Grant	350,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin County CDGB 2024	291,951	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin County Housing Trust Fund - Grant 3	5,239,098	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Federal Home Loan Bank SF - Affordable Housi	2,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CalHome - Mortgage Assistance	4,500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin County HOME 2025	700,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin County CDBG 2025	1,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin County PHLA 2025	500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BUILD Sustainability Funding	824,013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EV Charger Grants (MCE, Charge!)	70,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CalHome SHTA	600,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
City of Novato - Fee Waiver/Grant	1,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Public Funding Sources	100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HG Infrastructure Grant	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Public Funding	**27,244,519**	-	-	-	**235,362**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**1,021,804**	**340,909**	**340,909**
Marin Community Foundation FY19	450,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin Community Foundation FY22	1,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin Community Foundation FY23	450,000	-	450,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Secured Private Donations	**625,100**	-	20,000	-	-	-	-	-	-	-	-	-	100,000	-	-	-	-	100,000	-	-	-	-	-	-	-	-	-	-	-	-	-
Private Donations for Horizontal Construction	3,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,000,000	-
Private Donations for Vertical Construction Phi	2,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Private Donations for Vertical Construction Phi	2,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Private Donations to be Solicited	3,800,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Private Funding	**13,325,100**	-	**470,000**	-	-	-	-	-	-	-	-	-	**100,000**	-	-	-	-	**100,000**	-	-	-	-	-	-	-	-	-	-	-	**3,000,000**	-
HFHI New Market Tax Credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
S&A New Market Tax Credit #1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
S&A New Market Tax Credit #2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Open Space Sale/Funding	500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HGSF Funds Restricted for Marin County	500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	500,000	-	-	-
HGSF Funds Restricted for Marin County	500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HGSS Funds Restricted for Marin County	500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Developer Sources	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Developer Sources	**2,000,000**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**500,000**	-	-	-
Grand Total Revenue (w/o GIK)	**87,515,100**	-	**470,000**	-	**235,362**	-	-	-	-	-	-	-	**100,000**	-	-	-	-	**100,000**	-	-	-	-	-	-	-	-	-	-	**500,000**	**1,021,804**	**3,340,909**	**340,909**

Development Costs	**TOTAL**																														
Land & Closing	25,000	-	-	-	-	-	-	-	-	-	-	10,622	-	-	-	-	-	-	-	-	-	-	-	-	184	184	184	184	184	184	184
Total Land & Closing	**25,000**	-	-	-	-	-	-	-	-	-	-	**10,622**	-	-	-	-	-	-	-	-	-	-	-	-	**184**	**184**	**184**	**184**	**184**	**184**	**184**
Salaries & Office Expenses	968,378	18,791	27,461	16,229	15,590	19,082	7,570	5,499	5,648	557	427	264	-	-	-	-	710	893	2,445	2,823	1,453	2,676	205	-	13,795	13,795	13,795	13,795	13,795	13,795	13,795
Insurance	4,268,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,961	1,961	1,961	1,961	835,561	1,961	1,961
Taxes & Fees	7,411,190	-	25,061	1,224	-	3,440	-	-	-	-	-	35,140	-	-	-	1,224	22,102	-	414	649	-	6,690	874	-	24,785	24,785	24,785	24,785	24,785	24,785	24,785
Consultants	3,098,196	2,550	59,058	64,976	1,750	7,733	-	-	54,373	3,660	-	-	570	-	1,232	-	2,910	-	252	23,654	113,661	40,751	19,739	27,905	-	26,210	26,210	26,210	36,184	36,184	36,184
Reprographics & Printing	25,500	-	-	-	-	-	-	396	-	667	418	-	-	-	-	-	-	-	-	-	-	-	-	-	317	317	317	317	317	317	317
Marketing & Outreach	135,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Home Sales	1,609,000	-	-	-	-	-	-	-	2,000	-	-	4,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21,739	21,739
Contingency - Soft Costs	1,403,221	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24,193	24,193	24,193	24,193	24,193	24,193	24,193	24,193
Contingency - Hard Costs	2,462,005	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	53,522	53,522
Total Pre-Development	**21,380,490**	**21,341**	**111,580**	**82,429**	**17,340**	**30,255**	**7,570**	**5,896**	**62,021**	**4,884**	**844**	**39,404**	**570**	**-**	**1,232**	**1,224**	**2,910**	**22,812**	**1,145**	**26,513**	**117,133**	**42,203**	**29,105**	**28,984**	**24,193**	**91,261**	**91,261**	**91,261**	**101,235**	**934,835**	**176,496**	**176,496**
Grading	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Horizontal Phase I	17,443,788	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	815,189	872,189
Horizontal Phase II	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Project Infrastructure Costs	**17,443,788**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**815,189**	**872,189**
Building #5	774,897																														
Building #4	2,417,388																														
Building #3	2,347,719																														
Building #6	3,471,087																														
Building #2	3,471,087																														
Building #1	3,471,087																														
Building #7	2,417,388																														
Building #10	2,319,663																														
Building #9	774,897																														
Building #8	2,347,719																														
Building #11	2,319,663																														
Building #13	2,417,388																														
Building #12	3,471,087																														
Building #15	2,417,388																														
Building #14	2,406,650																														
Building #18	774,897																														
Building #17	2,319,663																														
Building #16	2,319,663																														
Building #22	774,897																														
Building #20	2,347,719																														
Building #23	2,417,388																														
Total Home Construction Costs	**47,799,335**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Developer Fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Inflation	866,486	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18,837	18,837
Total Fee & Inflation	**866,486**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**18,837**	**18,837**
Total Home Costs	70,071,311	21,341	111,580	82,429	17,340	30,255	7,570	5,896	62,021	4,884	844	50,026	570	-	1,232	1,224	2,910	22,812	1,145	26,513	117,133	42,203	29,105	28,984	24,193	91,445	91,445	91,445	101,419	935,019	195,516	195,516
Total Infrastructure Costs	17,443,788	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	815,189	872,189
Grand Total Cash Costs	**87,515,099**	**21,341**	**111,580**	**82,429**	**17,340**	**30,255**	**7,570**	**5,896**	**62,021**	**4,884**	**844**	**50,026**	**570**	**-**	**1,232**	**1,224**	**2,910**	**22,812**	**1,145**	**26,513**	**117,133**	**42,203**	**29,105**	**28,984**	**24,193**	**91,445**	**91,445**	**91,445**	**101,419**	**935,019**	**1,010,706**	**1,067,706**
Grand Total Cash Flows	**0**	**(21,341)**	**358,420**	**(82,429)**	**218,022**	**(30,255)**	**(7,570)**	**(5,896)**	**(62,021)**	**(4,884)**	**(844)**	**(50,026)**	**99,430**	**-**	**(1,232)**	**(1,224)**	**(2,910)**	**77,188**	**(1,145)**	**(26,513)**	**(117,133)**	**(42,203)**	**(29,105)**	**(28,984)**	**(24,193)**	**(91,445)**	**(91,445)**	**(91,445)**	**398,581**	**86,785**	**2,330,203**	**(726,797)**
GIK Land	5,000,000	-	-	-	-	-	-	-	-	-	-	5,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GIK Pre-Development	325,000	-	-	-	-	75,730	-	-	-	-	-	-	-	-	-	-	-	67,380	-	-	-	-	-	-	333	333	333	333	333	333	333
GIK Hard Costs	600,000	-	-	-	-	6,112	-	-	611	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total GIK Costs	**5,925,000**	-	-	-	-	**81,822**	-	-	**611**	-	-	**5,000,000**	-	-	-	-	-	**67,380**	-	-	-	-	-	-	**333**	**333**	**333**	**333**	**333**	**333**	**333**
Total Costs with GIK	**93,440,099**	**21,341**	**111,580**	**82,429**	**17,340**	**112,077**	**7,570**	**5,896**	**62,632**	**4,884**	**844**	**5,050,026**	**570**	**-**	**1,232**	**1,224**	**2,910**	**90,193**	**1,145**	**26,513**	**117,133**	**42,203**	**29,105**	**28,984**	**24,193**	**91,778**	**91,778**	**91,778**	**101,752**	**935,352**	**1,011,039**	**1,068,039**
Grand Total Cash Flows (with GIK)	**0**	**(21,341)**	**358,420**	**(82,429)**	**218,022**	**(112,077)**	**(7,570)**	**(5,896)**	**(62,632)**	**(4,884)**	**(844)**	**(50,026)**	**99,430**	**-**	**(1,232)**	**(1,224)**	**(2,910)**	**9,807**	**(1,145)**	**(26,513)**	**(117,133)**	**(42,203)**	**(29,105)**	**(28,984)**	**(24,193)**	**(91,778)**	**(91,778)**	**(91,778)**	**398,248**	**86,452**	**2,329,870**	**(727,130)**
Cumulative Cash Flow			(615,916)	(257,496)	(339,925)	(121,904)	(233,981)	(241,551)	(247,446)	(310,078)	(314,962)	(315,806)	(365,832)	(266,402)	(266,402)	(267,634)	(268,858)	(271,768)	(261,960)	(263,105)	(289,618)	(406,751)	(448,955)	(478,059)	(507,043)	(531,236)	(623,015)	(714,793)	(806,571)	(408,323)	(321,871)	2,008,000	1,280,870
Peak Capital	(28,767,728)	30-Sep-23	31-Mar-24	30-Sep-24	31-May-25	30-Jun-28	31-Jul-25	31-Aug-24	30-Sep-23	31-Dec-23	30-Nov-23	31-Dec-23	31-Jan-24	29-Feb-24	31-Mar-24	30-Apr-24	31-May-24	30-Jun-24	31-Jul-24	31-Aug-24	30-Sep-24	31-Oct-24	30-Nov-24	31-Dec-24	31-Jan-25	28-Feb-25	31-Mar-25	30-Apr-25	31-May-25	30-Jun-25	31-Jul-25	31-Aug-25
Peak Capital Date	Dec-27																														
MCF Loan #1 (2025)	5,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,000,000	-
Beginning Balance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Draws		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	727,130
Loan Fees	1.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	68,118
Interest	4.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,651
(Re)payment (First Available)	31-Jul-30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(75,769)
Ending Balance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**727,130**
Vert Phase I Loan A	5,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Beginning Balance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Draws	100% LTC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Fees	1.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest	4.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(Re)payment (First Available)	30-Sep-28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ending Balance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Vert Phase I Loan B	7,500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Beginning Balance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Draws		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Fees	1.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest	4.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(Re)payment (First Available)	30-Jun-28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ending Balance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Vert Phase II Loan A	7,500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Beginning Balance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Draws		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Fees	1.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest	4.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(Re)payment (First Available)	30-Jun-29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ending Balance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Vert Phase II Loan B	5,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Beginning Balance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Draws		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Fees	1.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest	4.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(Re)payment (First Available)	30-Jun-29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ending Balance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans First Draw	**30,000,000**																													**5,000,000**	
Cashflow with Temp Sources (NO GIK)		**(21,341)**	**358,420**	**(82,429)**	**218,022**	**(112,077)**	**(7,570)**	**(5,896)**	**(62,632)**	**(4,884)**	**(844)**	**(50,026)**	**99,430**	**-**	**(1,232)**	**(1,224)**	**(2,910)**	**9,807**	**(1,145)**	**(26,513)**	**(117,133)**	**(42,203)**	**(29,105)**	**(28,984)**	**(24,193)**	**(91,778)**	**(91,778)**	**(91,778)**	**398,248**	**86,452**	**7,329,870**	**(727,130)**
Cumulative Cash Flow w/Temp Sources			(615,916)	(257,496)	(339,925)	(121,904)	(233,981)	(241,551)	(247,446)	(310,078)	(314,962)	(315,806)	(365,832)	(266,402)	(266,402)	(267,634)	(268,858)	(271,768)	(261,960)	(263,105)	(289,618)	(406,751)	(448,955)	(478,059)	(507,043)	(531,236)	(623,015)	(714,793)	(806,571)	(408,323)	(321,871)	7,008,000	6,280,870

Project	Habitat Redwood
Proforma Start & Start FY	7/31/2018
Proforma End & End FY	8/31/2031
Costs Through:	12/31/2024
Low Income Units	60
Mod Income Units	20
Section 8 Units	20
Total Units	**80**
Sales Start Date	2/15/2028
Sales End Date	8/15/2029

Type	Per Month															
Low Income Mortgage Revenue	3.25	Horiz	Horiz	Horiz	Horiz	Horiz	Horiz	Horiz	Horiz	Horiz	Horiz	Horiz	Horiz	Vertical	Vertical	Vertical
Mod Income Mortgage Revenue	1.10	2025	2025	2025	2025	2026	2026	2026	2026	2026	2026	2026	2026	2026	2026	2026
Targeted Section 8 Voucher Revenue	1.10	FY25	FY26	FY26	FY26	FY26	FY26	FY26	FY26	FY26	FY26	FY27	FY27	FY27	FY27	FY27
		Projected	Projected	Projected	Projected	Projected	Projected	Projected	Projected	Projected	Projected	Projected	Projected	Projected	Projected	Projected
Total Project Revenues	**TOTAL**	**30-Sep-25**	**31-Oct-25**	**30-Nov-25**	**31-Dec-25**	**31-Jan-26**	**28-Feb-26**	**31-Mar-26**	**30-Apr-26**	**31-May-26**	**30-Jun-26**	**31-Jul-26**	**31-Aug-26**	**30-Sep-26**	**31-Oct-26**
Low Income Home Sales	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Moderate Income Home Sales	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Section 8 Home Sales	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Low Income Mortgage Revenue	25,885,333	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mod Income Mortgage Revenue	16,078,043	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Targeted Section 8 Voucher Revenue	2,982,105	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Homes & Note Sales	**44,945,481**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Marin County Housing Trust Fund 2020	250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
County Permanent Local Housing Allocation /H	321,804	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Novato Permanent Local Housing Allocation M	160,902	-	-	-	160,902	-	-	-	-	-	-	-	-	-	-	-
Marin County CDBG FY 20/21	235,362	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin County HOME 2022-24	901,389	901,389	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CalHome Project Development Loan/Grant 202	**7,500,000**	**340,909**	**340,909**	**340,909**	**340,909**	**340,909**	**340,909**	**340,909**	**340,909**	**340,909**	**340,909**	**340,909**	**340,909**	**340,909**	**340,909**
County Permanent Local Housing Allocation /H	700,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
City of Novato Funding Grant	350,000	-	350,000	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin County CDGB 2024	291,951	291,951	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin County Housing Trust Fund - Grant 3	5,239,098	-	-	-	-	5,239,098	-	-	-	-	-	-	-	-	-	-
Federal Home Loan Bank SF - Affordable Housi	2,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CalHome - Mortgage Assistance	4,500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin County HOME 2025	700,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin County CDBG 2025	1,000,000	-	-	-	-	-	-	1,000,000	-	-	-	-	-	-	-	-
Marin County PHLA 2025	500,000	-	-	-	-	-	-	-	-	-	500,000	-	-	-	-	-
BUILD Sustainability Funding	824,013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EV Charger Grants (MCE, Charge!)	70,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CalHome SHTA	600,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
City of Novato - Fee Waiver/Grant	1,000,000	-	-	-	-	-	-	-	-	-	-	1,000,000	-	-	-	-
Other Public Funding Sources	100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HG Infrastructure Grant		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Public Funding	**27,244,519**	**1,534,249**	**690,909**	**340,909**	**501,811**	**5,580,007**	**340,909**	**1,340,909**	**340,909**	**340,909**	**840,909**	**1,340,909**	**340,909**	**340,909**	**340,909**
Marin Community Foundation FY19	450,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin Community Foundation FY22	1,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin Community Foundation FY23	450,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Secured Private Donations	**625,100**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Private Donations for Horizontal Construction	3,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Private Donations for Vertical Construction Phi	2,000,000	-	-	-	-	-	-	-	-	-	-	-	-	2,000,000	-	-
Private Donations for Vertical Construction Phi	2,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Private Donations to be Solicited	3,800,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Private Funding	**13,325,100**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2,000,000**	**-**
HFHI New Market Tax Credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
S&A New Market Tax Credit #1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
S&A New Market Tax Credit #2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Open Space Sale/Funding	500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HGSF Funds Restricted for Marin County	500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HGSF Funds Restricted for Marin County	500,000	-	-	-	-	-	-	500,000	-	-	-	-	-	-	-	-
HGSF Funds Restricted for Marin County	500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Developer Sources	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Developer Sources	**2,000,000**	**-**	**-**	**-**	**-**	**-**	**-**	**500,000**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Grand Total Revenue (w/o GIK)	**87,515,100**	**1,534,249**	**690,909**	**340,909**	**501,811**	**5,580,007**	**340,909**	**1,840,909**	**340,909**	**340,909**	**840,909**	**1,340,909**	**340,909**	**2,340,909**	**340,909**
	-														
Development Costs	**TOTAL**														
Land & Closing	25,000	184	184	184	184	184	184	184	184	184	184	184	184	184	184
Total Land & Closing	**25,000**	**184**	**184**	**184**	**184**	**184**	**184**	**184**	**184**	**184**	**184**	**184**	**184**	**184**	**184**
Salaries & Office Expenses	968,378	13,795	13,795	13,795	13,795	13,795	13,795	13,795	13,795	13,795	13,795	13,795	13,795	13,795	13,795
Insurance	4,268,000	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961	2,085,961	1,961	1,961	1,961
Taxes & Fees	7,411,190	24,785	24,785	24,785	24,785	24,785	24,785	24,785	24,785	24,785	141,452	121,052	121,052	121,052	121,052
Consultants	3,098,196	36,184	36,184	36,184	36,184	36,184	36,184	36,184	36,184	36,184	36,184	13,131	13,131	13,131	13,131
Reprographics & Printing	25,500	317	317	317	317	317	317	317	317	317	317	317	317	317	317
Marketing & Outreach	135,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Home Sales	1,609,000	21,739	21,739	21,739	21,739	21,739	21,739	21,739	21,739	21,739	21,739	21,739	21,739	21,739	21,739
Contingency - Soft Costs	1,403,221	24,193	24,193	24,193	24,193	24,193	24,193	24,193	24,193	24,193	24,193	24,193	24,193	24,193	24,193
Contingency - Hard Costs	2,462,005	53,522	53,522	53,522	53,522	53,522	53,522	53,522	53,522	53,522	53,522	53,522	53,522	53,522	53,522
Total Pre-Development	**21,380,490**	**176,496**	**176,496**	**176,496**	**176,496**	**176,496**	**176,496**	**176,496**	**176,496**	**176,496**	**293,163**	**2,333,710**	**249,710**	**249,710**	**249,710**
Grading	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Horizontal Phase I	**17,443,788**	872,189	1,221,065	2,093,255	2,093,255	2,616,568	2,093,255	1,744,379	872,189	872,189	872,189	174,438	174,438	-	-
Horizontal Phase II	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Project Infrastructure Costs	**17,443,788**	**872,189**	**1,221,065**	**2,093,255**	**2,093,255**	**2,616,568**	**2,093,255**	**1,744,379**	**872,189**	**872,189**	**872,189**	**174,438**	**174,438**	**-**	**-**
Building #5	**774,897**												**38,745**	**38,745**	**54,243**
Building #4	**2,417,388**												**120,869**	**120,869**	
Building #3	**2,347,719**													**117,386**	
Building #6	**3,471,087**														
Building #2	**3,471,087**														
Building #1	**3,471,087**														
Building #7	**2,417,388**														
Building #10	**2,319,663**														
Building #9	**774,897**														
Building #8	**2,347,719**														
Building #11	**2,319,663**														
Building #13	**2,417,388**														
Building #12	**3,471,087**														
Building #15	**2,417,388**														
Building #14	**2,406,650**														
Building #18	**774,897**														
Building #17	**2,319,663**														
Building #16	**2,319,663**														
Building #22	**774,897**														
Building #20	**2,347,719**														
Building #23	**2,417,388**														
Total Home Construction Costs	**47,799,335**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**38,745**	**159,614**	**292,498**
Developer Fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Inflation	860,486	18,837	18,837	18,837	18,837	18,837	18,837	18,837	18,837	18,837	18,837	18,837	18,837	18,837	18,837
Total Fee & Inflation	**860,486**	**18,837**	**18,837**	**18,837**	**18,837**	**18,837**	**18,837**	**18,837**	**18,837**	**18,837**	**18,837**	**18,837**	**18,837**	**18,837**	**18,837**
Tot Home Costs	70,071,311	195,516	195,516	195,516	195,516	195,516	195,516	195,516	195,516	312,183	312,183	2,352,730	307,475	428,344	561,228
Total Infrastructure Costs	17,443,788	872,189	1,221,065	2,093,255	2,093,255	2,616,568	2,093,255	1,744,379	872,189	872,189	872,189	174,438	174,438	-	-
Grand Total Cash Costs	**87,515,099**	**1,067,706**	**1,416,582**	**2,288,771**	**2,288,771**	**2,812,085**	**2,288,771**	**1,939,895**	**1,067,706**	**1,184,372**	**1,184,372**	**2,527,168**	**481,913**	**428,344**	**561,228**
Grand Total Cash Flows	**0**	**466,543**	**(725,672)**	**(1,947,862)**	**(1,786,960)**	**2,767,922**	**(1,947,862)**	**(98,986)**	**(726,797)**	**(843,463)**	**(343,463)**	**(1,186,259)**	**(141,004)**	**1,912,565**	**(220,319)**
GIK Land	5,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GIK Pre-Development	325,000	333	333	333	333	333	333	333	333	333	333	333	333	333	333
GIK Hard Costs	600,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total GIK Costs	**5,925,000**	**333**	**333**	**333**	**333**	**333**	**333**	**333**	**333**	**333**	**333**	**333**	**333**	**333**	**333**
Total Costs with GIK	**93,440,099**	**1,068,039**	**1,416,915**	**2,289,104**	**2,289,104**	**2,812,418**	**2,289,104**	**1,940,228**	**1,068,039**	**1,184,706**	**1,184,706**	**2,527,501**	**482,246**	**428,677**	**561,561**
Grand Total Cash Flows (with GIK)	**0**	**466,210**	**(726,006)**	**(1,948,195)**	**(1,462,293)**	**2,767,589**	**(1,948,195)**	**(99,319)**	**(727,130)**	**(843,796)**	**(343,796)**	**(1,186,592)**	**(141,337)**	**1,912,232**	**(220,652)**
Cumulative Cash Flow		1,747,080	1,021,075	(927,120)	(2,389,413)	378,176	(1,570,019)	(1,669,338)	(2,396,468)	(3,240,264)	(3,584,060)	(4,770,652)	(4,911,989)	(2,999,758)	(3,220,410)
Peak Capital	(28,767,728)	30-Sep-25	31-Oct-25	30-Nov-25	31-Dec-25	31-Jan-26	28-Feb-26	31-Mar-26	30-Apr-26	31-May-26	30-Jun-26	31-Jul-26	31-Aug-26	30-Sep-26	31-Oct-26
Peak Capital Date	Dec-27														
MCF Loan #1 (2025)	5,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Beginning Balance		727,130	727,130	1,453,135	3,401,330	4,863,623	4,863,623	6,811,818	6,811,818	6,811,818	6,811,818	6,811,818	6,811,818	6,811,818	6,811,818
Loan Draws		-	726,006	1,948,195	1,462,293	-	1,948,195	-	-	-	-	-	-	-	-
Loan Fees	1.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest	4.00%	2,424	4,844	11,338	16,212	16,212	22,706	22,706	22,706	22,706	22,706	22,706	22,706	22,706	22,706
(Re)payment (First Available)	31-Jul-30	(2,424)	(4,844)	(11,338)	(16,212)	(16,212)	(22,706)	(22,706)	(22,706)	(22,706)	(22,706)	(22,706)	(22,706)	(22,706)	(22,706)
Ending Balance		**727,130**	**1,453,135**	**3,401,330**	**4,863,623**	**4,863,623**	**6,811,818**	**6,811,818**	**6,811,818**	**6,811,818**	**6,811,818**	**6,811,818**	**6,811,818**	**6,811,818**	**6,811,818**
Vert Phase I Loan A	5,000,000	-	-	-	-	-	-	-	-	-	-	-	-	5,000,000	-
Beginning Balance		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Draws	100% LTC	-	-	-	-	-	-	-	-	-	-	-	-	-	220,652
Loan Fees	1.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	54,244
Interest	4.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	916
(Re)payment (First Available)	30-Sep-28	-	-	-	-	-	-	-	-	-	-	-	-	-	(55,161)
Ending Balance		-	-	-	-	-	-	-	-	-	-	-	-	-	**220,652**
Vert Phase I Loan B	7,500,000	-	-	-	-	-	-	-	-	-	-	-	-	7,500,000	-
Beginning Balance		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Draws		-	-	-	-	-	-	-	-	-	-	-	-	-	220,652
Loan Fees	1.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	100,312
Interest	4.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	1,070
(Re)payment (First Available)	30-Jun-28	-	-	-	-	-	-	-	-	-	-	-	-	-	(101,382)
Ending Balance		-	-	-	-	-	-	-	-	-	-	-	-	-	**220,652**
Vert Phase II Loan A	7,500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Beginning Balance		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Draws		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Fees	1.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest	4.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(Re)payment (First Available)	30-Jun-29	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ending Balance		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Vert Phase II Loan B	5,000,000	-	-	-	-	-	-	-	-	-	-	-	-	5,000,000	-
Beginning Balance		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Draws		-	-	-	-	-	-	-	-	-	-	-	-	-	220,652
Loan Fees	1.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	54,244
Interest	4.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	916
(Re)payment (First Available)	30-Jun-29	-	-	-	-	-	-	-	-	-	-	-	-	-	(55,161)
Ending Balance		-	-	-	-	-	-	-	-	-	-	-	-	-	**220,652**
Loans First Draw	**30,000,000**													**17,500,000**	
Cashflow with Temp Sources (NO GIK)		**466,210**	**(726,006)**	**(1,948,195)**	**(1,462,293)**	**2,767,589**	**(1,948,195)**	**(99,319)**	**(727,130)**	**(843,796)**	**(343,796)**	**(1,186,592)**	**(141,337)**	**19,412,232**	**(220,652)**
Cumulative Cash Flow w/Temp Sources		6,747,080	6,021,075	4,072,880	2,610,587	5,378,176	3,429,981	3,330,662	2,603,532	1,759,736	1,415,940	229,348	88,011	19,500,242	19,279,590

Project	Habitat Redwood
Proforma Start & Start FY	7/31/2018
Proforma End & End FY	8/31/2031
Costs Through:	12/31/2024
Low Income Units	60
Mod Income Units	20
Section 8 Units	20
Total Units	**80**
Sales Start Date	2/15/2028
Sales End Date	8/15/2029

Type	Per Month														
Low Income Mortgage Revenue	3.25	Vertical	Vertical	Vertical	Vertical	Vertical	Vertical	Vertical	Vertical	Vertical	Vertical	Vertical	Vertical	Vertical	Vertical
Mod Income Mortgage Revenue	1.10	2026	2026	2027	2027	2027	2027	2027	2027	2027	2027	2027	2027	2027	2027
Targeted Section 8 Voucher Revenue	1.10	FY27	FY27	FY27	FY27	FY27	FY27	FY27	FY28	FY28	FY28	FY28	FY28	FY28	FY28
		Projected	Projected	Projected	Projected	Projected	Projected	Projected	Projected	Projected	Projected	Projected	Projected	Projected	Projected
Total Project Revenues	**TOTAL**	**30-Nov-26**	**31-Dec-26**	**31-Jan-27**	**28-Feb-27**	**31-Mar-27**	**30-Apr-27**	**31-May-27**	**30-Jun-27**	**31-Jul-27**	**31-Aug-27**	**30-Sep-27**	**31-Oct-27**	**30-Nov-27**	**31-Dec-27**
Low Income Home Sales		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Moderate Income Home Sales		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Section 8 Home Sales		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Low Income Mortgage Revenue	25,885,333	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mod Income Mortgage Revenue	16,078,043	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Targeted Section 8 Voucher Revenue	2,982,105	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Homes & Note Sales	**44,945,481**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Marin County Housing Trust Fund 2020	250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
County Permanent Local Housing Allocation /H	321,804	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Novato Permanent Local Housing Allocation M	160,902	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin County CDBG FY 20/21	235,362	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin County HOME 2022-24	901,389	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CalHome Project Development Loan/Grant 202	**7,500,000**	**340,909**	**340,909**	**340,909**	**340,909**	**340,909**	**340,909**								
County Permanent Local Housing Allocation /H	700,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
City of Novato Funding Grant	350,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin County CDGB 2024	291,951	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin County Housing Trust Fund - Grant 3	5,239,098	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Federal Home Loan Bank SF - Affordable Housi	2,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CalHome - Mortgage Assistance	4,500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin County HOME 2025	700,000	700,000	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin County CDBG 2025	1,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin County PHLA 2025	500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BUILD Sustainability Funding	824,013	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EV Charger Grants (MCE, Charge!)	70,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CalHome SHTA	600,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
City of Novato - Fee Waiver/Grant	1,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Public Funding Sources	100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HG Infrastructure Grant		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Public Funding	**27,244,519**	**1,040,909**	**340,909**	**340,909**	**340,909**	**340,909**	**340,909**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Marin Community Foundation FY19	450,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin Community Foundation FY22	1,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marin Community Foundation FY23	450,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Secured Private Donations	**625,100**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Private Donations for Horizontal Construction	3,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Private Donations for Vertical Construction Phi	2,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Private Donations for Vertical Construction Phi	2,000,000	-	-	-	-	-	-	-	-	-	2,000,000	-	-	-	-
Private Donations to be Solicited	3,800,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Private Funding	**13,325,100**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2,000,000**	**-**	**-**	**-**	**-**
HFHI New Market Tax Credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
S&A New Market Tax Credit #1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
S&A New Market Tax Credit #2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Open Space Sale/Funding	500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HGSF Funds Restricted for Marin County	500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HGSF Funds Restricted for Marin County	500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HGSF Funds Restricted for Marin County	500,000	-	-	500,000	-	-	-	-	-	-	-	-	-	-	-
Other Developer Sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Developer Sources	**2,000,000**	**-**	**-**	**500,000**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Grand Total Revenue (w/o GIK)	**87,515,100**	**1,040,909**	**340,909**	**840,909**	**340,909**	**340,909**	**340,909**	**-**	**-**	**-**	**2,000,000**	**-**	**-**	**-**	**-**
	-														
Development Costs	**TOTAL**														
Land & Closing	25,000	184	184	184	184	184	184	184	184	184	184	184	184	184	184
Total Land & Closing	**25,000**	**184**	**184**	**184**	**184**	**184**	**184**	**184**	**184**	**184**	**184**	**184**	**184**	**184**	**184**
Salaries & Office Expenses	968,378	13,795	13,795	13,795	13,795	13,795	13,795	13,795	13,795	13,795	13,795	13,795	13,795	13,795	13,795
Insurance	4,268,000	1,961	1,961	1,961	1,252,361	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961
Taxes & Fees	7,411,190	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	14,651
Consultants	3,098,196	13,131	13,131	13,131	13,131	13,131	13,131	13,131	13,131	13,131	13,131	13,131	13,131	13,131	13,131
Reprographics & Printing	25,500	317	317	317	317	317	317	317	317	317	317	317	317	317	317
Marketing & Outreach	135,000	8,078	8,078	8,078	8,078	8,078	8,078	8,078	8,078	8,078	8,078	8,078	8,078	8,078	8,078
Home Sales	1,609,000	21,739	21,739	21,739	21,739	21,739	21,739	21,739	21,739	21,739	21,739	21,739	21,739	21,739	21,739
Contingency - Soft Costs	1,403,221	24,193	24,193	24,193	24,193	24,193	24,193	24,193	24,193	24,193	24,193	24,193	24,193	24,193	24,193
Contingency - Hard Costs	2,462,005	53,522	53,522	53,522	53,522	53,522	53,522	53,522	53,522	53,522	53,522	53,522	53,522	53,522	53,522
Total Pre-Development	**21,380,490**	**141,122**	**141,122**	**141,122**	**1,391,522**	**141,122**	**141,122**	**141,122**	**141,122**	**141,122**	**141,122**	**141,122**	**141,122**	**141,122**	**151,387**
Grading	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Horizontal Phase I	17,443,788	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Horizontal Phase II		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Project Infrastructure Costs	**17,443,788**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Building #5	774,897	77,490	92,988	116,235	116,235	116,235	77,490	46,494	-						
Building #4	2,417,388	145,043	169,217	290,087	290,087	362,608	362,608	241,739	193,391	120,869					
Building #3	2,347,719	117,386	140,863	164,340	281,726	281,726	352,158	352,158	234,772	140,863	117,386	46,954	-		
Building #6	3,471,087	173,554	173,554	208,265	242,976	416,530	416,530	520,663	520,663	347,109	173,554	173,554	34,711	34,711	34,711
Building #2	3,471,087		173,554	173,554	208,265	242,976	416,530	416,530	520,663	520,663	347,109	173,554	173,554	34,711	34,711
Building #1	3,471,087			173,554	173,554	208,265	242,976	416,530	416,530	520,663	520,663	347,109	173,554	173,554	34,711
Building #7	2,417,388				120,869	120,869	145,043	169,217	290,087	290,087	362,608	362,608	241,739	193,391	120,869
Building #10	2,319,663					115,983	115,983	139,180	162,376	278,360	278,360	347,949	347,949	231,966	139,180
Building #9	774,897						38,745	54,243	77,490	92,988	116,235	116,235	116,235	116,235	77,490
Building #8	2,347,719							117,386	117,386	140,863	164,340	281,726	281,726	352,158	352,158
Building #11	2,319,663								115,983	115,983	139,180	162,376	278,360	278,360	347,949
Building #13	2,417,388									120,869	120,869	145,043	169,217	290,087	290,087
Building #12	3,471,087										86,777	173,554	208,265	242,976	416,530
Building #15	2,417,388											120,869	120,869	145,043	169,217
Building #14	2,406,650												115,983	115,983	139,180
Building #18	774,897													38,745	38,745
Building #17	2,319,663														115,983
Building #16	2,319,663														
Building #22	774,897														
Building #20	2,347,719														
Building #23	2,417,388														
Total Home Construction Costs	**47,799,335**	**513,473**	**750,177**	**1,126,035**	**1,433,712**	**1,865,193**	**2,168,064**	**2,458,642**	**2,626,094**	**2,673,819**	**2,403,834**	**2,451,534**	**2,262,163**	**2,247,919**	**2,311,521**
Developer Fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Inflation	866,486	18,837	18,837	18,837	18,837	18,837	18,837	18,837	18,837	18,837	18,837	18,837	18,837	18,837	18,837
Total Fee & Inflation	**866,486**	**18,837**	**18,837**	**18,837**	**18,837**	**18,837**	**18,837**	**18,837**	**18,837**	**18,837**	**18,837**	**18,837**	**18,837**	**18,837**	**18,837**
Tot Home Costs	70,071,311	673,615	910,319	1,286,177	2,844,254	2,025,335	2,328,206	2,618,784	2,786,236	2,833,961	2,563,976	2,611,676	2,422,305	2,408,061	2,481,928
Total Infrastructure Costs	17,443,788	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total Cash Costs	**87,515,099**	**673,615**	**910,319**	**1,286,177**	**2,844,254**	**2,025,335**	**2,328,206**	**2,618,784**	**2,786,236**	**2,833,961**	**2,563,976**	**2,611,676**	**2,422,305**	**2,408,061**	**2,481,928**
Grand Total Cash Flows	**0**	**367,294**	**(569,410)**	**(445,268)**	**(2,503,345)**	**(1,684,426)**	**(1,987,297)**	**(2,618,784)**	**(2,786,236)**	**(2,833,961)**	**(563,976)**	**(2,611,676)**	**(2,422,305)**	**(2,408,061)**	**(2,481,928)**
GIK Land	5,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GIK Pre-Development	325,000	333	333	333	333	333	333	333	333	333	333	333	333	333	333
GIK Hard Costs	600,000	-	-	-	-	-	-	-	-	-	-	-	593,276	-	-
Total GIK Costs	**5,925,000**	**333**	**333**	**333**	**333**	**333**	**333**	**333**	**333**	**333**	**333**	**333**	**593,609**	**333**	**333**
Total Costs with GIK	**93,440,099**	**673,948**	**910,652**	**1,286,510**	**2,844,587**	**2,025,668**	**2,328,539**	**2,619,117**	**2,786,569**	**2,834,294**	**2,564,309**	**2,612,009**	**3,015,915**	**2,408,394**	**2,482,261**
Grand Total Cash Flows (with GIK)	**0**	**366,961**	**(569,743)**	**(445,601)**	**(2,503,678)**	**(1,684,759)**	**(1,987,630)**	**(2,619,117)**	**(2,786,569)**	**(2,834,294)**	**(564,309)**	**(2,612,009)**	**(2,415,915)**	**(2,408,394)**	**(2,482,261)**
Cumulative Cash Flow		(2,853,449)	(3,423,192)	(3,868,793)	(6,372,471)	(8,057,231)	(10,044,861)	(12,663,978)	(15,450,547)	(18,284,841)	(18,849,150)	(21,461,159)	(23,877,073)	(26,285,468)	(28,767,728)
Peak Capital	(28,767,728)	31-Dec-26	31-Jan-27	28-Feb-27	31-Mar-27	30-Apr-27	31-May-27	30-Jun-27	31-Jul-27	31-Aug-27	30-Sep-27	31-Oct-27	30-Nov-27	31-Dec-27	
Peak Capital Date	Dec-27														
MCF Loan #1 (2025)	5,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Beginning Balance		6,811,818	6,811,818	6,811,818	6,811,818	6,811,818	6,811,818	6,811,818	6,811,818	6,811,818	6,811,818	6,811,818	6,811,818	6,811,818	6,811,818
Loan Draws		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Fees	1.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest	4.00%	22,706	22,706	22,706	22,706	22,706	22,706	22,706	22,706	22,706	22,706	22,706	22,706	22,706	22,706
(Re)payment (First Available)	31-Jul-30	(22,706)	(22,706)	(22,706)	(22,706)	(22,706)	(22,706)	(22,706)	(22,706)	(22,706)	(22,706)	(22,706)	(22,706)	(22,706)	(22,706)
Ending Balance		**6,811,818**	**6,811,818**	**6,811,818**	**6,811,818**	**6,811,818**	**6,811,818**	**6,811,818**	**6,811,818**	**6,811,818**	**6,811,818**	**6,811,818**	**6,811,818**	**6,811,818**	**6,811,818**
Vert Phase I Loan A	5,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Beginning Balance		220,652	220,652	790,395	1,235,996	3,739,674	5,424,434	5,424,434	5,424,434	5,424,434	5,424,434	5,424,434	5,424,434	5,424,434	5,424,434
Loan Draws	100% LTC	-	569,743	445,601	2,503,678	1,684,759	-	-	-	-	-	-	-	-	-
Loan Fees	1.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest	4.00%	736	2,635	4,120	12,466	18,081	18,081	18,081	18,081	18,081	18,081	18,081	18,081	18,081	18,081
(Re)payment (First Available)	30-Sep-28	(736)	(2,635)	(4,120)	(12,466)	(18,081)	(18,081)	(18,081)	(18,081)	(18,081)	(18,081)	(18,081)	(18,081)	(18,081)	(18,081)
Ending Balance		**220,652**	**790,395**	**1,235,996**	**3,739,674**	**5,424,434**	**5,424,434**	**5,424,434**	**5,424,434**	**5,424,434**	**5,424,434**	**5,424,434**	**5,424,434**	**5,424,434**	**5,424,434**
Vert Phase I Loan B	7,500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Beginning Balance		220,652	220,652	790,395	1,235,996	3,739,674	5,424,434	7,412,064	10,031,181	10,031,181	10,031,181	10,031,181	10,031,181	10,031,181	10,031,181
Loan Draws		-	569,743	445,601	2,503,678	1,684,759	1,987,630	2,619,117	-	-	-	-	-	-	-
Loan Fees	1.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest	4.00%	736	2,635	4,120	12,466	18,081	24,707	33,437	33,437	33,437	33,437	33,437	33,437	33,437	33,437
(Re)payment (First Available)	30-Jun-28	(736)	(2,635)	(4,120)	(12,466)	(18,081)	(24,707)	(33,437)	(33,437)	(33,437)	(33,437)	(33,437)	(33,437)	(33,437)	(33,437)
Ending Balance		**220,652**	**790,395**	**1,235,996**	**3,739,674**	**5,424,434**	**7,412,064**	**10,031,181**	**10,031,181**	**10,031,181**	**10,031,181**	**10,031,181**	**10,031,181**	**10,031,181**	**10,031,181**
Vert Phase II Loan A	7,500,000	-	-	-	7,500,000	-	-	-	-	-	-	-	-	-	-
Beginning Balance		-	-	-	-	2,503,678	4,188,438	6,176,068	8,795,185	8,795,185	8,795,185	8,795,185	8,795,185	8,795,185	8,795,185
Loan Draws		-	-	-	2,503,678	1,684,759	1,987,630	2,619,117	-	-	-	-	-	-	-
Loan Fees	1.00%	-	-	-	87,952	-	-	-	-	-	-	-	-	-	-
Interest	4.00%	-	-	-	8,639	13,961	20,587	29,317	29,317	29,317	29,317	29,317	29,317	29,317	29,317
(Re)payment (First Available)	30-Jun-29	-	-	-	(96,591)	(13,961)	(20,587)	(29,317)	(29,317)	(29,317)	(29,317)	(29,317)	(29,317)	(29,317)	(29,317)
Ending Balance		**-**	**-**	**-**	**2,503,678**	**4,188,438**	**6,176,068**	**8,795,185**	**8,795,185**	**8,795,185**	**8,795,185**	**8,795,185**	**8,795,185**	**8,795,185**	**8,795,185**
Vert Phase II Loan B	5,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Beginning Balance		220,652	220,652	790,395	1,235,996	3,739,674	5,424,434	5,424,434	5,424,434	5,424,434	5,424,434	5,424,434	5,424,434	5,424,434	5,424,434
Loan Draws		-	569,743	445,601	2,503,678	1,684,759	-	-	-	-	-	-	-	-	-
Loan Fees	1.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest	4.00%	736	2,635	4,120	12,466	18,081	18,081	18,081	18,081	18,081	18,081	18,081	18,081	18,081	18,081
(Re)payment (First Available)	30-Jun-29	(736)	(2,635)	(4,120)	(12,466)	(18,081)	(18,081)	(18,081)	(18,081)	(18,081)	(18,081)	(18,081)	(18,081)	(18,081)	(18,081)
Ending Balance		**220,652**	**790,395**	**1,235,996**	**3,739,674**	**5,424,434**	**5,424,434**	**5,424,434**	**5,424,434**	**5,424,434**	**5,424,434**	**5,424,434**	**5,424,434**	**5,424,434**	**5,424,434**
Loans First Draw	**30,000,000**				**7,500,000**	-	-	-	-	-	-	-	-	-	-
Cashflow with Temp Sources (NO GIK)		**366,961**	**(569,743)**	**(445,601)**	**4,996,322**	**(1,684,759)**	**(1,987,630)**	**(2,619,117)**	**(2,786,569)**	**(2,834,294)**	**(564,309)**	**(2,612,009)**	**(2,415,915)**	**(2,408,394)**	**(2,482,261)**
Cumulative Cash Flow w/Temp Sources		19,646,551	19,076,808	18,631,207	23,627,529	21,942,769	19,955,139	17,336,022	14,549,453	11,715,159	11,150,850	8,538,841	6,122,927	3,714,532	1,232,272

Project	Habitat Redwood
Proforma Start & Start FY	7/31/2018
Proforma End & End FY	8/31/2031
Costs Through:	12/31/2024
Low Income Units	60
Mod Income Units	20
Section 8 Units	20
Total Units	**80**
Sales Start Date	2/15/2026
Sales End Date	8/15/2029

| Type | Per Month | | |

Fiscal Year Cash Flow

Project	**Habitat Redwood Blvd**	
Date	2/18/2025	
Costs Through	12/31/2024	
FY Starts on Month #	7	
Current Calendar Year	**2/18/2025**	2025
Low Income Units	60	
Mod Income Units	20	
Section 8 Units	20	
Total Units	80	
Sales Start Date	2/15/2028	
Sales End Date	8/15/2029	

Type	Per Month	Start	End
Low Income Mortgage Revenue	2.25	2/15/2028	4/15/2030
Mod Income Mortgage Revenue	2.25	2/15/2028	10/15/2028
Targeted Section 8 Voucher Revenue	1.25	2/15/2028	6/15/2029

Total Project Revenues	TOTAL	Per Home	Percent		Totals	Actual 2018	Actual 2019	Actual 2020	Actual 2021	Actual 2022
Low Income Home Sales				ok	60	-	-	-	-	-
Moderate Income Home Sales				ok	20	-	-	-	-	-
Section 8 Home Sales				ok	*20*	-	-	-	-	-
Low Income Mortgage Revenue	25,885,333	323,567	29.58%	ok	25,885,333	-	-	-	-	-
Mod Income Mortgage Revenue	16,078,043	344	18.37%	ok	16,078,043	-	-	-	-	-
Targeted Section 8 Voucher Revenue	2,982,105	63	3.41%	ok	2,982,105	-	-	-	-	-
Total Homes & Note Revenue	**44,945,481**	**323,567**	**51.36%**	ok	**44,945,481**	**-**	**-**	**-**	**-**	**-**
Marin County Housing Trust Fund 2020	250,000	3,125	0.29%	ok	250,000	-	-	-	-	250,000
County Permanent Local Housing Allocation /Hous	321,804	4,023	0.37%	ok	321,804	-	-	-	-	-
Novato Permanent Local Housing Allocation Match	160,902	2,011	0.18%	ok	160,902	-	-	-	-	-
Marin County CDBG FY 20/21	235,362	2,942	0.27%	ok	235,362	-	-	-	-	-
Marin County HOME 2022-24	901,389	11,267	1.03%	ok	901,389	-	-	-	-	-
CalHome Project Development Loan/Grant 2023	7,500,000	93,750	8.57%	ok	7,500,000	-	-	-	-	-
County Permanent Local Housing Allocation /Hous	700,000	8,750	0.80%	ok	700,000	-	-	-	-	-
City of Novato Funding Grant	350,000	4,375	0.40%	ok	350,000	-	-	-	-	-
Marin County CDGB 2024	291,951	3,649	0.33%	ok	291,951	-	-	-	-	-
Marin County Housing Trust Fund - Grant 3	5,239,098	65,489	5.99%	ok	5,239,098	-	-	-	-	-
Federal Home Loan Bank SF - Affordable Housing P	2,000,000	25,000	2.29%	ok	2,000,000	-	-	-	-	-
CalHome - Mortgage Assistance	4,500,000	56,250	5.14%	ok	4,500,000	-	-	-	-	-
Marin County HOME 2025	700,000	8,750	0.80%	ok	700,000	-	-	-	-	-
Marin County CDBG 2025	1,000,000	12,500	1.14%	ok	1,000,000	-	-	-	-	-
Marin County PHLA 2025	500,000	6,250	0.57%	ok	500,000	-	-	-	-	-
BUILD Sustainability Funding	824,013	10,300	0.94%	ok	824,013	-	-	-	-	-
EV Charger Grants (MCE, Charge!)	70,000	875	0.08%	ok	70,000	-	-	-	-	-
CalHome SHTA	600,000	7,500	0.69%	ok	600,000	-	-	-	-	-
City of Novato - Fee Waiver/Grant	1,000,000	12,500	1.14%	ok	1,000,000	-	-	-	-	-
Other Public Funding Sources	100,000	1,250	0.11%	ok	100,000	-	-	-	-	-
IIG Infrastructure Grant	-	-	0.00%	ok	-	-	-	-	-	-
Total Public Funding	**27,244,519**	**340,556**	**31.13%**	ok	**27,244,519**	**-**	**-**	**-**	**-**	**250,000**
		-								
Marin Community Foundation FY19	450,000	**5,625**	**0.51%**	ok	450,000	450,000	-	-	-	-
Marin Community Foundation FY22	1,000,000	**12,500**	**1.14%**	ok	1,000,000	-	-	-	-	1,000,000
Marin Community Foundation FY23	450,000	**5,625**	**0.51%**	ok	450,000	-	-	-	-	-
Secured Private Donations	625,100	**7,814**	**0.71%**	ok	625,100	-	100	-	375,000	30,000
Private Donations for Horizontal Construction	3,000,000	**37,500**	**3.43%**	ok	3,000,000	-	-	-	-	-
Private Donations for Vertical Construction Phase I	2,000,000	**25,000**	**2.29%**	ok	2,000,000	-	-	-	-	-
Private Donations for Vertical Construction Phase I	2,000,000	**25,000**	**2.29%**	ok	2,000,000	-	-	-	-	-
Private Donations to be Solicited	3,800,000	47,500	4.34%	ok	3,800,000	-	-	-	-	-
Total Private Funding	**13,325,100**	**166,564**	**15.23%**		**13,325,100**	**450,000**	**100**	**-**	**375,000**	**1,030,000**
Open Space Sale/Funding	500,000	**6,250**	**0.57%**	ok	500,000	-	-	-	-	-
HGSF Funds Restricted for Marin County	500,000	**6,250**	**0.57%**	ok	500,000	-	-	-	-	-
HGSF Funds Restricted for Marin County	500,000	**6,250**	**0.57%**	ok	500,000	-	-	-	-	-
HGSF Funds Restricted for Marin County	500,000	**6,250**	**0.57%**	ok	500,000	-	-	-	-	-
Other Developer Sources	-	-	0.00%	ok	-	-	-	-	-	-
Total Developer Sources	**2,000,000**	**25,000**	**2.29%**		**2,000,000**	**-**	**-**	**-**	**-**	**-**
Total Cash Sources	**87,515,100**	**1,093,939**	**100.00%**	ok	**87,515,100**	**450,000**	**100**	**-**	**375,000**	**1,280,000**
	ok	-								
Land & Disposition GIK	5,000,000	62,500	5.71%	ok	5,000,000	-	-	-	-	-
Pre-Development GIK	325,000	4,063	0.37%	ok	325,000	-	-	-	-	-
Construction GIK	600,000	7,500	0.69%	ok	600,000	-	-	-	-	-
Grand Total Revenue (w/GIK)	**93,440,100**	**1,160,501**	**106.77%**	ok	**93,440,100**	**450,000**	**100**	**-**	**375,000**	**1,280,000**

Development Costs	TOTAL	Per Home	% Cost		Totals	2018	2019	2020	2021	2022
Land Acquisition	25,000	312	0.03%	ok	25,000	-	-	-	5,000	10
Total Land & Closing	**25,000**	**312**	**0.03%**	ok	**25,000**	**-**	**-**	**-**	**5,000**	**10**
Salaries & Office Expenses	968,378	12,105	1.11%	ok	968,378	-	-	-	17,004	100,534
Insurance	4,268,000	53,350	4.88%	ok	4,268,000	-	-	-	-	-
Taxes & Fees	7,411,190	92,640	8.47%	ok	7,411,190	-	7,206	57,202	-	547,548
Consultants	3,098,196	38,727	3.54%	ok	3,098,196	94,746	64,890	314,218	235,262	944,941
Reprographics & Printing	25,500	319	0.03%	ok	25,500	-	104	1,623	1,516	4,613
Marketing & Outreach	135,000	1,688	0.15%	ok	135,000	-	514	-	-	5,231
Home Sales	1,609,000	20,113	1.84%	ok	1,609,000	-	-	1,800	-	1,500
Contingency - Soft Costs	1,403,221	17,540	1.60%	ok	1,403,221	-	-	-	-	-
Contingency - Hard Costs	2,462,005	30,775	2.81%	ok	2,462,005	-	-	-	-	-
Total Pre-Development	**21,380,490**	**267,256**	**24.43%**	ok	**21,380,490**	**94,746**	**72,714**	**374,843**	**253,782**	**1,604,367**
Grading	-	-	0.00%	ok	-	-	-	-	-	-
Horizontal Phase I	17,443,788	218,047	19.93%	ok	17,443,788	-	-	-	-	57,000
Horizontal Phase II	-	-	0.00%	ok	-	-	-	-	-	-
Project Infrastructure Costs	**17,443,788**	**218,047**	**19.93%**	ok	**17,443,788**	**-**	**-**	**-**	**-**	**57,000**
Building #5	774,897	9,686	0.89%	ok	774,897	-	-	-	-	-
Building #4	2,417,388	30,217	2.76%	ok	2,417,388	-	-	-	-	-
Building #3	2,347,719	29,346	2.68%	ok	2,347,719	-	-	-	-	-
Building #6	3,471,087	43,389	3.97%	ok	3,471,087	-	-	-	-	-
Building #2	3,471,087	43,389	3.97%	ok	3,471,087	-	-	-	-	-
Building #1	3,471,087	43,389	3.97%	ok	3,471,087	-	-	-	-	-
Building #7	2,417,388	30,217	2.76%	ok	2,417,388	-	-	-	-	-
Building #10	2,319,663	28,996	2.65%	ok	2,319,663	-	-	-	-	-
Building #9	774,897	9,686	0.89%	ok	774,897	-	-	-	-	-
Building #8	2,347,719	29,346	2.68%	ok	2,347,719	-	-	-	-	-
Building #11	2,319,663	28,996	2.65%	ok	2,319,663	-	-	-	-	-
Building #13	2,417,388	30,217	2.76%	ok	2,417,388	-	-	-	-	-
Building #12	3,471,087	43,389	3.97%	ok	3,471,087	-	-	-	-	-
Building #15	2,417,388	30,217	2.76%	ok	2,417,388	-	-	-	-	-
Building #14	2,406,650	30,083	2.75%	ok	2,406,650	-	-	-	-	-
Building #18	774,897	9,686	0.89%	ok	774,897	-	-	-	-	-
Building #17	2,319,663	28,996	2.65%	ok	2,319,663	-	-	-	-	-
Building #16	2,319,663	28,996	2.65%	ok	2,319,663	-	-	-	-	-
Building #22	774,897					-	-	-	-	-
Building #20	2,347,719	29,346	2.68%	ok	2,347,719	-	-	-	-	-
Building #23	2,417,388	30,217	2.76%	ok	2,417,388	-	-	-	-	-
Total Home Construction Costs	**47,799,335**	**597,492**	**54.62%**	ok	**47,799,335**	**-**	**-**	**-**	**-**	**-**
Developer Fee	-	-	0.00%	ok	-	-	-	-	-	-
Inflation	866,486	10,831	0.99%	ok	866,486	-	-	-	-	-
Total Fee & Inflation	**866,486**	**10,831**	**0.99%**	ok	**866,486**					
Toal Home Costs	70,071,311	875,891	80.07%	ok	70,071,311	94,746	72,714	374,843	258,782	1,604,377
Total Infrastructure Costs	17,443,788	218,047	19.93%	ok	17,443,788	-	-	-	-	57,000
Grand Total Cash Costs	**87,515,099**	**1,093,939**	**100.00%**	ok	**87,515,099**	**94,746**	**72,714**	**374,843**	**258,782**	**1,604,377**
Total Cashflow (w/o GIK)	**0**	**0**	**0.00%**	ok	**0**	**355,255**	**(72,614)**	**(374,843)**	**116,218**	**(324,377)**
Gifk In Kind Costs										
GIK Land	5,000,000	62,500	5.71%	ok	5,000,000	-	-	-	-	-
GIK Pre-Development	325,000	4,063	0.37%	ok	325,000	-	40,735	16,152	48,734	59,304
GIK Hard Costs	600,000	7,500	0.69%	ok	600,000	-	-	-	-	-
Grand Total Costs (w/GIK)	**93,440,099**	**1,168,001**	**106.77%**	ok	**93,440,099**	**94,746**	**113,449**	**390,995**	**307,516**	**1,663,681**

Fiscal Year Cash Flow

Project	**Habitat Redwood Blvd**	
Date	2/18/2025	
Costs Through	12/31/2024	
FY Starts on Month #	7	
Current FY	**FY205**	FY2025
Low Income Units	60	
Mod Income Units	20	
Section 8 Units	20	
Total Units	80	
Sales Start Date	2/15/2028	
Sales End Date	8/15/2029	

Type	Per Month	Start	End
Low Income Mortgage Revenue	2.25	2/15/2028	4/15/2030
Mod Income Mortgage Revenue	2.25	2/15/2028	10/15/2028
Targeted Section 8 Voucher Revenue	1.25	2/15/2028	6/15/2029

					2018 Actual	2019 Actual	2020 Actual	2021 Actual	2022 Actual
Total Project Revenues	**TOTAL**	**Per Home**	**Percent**	**Totals**	**FY18**	**FY19**	**FY20**	**FY21**	**FY22**
Low Income Home Sales				60	-	-	-	-	-
Moderate Income Home Sales				20	-	-	-	-	-
Section 8 Home Sales				*20*	-	-	-	-	-
Low Income Mortgage Revenue	25,885,333	323,567	29.58%	25,885,333	-	-	-	-	-
Mod Income Mortgage Revenue	16,078,043	344	18.37%	16,078,043	-	-	-	-	-
Targeted Section 8 Voucher Revenue	2,982,105	63	3.41%	2,982,105	-	-	-	-	-
Total Homes & Note Revenue	**44,945,481**	**323,567**	**51.36%**	**44,945,481**	**-**	**-**	**-**	**-**	**-**
MCHTF 2020	250,000	3,125	0.29%	250,000	-	-	-	-	250,000
Marin PLHA/MCHTF Match 2022	321,804	4,023	0.37%	321,804	-	-	-	-	-
Novato PLHA Match 2022	160,902	2,011	0.18%	160,902	-	-	-	-	-
CDBG FY 20/21	235,362	2,942	0.27%	235,362	-	-	-	-	-
HOME 2022-24	901,389	11,267	1.03%	901,389	-	-	-	-	-
CalHome PDL 2023	7,500,000	93,750	8.57%	7,500,000	-	-	-	-	-
Marin PLHA/MCHTF Match 2023	700,000	8,750	0.80%	700,000	-	-	-	-	-
Novato Grant	350,000	4,375	0.40%	350,000	-	-	-	-	-
CDGB 2024	291,951	3,649	0.33%	291,951	-	-	-	-	-
MCHTF 3	5,239,098	65,489	5.99%	5,239,098	-	-	-	-	-
FHLB AHP Funds	2,000,000	25,000	2.29%	2,000,000	-	-	-	-	-
CalHome - MA (2025)	4,500,000	56,250	5.14%	4,500,000	-	-	-	-	-
County HOME 2025	700,000	8,750	0.80%	700,000	-	-	-	-	-
County CDBG 2025	1,000,000	12,500	1.14%	1,000,000	-	-	-	-	-
County PHLA 2025	500,000	6,250	0.57%	500,000	-	-	-	-	-
BUILD Sustainability Funding	824,013	10,300	0.94%	824,013	-	-	-	-	-
EV Charger Grants (MCE, Charge!)	70,000	875	0.08%	70,000	-	-	-	-	-
CalHome SHTA	600,000	7,500	0.69%	600,000	-	-	-	-	-
City of Novato - Fee Waiver/Grant	1,000,000	12,500	1.14%	1,000,000	-	-	-	-	-
Other Sources	100,000	1,250	0.11%	100,000	-	-	-	-	-
IIG Grant	-	-	0.00%	-	-	-	-	-	-
Total Public Funding	**27,244,519**	**340,556**	**31.13%**	**27,244,519**	**-**	**-**	**-**	**-**	**250,000**
		-							
MCF Grant FY19	450,000	**5,625**	**0.51%**	450,000	-	450,000	-	-	-
MCF Grant FY22	1,000,000	**12,500**	**1.14%**	1,000,000	-	-	-	-	1,000,000
MCF Grant FY23	450,000	**5,625**	**0.51%**	450,000	-	-	-	-	-
Secured Private Donations	625,100	**7,814**	**0.71%**	625,100	-	100	-	275,000	100,000
Horizontal Start Donations	3,000,000	**37,500**	**3.43%**	3,000,000	-	-	-	-	-
Phase I Start Donations	2,000,000	**25,000**	**2.29%**	2,000,000	-	-	-	-	-
Phase II Start Donations	2,000,000	**25,000**	**2.29%**	2,000,000	-	-	-	-	-
Private Donations to be Solicited	3,800,000	47,500	4.34%	3,800,000	-	-	-	-	-
Total Private Funding	**13,325,100**	**166,564**	**15.23%**	**13,325,100**	**-**	**450,100**	**-**	**275,000**	**1,100,000**
HFHI New Market Tax Credit	-	**-**	**0.00%**	-	-	-	-	-	-
S&A New Market Tax Credit #1	-	**-**	**0.00%**	-	-	-	-	-	-
S&A New Market Tax Credit #2	-	**-**	**0.00%**	-	-	-	-	-	-
Open Space Sale/Funding	500,000	**6,250**	**0.57%**	500,000	-	-	-	-	-
HGSF Restricted for MC 2025	500,000	**6,250**	**0.57%**	500,000	-	-	-	-	-
HGSF Restricted for MC 2026	500,000	**6,250**	**0.57%**	500,000	-	-	-	-	-
HGSF Restricted for MC 2027	500,000	**6,250**	**0.57%**	500,000	-	-	-	-	-
Other Developer Sources	-	-	0.00%	-	-	-	-	-	-
Total Developer Sources	**2,000,000**	**25,000**	**2.29%**	**2,000,000**	**-**	**-**	**-**	**-**	**-**
Total Cash Sources	**87,515,100**	**1,093,939**	**100.00%**	**87,515,100**	**-**	**450,100**	**-**	**275,000**	**1,350,000**
	ok	-							
Land & Disposition GIK	5,000,000	62,500	5.71%	5,000,000	-	-	-	-	-
Pre-Development GIK	325,000	4,063	0.37%	325,000	-	-	-	-	-
Construction GIK	600,000	7,500	0.69%	-	-	-	-	-	-
Grand Total Revenue (w/GIK)	**93,440,100**	**1,160,501**	**106.77%**	**92,840,100**	**-**	**450,100**	**-**	**275,000**	**1,350,000**

Development Costs	**TOTAL**	**Per Home**	**% Cost**	**Totals**	**FY18**	**FY19**	**FY20**	**FY21**	**FY22**
Land Acquisition	25,000	312	0.03%	25,000	-	-	-	-	5,000
Total Land & Closing	**25,000**	**312**	**0.03%**	**25,000**	**-**	**-**	**-**	**-**	**5,000**
Salaries & Office Expenses	968,378	12,105	1.11%	968,378	-	-	-	11,268	11,494
Insurance	4,268,000	53,350	4.88%	4,268,000	-	-	-	-	-
Taxes & Fees	7,411,190	92,640	8.47%	7,411,190	-	7,206	190	57,012	529,801
Consultants	3,098,196	38,727	3.54%	3,098,196	24,008	116,577	150,832	365,760	666,090
Reprographics & Printing	25,500	319	0.03%	25,500	-	-	214	2,760	2,012
Marketing & Outreach	135,000	1,688	0.15%	135,000	-	-	514	-	231
Home Sales	1,609,000	20,113	1.84%	1,609,000	-	-	-	1,800	-
Contingency - Soft Costs	1,403,221	17,540	1.60%	1,403,221	-	-	-	-	-
Contingency - Hard Costs	2,462,005	30,775	2.81%	2,462,005	-	-	-	-	-
Total Pre-Development	**21,380,490**	**267,256**	**24.43%**	**21,380,490**	**24,008**	**123,783**	**151,750**	**438,600**	**1,209,629**
Grading	-	-	0.00%	-	-	-	-	-	-
Horizontal Phase I	17,443,788	218,047	19.93%	17,443,788	-	-	-	-	-
Horizontal Phase II	-	-	0.00%	-	-	-	-	-	-
Project Infrastructure Costs	**17,443,788**	**218,047**	**19.93%**	**17,443,788**	**-**	**-**	**-**	**-**	**-**
Building #5	774,897	9,686	0.89%	775,796	-	319	70	-	509
Building #4	2,417,388	30,217	2.76%	2,417,388	-	-	-	-	-
Building #3	2,347,719	29,346	2.68%	2,347,719	-	-	-	-	-
Building #6	3,471,087	43,389	3.97%	3,471,087	-	-	-	-	-
Building #2	3,471,087	43,389	3.97%	3,471,087	-	-	-	-	-
Building #1	3,471,087	43,389	3.97%	3,471,087	-	-	-	-	-
Building #7	2,417,388	30,217	2.76%	2,417,388	-	-	-	-	-
Building #10	2,319,663	28,996	2.65%	2,319,663	-	-	-	-	-
Building #9	774,897	9,686	0.89%	774,897	-	-	-	-	-
Building #8	2,347,719	29,346	2.68%	2,347,719	-	-	-	-	-
Building #11	2,319,663	28,996	2.65%	2,319,663	-	-	-	-	-
Building #13	2,417,388	30,217	2.76%	2,417,388	-	-	-	-	-
Building #12	3,471,087	43,389	3.97%	3,471,087	-	-	-	-	-
Building #15	2,417,388	30,217	2.76%	2,417,388	-	-	-	-	-
Building #14	2,406,650	30,083	2.75%	2,406,650	-	-	-	-	-
Building #18	774,897	9,686	0.89%	774,897	-	-	-	-	-
Building #17	2,319,663	28,996	2.65%	2,319,663	-	-	-	-	-
Building #16	2,319,663	28,996	2.65%	2,319,663	-	-	-	-	-
Building #22	774,897	9,686	0.89%	774,897	-	-	-	-	-
Building #20	2,347,719								
Building #23	2,417,388	30,217	2.76%	2,417,388	-	-	-	-	-
Total Home Construction Costs	**47,799,335**	**597,492**	**54.62%**	**47,800,234**	**-**	**319**	**70**	**-**	**509**
Developer Fee	-	-	0.00%	-	-	-	-	-	-
Inflation	866,486	10,831	0.99%	866,486	-	-	-	-	-
Total Fee & Inflation	**866,486**	**10,831**	**0.99%**	**866,486**	**-**	**-**	**-**	**-**	**-**
Toal Home Costs	70,071,311	875,891	80.07%	70,072,210	24,008	124,102	151,820	438,600	1,215,137
Total Infrastructure Costs	17,443,788	218,047	19.93%	17,443,788	-	-	-	-	-
Total Cash Costs	**87,515,099**	**1,093,939**	**100.00%**	**87,515,998**	**24,008**	**124,102**	**151,820**	**438,600**	**1,215,137**
Total Cashflow (w/o GIK)	**0**	**0**	**0.00%**	**(898)**	**(24,008)**	**325,998**	**(151,820)**	**(163,600)**	**134,863**
Gifk In Kind Costs									
GIK Land	5,000,000	62,500	5.71%	5,000,000	-	-	-	-	-
GIK Pre-Development	325,000	4,063	0.37%	325,000	-	40,735	16,152	48,734	59,304
GIK Hard Costs	600,000	7,500	0.69%	600,000	-	-	-	-	-
Grand Total Costs (w/GIK)	**93,440,099**	**1,168,001**	**106.77%**	**93,440,998**	**24,008**	**164,837**	**167,972**	**487,334**	**1,274,442**

Redwood Blvd 48-Month Schedule Monthly Hard Cost Burn

Redwood Blvd Construction Cashflow

Monthly Burn by Bldg Type

Bldg Type	Total Cost		Duration	Month														Check
					1	2	3	4	5	6	7	8	9	10	11	12	13	14	
				Foundation	Frame	Frame	Frame	Skin/MEP	Skin/MEP	Skin/MEP	Skin/DNS	Drwall/Cond	Landscape	Finishes					
				5%	5%	6%	7%	12%	12%	15%	15%	10%	5%	5%	3%				100%
Type 1	$ 2,417,388.00		12	$ 120,869.40	$ 120,869.40	$ 145,043.28	$ 169,217.16	$ 290,086.56	$ 290,086.56	$ 362,608.20	$ 362,608.20	$ 241,738.80	$ 120,869.40	$ 120,869.40	$ 72,521.64				$ 2,417,388.00
				5%	5%	6%	7%	12%	12%	15%	15%	10%	5%	5%	1%	1%	1%		100%
Type 2	$ 3,471,087.00		14	$ 173,554.35	$ 173,554.35	$ 208,265.22	$ 242,976.09	$ 416,530.44	$ 416,530.44	$ 520,663.05	$ 520,663.05	$ 347,108.70	$ 173,554.35	$ 173,554.35	$ 34,710.87	$ 34,710.87	$ 34,710.87	$ 34,710.87	$ 3,471,087.00
				5%	5%	6%	7%	12%	12%	15%	15%	10%	6%	5%	2%				100%
Type 3	$ 2,347,719.00		12	$ 117,385.95	$ 117,385.95	$ 140,863.14	$ 164,340.33	$ 281,726.28	$ 281,726.28	$ 352,157.85	$ 352,157.85	$ 234,771.90	$ 140,863.14	$ 117,385.95	$ 46,954.38				$ 2,347,719.00
				5%	5%	6%	7%	12%	12%	15%	15%	10%	6%	5%	2%				100%
Type 4	$ 2,319,663.00		12	$ 115,983.15	$ 115,983.15	$ 139,179.78	$ 162,376.41	$ 278,359.56	$ 278,359.56	$ 347,949.45	$ 347,949.45	$ 231,966.30	$ 139,179.78	$ 115,983.15	$ 46,393.26				$ 2,319,663.00
				5%	5%	6%	7%	12%	12%	15%	15%	10%	6%	5%	2%				100%
Type 5	$ 774,897.00		10	$ 38,744.85	$ 38,744.85	$ 54,242.79	$ 77,489.70	$ 92,987.64	$ 116,234.55	$ 116,234.55	$ 116,234.55	$ 77,489.70	$ 46,493.82						$ 774,897.00
				5%	5%	7%	10%	12%	15%	15%	15%	10%	6%						100%
HORIZ	$ 17,443,788.00		14																
				5%	5%	5%	7%	12%	12%	15%	12%	10%	5%	5%	1%	1%	1%		100%

Vertical Cost by Pod

POD 1	$ 9,031,091.00
POD 2	$ 9,359,562.00
POD 3	$ 10,625,126.00
POD 4	$ 7,761,942.00
POD 5	$ 5,414,223.00
POD 6	$ 5,540,004.00

Phase	Months	Units
Infra	14	0
Type 1	12	20
Type 2	14	24
Type 3	12	12
Type 4	12	20
Type 5	10	4
Totals	**80**	

48 Month Schedule Burn

Phase	POD	Building	Units	Unit Type	Start	End	MOS	Total	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	Jan-27	Feb-27	Mar-27	Apr-27	May-27	Jun-27	Jul-27	Aug-27	Sep-27	Oct-27	Nov-27	Dec-27	Jan-28	Feb-28	Mar-28	Apr-28	May-28	Jun-28	Jul-28	Aug-28	Sep-28	Oct-28	Nov-28	Dec-28	Jan-29	Feb-29	Mar-29	Apr-29	May-29	Jun-29	Jul-29
					CY	2025	2025	2025	2025	2025	2025	2026	2026	2026	2026	2026	2026	2026	2026	2026	2026	2026	2026	2026	2026	2027	2027	2027	2027	2027	2027	2027	2027	2027	2027	2027	2028	2028	2028	2028	2028	2028	2028	2028	2028	2028	2028	2028	2028	2029	2029	2029	2029	2029	2029	2029
					FY	2026	2026	2026	2026	2026	2026	2026	2026	2026	2026	2026	2026	2026	2026	2026	2026	2026	2026	2026	2026	2027	2027	2027	2027	2027	2027	2027	2027	2027	2027	2027	2028	2028	2028	2028	2028	2028	2028	2028	2028	2028	2028	2028	2028	2029	2029	2029	2029	2029	2029	2030
0	0	Infrastructure			7/1/2025	6/1/2028	34	$ 17,443,788	$ 872,189.40	$ 872,189.40	$ 872,189.40	$ 1,221,065.16	$ 2,093,254.56	$ 2,093,254.56	$ 2,616,568.20	$ 2,093,254.56	$ 1,744,378.80	$ 872,189.40	$ 872,189.40	$ 872,189.40	$ 174,437.88	$ 174,437.88	$ 38,744.85	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
1	1	Building #5	1	Type 5	8/1/2026	6/1/2027	10	$ 774,897															$ 38,744.85	$ 38,744.85	$ 54,242.79	$ 77,489.70	$ 92,987.64	$ 116,234.55	$ 116,234.55	$ 116,234.55	$ 77,489.70	$ 46,493.82	$ -																											
1	1	Building #4	4	Type 1	9/1/2026	9/1/2027	12	$ 2,417,388																	$ 120,869.40	$ 120,869.40	$ 145,043.28	$ 169,217.16	$ 290,086.56	$ 290,086.56	$ 362,608.20	$ 362,608.20	$ 241,738.80	$ 193,391.04	$ 120,869.40	$ -																											
1	1	Building #3	3	Type 3	10/1/2026	10/1/2027	12	$ 2,347,719																			117385.95	117385.95	140863.14	164340.33	281726.28	281726.28	352157.85	352157.85	234771.90	140863.14	117385.95	46,954.38	$ -																											
1	1	Building #6	6	Type 2	11/1/2026	1/1/2028	14	$ 3,471,087																			$ 173,554.35	$ 173,554.35	$ 208,265.22	$ 242,976.09	$ 416,530.44	$ 416,530.44	$ 520,663.05	$ 520,663.05	$ 347,108.70	$ 173,554.35	$ 173,554.35	$ 34,710.87	$ 34,710.87	$ 34,710.87	$ -																											
1	2	Building #2	6	Type 2	12/1/2026	2/1/2028	14	$ 3,471,087																				$ 173,554.35	$ 173,554.35	$ 208,265.22	$ 242,976.09	$ 416,530.44	$ 416,530.44	$ 520,663.05	$ 520,663.05	$ 347,108.70	$ 173,554.35	$ 173,554.35	$ 34,710.87	$ 34,710.87	$ 34,710.87	$ -																											
1	1	Building #1	6	Type 2	1/1/2027	3/1/2028	14	$ 3,471,087																					$ 173,554.35	$ 173,554.35	$ 208,265.22	$ 242,976.09	$ 416,530.44	$ 416,530.44	$ 520,663.05	$ 520,663.05	$ 347,108.70	$ 173,554.35	$ 173,554.35	$ 34,710.87	$ 34,710.87	$ 34,710.87	$ -																											
1	2	Building #7	4	Type 1	2/1/2027	2/1/2028	12	$ 2,417,388																							$ 120,869.40	$ 120,869.40	$ 145,043.28	$ 169,217.16	$ 290,086.56	$ 290,086.56	$ 362,608.20	$ 362,608.20	$ 241,738.80	$ 193,391.04	$ 120,869.40	$ -																											
1	3	Building #10	4	Type 4	3/1/2027	3/1/2028	12	$ 2,319,663																							$ 115,983.15	$ 115,983.15	$ 139,179.78	$ 162,376.41	$ 278,359.56	$ 278,359.56	$ 347,949.45	$ 347,949.45	$ 231,966.30	$ 139,179.78	$ 115,983.15	$ 46,393.26	$ -																											
1	3	Building #9	1	Type 5	4/1/2027	3/1/2028	10	$ 774,897																							$ 38,744.85	$ 38,744.85	$ 54,242.79	$ 77,489.70	$ 92,987.64	$ 116,234.55	$ 116,234.55	$ 116,234.55	$ 77,489.70	$ 46,493.82	$ -																											
1	3	Building #8	4	Type 3	5/1/2027	5/1/2028	12	$ 2,347,719																							$ 117,385.95	$ 117,385.95	$ 140,863.14	$ 164,340.33	$ 281,726.28	$ 281,726.28	$ 352,157.85	$ 352,157.85	$ 234,771.90	$ 140,863.14	$ 117,385.95	$ 46,954.38	$ -																											
1	4	Building #11	4	Type 1	6/1/2027	6/1/2028	12	$ 2,319,663																							$ 115,983.15	$ 115,983.15	$ 139,179.78	$ 162,376.41	$ 278,359.56	$ 278,359.56	$ 347,949.45	$ 347,949.45	$ 231,966.30	$ 139,179.78	$ 115,983.15	$ 46,393.26	$ -																											
2	4	Building #13	4	Type 1	7/1/2027	7/1/2028	12	$ 2,417,388																							$ 120,869.40	$ 120,869.40	$ 145,043.28	$ 169,217.16	$ 290,086.56	$ 290,086.56	$ 362,608.20	$ 362,608.20	$ 241,738.80	$ 193,391.04	$ 120,869.40	$ -																											
2	4	Building #12	6	Type 2	8/1/2027	10/1/2028	14	$ 3,471,087																									$ 86,777.18	$ 173,554.35	$ 208,265.22	$ 242,976.09	$ 416,530.44	$ 416,530.44	$ 520,663.05	$ 520,663.05	$ 347,108.70	$ 173,554.35	$ 173,554.35	$ 86,777.18	$ 34,710.87	$ 34,710.87	$ 34,710.87	$ -																											
2	4	Building #15	4	Type 1	9/1/2027	9/1/2028	12	$ 2,417,388																									$ 120,869.40	$ 120,869.40	$ 145,043.28	$ 169,217.16	$ 290,086.56	$ 290,086.56	$ 362,608.20	$ 362,608.20	$ 241,738.80	$ 193,391.04	$ 120,869.40	$ -																											
2	4	Building #14	4	Type 1	10/1/2027	10/1/2028	12	$ 2,486,650																									$ 115,983.15	$ 115,983.15	$ 139,179.78	$ 162,376.41	$ 278,359.56	$ 278,359.56	$ 347,949.45	$ 347,949.45	$ 231,966.30	$ 139,179.78	$ 115,983.15	$ 46,393.26	$ -																											
2	5	Building #18	1	Type 5	11/1/2027	9/1/2028	10	$ 774,897																									$ 38,744.85	$ 38,744.85	$ 54,242.79	$ 77,489.70	$ 92,987.64	$ 116,234.55	$ 116,234.55	$ 116,234.55	$ 77,489.70	$ 46,493.82	$ -																											
2	5	Building #17	4	Type 1	12/1/2027	12/1/2028	12	$ 2,319,663																													$ 115,983.15	$ 115,983.15	$ 139,179.78	$ 162,376.41	$ 278,359.56	$ 278,359.56	$ 347,949.45	$ 347,949.45	$ 231,966.30	$ 139,179.78	$ 115,983.15	$ 46,393.26	$ -																											
2	5	Building #16	4	Type 1	1/1/2028	1/1/2029	12	$ 2,319,663																															$ 115,983.15	$ 115,983.15	$ 139,179.78	$ 162,376.41	$ 278,359.56	$ 278,359.56	$ 347,949.45	$ 347,949.45	$ 231,966.30	$ 139,179.78	$ 115,983.15	$ 46,393.26	$ -																											
2	6	Building #20	4	Type 3	3/1/2028	3/1/2029	12	$ 2,347,719																																	$ 38,744.85	$ 38,744.85	$ 54,242.79	$ 77,489.70	$ 92,987.64	$ 116,234.55	$ 116,234.55	$ 116,234.55	$ 77,489.70	$ 46,493.82	$ -																											
2	6	Building #23	4	Type 1	4/1/2028	4/1/2029	12	$ 2,417,388																																	$ 58,692.98	$ 117,385.95	$ 140,863.14	$ 164,340.33	$ 281,726.28	$ 281,726.28	$ 352,157.85	$ 352,157.85	$ 234,771.90	$ 140,863.14	$ 117,385.95	$ 58,692.98	$ 46,954.38																											
					Totals			$ 65,243,123	$ 872,189.40	$ 872,189.40	$ 872,189.40	$ 1,221,065.16	$ 2,093,254.56	$ 2,093,254.56	$ 2,616,568.20	$ 2,093,254.56	$ 1,744,378.80	$ 872,189.40	$ 872,189.40	$ 872,189.40	$ 174,437.88	$ 213,182.73	$ 159,614.25	$ 292,498.14	$ 513,473.28	$ 750,176.64	$ 1,126,035.36	$ 1,433,712.45	$ 1,865,193.33	$ 2,168,064.00	$ 2,458,642.14	$ 2,626,094.52	$ 2,673,818.85	$ 2,403,834.14	$ 2,451,533.70	$ 2,262,263.14	$ 2,247,919.32	$ 2,311,520.73	$ 2,332,430.76	$ 2,277,048.42	$ 2,151,917.00	$ 2,203,028.88	$ 1,942,681.17	$ 1,743,826.50	$ 1,687,392.95	$ 1,465,150.98	$ 1,222,327.95	$ 1,131,125.34	$ 852,643.59	$ 428,995.20	$ 310,776.99	$ 119,127.68	$ 107,389.08	$ 60,434.70	$ -	$ -	$ -

YEAR 1 HARD COST SPEND = $ 17,094,912.24 | YEAR 2 HARD COST SPEND = $ 13,781,124.54 | YEAR 3 HARD COST SPEND = $ 27,001,722.60 | YEAR 4 HARD COST SPEND = $ 7,365,363.98

Math Check

Horiz	16,058,265
Vert	49,184,859
Total	65,243,124
Delta	$ (0)

						Units In Const	0	0	0	0	0	0	0	0	0	0	0	0	0	1	5	9	15	21	27	31	35	36	40	43	47	49	53	53	54	58	52	46	40	44	40	32	32	28	27	27	21	12	8	8	8	4	0	0	0
						Units completed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	0	4	8	0	4	1	0	6	9	4	0	0	0	4	0	0	0
							80																																																							
						MANUAL TABLE																																																										
						Pod First Sale	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None	1	None	2	None	None	None	3	None	4	None	None	5	None	None	6	None	None
						Unit Count	POD	Total Sold	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	5	10.33333333	5.333333333	5.333333333	0	0	4.333333333	4.333333333	10.33333333	6	6	3	3	3	0	3	3	3
ok						15	1	15																													5.00	5.00	5.00																					
ok						16	2	16																															5.33	5.33	5.33																					
ok						13	3	13																																				4.33	4.33	4.33															
ok						18	4	18																																						6.00	6.00	6.00													
ok						9	5	9																																																						
ok						9	6	9																																																						

Phase	Units	Start	End	Months	Costs
0	0	7/1/2025	9/1/2026	14	$ 17,443,788
1	44	8/1/2026	6/1/2028	22	$ 26,132,595
2	36	9/1/2027	4/1/2029	21	$ 21,666,740
Totals	**80**	**7/1/2025**	**4/1/2029**	**45**	**$ 65,243,123**
		Years		*3.8*	

First Sale Date	Last Sale Date	POD	Units	Start	End	Months	Costs	CY 2025	CY 2025	CY 2025	CY 2025	CY 2025	CY 2025	CY 2026	CY 2026	CY 2026	CY 2026	CY 2026	CY 2026	CY 2026	CY 2026	CY 2026	CY 2026	CY 2026	CY 2026	CY 2027	CY 2027	CY 2027	CY 2027	CY 2027	CY 2027	CY 2027	CY 2027	CY 2027	CY 2027	CY 2028	CY 2028	CY 2028	CY 2028	CY 2028	CY 2028	CY 2028	CY 2028	CY 2028	CY 2028	CY 2028	CY 2028	CY 2029	CY 2029	CY 2029	CY 2029	CY 2029	CY 2029	CY 2029	CY 2029	CY 2029	CY 2029	CY 2029	CY 2029
								FY 2025	FY 2025	FY 2025	FY 2025	FY 2025	FY 2025	FY 2026	FY 2026	FY 2026	FY 2026	FY 2026	FY 2026	FY 2026	FY 2026	FY 2026	FY 2026	FY 2026	FY 2026	FY 2027	FY 2027	FY 2027	FY 2027	FY 2027	FY 2027	FY 2027	FY 2027	FY 2027	FY 2027	FY 2028	FY 2028	FY 2028	FY 2028	FY 2028	FY 2028	FY 2028	FY 2028	FY 2028	FY 2028	FY 2028	FY 2028	FY 2029	FY 2029	FY 2029	FY 2029	FY 2029	FY 2029	FY 2029	FY 2029	FY 2029	FY 2029	FY 2029	FY 2029
								7/1/2025	8/1/2025	9/1/2025	10/1/2025	11/1/2025	12/1/2025	1/1/2026	2/1/2026	3/1/2026	4/1/2026	5/1/2026	6/1/2026	7/1/2026	8/1/2026	9/1/2026	10/1/2026	11/1/2026	12/1/2026	1/1/2027	2/1/2027	3/1/2027	4/1/2027	5/1/2027	6/1/2027	7/1/2027	8/1/2027	9/1/2027	10/1/2027	11/1/2027	12/1/2027	1/1/2028	2/1/2028	3/1/2028	4/1/2028	5/1/2028	6/1/2028	7/1/2028	8/1/2028	9/1/2028	10/1/2028	11/1/2028	12/1/2028	1/1/2029	2/1/2029	3/1/2029	4/1/2029	5/1/2029	6/1/2029	7/1/2029	8/1/2029	9/1/2029	10/1/2029	11/1/2029	12/1/2029
								6/30/2025	7/31/2025	8/31/2025	9/30/2025	10/31/2025	11/30/2025	12/31/2025	1/31/2026	2/28/2026	3/31/2026	4/30/2026	5/31/2026	6/30/2026	7/31/2026	8/31/2026	9/30/2026	10/31/2026	11/30/2026	12/31/2026	1/31/2027	2/28/2027	3/31/2027	4/30/2027	5/31/2027	6/30/2027	7/31/2027	8/31/2027	9/30/2027	10/31/2027	11/30/2027	12/31/2027	1/31/2028	2/29/2028	3/31/2028	4/30/2028	5/31/2028	6/30/2028	7/31/2028	8/31/2028	9/30/2028	10/31/2028	11/30/2028	12/31/2028	1/31/2029	2/28/2029	3/31/2029	4/30/2029	5/31/2029	6/30/2029	7/31/2029	8/31/2029	9/30/2029	10/31/2029	11/30/2029	12/31/2029
ok																																																													
ok	1/31/2028	4/30/2028	0	0	7/1/2025	9/1/2026	14	$ 17,443,788	$ 872,189	$ 872,189	$ 872,189	$ 1,221,065	$ 2,093,255	$ 2,093,255	$ 2,616,568	$ 2,093,255	$ 1,744,379	$ 872,189	$ 872,189	$ 872,189	$ 174,438	$ 174,438	$ 38,745	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
ok	3/31/2028	6/29/2028	2	16	12/1/2026	3/1/2028	15	$ 9,359,562	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
ok	5/1/2028	8/30/2028	3	13	3/1/2027	6/1/2028	15	$ 7,761,942	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
ok	10/31/2028	1/29/2029	4	18	7/1/2027	10/1/2028	15	$ 10,712,513	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
ok	1/31/2029	5/1/2029	5	9	11/1/2027	1/1/2029	14	$ 5,414,223	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
ok	5/1/2029	7/30/2029	6	9	2/1/2028	4/1/2029	14	$ 5,540,004	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
1/31/2028	**7/30/2029**	**7**	**80**	**7/1/2025**	**4/1/2029**	**45**	**$ 65,243,123**	$ 872,189	$ 872,189	$ 872,189	$ 1,221,065	$ 2,093,255	$ 2,093,255	$ 2,616,568	$ 2,093,255	$ 1,744,379	$ 872,189	$ 872,189	$ 872,189	$ 174,438	$ 213,183	$ 159,614	$ 292,498	$ 513,473	$ 750,177	$ 1,126,035	$ 1,433,712	$ 1,865,193	$ 2,168,064	$ 2,458,642	$ 2,626,094	$ 2,673,819	$ 2,403,834	$ 2,451,534	$ 2,262,163	$ 2,247,919	$ 2,311,521	$ 2,332,431	$ 2,277,048	$ 2,151,917	$ 2,203,029	$ 1,942,681	$ 1,743,827	$ 1,687,393	$ 1,465,151	$ 1,222,327	$ 1,131,125	$ 852,644	$ 428,995	$ 310,777	$ 119,128	$ 107,389	$ 60,435	$ -	$ -	$ -
				Months				*17.0*																																																						
								3.8																																																						

CY Cashflow		Const	Const			CY	CY	CY	CY	CY	CY
POD	Units	Start	End	Months	Total	2025	2026	2027	2028	2029	2030
0	0	7/1/2025	9/1/2026	14	**$ 17,443,788**	$ 624,142	$ 9,419,646	$ -	$ -	$ -	$ -
1	15	8/1/2026	1/1/2028	17	**$ 9,031,091**	$ -	$ 1,580,953	$ 7,430,138	$ -	$ -	$ -
2	16	12/1/2026	3/1/2028	15	**$ 9,359,562**	$ -	$ -	$ 173,554	$ 9,185,875	$ 104,133	$ -
3	13	3/1/2027	6/1/2028	15	**$ 7,761,942**	$ -	$ -	$ -	$ 6,131,624	$ 1,630,318	$ -
4	18	7/1/2027	10/1/2028	15	**$ 10,712,513**	$ -	$ -	$ -	$ 3,191,421	$ 7,521,092	$ -
5	9	11/1/2027	1/1/2029	14	**$ 5,414,223**	$ -	$ -	$ -	$ 193,473	$ 5,220,750	$ -
6	9	2/1/2028	4/1/2029	14	**$ 5,540,004**	$ -	$ -	$ -	$ -	$ 4,942,276	$ 597,728
Totals	**80**	**7/1/2025**	**4/1/2029**	**45**	**$ 65,243,123**	**$ 624,142**	**$ 11,174,153**	**$ 26,028,531**	**$ 19,418,568**	**$ 597,728**	$ -
				Years	*3.8*	Units In Const		*21*	*52*	*8*	

FY Cashflow		Const	Const			FY	FY	FY	FY	FY	FY
POD	Units	Start	End	Months	Total	2025	2026	2027	2028	2029	2030
0	0	7/1/2025	9/1/2026	14	**$ 17,443,788**	$ 1,744,379	$ 15,699,409	$ -	$ -	$ -	$ -
1	15	8/1/2026	1/1/2028	17	**$ 9,031,091**	$ -	$ 38,745	$ 8,647,705	$ 324,641	$ -	$ -
2	16	12/1/2026	3/1/2028	15	**$ 9,359,

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HGSF BUDGET - FINAL DRAFT - JUN 2, 2024	FY25 Ann	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
CASH RECEIPTS													
Community Support	**5,163,668**	128,001	140,501	294,634	192,251	275,301	1,339,453	340,214	243,001	232,298	424,301	166,613	1,387,104
Community Support - RESTRICTED	**1,148,000**	-	-	-	-	-	90,000	-	110,000	-	100,000	25,000	823,000
Events (incl. Sponsorships)	**721,000**	-	-	376,000	-	30,000	-	-	5,000	65,000	-	175,000	70,000
New Constr. Subsidy - RESTRICTED	**11,410,038**	700,000	-	400,000	192,500	800,000	2,948,672	355,500	-	1,482,000	2,310,500	-	2,220,866
Home Preservation Subsidy - RESTRICTED	**4,772,020**	311,893	311,893	311,893	493,490	493,490	493,490	393,783	393,783	393,783	391,507	391,507	391,507
Mortgage Payments	**732,390**	61,033	61,033	61,033	61,033	61,033	61,033	61,033	61,033	61,033	61,033	61,033	61,033
Note Sales/Fwd Commitment/Interest	**1,940,000**	20,000	20,000	20,000	20,000	20,000	20,000	820,000	20,000	20,000	20,000	20,000	920,000
Line of Credit/Loans - Redwood Blvd	**-**	-	-	-	-	-	-	-	-	-	-	-	-
Line of Credit/Loans - Operating	**-**	-	-	-	-	-	-	-	-	-	-	-	-
ReStore - HEBSV Rev Share Agreement	**8,000**	-	-	2,000	-	-	2,000	-	-	2,000	-	-	2,000
TOTAL CASH RECEIPTS	**25,895,116**	**1,220,927**	**533,427**	**1,465,560**	**959,273**	**1,679,823**	**4,954,647**	**1,970,529**	**832,817**	**2,256,114**	**3,307,340**	**839,152**	**5,875,509**
TOTAL Cash Outflows													
General & Administrative	**3,069,413**	259,058	274,069	290,770	280,935	247,237	248,841	241,005	235,114	265,481	235,879	231,580	259,445
Events	**451,362**	178	439,918	542	178	178	318	243	158	158	178	158	9,158
Fund Development	**2,206,151**	160,724	164,624	202,806	193,916	184,847	212,522	173,561	174,240	203,011	178,126	170,480	187,293
Measurement & Learning	**241,556**	20,265	19,388	22,324	21,496	19,411	19,803	19,770	20,576	19,657	19,558	19,892	19,417
Tithe + Habitat 2.0	**362,000**	50,000	-	28,000	50,000	-	28,000	50,000	-	28,000	50,000	-	78,000
Volunteer Services	**604,636**	55,681	49,576	50,916	50,990	48,061	54,857	48,724	48,805	51,419	49,642	48,092	47,874
Home Preservation	**7,773,591**	668,517	611,217	613,780	693,739	689,674	689,368	687,616	686,074	685,650	584,062	581,838	582,055
Homeowner Development	**1,303,671**	135,270	97,229	99,487	97,435	97,428	95,855	166,173	101,305	109,514	101,980	100,925	101,070
Real Estate Development	**1,202,308**	80,529	98,718	100,030	105,096	98,889	99,537	103,900	102,505	103,700	103,017	102,376	104,009
Construction	**601,624**	52,034	49,473	52,385	58,426	51,979	45,743	48,419	50,483	47,327	51,556	46,351	47,450
ReStore	**-**	-	-	-	-	-	-	-	-	-	-	-	-
HOME REPURCHASES	**774,154**	14,346	14,346	14,346	315,346	14,346	14,346	15,346	314,346	14,346	14,346	14,346	14,346
REDWOOD BLVD (NOVATO)	**4,966,950**	132,575	50,063	64,978	39,978	39,978	45,465	45,465	45,465	1,300,465	259,576	1,515,221	1,427,721
ARGUELLO ST (REDWOOD CITY)	**17,539**	2,136	1,124	1,124	2,136	1,124	1,124	2,136	1,124	1,124	2,136	1,124	1,124
ASPEN DRIVE (BOLINAS)	**206,056**	133,098	42,528	15,548	2,712	1,124	1,124	2,712	1,124	1,124	2,712	1,124	1,124
INDEPENDENCE DR (MENLO PK)	**568,655**	1,124	1,124	56,641	56,641	56,641	56,641	56,641	56,641	56,641	56,641	56,641	56,641
WHARF RD (BOLINAS)	**1,186,868**	29,700	21,247	55,926	55,926	90,212	89,114	89,114	89,114	89,114	119,114	119,114	339,172
VALLEY OAKS (NOVATO)	**-**	-	-	-	-	-	-	-	-	-	-	-	-
PIERCE RD (MENLO PK)	**350,981**	4,248	4,248	4,248	4,248	4,248	4,248	4,248	4,248	4,248	304,248	4,248	4,248
TOTAL CASH OUTFLOWS	**25,887,516**	**1,799,486**	**1,938,892**	**1,673,852**	**2,029,198**	**1,645,376**	**1,706,906**	**1,755,075**	**1,931,325**	**2,980,978**	**2,132,771**	**3,013,511**	**3,280,147**
Net Cash Flow	**7,600**	**(578,559)**	**(1,405,466)**	**(208,292)**	**(1,069,924)**	**34,447**	**3,247,741**	**215,455**	**(1,098,508)**	**(724,865)**	**1,174,569**	**(2,174,359)**	**2,595,362**
Cash Balance (Unrestricted)	*15,012,269*	14,433,709	13,028,244	12,819,951	11,750,027	11,784,474	15,032,215	15,247,670	14,149,162	13,424,297	14,598,865	12,424,507	15,019,869
CASH FLOOR		5,457,806	5,437,758	5,419,147	5,350,612	5,322,457	5,311,858	5,311,858	5,311,858	5,311,858	5,311,858	5,311,858	5,311,858

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HGSF BUDGET - BOARD APPROVED		FY25 Ann	Q1	Q2	Q3	Q4
REVENUE						
	Community Support/Events	**7,032,668**	939,135	1,927,004	995,512	3,171,017
	Home Preservation Revenue	**-**	-	-	-	-
	New Constr./Home Pres. Subsidy	**16,182,058**	2,035,680	5,421,642	3,018,850	5,705,886
	Mortgage Payments	**732,390**	183,098	183,098	183,098	183,098
	Note Sales/Fwd Commitmt	**1,940,000**	60,000	60,000	860,000	960,000
	ReStore	**8,000**	2,000	2,000	2,000	2,000
REVENUE		**25,895,116**	**3,219,913**	**7,593,744**	**5,059,460**	**10,022,000**
TOTAL EXPENSES						
	G&A	**3,310,970**	885,875	837,722	801,603	785,770
	FUNDRAISING & EVENTS	**2,657,514**	968,792	591,959	551,370	545,393
	TITHE	**362,000**	78,000	78,000	78,000	128,000
	PROGRAMS	**11,485,830**	2,814,843	2,977,075	3,041,615	2,652,297
	HOME REPURCHASES	**774,154**	43,039	344,039	344,039	43,039
	NEW CONSTRUCTION	**7,297,048**	621,682	552,686	1,850,751	4,271,930
TOTAL EXPENSES		**25,887,516**	**5,412,230**	**5,381,480**	**6,667,378**	**8,426,428**
Net Income, cash basis		**7,600**	**(2,192,317)**	**2,212,264**	**(1,607,918)**	**1,595,572**
	Cash Balance		12,819,951	15,032,215	13,424,297	15,019,869

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	Role	Home Dept	Hire Date
	NEW POSITIONS		
NEW25 - 900 - 01	**Dir, Government Relations**	Executive	1/1/2025
NEW25 - 910 - 01	**Major Gifts Officer - Marin County**	FD	1/1/2025
	REPLACEMENT POSITIONS		
REP24 - 901 - 02	**Accounting Clerk**	FinOps	7/1/2024
REP24 - 901 - 03	**Office Coordinator**	FinOps	7/1/2024
REP24 - 910 - 01	**Dir, Institutional Giving**	Fund Development	9/1/2024
REP24 - 910 - 02	**Sr. Director Of Individual Giving**	Fund Development	9/1/2024
REP24 - 910 - 03	**Development Database Manager**	Fund Development	9/1/2024
REP24 - 950 - 01	**VP Real Estate Development**	RED	8/1/2024
	NOT REPLACING IN FY 25		
	Chief Program Officer	Executive	
	Director, Home Preservation	Home Preservation	

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FY25 Department Budget *Use the + and - buttons at the far left to expand and collapse the budget categories.*
EXECUTIVE (900) and TITHE (940)

DEPT - Category	Contact GL Base Account	Description (Vendor - Service)	FY25 Ann	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
CASH IN															
PERSONNEL EXPENSES															
PERSONNEL EXPENSES	CEO	1-10-900-60100 - Salaries/Wages	347,293	28,941	28,941	28,941	28,941	28,941	28,941	28,941	28,941	28,941	28,941	28,941	28,941
PERSONNEL EXPENSES	CEO	1-10-900-60020 - Payroll Taxes	21,668	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806
PERSONNEL EXPENSES	CEO	1-10-900-60030 - Employee Benefits	37,325	3,110	3,110	3,110	3,110	3,110	3,110	3,110	3,110	3,110	3,110	3,110	3,110
PERSONNEL EXPENSES	CEO	1-10-900-60030 - Pension Employer Contrib	17,051	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421
PERSONNEL EXPENSES	CEO	1-10-900-60040 - Workers' Compensation	1,154	96	96	96	96	96	96	96	96	96	96	96	96
PERSONNEL EXPENSES	CEO	1-10-900-60050 - AmeriCorps/VISTA	-	-	-	-	-	-	-	-	-	-	-	-	-
PERSONNEL EXPENSES Total			**424,492**	**35,374**	**35,374**	**35,374**	**35,374**	**35,374**	**35,374**	**35,374**	**35,374**	**35,374**	**35,374**	**35,374**	**35,374**
NON-PERSONNEL EXPENSES															
G&A - CONTINGENCY	CEO	60010 - Salaries/Wages	**Retention pool**	200,000	16,667	16,667	16,667	16,667	16,667	16,667	16,667	16,667	16,667	16,667	16,667	16,667
Exec - ALLOC	CEO	61100 - Professional/Management Fees	**CEO-directed consultants**	20,000	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667
Finance - ALLOC	CFO	61100 - Professional/Management Fees	**Insperity - Delivery Fees (non-DD) 10 people @7.**	23	2	2	2	2	2	2	2	2	2	2	2	2
Finance - ALLOC	CFO	61100 - Professional/Management Fees	**Insperity - Customizations (2 per year)**	226	-	-	113	-	-	-	-	113	-	-	-	-
Ops - ALLOC	CFO	61100 - Professional/Management Fees	**Various - New hire Background Checks**	75	8	11	11	4	8	11	4	4	4	4	4	4
Ops - ALLOC	CFO	61100 - Professional/Management Fees	**Various - Job Postings**	750	63	63	63	63	63	63	63	63	63	63	63	63
Ops - ALLOC	CFO	61140 - Occupancy/Rent	**300 Montgomery St - Office CAM/Tax**	6,384	532	532	532	532	532	532	532	532	532	532	532	532
Ops - ALLOC	CFO	61140 - Occupancy/Rent	**300 Montgomery St - Office Rent**	58,911	4,909	4,909	4,909	4,909	4,909	4,909	4,909	4,909	4,909	4,909	4,909	4,909
TITHE	CEO	61150 - Tithes	**Habitat 2.0/COM fee**	112,000			28,000			28,000			28,000			28,000
TITHE	CEO	61150 - Tithes	**Tithe**	250,000	50,000			50,000			50,000			50,000		50,000
Ops - ALLOC	CFO	61170 - Communications	**Nextiva - Fax**	6	-	-	-	-	-	-	-	6	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - Retrieve - due JAN - 1 @ $577.50 (10**	48	-	-	-	-	-	-	48	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - Premier Support - eSign - due JAN - 1**	58	-	-	-	-	-	-	58	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**AT&T Internet Service**	200	17	17	17	17	17	17	17	17	17	17	17	17
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - eSignature Enterprise Pro for SFDC - d**	343	-	-	-	-	-	-	343	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**WiLine**	450	38	38	38	38	38	38	38	38	38	38	38	38
Ops - ALLOC	CFO	61170 - Communications	**Cross the Divide - IT and Help Desk - MONTHLY -**	12,679	1,057	1,057	1,057	1,057	1,057	1,057	1,057	1,057	1,057	1,057	1,057	1,057
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	**Own Backup Salesforce**	141	-	-	-	-	-	141	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Force.com - due SEP -1 @ $5.25/mor**	1	-	-	1	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Knowledge - due SEP -1 @ $18.90/m**	5	-	-	5	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Zendesk - Growth Subscription - due JAN - 2 @ $**	45	-	-	-	-	-	-	45	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Salesforce 500MB Data Storage - due**	72	-	-	72	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - sandboxes - due SEP - 134 @ $2.97/n**	109	-	-	109	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - standard licenses - due SEP - 23 @ $3**	198	-	-	198	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Individual D&O Excess**	49	-	-	-	-	-	-	-	49	-	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Accidental Medical Expense**	66	16	-	-	16	-	-	16	-	-	16	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - D&O Excess**	92	23	-	-	23	-	-	23	-	-	23	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - D&O**	136	34	-	-	34	-	-	34	-	-	34	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Individual Excess Liability**	146	-	-	-	-	-	-	-	-	146	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Additional P&C for vacant dwellings**	151	-	-	-	75	75	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Umbrella**	335	84	-	-	84	-	-	84	-	-	84	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Property (incl. Crime)**	671	168	-	-	168	-	-	168	-	-	168	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Gallagher - Cyber Renewal**	750	-	-	-	-	-	-	-	-	750	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - General Liability Insurance**	1,249	312	-	-	312	-	-	312	-	-	312	-	-
Exec - DIRECT	CEO	61220 - Office Expense	**Board/Staff Retreat Speaker**	1,000	-	-	1,000	-	-	-	-	-	-	-	-	-
Exec - DIRECT	CEO	61220 - Office Expense	**Board/Exec Staff Retreat**	2,000	-	-	2,000	-	-	-	-	-	-	-	-	-
Exec - DIRECT	CEO	61220 - Office Expense	**Vests for Board Members**	2,500	-	2,500	-	-	-	-	-	-	-	-	-	-
Exec - DIRECT	CEO	61220 - Office Expense	**Food for BOD Meetings**	3,000	-	-	500	-	500	-	500	-	1,000	-	500	-
Exec - DIRECT	CEO	61220 - Office Expense	**Gifts for Retiring Board Members**	3,000	-	-	-	-	-	-	-	-	-	-	-	3,000
Ops - ALLOC	CFO	61220 - Office Expense	**Office Maintenance**	125	-	-	42	-	-	42	-	-	-	42	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Board/Staff Retreat Speaker**	309	-	-	-	309	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Board/Staff Retreat Overnight Accomm**	1,257	-	-	-	1,257	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Office Supplies**	2,500	208	208	208	208	208	208	208	208	208	208	208	208
VS - DIRECT	VP FD	61220 - Office Expense	**CVNL membership**	60	-	-	-	-	-	-	60	-	-	-	-	-
Exec - DIRECT	CEO	61270 - Travel and Training	**Maureen - Global Village Trip**	5,000	-	-	-	-	-	-	-	-	-	-	-	5,000
Exec - DIRECT	CEO	61270 - Travel and Training	**Maureen Travel to ATL**	15,000	-	-	3,750	-	-	3,750	-	-	3,750	-	-	3,750
Exec - DIRECT	CEO	61270 - Travel and Training	**Maureen other Travel**	18,000	4,500	-	-	4,500	-	-	4,500	-	-	4,500	-	-
Finance - ALLOC	CFO	61270 - Travel and Training	**SF Training/Consulting**	1,591	133	133	133	133	133	133	133	133	133	133	133	133
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Travel to Meet with New Hires, Offsites**	54	5	5	5	5	5	5	5	5	5	5	5	5
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Staff CPR Training**	302	-	-	-	151	-	-	-	151	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Holiday Party**	377	-	-	-	-	-	377	-	-	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**ERG Budget**	453	-	-	113	-	-	113	-	-	113	-	-	113
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - All-staff trainings**	755	63	63	63	63	63	63	63	63	63	63	63	63
Ops - ALLOC	CFO	61270 - Travel and Training	**Training partnership**	1,509	1,509	-	-	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Professional Development Workshops**	7,547	629	629	629	629	629	629	629	629	629	629	629	629
Ops - ALLOC	CFO	61290 - Employee Engagement	**Various - Welcomes/Farewells/Snacks/Birthdays/**	136	11	11	11	11	11	11	11	11	11	11	11	11
Ops - ALLOC	CFO	61290 - Employee Engagement	**Various - Employee Engagement**	423	35	35	35	35	35	35	35	35	35	35	35	35

Habitat for Humanity®
Greater San Francisco

FY25 Department Budget *Use the + and - buttons at the far left to expand and collapse the budget categories.*
EXECUTIVE (900) and TITHE (940)

DEPT - Category	Contact	GL Base Account	Description (Vendor - Service)	FY25 Ann	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Main	**Various - Equipment (Monitors, Keyboards, Cable**	100	17	-	17	-	17	-	17	-	17	-	17	-
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Main	**Ricoh - Printers Lease**	375	31	31	31	31	31	31	31	31	31	31	31	31
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Main	**Ricoh - Printers Printing**	800	67	67	67	67	67	67	67	67	67	67	67	67
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Main	**Various - Computers - New Hires**	1,125	188	-	188	-	188	-	188	-	188	-	188	-
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Main	**Various - Software Consulting**	11,321	943	943	943	943	943	943	943	943	943	943	943	943

Habitat for Humanity®
Greater San Francisco

FY25 Department Budget
FINANCE & OPERATIONS (901)

Use the + and - buttons at the far left to expand and collapse the budget categories.

DEPT - Category	Contact	GL Base Account	Description (Vendor - Service)	FY25 Ann	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
CASH IN																
ReStore - REVENUE	CFO	42110 - Restore Revenue	Revenue Share with Habitat EBSV	**8,000**	-	-	2,000	-	-	2,000	-	-	2,000	-	-	2,000
MORTGAGE - CASH	CFO	17000 - LT Mortgage Notes	Mortgage payments (Funds for Humanity)	**1,789,845**	149,154	149,154	149,154	149,154	149,154	149,154	149,154	149,154	149,154	149,154	149,154	149,154
MORTGAGE - CASH	CFO	12510 - Advances Receivable	CONTRA - Payments for sold notes - Bank of the West	**(38,161)**	(3,180)	(3,180)	(3,180)	(3,180)	(3,180)	(3,180)	(3,180)	(3,180)	(3,180)	(3,180)	(3,180)	(3,180)
MORTGAGE - CASH	CFO	12510 - Advances Receivable	CONTRA - Payments for sold notes - Northern Trust 2013	**(87,001)**	(7,250)	(7,250)	(7,250)	(7,250)	(7,250)	(7,250)	(7,250)	(7,250)	(7,250)	(7,250)	(7,250)	(7,250)
MORTGAGE - CASH	CFO	12510 - Advances Receivable	CONTRA - Payments for sold notes - Northern Trust 2019	**(97,360)**	(8,113)	(8,113)	(8,113)	(8,113)	(8,113)	(8,113)	(8,113)	(8,113)	(8,113)	(8,113)	(8,113)	(8,113)
MORTGAGE - CASH	CFO	12510 - Advances Receivable	CONTRA - Payments for sold notes - Northern Trust 2020	**(134,830)**	(11,236)	(11,236)	(11,236)	(11,236)	(11,236)	(11,236)	(11,236)	(11,236)	(11,236)	(11,236)	(11,236)	(11,236)
MORTGAGE - CASH	CFO	12510 - Advances Receivable	CONTRA - Payments for sold notes - Northern Trust 2021	**(190,428)**	(15,869)	(15,869)	(15,869)	(15,869)	(15,869)	(15,869)	(15,869)	(15,869)	(15,869)	(15,869)	(15,869)	(15,869)
MORTGAGE - CASH	CFO	12510 - Advances Receivable	CONTRA - Payments for sold notes - Northern Trust 2022	**(36,000)**	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)
MORTGAGE - CASH	CFO	12510 - Advances Receivable	CONTRA - Payments for sold notes - Northern Trust 2023	**(135,516)**	(11,293)	(11,293)	(11,293)	(11,293)	(11,293)	(11,293)	(11,293)	(11,293)	(11,293)	(11,293)	(11,293)	(11,293)
MORTGAGE - CASH	CFO	12510 - Advances Receivable	CONTRA - Payments for sold notes - East/West Bank 2020	**(54,027)**	(4,502)	(4,502)	(4,502)	(4,502)	(4,502)	(4,502)	(4,502)	(4,502)	(4,502)	(4,502)	(4,502)	(4,502)
MORTGAGE - CASH	CFO	12510 - Advances Receivable	CONTRA - Payments for sold notes - East/West Bank 2021	**(131,792)**	(10,983)	(10,983)	(10,983)	(10,983)	(10,983)	(10,983)	(10,983)	(10,983)	(10,983)	(10,983)	(10,983)	(10,983)
MORTGAGE - CASH	CFO	12510 - Advances Receivable	CONTRA - Payments for sold notes - East/West Bank 2022	**(152,340)**	(12,695)	(12,695)	(12,695)	(12,695)	(12,695)	(12,695)	(12,695)	(12,695)	(12,695)	(12,695)	(12,695)	(12,695)
INVESTMENT INCOME	CFO	42600 - Investment Income	Interest from deposits	**240,000**	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
NOTE SALES - CASH	CFO	42400 - Gain/Loss Sale Note Receivable	Existing Portfolio - Mortgage Note Sales	**900,000**												900,000
NOTE SALES - CASH	CFO	42400 - Gain/Loss Sale Note Receivable	Aspen - Mortgage Note Sales	**800,000**	-	-					800,000					
PERSONNEL EXPENSES																
PERSONNEL EXPENSES	CFO	1-10-901-60010 - Salaries/Wages		982,675	86,223	86,223	81,023	81,023	81,023	81,023	81,023	81,023	81,023	81,023	81,023	81,023
PERSONNEL EXPENSES	CFO	1-10-901-60020 - Payroll Taxes		72,283	6,384	6,384	5,951	5,951	5,951	5,951	5,951	5,951	5,951	5,951	5,951	5,951
PERSONNEL EXPENSES	CFO	1-10-901-60030 - Employee Benefits		123,196	11,283	11,283	10,063	10,063	10,063	10,063	10,063	10,063	10,063	10,063	10,063	10,063
PERSONNEL EXPENSES	CFO	1-10-901-60030 - Pension Employer Contrib		36,279	3,023	3,023	3,023	3,023	3,023	3,023	3,023	3,023	3,023	3,023	3,023	3,023
PERSONNEL EXPENSES	CFO	1-10-901-60040 - Workers' Compensation		3,266	287	287	269	269	269	269	269	269	269	269	269	269
PERSONNEL EXPENSES	CFO	1-10-901-60050 - AmeriCorps/VISTA		-	-	-	-	-	-	-	-	-	-	-	-	-
PERSONNEL EXPENSES Total				**1,217,698**	**107,200**	**107,200**	**100,330**	**100,330**	**100,330**	**100,330**	**100,330**	**100,330**	**100,330**	**100,330**	**100,330**	**100,330**
NON-PERSONNEL EXPENSES																
GA - LIABILITIES	CFO	20400 - Notes Payable	**LOAN PAYABLE - Brisbane/Plumas/San Bruno/Home Funds**	5,618	-	-	-	-	-	2,809	-	-	-	-	-	2,809
GA - LIABILITIES	CFO	20400 - Notes Payable	**LOAN PAYABLE - South San Francisco/Commercial/Home Funds**	14,522	-	-	-	-	-	7,261	-	-	-	-	-	7,261
GA - LIABILITIES	CFO	20400 - Notes Payable	**LOAN PAYABLE - HEART - 612 Jefferson**	25,000	-	-	12,500	-	-	-	-	-	12,500	-	-	-
G&A - CONTINGENCY	CFO	60010 - Salaries/Wages	**OVERTIME BUFFER**	7,000	583	583	583	583	583	583	583	583	583	583	583	583
Finance - ALLOC	CFO	61100 - Professional/Management Fees	**Insperity - Delivery Fees (non-DD) 10 people @7.50**	45	4	4	4	4	4	4	4	4	4	4	4	4
Finance - ALLOC	CFO	61100 - Professional/Management Fees	**Insperity - Customizations (2 per year)**	623	-	-	311	-	-	-	-	311	-	-	-	-
Ops - ALLOC	CFO	61100 - Professional/Management Fees	**Various - New hire Background Checks**	150	15	23	23	8	15	23	8	8	8	8	8	8
Ops - ALLOC	CFO	61100 - Professional/Management Fees	**FairPay - Non-Profit Compensation Surveys**	300	-	-	-	-	-	-	-	-	-	300	-	-
Ops - ALLOC	CFO	61100 - Professional/Management Fees	**Various - Job Postings**	1,500	125	125	125	125	125	125	125	125	125	125	125	125
Finance - ALLOC	CFO	61120 - Professional Services Accounting Exper	**Armanino LLP - Tax LLC Fees**	1,500	1,500	-	-	-	-	-	-	-	-	-	-	-
Finance - ALLOC	CFO	61120 - Professional Services Accounting Exper	**Premier Retirement Annual Fees**	1,509	-	-	-	-	-	-	-	1,509	-	-	-	-
Finance - ALLOC	CFO	61120 - Professional Services Accounting Exper	**Armanino LLP - Tax 990T Fees**	3,000	-	-	-	-	-	-	-	3,000	-	-	-	-
Finance - ALLOC	CFO	61120 - Professional Services Accounting Exper	**Armanino LLP - Tax Preparation Fees**	5,400	-	-	-	-	700	3,000	700	1,000	-	-	-	-
Finance - ALLOC	CFO	61120 - Professional Services Accounting Exper	**Armanino LLP - Audit fees**	80,000	-	22,000	24,000	14,000	15,000	5,000	-	-	-	-	-	-
Ops - ALLOC	CFO	61140 - Occupancy/Rent	**300 Montgomery St - Office CAM/Tax**	11,172	931	931	931	931	931	931	931	931	931	931	931	931
Ops - ALLOC	CFO	61140 - Occupancy/Rent	**300 Montgomery St - Office Rent**	103,094	8,591	8,591	8,591	8,591	8,591	8,591	8,591	8,591	8,591	8,591	8,591	8,591
Ops - ALLOC	CFO	61160 - Printing & Postage	**Pitney Bowes - Postage Meter Lease & Prop Tax - QRTLY - $404**	81	20	-	-	20	-	-	20	-	-	20	-	-
Ops - ALLOC	CFO	61160 - Printing & Postage	**Pitney Bowes Purchase Power - Postage and Ink**	360	25	25	25	25	45	45	45	25	25	25	25	25
Ops - ALLOC	CFO	61170 - Communications	**Nextiva - Fax**	10	-	-	-	-	-	-	-	10	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - Retrieve - due JAN - 1 @ $577.50 (10% y/y incr)**	84	-	-	-	-	-	-	84	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - Premier Support - eSign - due JAN - 1 @ $702 (10% y/y incr)**	102	-	-	-	-	-	-	102	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**CTD - MSFT Project (23 @ $12)**	331	28	28	28	28	28	28	28	28	28	28	28	28
Ops - ALLOC	CFO	61170 - Communications	**AT&T Internet Service**	350	29	29	29	29	29	29	29	29	29	29	29	29
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - eSignature Enterprise Pro for SFDC - due JAN - 3000 @ $1.37**	599	-	-	-	-	-	-	599	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**WiLine**	788	66	66	66	66	66	66	66	66	66	66	66	66
Ops - ALLOC	CFO	61170 - Communications	**CTD - additional storage @ $550/month**	6,600	550	550	550	550	550	550	550	550	550	550	550	550
Ops - ALLOC	CFO	61170 - Communications	**CTD - legacy accts (5 @ $139)**	8,340	695	695	695	695	695	695	695	695	695	695	695	695
Ops - ALLOC	CFO	61170 - Communications	**Cross the Divide - IT and Help Desk - MONTHLY - #EEs * $ 139/month**	34,868	2,906	2,906	2,906	2,906	2,906	2,906	2,906	2,906	2,906	2,906	2,906	2,906
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	**myCRE - Sage Paperless Hosting & Storage**	536	179	179	179	-	-	-	-	-	-	-	-	-
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	**myCRE - Sage Paperless Seat Licenses**	1,260	420	420	420	-	-	-	-	-	-	-	-	-
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	**Own Backup Salesforce**	1,267	-	-	-	-	-	1,267	-	-	-	-	-	-
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	**Sage Intacct - Limited Business Users @3**	3,005	-	-	-	3,005	-	-	-	-	-	-	-	-
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	**Sage Intacct - Full Finance Users @5**	4,029	-	-	-	4,029	-	-	-	-	-	-	-	-
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	**Sage - Sage 300 CRE (Timberline)**	4,789	4,789	-	-	-	-	-	-	-	-	-	-	-
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	**Sage Intacct Annual Subscription**	13,824	-	-	-	13,824	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Force.com - due SEP -1 @ $5.25/month (5% y/y incr)**	13	-	-	13	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Knowledge - due SEP -1 @ $18.90/month (5% y/y incr)**	46	-	-	46	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Zendesk - Growth Subscription - due JAN - 2 @ $82.95/month (5% y/y in**	407	-	-	-	-	-	-	407	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Salesforce 500MB Data Storage - due SEP - 5 @ $52.50/mont**	644	-	-	644	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - sandboxes - due SEP - 134 @ $2.97/month (5% y/y incr)**	977	-	-	977	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - standard licenses - due SEP - 23 @ $31.5/month (5% y/y incr**	1,778	-	-	1,778	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Individual D&O Excess**	136	-	-	-	-	-	-	-	-	136	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Accidental Medical Expense**	180	45	-	-	45	-	-	45	-	-	45	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - D&O Excess**	254	64	-	-	64	-	-	64	-	-	64	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - D&O**	374	93	-	-	93	-	-	93	-	-	93	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Individual Excess Liability**	402	-	-	-	-	-	-	-	-	402	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Additional P&C for vacant dwellings**	415	-	-	-	208	208	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Umbrella**	922	230	-	-	230	-	-	230	-	-	230	-	-

Habitat for Humanity®
Greater San Francisco

FY25 Department Budget
FINANCE & OPERATIONS (901)

Use the + and - buttons at the far left to expand and collapse the budget categories.

DEPT - Category	Contact	GL Base Account	Description (Vendor - Service)	FY25 Ann	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
Ops - ALLOC	CFO	61210 - Insurance	**Gallagher - Cyber Renewal**	1,313	-	-	-	-	-	-	-	-	1,313	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Property (incl. Crime)**	1,846	461	-	-	461	-	-	461	-	-	461	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - General Liability Insurance**	3,435	859	-	-	859	-	-	859	-	-	859	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Office Maintenance**	219	-	-	73	-	-	73	-	-	-	73	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Compass Point - HR Network**	350	-	-	-	-	-	-	-	-	350	-	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**SHRM - Membership**	800	-	-	-	-	800	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Board/Staff Retreat Speaker**	851	-	-	-	851	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Corodata - Off Site Storage**	1,800	150	150	150	150	150	150	150	150	150	150	150	150
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Board/Staff Retreat Overnight Accommodations**	3,456	-	-	-	3,456	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Office Supplies**	4,375	365	365	365	365	365	365	365	365	365	365	365	365
VS - DIRECT	VP FD	61220 - Office Expense	**CVNL membership**	166	-	-	-	-	-	-	166	-	-	-	-	-
Finance - ALLOC	CFO	61270 - Travel and Training	**Mileage and Tolls**	1,200	100	100	100	100	100	100	100	100	100	100	100	100
Finance - ALLOC	CFO	61270 - Travel and Training	**SF Training/Consulting**	14,318	1,193	1,193	1,193	1,193	1,193	1,193	1,193	1,193	1,193	1,193	1,193	1,193
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Travel to Meet with New Hires, Offsites**	149	12	12	12	12	12	12	12	12	12	12	12	12
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Staff CPR Training**	830	-	-	-	415	-	-	-	415	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Holiday Party**	1,038	-	-	-	-	-	1,038	-	-	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**ERG Budget**	1,245	-	-	311	-	-	311	-	-	311	-	-	311
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - All-staff trainings**	2,075	173	173	173	173	173	173	173	173	173	173	173	173
Ops - ALLOC	CFO	61270 - Travel and Training	**Training partnership**	4,151	4,151	-	-	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Professional Development Workshops**	20,755	1,730	1,730	1,730	1,730	1,730	1,730	1,730	1,730	1,730	1,730	1,730	1,730
Ops - ALLOC	CFO	61290 - Employee Engagement	**Various - Welcomes/Farewells/Snacks/Birthdays/Anniversaries**	374	31	31	31	31	31	31	31	31	31	31	31	31
Ops - ALLOC	CFO	61290 - Employee Engagement	**Various - Employee Engagement**	1,162	97	97	97	97	97	97	97	97	97	97	97	97
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maint	**Various - Equipment (Monitors, Keyboards, Cables)**	175	29	-	29	-	29	-	29	-	29	-	29	-
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maint	**Ricoh - Printers Lease**	656	55	55	55	55	55	55	55	55	55	55	55	55
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maint	**Ricoh - Printers Printing**	1,400	117	117	117	117	117	117	117	117	117	117	117	117
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maint	**Various - Computers - New Hires**	2,250	375	-	375	-	375	-	375	-	375	-	375	-
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maint	**Various - Software Consulting**	31,132	2,594	2,594	2,594	2,594	2,594	2,594	2,594	2,594	2,594	2,594	2,594	2,594
Finance - ALLOC			**BILL.COM RENEWAL**	10,200	-	-	-	-	-	-	-	-	-	-	-	10,200
GA - LIABILITIES			**LOAN PAYABLE - HFHI Interest**	27,500	2,292	2,292	2,292	2,292	2,292	2,292	2,292	2,292	2,292	2,292	2,292	2,292

Habitat for Humanity®
Greater San Francisco

FY25 Department Budget *Use the + and - buttons at the far left to expand and collapse the budget categories.*
MARKETING & COMMUNICATIONS (902)

DEPT - Category	Contact	GL Base Account	Description (Vendor - Service)	FY25 Ann	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
PERSONNEL EXPENSES																
PERSONNEL EXPENSES	CFO	1-10-902-60010 - Salaries/Wages		110,256	7,671	7,671	7,671	7,671	7,671	7,671	10,705	10,705	10,705	10,705	10,705	10,705
PERSONNEL EXPENSES	CFO	1-10-902-60020 - Payroll Taxes		7,691	522	522	522	522	522	522	759	759	759	759	759	759
PERSONNEL EXPENSES	CFO	1-10-902-60030 - Employee Benefits		11,344	793	793	793	793	793	793	1,098	1,098	1,098	1,098	1,098	1,098
PERSONNEL EXPENSES	CFO	1-10-902-60030 - Pension Employer Contrib		4,524	377	377	377	377	377	377	377	377	377	377	377	377
PERSONNEL EXPENSES	CFO	1-10-902-60040 - Workers' Compensation		366	25	25	25	25	25	25	36	36	36	36	36	36
PERSONNEL EXPENSES	CFO	1-10-902-60050 - AmeriCorps/VISTA		-	-	-	-	-	-	-	-	-	-	-	-	-
PERSONNEL EXPENSES Total				**134,181**	9,389	9,389	9,389	9,389	9,389	9,389	12,975	12,975	12,975	12,975	12,975	12,975
NON-PERSONNEL EXPENSES																
Comms - DIRECT	VP FD	61100 - Professional/Management Fees	**Design help for Marin push**	7,000	-	-	-	3,500	3,500	-	-	-	-	-	-	-
Comms - DIRECT	VP FD	61100 - Professional/Management Fees	**TBD Video capturing (drone at Aspen, if Villa does not do it, drone at redwoc**	9,000	-	1,500	1,500	-	1,500	-	-	1,500	-	1,500	1,500	-
Comms - DIRECT	VP FD	61100 - Professional/Management Fees	**Design help for evolution of design and application to templates**	12,000	5,000	5,000	2,000	-	-	-	-	-	-	-	-	-
Comms - DIRECT	VP FD	61100 - Professional/Management Fees	**Photographers (Paige Green) quarterly shoots, affinity builds, 1 x groundbre**	14,500	500	2,500	2,500	1,500	1,500	-	-	1,500	1,500	-	1,500	1,500
Comms - DIRECT	VP FD	61100 - Professional/Management Fees	**Marie (Design)**	24,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Comms - DIRECT	VP FD	61100 - Professional/Management Fees	**Jenny Hayes (PR)**	60,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Comms - DIRECT	VP FD	61100 - Professional/Management Fees	**Bryce (Marketing/Social Media)**	96,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
Exec - ALLOC	CEO	61100 - Professional/Management Fees	**CEO-directed consultants**	10,000	833	833	833	833	833	833	833	833	833	833	833	833
Finance - ALLOC	CFO	61100 - Professional/Management Fees	**Insperity - Customizations (2 per year)**	113	-	-	57	-	-	-	-	57	-	-	-	-
Ops - ALLOC	CFO	61140 - Occupancy/Rent	**300 Montgomery St - Office CAM/Tax**	3,192	266	266	266	266	266	266	266	266	266	266	266	266
Ops - ALLOC	CFO	61140 - Occupancy/Rent	**300 Montgomery St - Office Rent**	29,455	2,455	2,455	2,455	2,455	2,455	2,455	2,455	2,455	2,455	2,455	2,455	2,455
Comms - DIRECT	VP FD	61160 - Printing & Postage	**Misc postage**	600	50	50	50	50	50	50	50	50	50	50	50	50
Comms - DIRECT	VP FD	61160 - Printing & Postage	**Misc stationery**	5,400	450	450	450	450	450	450	450	450	450	450	450	450
Comms - DIRECT	VP FD	61160 - Printing & Postage	**Misc printing**	6,000	500	500	500	500	500	500	500	500	500	500	500	500
Ops - ALLOC	CFO	61160 - Printing & Postage	**Pitney Bowes - Postage Meter Lease & Prop Tax - QRTLY - $404**	404	101	-	-	101	-	-	101	-	-	101	-	-
Ops - ALLOC	CFO	61160 - Printing & Postage	**Pitney Bowes Purchase Power - Postage and Ink**	1,800	125	125	125	125	225	225	225	125	125	125	125	125
Ops - ALLOC	CFO	61170 - Communications	**Nextiva - Fax**	3	-	-	-	-	-	-	-	3	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - Retrieve - due JAN - 1 @ $577.50 (10% y/y incr)**	24	-	-	-	-	-	-	24	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - Premier Support - eSign - due JAN - 1 @ $702 (10% y/y incr)**	29	-	-	-	-	-	-	29	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**AT&T Internet Service**	100	8	8	8	8	8	8	8	8	8	8	8	8
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - eSignature Enterprise Pro for SFDC - due JAN - 3000 @ $1.37 (10**	171	-	-	-	-	-	-	171	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**WiLine**	225	19	19	19	19	19	19	19	19	19	19	19	19
Ops - ALLOC	CFO	61170 - Communications	**Cross the Divide - IT and Help Desk - MONTHLY - #EEs * $ 139/month**	6,340	528	528	528	528	528	528	528	528	528	528	528	528
Comms - DIRECT	VP FD	61170 - Communications	**Noun Project Icons**	60	-	-	-	-	60	-	-	-	-	-	-	-
Comms - DIRECT	VP FD	61170 - Communications	**LinkTree**	85	-	-	-	-	-	-	85	-	-	-	-	-
Comms - DIRECT	VP FD	61170 - Communications	**Flickr**	90	-	-	-	-	-	-	90	-	-	-	-	-
Comms - DIRECT	VP FD	61170 - Communications	**Gandi.com - domain hosting**	96	-	-	-	-	-	-	96	-	-	-	-	-
Comms - DIRECT	VP FD	61170 - Communications	**Video editing tool (Capcut)**	100	100	-	-	-	-	-	-	-	-	-	-	-
Comms - DIRECT	VP FD	61170 - Communications	**Canva (buffer for additional seats)**	250	-	-	-	-	-	-	250	-	-	-	-	-
Comms - DIRECT	VP FD	61170 - Communications	**Media Temple annual web hosting**	320	320	-	-	-	-	-	-	-	-	-	-	-
Comms - DIRECT	VP FD	61170 - Communications	**Storyblocks (stock content) annual subscription**	420	-	-	420	-	-	-	-	-	-	-	-	-
Comms - DIRECT	VP FD	61170 - Communications	**Issuu Annual subscription**	480	480	-	-	-	-	-	-	-	-	-	-	-
Comms - DIRECT	VP FD	61170 - Communications	**Hootsuite analytics upgrade**	500	500	-	-	-	-	-	-	-	-	-	-	-
Comms - DIRECT	VP FD	61170 - Communications	**QR Code Generator (upgrade needed)**	600	-	-	-	-	-	-	-	-	600	-	-	-
Comms - DIRECT	VP FD	61170 - Communications	**USPS Marketing Permits**	600	-	-	-	-	300	-	-	-	-	300	-	-
Comms - DIRECT	VP FD	61170 - Communications	**Hootsuite**	900	-	-	-	-	-	-	-	-	-	900	-	-
Comms - DIRECT	VP FD	61170 - Communications	**Adobe Creative Suite**	1,400	-	-	-	-	1,400	-	-	-	-	-	-	-
Comms - DIRECT	VP FD	61170 - Communications	**Managed hosting and maintenance**	6,000	500	500	500	500	500	500	500	500	500	500	500	500
Comms - DIRECT	VP FD	61170 - Communications	**Brandfolder annual subscription**	8,000	-	8,000	-	-	-	-	-	-	-	-	-	-
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	**Own Backup Salesforce**	422	-	-	-	-	-	422	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Force.com - due SEP -1 @ $5.25/month (5% y/y incr)**	4	-	-	4	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Knowledge - due SEP -1 @ $18.90/month (5% y/y incr)**	15	-	-	15	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Pardot/Mkting Cloud - due SEP - 1 @ 210/month (5% y/y incr)**	104	-	-	104	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Zendesk - Growth Subscription - due JAN - 2 @ $82.95/month (5% y/y incr)**	136	-	-	-	-	-	-	136	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Salesforce 500MB Data Storage - due SEP - 5 @ $52.50/month (5**	215	-	-	215	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - sandboxes - due SEP - 134 @ $2.97/month (5% y/y incr)**	326	-	-	326	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - standard licenses - due SEP - 23 @ $31.5/month (5% y/y incr)**	593	-	-	593	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Pardot/Mkting Cloud - due SEP - 5 @ $21.74/month (5% y/y incr**	613	-	-	613	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Pardot/Mkting Cloud - due SEP - 1 @ $334.69/month (5% y/y inc**	1,888	-	-	1,888	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Pardot/Mkting Cloud - due SEP - 5 @ $72.45/month (5% y/y incr**	2,043	-	-	2,043	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Pardot/Mkting Cloud - due SEP - 1 @ $1115.63/month (5% y/y ir**	6,292	-	-	6,292	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Individual D&O Excess**	25	-	-	-	-	-	-	-	-	25	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Accidental Medical Expense**	33	8	-	-	8	-	-	8	-	-	8	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - D&O Excess**	46	12	-	-	12	-	-	12	-	-	12	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - D&O**	68	17	-	-	17	-	-	17	-	-	17	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Individual Excess Liability**	73	-	-	-	-	-	-	-	-	73	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Additional P&C for vacant dwellings**	75	-	-	-	38	38	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Umbrella**	168	42	-	-	42	-	-	42	-	-	42	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Property (incl. Crime)**	336	84	-	-	84	-	-	84	-	-	84	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Gallagher - Cyber Renewal**	375	-	-	-	-	-	-	-	-	375	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - General Liability Insurance**	625	156	-	-	156	-	-	156	-	-	156	-	-
Comms - DIRECT	VP FD	61220 - Office Expense	**Camera equipment**	200	-	50	-	-	50	-	-	50	-	-	50	-
Ops - ALLOC	CFO	61220 - Office Expense	**Office Maintenance**	63	-	-	21	-	-	21	-	-	-	21	-	-

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MARKETING & COMMUNICATIONS (902)

DEPT - Category	Contact	GL Base Account	Description (Vendor - Service)	FY25 Ann	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Board/Staff Retreat Speaker**	155	-	-	-	155	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Board/Staff Retreat Overnight Accommodations**	628	-	-	-	628	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Office Supplies**	1,250	104	104	104	104	104	104	104	104	104	104	104	104
VS - DIRECT	VP FD	61220 - Office Expense	**CVNL membership**	30	-	-	-	-	-	-	30	-	-	-	-	-
Comms - DIRECT	VP FD	61230 - Events, supplies & promotions Expense	**Ambassador Swag**	600	-	600	-	-	-	-	-	-	-	-	-	-
Comms - DIRECT	VP FD	61230 - Events, supplies & promotions Expense	**Misc subscriptions (do they come out of MS budget already) e.g. Biz Times, N**	960	80	80	80	80	80	80	80	80	80	80	80	80
Comms - DIRECT	VP FD	61230 - Events, supplies & promotions Expense	**Non event specific HGSF branded swag e.g. tote**	1,200	1,200	-	-	-	-	-	-	-	-	-	-	-
Comms - DIRECT	VP FD	61230 - Events, supplies & promotions Expense	**Internal HGSF brand swag e.g. polo and cap**	3,100	-	1,600	1,500	-	-	-	-	-	-	-	-	-
Comms - DIRECT	VP FD	61270 - Travel and Training	**Team expenses - team lunch**	60	-	-	-	-	30	-	-	-	-	-	-	30
Comms - DIRECT	VP FD	61270 - Travel and Training	**Professional development ($650 x 2)**	1,300	-	-	-	1,300	-	-	-	-	-	-	-	-
Comms - DIRECT	VP FD	61270 - Travel and Training	**Travel to an advocacy or affiliate event**	2,500	-	-	-	-	-	-	2,500	-	-	-	-	-
Finance - ALLOC	CFO	61270 - Travel and Training	**SF Training/Consulting**	4,773	398	398	398	398	398	398	398	398	398	398	398	398
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Travel to Meet with New Hires, Offsites**	27	2	2	2	2	2	2	2	2	2	2	2	2
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Staff CPR Training**	151	-	-	-	75	-	-	-	75	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Holiday Party**	189	-	-	-	-	-	189	-	-	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**ERG Budget**	226	-	-	57	-	-	57	-	-	57	-	-	57
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - All-staff trainings**	377	31	31	31	31	31	31	31	31	31	31	31	31
Ops - ALLOC	CFO	61270 - Travel and Training	**Training partnership**	755	755	-	-	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Professional Development Workshops**	3,774	314	314	314	314	314	314	314	314	314	314	314	314
Ops - ALLOC	CFO	61290 - Employee Engagement	**Various - Welcomes/Farewells/Snacks/Birthdays/Anniversaries**	68	6	6	6	6	6	6	6	6	6	6	6	6
Ops - ALLOC	CFO	61290 - Employee Engagement	**Various - Employee Engagement**	211	18	18	18	18	18	18	18	18	18	18	18	18
Comms - DIRECT	VP FD	61300 - Advertising/Marketing	**Non-campaign social advertising**	6,000	500	500	500	500	500	500	500	500	500	500	500	500
Comms - DIRECT	VP FD	61300 - Advertising/Marketing	**Ad hoc print placement**	10,000	-	2,000	-	2,000	-	2,000	-	-	2,000	-	2,000	-
Comms - DIRECT	VP FD	61300 - Advertising/Marketing	**Marin /Novato campaign: Marin IJ x 4 print ($8k) two billboards for six montl**	25,000	2,000	-	-	2,000	-	-	2,000	1,000	15,000	1,000	1,000	1,000
Comms - DIRECT	VP FD	61300 - Advertising/Marketing	**Bryce campaign**	30,000	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	**Various - Equipment (Monitors, Keyboards, Cables)**	50	8	-	8	-	8	-	8	-	8	-	8	-
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	**Ricoh - Printers Lease**	188	16	16	16	16	16	16	16	16	16	16	16	16
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	**Ricoh - Printers Printing**	400	33	33	33	33	33	33	33	33	33	33	33	33
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	**Various - Software Consulting**	5,660	472	472	472	472	472	472	472	472	472	472	472	472

Habitat for Humanity®
Greater San Francisco

FY25 Department Budget *Use the + and - buttons at the far left to expand and collapse the budget categories.*
MEASUREMENT & LEARNING (903)

DEPT - Category	Contact	GL Base Account	Description (Vendor - Service)	FY25 Ann	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
PERSONNEL EXPENSES																
PERSONNEL EXPENSES	CFO	1-10-903-60010 - Salaries/Wages		167,428	13,952	13,952	13,952	13,952	13,952	13,952	13,952	13,952	13,952	13,952	13,952	13,952
PERSONNEL EXPENSES	CFO	1-10-903-60020 - Payroll Taxes		11,543	962	962	962	962	962	962	962	962	962	962	962	962
PERSONNEL EXPENSES	CFO	1-10-903-60030 - Employee Benefits		16,101	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342
PERSONNEL EXPENSES	CFO	1-10-903-60030 - Pension Employer Contrib		8,215	685	685	685	685	685	685	685	685	685	685	685	685
PERSONNEL EXPENSES	CFO	1-10-903-60040 - Workers' Compensation		556	46	46	46	46	46	46	46	46	46	46	46	46
PERSONNEL EXPENSES	CFO	1-10-903-60050 - AmeriCorps/VISTA		-	-	-	-	-	-	-	-	-	-	-	-	-
PERSONNEL EXPENSES Total				**203,843**	16,987	16,987	16,987	16,987	16,987	16,987	16,987	16,987	16,987	16,987	16,987	16,987
NON-PERSONNEL EXPENSES																
Finance - ALLOC	CFO	61100 - Professional/Management Fees	**Insperity - Customizations (2 per year)**	57	-	-	28	-	-	-	-	28	-	-	-	-
Ops - ALLOC	CFO	61140 - Occupancy/Rent	**300 Montgomery St - Office CAM/Tax**	1,596	133	133	133	133	133	133	133	133	133	133	133	133
Ops - ALLOC	CFO	61140 - Occupancy/Rent	**300 Montgomery St - Office Rent**	14,728	1,227	1,227	1,227	1,227	1,227	1,227	1,227	1,227	1,227	1,227	1,227	1,227
Ops - ALLOC	CFO	61170 - Communications	**Nextiva - Fax**	1	-	-	-	-	-	-	-	1	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - Retrieve - due JAN - 1 @ $577.50 (10% y/y incr)**	12	-	-	-	-	-	-	12	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - Premier Support - eSign - due JAN - 1 @ $702 (10% y/y incr)**	15	-	-	-	-	-	-	15	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**AT&T Internet Service**	50	4	4	4	4	4	4	4	4	4	4	4	4
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - eSignature Enterprise Pro for SFDC - due JAN - 3000 @ $1.37 (10**	86	-	-	-	-	-	-	86	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**WiLine**	113	9	9	9	9	9	9	9	9	9	9	9	9
Ops - ALLOC	CFO	61170 - Communications	**Cross the Divide - IT and Help Desk - MONTHLY - #EEs * $ 139/month**	3,170	264	264	264	264	264	264	264	264	264	264	264	264
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	**Own Backup Salesforce**	282	-	-	-	-	-	282	-	-	-	-	-	-
Meas/Lrng - DIRECT	CEO	61180 - Computer Software/Hardware	**Adobe Acrobat**	156	156	-	-	-	-	-	-	-	-	-	-	-
Meas/Lrng - DIRECT	CEO	61180 - Computer Software/Hardware	**Qualitative & Mixed Methods Data coding & analysis - Dedoose**	180	180	-	-	-	-	-	-	-	-	-	-	-
Meas/Lrng - DIRECT	CEO	61180 - Computer Software/Hardware	**Tableau**	840	-	-	840	-	-	-	-	-	-	-	-	-
Meas/Lrng - DIRECT	CEO	61180 - Computer Software/Hardware	**Survey Monkey - Team Acct for VS, FD, M&L, and HDD. 4 users w/ 2 devices**	1,500	-	-	-	1,500	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Force.com - due SEP -1 @ $5.25/month (5% y/y incr)**	3	-	-	3	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Knowledge - due SEP -1 @ $18.90/month (5% y/y incr)**	10	-	-	10	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Zendesk - Growth Subscription - due JAN - 2 @ $82.95/month (5% y/y incr)**	90	-	-	-	-	-	-	90	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Salesforce 500MB Data Storage - due SEP - 5 @ $52.50/month (5**	143	-	-	143	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - sandboxes - due SEP - 134 @ $2.97/month (5% y/y incr)**	217	-	-	217	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - standard licenses - due SEP - 23 @ $31.5/month (5% y/y incr)**	395	-	-	395	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - analytics license - due SEP - 2 @ $31.5/month (5% y/y incr)**	756	-	-	756	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Individual D&O Excess**	12	-	-	-	-	-	-	-	-	12	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Accidental Medical Expense**	16	4	-	-	4	-	-	4	-	-	4	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - D&O Excess**	23	6	-	-	6	-	-	6	-	-	6	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - D&O**	34	8	-	-	8	-	-	8	-	-	8	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Individual Excess Liability**	37	-	-	-	-	-	-	-	-	37	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Additional P&C for vacant dwellings**	38	-	-	-	19	19	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Umbrella**	84	21	-	-	21	-	-	21	-	-	21	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Property (incl. Crime)**	168	42	-	-	42	-	-	42	-	-	42	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Gallagher - Cyber Renewal**	188	-	-	-	-	-	-	-	-	188	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - General Liability Insurance**	312	78	-	-	78	-	-	78	-	-	78	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Office Maintenance**	31	-	-	10	-	-	10	-	-	-	10	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Board/Staff Retreat Speaker**	77	-	-	-	77	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Board/Staff Retreat Overnight Accommodations**	314	-	-	-	314	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Office Supplies**	625	52	52	52	52	52	52	52	52	52	52	52	52
VS - DIRECT	VP FD	61220 - Office Expense	**CVNL membership**	15	-	-	-	-	-	-	15	-	-	-	-	-
Finance - ALLOC	CFO	61270 - Travel and Training	**SF Training/Consulting**	3,182	265	265	265	265	265	265	265	265	265	265	265	265
Meas/Lrng - DIRECT	CEO	61270 - Travel and Training	**Professional Development**	1,000	-	-	500	-	-	-	-	-	-	-	500	-
Meas/Lrng - DIRECT	CEO	61270 - Travel and Training	**Habitat California Conference**	1,120	-	-	-	-	-	-	-	1,120	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Travel to Meet with New Hires, Offsites**	14	1	1	1	1	1	1	1	1	1	1	1	1
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Staff CPR Training**	75	-	-	-	38	-	-	-	38	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Holiday Party**	94	-	-	-	-	-	94	-	-	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**ERG Budget**	113	-	-	28	-	-	28	-	-	28	-	-	28
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - All-staff trainings**	189	16	16	16	16	16	16	16	16	16	16	16	16
Ops - ALLOC	CFO	61270 - Travel and Training	**Training partnership**	377	377	-	-	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Professional Development Workshops**	1,887	157	157	157	157	157	157	157	157	157	157	157	157
Ops - ALLOC	CFO	61290 - Employee Engagement	**Various - Welcomes/Farewells/Snacks/Birthdays/Anniversaries**	34	3	3	3	3	3	3	3	3	3	3	3	3
Ops - ALLOC	CFO	61290 - Employee Engagement	**Various - Employee Engagement**	106	9	9	9	9	9	9	9	9	9	9	9	9
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	**Various - Equipment (Monitors, Keyboards, Cables)**	25	4	-	4	-	4	-	4	-	4	-	4	-
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	**Ricoh - Printers Lease**	94	8	8	8	8	8	8	8	8	8	8	8	8
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	**Ricoh - Printers Printing**	200	17	17	17	17	17	17	17	17	17	17	17	17
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	**Various - Software Consulting**	2,830	236	236	236	236	236	236	236	236	236	236	236	236

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FY25 Department Budget *Use the + and - buttons at the far left to expand and collapse the budget categories.*

FUND DEVELOPMENT & EVENTS (910)

DEPT - Category	Contact	GL Base Account	Description (Vendor - Service)	FY25 Ann	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
CASH IN																
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	10,000					10,000							
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	1,000												1,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	1,500												1,500
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	2,500					2,500							
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	1,000												1,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	1,008	84	84	84	84	84	84	84	84	84	84	84	84
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	1,000												1,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	10,000						10,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	100,000						100,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	36,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	50,000						50,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	25,000										25,000		
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	10,000						10,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	20,000				20,000								
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	25,000						25,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	4,000												4,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	12,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	10,000			5,000			5,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	19,000						19,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000												5,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	10,000												10,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	7,500						7,500						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	6,500						6,500						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000								5,000				
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	25,000												25,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000												5,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000						2,500						2,500
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000			5,000									
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	10,000										10,000		
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	15,000						15,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	4,000								4,000				
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000						5,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	Cars for Homes	400,000	33,000	34,000	33,000	34,000	33,000	34,000	33,000	34,000	33,000	33,000	33,000	33,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	COM	143,091						47,697			47,697			47,697
EVENTS - REVENUE - INDIVIDUAL	VP FD	40020 - Special Events Revenue	Tickets	15,000			15,000									
EVENTS - REVENUE - INDIVIDUAL	VP FD	40020 - Special Events Revenue	Table Sponsors (not budgeted by name)	15,000			15,000									
EVENTS - REVENUE - INDIVIDUAL	VP FD	40020 - Special Events Revenue	Fund a need	50,000			40,000					5,000				5,000
EVENTS - REVENUE - INDIVIDUAL	VP FD	40020 - Special Events Revenue	Pre Event Donations	10,000			10,000									
EVENTS - REVENUE - INDIVIDUAL	VP FD	40020 - Special Events Revenue	Penninsula Breakfast Event	175,000											175,000	
INDIVIDUAL	VP FD	40020 - Special Events Revenue	Donations following fall Peninsula event	10,000						10,000						
INDIVIDUAL	VP FD	40020 - Special Events Revenue	Donations following spring & SF Marin event	10,000						10,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	Solicited Mid Level Gifts (not DM)	100,000	10,000		10,000		10,000	30,000	10,000		10,000		10,000	10,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	Planned Giving	100,000				10,000		25,000			15,000			50,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	Marin Project Support	250,000						50,000				50,000		150,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	HFHI Donor Conversion	25,000						12,500						12,500
INDIVIDUAL	VP FD	40000 - Grants and Contributions	New Donors through General Donation Page etc	240,000	10,000	10,000	20,000	20,000	20,000	50,000	20,000	20,000	10,000	20,000	20,000	20,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	New donors	450,000						100,000		100,000		100,000		150,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	2,500				2,500								
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	10,000						10,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	10,000			10,000									
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	25,000									25,000			
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	2,500						2,500						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	10,000			10,000									
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000			5,000									
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000					5,000							
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000					5,000							
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	10,000						10,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000				5,000								
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	4,000							4,000					
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000							5,000					
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	60,000			30,000				30,000					
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	10,000												10,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	25,000			25,000									
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000						5,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	10,000		3,000				3,000						4,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	7,500						2,500			2,500			2,500
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000				5,000								
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	2,500												2,500
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	-												
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000				5,000								
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	2,500						2,500						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	1,000									1,000			
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	1,000									1,000			
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	1,000						1,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	1,000												1,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	2,500			2,500									
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	50,000						50,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	10,000										10,000		
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000											5,000	
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000			5,000									
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	2,500									2,500			
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000			5,000									
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	100,000						100,000						

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FUND DEVELOPMENT & EVENTS (910)

DEPT - Category	Contact	GL Base Account	Description (Vendor - Service)	FY25 Ann	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
CASH IN																
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	200,000												200,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	100,000						100,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	50,000					50,000							
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	75,000												75,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	50,000										50,000		
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	20,000				20,000								
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	20,000										20,000		
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	10,000												10,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	-												
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000						5,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	DM-Solicited	127,650	2,000	4,000	5,000	12,000	19,000	50,000	10,500	10,500	5,500	5,000	2,150	2,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	Fall Acquistion	13,000				250	2,000	8,000	500	500	500	500	500	250
INDIVIDUAL	VP FD	40000 - Grants and Contributions	Winter aquistion	10,000								800	800	2,000	4,000	2,400
INDIVIDUAL	VP FD	40000 - Grants and Contributions	Spring aquistion	10,000											5,000	5,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	Fall appeal	26,855			3,500	3,500	7,000	8,755	1,500	600	500	500	500	500
INDIVIDUAL	VP FD	40000 - Grants and Contributions	Holiday appeal	38,410					16,000	20,000	600	600	300	300	300	310
INDIVIDUAL	VP FD	40000 - Grants and Contributions	Year-End appeal	55,000						50,000	2,000	1,000	500	500	500	500
INDIVIDUAL	VP FD	40000 - Grants and Contributions	Spring Appeal	24,325											12,162	12,163
INDIVIDUAL	VP FD	40000 - Grants and Contributions	Summer 1	15,613	1,500	6,000	5,000	1,500	1,000	500	113					
INDIVIDUAL	VP FD	40000 - Grants and Contributions	Summer 2	9,633		1,000	1,633	1,000	4,000	1,000	500	500				
INDIVIDUAL	VP FD	40000 - Grants and Contributions	Renewal 1	28,630								7,000	6,000	5,000	5,000	5,630
INDIVIDUAL	VP FD	40000 - Grants and Contributions	Renewal 2	8,093								3,000	3,000	1,000	500	593
INDIVIDUAL	VP FD	40000 - Grants and Contributions	Fall newsletter	12,000				1,000	3,000	4,000	1,000	1,000	500	500	500	500
INDIVIDUAL	VP FD	40000 - Grants and Contributions	Spring newsletter	12,000									5,000	4,000	2,000	1,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	Spillover	20,060	4,000	3,000	3,000	2,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,060
INDIVIDUAL	VP FD	40000 - Grants and Contributions	Giving Tuesday	10,800					10,800							
INDIVIDUAL	VP FD	40000 - Grants and Contributions	Recurring Donations (All)	38,000	3,167	3,167	3,167	3,167	3,167	3,167	3,167	3,167	3,167	3,167	3,167	3,167
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	20,000						20,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	20,000												20,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	17,000	17,000											
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	15,000												15,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	12,000						12,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	10,000												10,000
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	10,000						10,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	10,000			10,000									
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	10,000					10,000							
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	10,000		5,000				5,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	8,000						8,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	8,000						4,000		4,000				
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	7,500					7,500							
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	6,000			1,500			1,500			1,500			1,500
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	6,500		5,000								1,500		
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000											5,000	
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000						5,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000											5,000	
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000						5,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000					5,000							
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000						5,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000						5,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000		5,000										
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000						5,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000						5,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000											5,000	
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000						5,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000										5,000		
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	5,000		5,000										
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	4,000						4,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	4,000					4,000							
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	4,000						4,000						
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	4,000							4,000					
INDIVIDUAL	VP FD	40000 - Grants and Contributions	PRIVATE INDIVIDUAL	4,000						2,000	2,000					
FAITH	VP FD	40000 - Grants and Contributions	Faith	22,000	1,000	11,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
CORPORATE	VP FD	40000 - Grants and Contributions	Prologis	10,000									10,000			
CORPORATE	VP FD	40000 - Grants and Contributions	Bank of America	50,000			50,000									
CORPORATE	VP FD	40000 - Grants and Contributions	PG&E	100,000												100,000
CORPORATE	VP FD	40000 - Grants and Contributions	Herman Christensen & Sons	10,000							10,000					
CORPORATE	VP FD	40000 - Grants and Contributions	Salesforce	15,000												15,000
CORPORATE	VP FD	40000 - Grants and Contributions	CSAA	15,000						15,000						
CORPORATE	VP FD	40000 - Grants and Contributions	First Citizens Bank	30,000										30,000		
CORPORATE	VP FD	40000 - Grants and Contributions	Flagstar Bank	10,000												10,000
CORPORATE	VP FD	40000 - Grants and Contributions	Unsolicited	50,000	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167
CORPORATE	VP FD	40000 - Grants and Contributions	Corp Match	45,000	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750
CORPORATE	VP FD	40000 - Grants and Contributions	Playhouses	300,000	25,000	25,000	25,000	25,000	25,000	35,000	15,000	25,000	25,000	25,000	25,000	25,000
CORPORATE	VP FD	40000 - Grants and Contributions	Home Preservation	50,000	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167
CORPORATE	VP FD	40000 - Grants and Contributions	Buy Backs	50,000	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167
CORPORATE - RESTRICTED	VP FD	40000 - Grants and Contributions	Wells Fargo - restricted	90,000						90,000						
CORPORATE - RESTRICTED	VP FD	40000 - Grants and Contributions	BMO - restricted	25,000										25,000		
CORPORATE - RESTRICTED	VP FD	40000 - Grants and Contributions	State Farm - restricted	10,000								10,000				
CORPORATE - RESTRICTED	VP FD	40000 - Grants and Contributions	Umpqua Bank - restricted	10,000												10,000
CORPORATE - RESTRICTED	VP FD	40000 - Grants and Contributions	Lowe's - restricted	25,000											25,000	
CORPORATE - RESTRICTED	VP FD	40000 - Grants and Contributions	Cisco Foundation - restricted	10,000												10,000
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	Veterans Build	30,000					30,000							
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	Women Build	65,000									65,000			

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FY25 Department Budget *Use the + and - buttons at the far left to expand and collapse the budget categories.*

FUND DEVELOPMENT & EVENTS (910)

DEPT - Category	Contact	GL Base Account	Description (Vendor - Service)	FY25 Ann	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
CASH IN																
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	Build with Pride	**65,000**												65,000
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	ABD Insurance	**10,000**			10,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	Insperity	**5,000**			5,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	Kirkland & Ellis	**25,000**			25,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	Gunderson	**5,000**			5,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	Bank of San Francisco	**10,000**			10,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	Benningfield Financial Advisors	**5,000**			5,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	City National Bank	**15,000**			15,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	DLA Piper	**5,000**			5,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	Meta	**10,000**			10,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	Holland & Knight	**10,000**			10,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	Kaiser Permanente	**15,000**			15,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	Oracle	**5,000**			5,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	Shartsis Freise	**5,000**			5,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	Sobrato	**10,000**			10,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	Tishman Speyer	**5,000**			5,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	Wareham Development	**5,000**			5,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	Plant Construction	**10,000**			10,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	JPMorgan Chase	**10,000**			10,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	Cushman & Wakefield	**5,000**			5,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	Manatt, Phelps & Phillips, LLP	**5,000**			5,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	Bank of Marin	**5,000**			5,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	BUILD	**10,000**			10,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	Lane Partners	**10,000**			10,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	Amalgamated Bank	**10,000**			10,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	KPMG	**6,000**			6,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	Villa Homes	**5,000**			5,000									
EVENTS - REVENUE - CORPORATE	VP FD	40020 - Special Events Revenue	New	**25,000**			25,000									
FOUNDATION	VP FD	40000 - Grants and Contributions	The Thomas Hodge Foundation - SMC	**1,000**	1,000											
FOUNDATION	VP FD	40000 - Grants and Contributions	Hurlbut-Johnson	**20,000**												20,000
FOUNDATION	VP FD	40000 - Grants and Contributions	JEC	**30,000**												30,000
FOUNDATION	VP FD	40000 - Grants and Contributions	Christensen Family Foundation	**15,000**							15,000					
FOUNDATION	VP FD	40000 - Grants and Contributions	New/increased Foundation Support	**500,000**						100,000	150,000					250,000
FOUNDATION - RESTRICTED	VP FD	40000 - Grants and Contributions	Marin Community Foundation - Redwood Blvd / Marin	**500,000**												500,000
FOUNDATION - RESTRICTED	VP FD	40000 - Grants and Contributions	Solid Rock Foundation	**200,000**												200,000
FOUNDATION - RESTRICTED	VP FD	40000 - Grants and Contributions	SAMCAR - SMC	**3,000**												3,000
FOUNDATION - RESTRICTED	VP FD	40000 - Grants and Contributions	Hobson Lucas Family Foundation - Marin	**100,000**												100,000
FOUNDATION - RESTRICTED	VP FD	40000 - Grants and Contributions	Sand Hill Foundation - San Mateo	**100,000**								100,000				
FOUNDATION - RESTRICTED	VP FD	40000 - Grants and Contributions	Tamalpais Pacific Foundation - Marin	**65,000**										65,000		
FOUNDATION - RESTRICTED	VP FD	40000 - Grants and Contributions	Palo Alto Community Fund	**10,000**										10,000		
EVENTS - REVENUE - FOUNDATION	VP FD	40000 - Grants and Contributions	Marin Community Foundation	**50,000**			50,000									
PERSONNEL EXPENSES																
PERSONNEL EXPENSES	CFO	1-10-910-60010 - Salaries/Wages		1,264,191	78,372	78,372	109,166	109,166	109,166	102,187	112,961	112,961	112,961	112,961	112,961	112,961
PERSONNEL EXPENSES	CFO	1-10-910-60020 - Payroll Taxes		88,563	5,244	5,244	7,690	7,690	7,690	7,121	7,980	7,980	7,980	7,980	7,980	7,980
PERSONNEL EXPENSES	CFO	1-10-910-60030 - Employee Benefits		127,831	7,806	7,806	11,344	11,344	11,344	10,124	11,344	11,344	11,344	11,344	11,344	11,344
PERSONNEL EXPENSES	CFO	1-10-910-60030 - Pension Employer Contrib		41,065	3,422	3,422	3,422	3,422	3,422	3,422	3,422	3,422	3,422	3,422	3,422	3,422
PERSONNEL EXPENSES	CFO	1-10-910-60040 - Workers' Compensation		4,201	260	260	363	363	363	340	375	375	375	375	375	375
PERSONNEL EXPENSES	CFO	1-10-910-60050 - AmeriCorps/VISTA		-	-	-	-	-	-	-	-	-	-	-	-	-
PERSONNEL EXPENSES Total				**1,525,852**	95,105	95,105	131,984	131,984	131,984	123,194	136,082	136,082	136,082	136,082	136,082	136,082
NON-PERSONNEL EXPENSES																
Ops - ALLOC	CFO	61170 - Communications	Nextiva - Fax	12	-	-	-	-	-	-	-	12	-	-	-	-
Finance - ALLOC	CFO	61100 - Professional/Management Fees	Insperity - Delivery Fees (non-DD) 10 people @7.50	90	8	8	8	8	8	8	8	8	8	8	8	8
Ops - ALLOC	CFO	61170 - Communications	DocuSign - Retrieve - due JAN - 1 @ $577.50 (10% y/y incr)	96	-	-	-	-	-	-	96	-	-	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	Lockton - Individual D&O Excess	99	-	-	-	-	-	-	-	-	99	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	Various - Travel to Meet with New Hires, Offsites	109	9	9	9	9	9	9	9	9	9	9	9	9
Ops - ALLOC	CFO	61170 - Communications	DocuSign - Premier Support - eSign - due JAN - 1 @ $702 (10% y/y incr)	117	-	-	-	-	-	-	117	-	-	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	Lockton - Accidental Medical Expense	131	33	-	-	33	-	-	33	-	-	33	-	-
Ops - ALLOC	CFO	61210 - Insurance	Lockton - D&O Excess	185	46	-	-	46	-	-	46	-	-	46	-	-
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	Various - Equipment (Monitors, Keyboards, Cables)	200	33	-	33	-	33	-	33	-	33	-	33	-
Ops - ALLOC	CFO	61220 - Office Expense	Office Maintenance	250	-	-	83	-	-	83	-	-	-	83	-	-
Ops - ALLOC	CFO	61290 - Employee Engagement	Various - Welcomes/Farewells/Snacks/Birthdays/Anniversaries	272	23	23	23	23	23	23	23	23	23	23	23	23
Ops - ALLOC	CFO	61210 - Insurance	Lockton - D&O	272	68	-	-	68	-	-	68	-	-	68	-	-
Ops - ALLOC	CFO	61210 - Insurance	Lockton - Individual Excess Liability	293	-	-	-	-	-	-	-	-	293	-	-	-
Ops - ALLOC	CFO	61100 - Professional/Management Fees	Various - New hire Background Checks	300	30	45	45	15	30	45	15	15	15	15	15	15
Ops - ALLOC	CFO	61210 - Insurance	Lockton - Additional P&C for vacant dwellings	302	-	-	-	151	151	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	AT&T Internet Service	400	33	33	33	33	33	33	33	33	33	33	33	33
Finance - ALLOC	CFO	61100 - Professional/Management Fees	Insperity - Customizations (2 per year)	453	-	-	226	-	-	-	-	226	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	Various - Staff CPR Training	604	-	-	-	302	-	-	-	302	-	-	-	-
Ops - ALLOC	CFO	61220 - Office Expense	Various - Board/Staff Retreat Speaker	619	-	-	-	619	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	Lockton - Umbrella	670	168	-	-	168	-	-	168	-	-	168	-	-
Ops - ALLOC	CFO	61170 - Communications	DocuSign - eSignature Enterprise Pro for SFDC - due JAN - 3000 @ $1.37 (10%	685	-	-	-	-	-	-	685	-	-	-	-	-
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	Ricoh - Printers Lease	750	63	63	63	63	63	63	63	63	63	63	63	63
Ops - ALLOC	CFO	61270 - Travel and Training	Various - Holiday Party	755	-	-	-	-	-	755	-	-	-	-	-	-
Ops - ALLOC	CFO	61160 - Printing & Postage	Pitney Bowes - Postage Meter Lease & Prop Tax - QRTLY - $404	809	202	-	-	202	-	-	202	-	-	202	-	-
Ops - ALLOC	CFO	61290 - Employee Engagement	Various - Employee Engagement	845	70	70	70	70	70	70	70	70	70	70	70	70
Ops - ALLOC	CFO	61170 - Communications	WiLine	900	75	75	75	75	75	75	75	75	75	75	75	75
Ops - ALLOC	CFO	61270 - Travel and Training	ERG Budget	906	-	-	226	-	-	226	-	-	226	-	-	226
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	Sage Intacct - Limited Business Users @3	1,002	-	-	-	1,002	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	Lockton - Property (incl. Crime)	1,342	336	-	-	336	-	-	336	-	-	336	-	-
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	Sage Intacct - Full Finance Users @5	1,343	-	-	-	1,343	-	-	-	-	-	-	-	-
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	Own Backup Salesforce	1,408	-	-	-	-	-	1,408	-	-	-	-	-	-

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FY25 Department Budget *Use the + and - buttons at the far left to expand and collapse the budget categories.*

FUND DEVELOPMENT & EVENTS (910)

DEPT - Category	Contact	GL Base Account	Description (Vendor - Service)	FY25 Ann	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
CASH IN																
G&A - CONTINGENCY	CFO	60010 - Salaries/Wages	OVERTIME BUFFER	1,500	125	125	125	125	125	125	125	125	125	125	125	125
Ops - ALLOC	CFO	61210 - Insurance	Gallagher - Cyber Renewal	1,500	-	-	-	-	-	-	-	-	1,500	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	Various - All-staff trainings	1,509	126	126	126	126	126	126	126	126	126	126	126	126
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	Ricoh - Printers Printing	1,600	133	133	133	133	133	133	133	133	133	133	133	133
Ops - ALLOC	CFO	61210 - Insurance	Lockton - General Liability Insurance	2,498	625	-	-	625	-	-	625	-	-	625	-	-
Ops - ALLOC	CFO	61220 - Office Expense	Various - Board/Staff Retreat Overnight Accommodations	2,513	-	-	-	2,513	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61100 - Professional/Management Fees	Various - Job Postings	3,000	250	250	250	250	250	250	250	250	250	250	250	250
Ops - ALLOC	CFO	61270 - Travel and Training	Training partnership	3,019	3,019	-	-	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61160 - Printing & Postage	Pitney Bowes Purchase Power - Postage and Ink	3,600	250	250	250	250	450	450	450	250	250	250	250	250
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	Various - Computers - New Hires	4,500	750	-	750	-	750	-	750	-	750	-	750	-
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	Sage Intacct Annual Subscription	4,608	-	-	-	4,608	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61220 - Office Expense	Various - Office Supplies	5,000	417	417	417	417	417	417	417	417	417	417	417	417
Ops - ALLOC	CFO	61140 - Occupancy/Rent	300 Montgomery St - Office CAM/Tax	12,768	1,064	1,064	1,064	1,064	1,064	1,064	1,064	1,064	1,064	1,064	1,064	1,064
Ops - ALLOC	CFO	61270 - Travel and Training	Various - Professional Development Workshops	15,094	1,258	1,258	1,258	1,258	1,258	1,258	1,258	1,258	1,258	1,258	1,258	1,258
Finance - ALLOC	CFO	61270 - Travel and Training	SF Training/Consulting	15,909	1,326	1,326	1,326	1,326	1,326	1,326	1,326	1,326	1,326	1,326	1,326	1,326
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	Various - Software Consulting	22,642	1,887	1,887	1,887	1,887	1,887	1,887	1,887	1,887	1,887	1,887	1,887	1,887
Ops - ALLOC	CFO	61170 - Communications	Cross the Divide - IT and Help Desk - MONTHLY - #EEs * $ 139/month	25,358	2,113	2,113	2,113	2,113	2,113	2,113	2,113	2,113	2,113	2,113	2,113	2,113
Finance - ALLOC	CFO	61280 - Bank/Finance Fees	FD gift processing fees (Stripe, FRU)	64,546	1,600	1,756	3,683	2,403	3,441	16,743	4,253	3,038	2,904	5,304	2,083	17,339
Ops - ALLOC	CFO	61140 - Occupancy/Rent	300 Montgomery St - Office Rent	117,822	9,818	9,818	9,818	9,818	9,818	9,818	9,818	9,818	9,818	9,818	9,818	9,818
Ops - ALLOC	CFO	61160 - Printing & Postage	Pitney Bowes - Postage Meter Lease & Prop Tax - QRTLY - $404	81	20	-	-	20	-	-	20	-	-	20	-	-
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	Own Backup Salesforce	141	-	-	-	-	-	141	-	-	-	-	-	-
Ops - ALLOC	CFO	61160 - Printing & Postage	Pitney Bowes Purchase Power - Postage and Ink	360	25	25	25	25	45	45	45	25	25	25	25	25
Finance - ALLOC	CFO	61270 - Travel and Training	SF Training/Consulting	1,591	133	133	133	133	133	133	133	133	133	133	133	133
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	Salesforce - Force.com - due SEP -1 @ $5.25/month (5% y/y incr)	14	-	-	14	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	Salesforce - Knowledge - due SEP -1 @ $18.90/month (5% y/y incr)	52	-	-	52	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	Salesforce - Pardot/Mkting Cloud - due SEP - 1 @ 210/month (5% y/y incr)	104	-	-	104	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	Zendesk - Growth Subscription - due JAN - 2 @ $82.95/month (5% y/y incr)	452	-	-	-	-	-	-	452	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	Salesforce - Pardot/Mkting Cloud - due SEP - 5 @ $21.74/month (5% y/y incr	613	-	-	613	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	Salesforce - Salesforce 500MB Data Storage - due SEP - 5 @ $52.50/month (5%	716	-	-	716	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	Salesforce - sandboxes - due SEP - 134 @ $2.97/month (5% y/y incr)	1,086	-	-	1,086	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	Salesforce - Pardot/Mkting Cloud - due SEP - 1 @ $334.69/month (5% y/y inc	1,888	-	-	1,888	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	Salesforce - standard licenses - due SEP - 23 @ $31.5/month (5% y/y incr)	1,976	-	-	1,976	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	Salesforce - Pardot/Mkting Cloud - due SEP - 5 @ $72.45/month (5% y/y incr	2,043	-	-	2,043	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	Salesforce - Pardot/Mkting Cloud - due SEP - 1 @ $1115.63/month (5% y/y in	6,292	-	-	6,292	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	Salesforce - Force.com - due SEP -1 @ $5.25/month (5% y/y incr)	1	-	-	1	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	Salesforce - Knowledge - due SEP -1 @ $18.90/month (5% y/y incr)	5	-	-	5	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	Zendesk - Growth Subscription - due JAN - 2 @ $82.95/month (5% y/y incr)	45	-	-	-	-	-	-	45	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	Salesforce - Salesforce 500MB Data Storage - due SEP - 5 @ $52.50/month (5%	72	-	-	72	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	Salesforce - sandboxes - due SEP - 134 @ $2.97/month (5% y/y incr)	109	-	-	109	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	Salesforce - standard licenses - due SEP - 23 @ $31.5/month (5% y/y incr)	198	-	-	198	-	-	-	-	-	-	-	-	-
VS - DIRECT	VP FD	61220 - Office Expense	CVNL membership	121	-	-	-	-	-	-	121	-	-	-	-	-
FD - DIRECT	VP FD	61160 - Printing & Postage	Postage (special mailings like TY mementos, etc.)	150	-	-	-	-	-	150	-	-	-	-	-	-
FD - DIRECT	VP FD	61180 - Computer Software/Hardware	Zoom subscription	193	16	16	16	16	16	16	16	16	16	16	16	16
FD - DIRECT	VP FD	61160 - Printing & Postage	Renewal postcards (indiv)	250	-	-	-	-	-	250	-	-	-	-	-	-
FD - DIRECT	VP FD	61220 - Office Expense	Engage for Good - software	399	399	-	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61272 - Travel and Training	Corporate Donor meetings - travel/mileage	480	40	40	40	40	40	40	40	40	40	40	40	40
FD - DIRECT	VP FD	61273 - Travel and Training	CVE build day site visit travel & parking	480	40	40	40	40	40	40	40	40	40	40	40	40
FD - DIRECT	VP FD	61275 - Travel and Training	Foundation donor meeting travel and parking	480	40	40	40	40	40	40	40	40	40	40	40	40
FD - DIRECT	VP FD	61160 - Printing & Postage	Generic Remit envelopes (indiv)	500	-	-	-	-	-	500	-	-	-	-	-	-
FD - DIRECT	VP FD	61160 - Printing & Postage	New Donor postcards	500	-	-	-	-	-	500	-	-	-	-	-	-
FD - DIRECT	VP FD	61220 - Office Expense	Inside Philanthropy	564	47	47	47	47	47	47	47	47	47	47	47	47
FD - DIRECT	VP FD	61160 - Printing & Postage	Buckslips	750	150	-	-	150	-	-	-	150	-	-	150	150
FD - DIRECT	VP FD	61160 - Printing & Postage	Holiday Card (indiv)	750	-	-	-	-	750	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61160 - Printing & Postage	New Thank You Notes	750	-	-	-	-	-	750	-	-	-	-	-	-
FD - DIRECT	VP FD	61180 - Computer Software/Hardware	Double the Donation	799	67	67	67	67	67	67	67	67	67	67	67	67
FD - DIRECT	VP FD	61274 - Travel and Training	Foundation donor meeting meals	960	80	80	80	80	80	80	80	80	80	80	80	80
FD - DIRECT	VP FD	61230 - Events, supplies & promotions Expense	Affinity Build banner/sponsor recognition (institutional)	1,000	83	83	83	83	83	83	83	83	83	83	83	83
FD - DIRECT	VP FD	61220 - Office Expense	Chronicle of Philanthropy	1,440	120	120	120	120	120	120	120	120	120	120	120	120
FD - DIRECT	VP FD	61220 - Office Expense	CFC Campaign Membership	1,500	-	-	-	-	-	-	600	-	-	-	-	900
FD - DIRECT	VP FD	61220 - Office Expense	HLC Sponsorship	1,500	-	-	750	-	-	-	-	-	-	750	-	-
FD - DIRECT	VP FD	61230 - Events, supplies & promotions Expense	Premium Build t-shirt	1,650	275	-	275	-	275	-	275	-	275	-	275	-
FD - DIRECT	VP FD	61270 - Travel and Training	Staff Engagement/Appreciation	1,750	250	250	-	250	-	250	-	250	-	250	-	250
FD - DIRECT	VP FD	61180 - Computer Software/Hardware	LinkedIn higher level memberships for prospecting (premium)	1,920	160	160	160	160	160	160	160	160	160	160	160	160
FD - DIRECT	VP FD	61160 - Printing & Postage	Planned Giving collateral	2,000	-	-	-	2,000	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61230 - Events, supplies & promotions Expense	Added engagment activity/event (institutional)	2,500	208	208	208	208	208	208	208	208	208	208	208	208
FD - DIRECT	VP FD	61300 - Advertising/Marketing	Habitat Branded Apparel for Solicitors (FD team)	2,500	833	-	-	-	833	-	-	-	-	-	-	834
FD - DIRECT	VP FD	61271 - Travel and Training	Corporate Donor meetings - meals	3,000	250	250	250	250	250	250	250	250	250	250	250	250
FD - DIRECT	VP FD	61220 - Office Expense	Memberships & subscriptions	3,000	250	250	250	250	250	250	250	250	250	250	250	250
FD - DIRECT	VP FD	61270 - Travel and Training	Networking Events	3,000	-	500	-	-	500	500	-	-	500	-	500	500
FD - DIRECT	VP FD	61277 - Travel and Training	Networking Events	3,500	292	292	292	292	292	292	292	292	292	292	292	292
FD - DIRECT	VP FD	61180 - Computer Software/Hardware	Stelter -host planned giving webpage	3,500	-	-	-	-	-	-	-	-	3,500	-	-	-
FD - DIRECT	VP FD	61230 - Events, supplies & promotions Expense	Premium Build lunch	4,800	800	-	800	-	800	-	800	-	800	-	800	-
FD - DIRECT	VP FD	61270 - Travel and Training	Donor cultivation & stewardship meetings - travel/mileage	5,000	417	417	417	417	417	417	417	417	417	417	417	413
FD - DIRECT	VP FD	61276 - Travel and Training	Meals for Affinity Build sponsors	5,000	417	417	417	417	417	417	417	417	417	417	417	417
FD - DIRECT	VP FD	61220 - Office Expense	LinkedIn higher level memberships for prospecting	5,879	490	490	490	490	490	490	490	490	490	490	490	490
FD - DIRECT	VP FD	61230 - Events, supplies & promotions Expense	Affinity Build t-shirt (institutional)	6,000	500	500	500	500	500	500	500	500	500	500	500	500
FD - DIRECT	VP FD	61180 - Computer Software/Hardware	FreeWill - Planned Giving subscription	6,712	6,712	-	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61180 - Computer Software/Hardware	Gratavid	7,500	7,500	-	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61270 - Travel and Training	Donor cultivation & stewardship meetings - meals	8,000	667	667	667	667	667	667	667	667	667	667	667	663
FD - DIRECT	VP FD	61180 - Computer Software/Hardware	iWave - Prospecting SW	12,000	12,000	-	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61220 - Office Expense	New online giving platform fees and integration	15,000	-	-	15,000	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61160 - Printing & Postage	Direct Mail (to get split between printing, postage, professional fees	218,683	6,560	43,737	10,934	21,868	21,868	43,737	4,374	10,934	32,802	10,934	6,560	4,374
FD - DIRECT	VP FD	61320 - Special Events Expense	Home Owner Oversized Family Photo	20	-	20	-	-	-	-	-	-	-	-	-	-

Habitat for Humanity®
Greater San Francisco

FY25 Department Budget *Use the + and - buttons at the far left to expand and collapse the budget categories.*

FUND DEVELOPMENT & EVENTS (910)

DEPT - Category	Contact	GL Base Account	Description (Vendor - Service)	FY25 Ann	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
CASH IN																
FD - DIRECT	VP FD	61320 - Special Events Expense	Home Owner Gift - Flowers	30	-	30	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Home Owner Frame for Photo	60	-	60	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Home Owner Gift - Cleaning Supplies	100	-	100	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Branded Pens	300	-	300	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Parking Lot Extended Hours Fee	500	-	500	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Day-Of Volunteer Dinner	500	-	500	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Processing/Connectivity	1,000	-	1,000	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Speaker transportation	1,000	-	1,000	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Speaker Meals	1,000	-	1,000	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Staff Parking & Transportation	1,150	-	1,150	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Name Tag Refills & Pockets	1,975	-	1,975	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Other Misc. Supplies	1,975	-	1,975	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Accommodations	2,000	-	2,000	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Tables, Chairs, Linens + Podium Rentals	2,100	-	2,100	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Travel - Flight	3,000	-	3,000	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Printing - STD	3,000	-	3,000	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Oversized Posters	3,625	-	3,625	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Permit Fee	3,800	-	3,800	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Portable Restrooms	4,000	-	4,000	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Printed Programs + Donation Cards	4,375	-	4,375	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Take Away Gift	4,500	-	4,500	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Save the Date Printing	4,500	-	4,500	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Entertainment	5,500	-	5,500	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Stage Rental	6,000	-	6,000	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Photographer	6,250	-	6,250	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Security	6,500	-	6,500	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Emcee/Auctioneer	7,000	-	7,000	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Venue - STD Deposit	7,500	-	7,500	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Centerpieces/Décor	8,500	-	8,500	-	-	-	-	-	-	-	-	-	-
Comms - DIRECT	VP FD	61100 - Professional/Management Fees	Framing the Future FAN video videography and editing	9,000	-	-	-	-	-	-	-	-	-	-	-	9,000
FD - DIRECT	VP FD	61320 - Special Events Expense	Valet/Parking	10,000	-	10,000	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Invitation Printing	14,500	-	14,500	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Tenting	15,000	-	15,000	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Audio Visual - STD Deposit	20,000	-	20,000	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Room Rental	20,500	-	20,500	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Speaker Fee	40,000	-	40,000	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Caterer - STD Deposit	45,000	-	45,000	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Audio/Visual	47,500	-	47,500	-	-	-	-	-	-	-	-	-	-
FD - DIRECT	VP FD	61320 - Special Events Expense	Caterer	135,500	-	135,500	-	-	-	-	-	-	-	-	-	-
Finance - ALLOC			BILL.COM RENEWAL	3,400	-	-	-	-	-	-	-	-	-	-	-	3,400

Habitat for Humanity®
Greater San Francisco

FY25 Department Budget
VOLUNTEER SERVICES (920)

Use the + and - buttons at the far left to expand and collapse the budget categories.

DEPT - Category	Contact	GL Base Account	Description (Vendor - Service)	FY25 Ann	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
PERSONNEL EXPENSES																
PERSONNEL EXPENSES	CFO	1-10-920-60010 - Salaries/Wages		302,056	24,232	24,232	25,359	25,359	25,359	25,359	25,359	25,359	25,359	25,359	25,359	25,359
PERSONNEL EXPENSES	CFO	1-10-920-60020 - Payroll Taxes		23,289	1,866	1,866	1,956	1,956	1,956	1,956	1,956	1,956	1,956	1,956	1,956	1,956
PERSONNEL EXPENSES	CFO	1-10-920-60030 - Employee Benefits		38,545	3,110	3,110	3,232	3,232	3,232	3,232	3,232	3,232	3,232	3,232	3,232	3,232
PERSONNEL EXPENSES	CFO	1-10-920-60030 - Pension Employer Contrib		14,461	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205	1,205
PERSONNEL EXPENSES	CFO	1-10-920-60040 - Workers' Compensation		5,356	443	443	447	447	447	447	447	447	447	447	447	447
PERSONNEL EXPENSES	CFO	1-10-920-60050 - AmeriCorps/VISTA		-	-	-	-	-	-	-	-	-	-	-	-	-
PERSONNEL EXPENSES Total				**383,706**	30,857	30,857	32,199	32,199	32,199	32,199	32,199	32,199	32,199	32,199	32,199	32,199
NON-PERSONNEL EXPENSES																
Finance - ALLOC	CFO	61100 - Professional/Management Fees	**Insperity - Customizations (2 per year)**	57	-	-	28	-	-	-	-	28	-	-	-	-
VS - DIRECT	VP FD	61100 - Professional/Management Fees	**Volunteer Background Checks**	500	42	42	42	42	42	42	42	42	42	42	42	42
Construction - ALLOC 50% TO VS	VP Const	61140 - Occupancy/Rent	**Recology - Warehouse Waste Management**	576	48	48	48	48	48	48	48	48	48	48	48	48
Construction - ALLOC 50% TO VS	VP Const	61140 - Occupancy/Rent	**Warehouse - 1320 Egbert CAM**	4,800	400	400	400	400	400	400	400	400	400	400	400	400
Construction - ALLOC 50% TO VS	VP Const	61140 - Occupancy/Rent	**Warehouse - 1320 Egbert warehouse lease**	74,160	6,180	6,180	6,180	6,180	6,180	6,180	6,180	6,180	6,180	6,180	6,180	6,180
Construction - DIRECT	VP Const	61140 - Occupancy/Rent	**MonkeyBrains - Warehouse internet service**	1,152	96	96	96	96	96	96	96	96	96	96	96	96
Ops - ALLOC	CFO	61140 - Occupancy/Rent	**300 Montgomery St - Office CAM/Tax**	1,596	133	133	133	133	133	133	133	133	133	133	133	133
Ops - ALLOC	CFO	61140 - Occupancy/Rent	**300 Montgomery St - Office Rent**	14,728	1,227	1,227	1,227	1,227	1,227	1,227	1,227	1,227	1,227	1,227	1,227	1,227
VS - DIRECT	VP FD	61160 - Printing & Postage	**Thank you/get well card postage**	200	10	50	10	10	10	50	10	10	10	10	10	10
VS - DIRECT	VP FD	61160 - Printing & Postage	**printed invitations and thank you cards for volunteers**	300	-	-	-	-	300	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**Nextiva - Fax**	1	-	-	-	-	-	-	-	1	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - Retrieve - due JAN - 1 @ $577.50 (10% y/y incr)**	12	-	-	-	-	-	-	12	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - Premier Support - eSign - due JAN - 1 @ $702 (10% y/y incr)**	15	-	-	-	-	-	-	15	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**AT&T Internet Service**	50	4	4	4	4	4	4	4	4	4	4	4	4
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - eSignature Enterprise Pro for SFDC - due JAN - 3000 @ $1.37 (10%**	86	-	-	-	-	-	-	86	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**WiLine**	113	9	9	9	9	9	9	9	9	9	9	9	9
Ops - ALLOC	CFO	61170 - Communications	**Cross the Divide - IT and Help Desk - MONTHLY - #EEs * $ 139/month**	3,170	264	264	264	264	264	264	264	264	264	264	264	264
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	**Own Backup Salesforce**	282	-	-	-	-	-	282	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Force.com - due SEP -1 @ $5.25/month (5% y/y incr)**	3	-	-	3	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Pardot/Mkting Cloud - due SEP - 1 @ 210/month (5% y/y incr)**	7	-	-	7	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Knowledge - due SEP -1 @ $18.90/month (5% y/y incr)**	10	-	-	10	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Pardot/Mkting Cloud - due SEP - 5 @ $21.74/month (5% y/y incr)**	39	-	-	39	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Zendesk - Growth Subscription - due JAN - 2 @ $82.95/month (5% y/y incr)**	90	-	-	-	-	-	-	90	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Pardot/Mkting Cloud - due SEP - 1 @ $334.69/month (5% y/y incr**	120	-	-	120	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Pardot/Mkting Cloud - due SEP - 5 @ $72.45/month (5% y/y incr)**	130	-	-	130	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Salesforce 500MB Data Storage - due SEP - 5 @ $52.50/month (5%**	143	-	-	143	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - sandboxes - due SEP - 134 @ $2.97/month (5% y/y incr)**	217	-	-	217	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - standard licenses - due SEP - 23 @ $31.5/month (5% y/y incr)**	395	-	-	395	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Pardot/Mkting Cloud - due SEP - 1 @ $1115.63/month (5% y/y inc**	402	-	-	402	-	-	-	-	-	-	-	-	-
VS - DIRECT	VP FD	61180 - Computer Software/Hardware	**Mobile wi-fi for volunteer check-ins**	160	40	40	40	40	-	-	-	-	-	-	-	-
VS - DIRECT	VP FD	61180 - Computer Software/Hardware	**Galaxy Digital Yearly Subscription**	6,665	-	-	-	-	-	6,665	-	-	-	-	-	-
VS - DIRECT	VP FD	61180 - Computer Software/Hardware	**Omatic connection from GD to Salesforce**	8,000	8,000	-	-	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Individual D&O Excess**	12	-	-	-	-	-	-	-	-	12	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Accidental Medical Expense**	16	4	-	-	4	-	-	4	-	-	4	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - D&O Excess**	23	6	-	-	6	-	-	6	-	-	6	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - D&O**	34	8	-	-	8	-	-	8	-	-	8	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Individual Excess Liability**	37	-	-	-	-	-	-	-	-	37	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Additional P&C for vacant dwellings**	38	-	-	-	19	19	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Umbrella**	84	21	-	-	21	-	-	21	-	-	21	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Property (incl. Crime)**	168	42	-	-	42	-	-	42	-	-	42	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Gallagher - Cyber Renewal**	188	-	-	-	-	-	-	-	-	188	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - General Liability Insurance**	312	78	-	-	78	-	-	78	-	-	78	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Auto Insurance**	2,420	605	-	-	605	-	-	605	-	-	605	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Office Maintenance**	31	-	-	10	-	-	10	-	-	-	10	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Board/Staff Retreat Speaker**	77	-	-	-	77	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Board/Staff Retreat Overnight Accommodations**	314	-	-	-	314	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Office Supplies**	625	52	52	52	52	52	52	52	52	52	52	52	52
VS - DIRECT	VP FD	61220 - Office Expense	**CVNL membership**	15	-	-	-	-	-	-	15	-	-	-	-	-
VS - DIRECT	VP FD	61230 - Events, supplies & promotions Expense	**Affinity Day events (Faith and Service Build)**	500	-	-	-	-	-	-	-	-	250	-	250	-
VS - DIRECT	VP FD	61230 - Events, supplies & promotions Expense	**Volunteer appreciation event**	1,000	-	-	-	-	-	-	-	-	-	1,000	-	-
VS - DIRECT	VP FD	61230 - Events, supplies & promotions Expense	**Volunteer food and refreshments**	1,000	83	83	83	83	83	83	83	83	83	83	83	83
VS - DIRECT	VP FD	61230 - Events, supplies & promotions Expense	**T-shirts for HP volunteers**	1,500	-	1,500	-	-	-	-	-	-	-	-	-	-
VS - DIRECT	VP FD	61230 - Events, supplies & promotions Expense	**Playhouse Event Space Rental**	4,000	-	-	-	2,000	-	-	-	-	2,000	-	-	-
VS - DIRECT	VP FD	61230 - Events, supplies & promotions Expense	**Playhouse Materials and Tools Expense**	71,300	5,941	5,941	5,941	5,941	5,941	5,941	5,941	5,941	5,941	5,941	5,941	5,949
Construction - DIRECT	VP Const	61250 - Tax/Licenses/Fees	**DMV Registration**	939	78	78	78	78	78	78	78	78	78	78	78	78
Finance - ALLOC	CFO	61270 - Travel and Training	**DMV Renewal - 1997 Ford PK**	58	-	-	-	-	-	-	-	-	58	-	-	-
Finance - ALLOC	CFO	61270 - Travel and Training	**DMV Renewal - 14744T1 (Mercedez Sprinter Van)**	105	-	-	-	-	-	-	-	-	105	-	-	-
Finance - ALLOC	CFO	61270 - Travel and Training	**DMV Renewal - 7C47182 - 1995 Ford CB**	129	-	-	-	-	-	-	-	-	-	129	-	-
Finance - ALLOC	CFO	61270 - Travel and Training	**SF Training/Consulting**	3,182	265	265	265	265	265	265	265	265	265	265	265	265
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Travel to Meet with New Hires, Offsites**	14	1	1	1	1	1	1	1	1	1	1	1	1
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Staff CPR Training**	75	-	-	-	38	-	-	-	38	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Holiday Party**	94	-	-	-	-	-	94	-	-	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**ERG Budget**	113	-	-	28	-	-	28	-	-	28	-	-	28
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - All-staff trainings**	189	16	16	16	16	16	16	16	16	16	16	16	16
Ops - ALLOC	CFO	61270 - Travel and Training	**Training partnership**	377	377	-	-	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Professional Development Workshops**	1,887	157	157	157	157	157	157	157	157	157	157	157	157
VS - DIRECT	VP FD	61270 - Travel and Training	**Mileage**	1,000	83	83	83	83	83	83	83	83	83	83	83	83

Habitat for Humanity®
Greater San Francisco

FY25 Department Budget
VOLUNTEER SERVICES (920)

Use the + and - buttons at the far left to expand and collapse the budget categories.

DEPT - Category	Contact	GL Base Account	Description (Vendor - Service)	FY25 Ann	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
VS - DIRECT	VP FD	61270 - Travel and Training	**Conference attendance & travel (1 VS staff member)**	2,000	-	-	-	-	-	-	-	1,000	1,000	-	-	-
Ops - ALLOC	CFO	61290 - Employee Engagement	**Various - Welcomes/Farewells/Snacks/Birthdays/Anniversaries**	34	3	3	3	3	3	3	3	3	3	3	3	3
Ops - ALLOC	CFO	61290 - Employee Engagement	**Various - Employee Engagement**	106	9	9	9	9	9	9	9	9	9	9	9	9
Construction - DIRECT	VP Const	61310 - Equip/Comp Repairs & Rentals & Maintenance	**Maintenance & Repair**	1,356	113	113	113	113	113	113	113	113	113	113	113	113
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	**Various - Equipment (Monitors, Keyboards, Cables)**	25	4	-	4	-	4	-	4	-	4	-	4	-
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	**Ricoh - Printers Lease**	94	8	8	8	8	8	8	8	8	8	8	8	8
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	**Ricoh - Printers Printing**	200	17	17	17	17	17	17	17	17	17	17	17	17
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	**Various - Software Consulting**	2,830	236	236	236	236	236	236	236	236	236	236	236	236
VS - DIRECT			**Event Fees**	500	100	100	100	-	-	-	-	-	-	-	100	100
VS - DIRECT			**Food and event supplies**	750	63	63	63	63	63	63	63	63	63	63	63	63
VS - DIRECT			**Homeowner-Volunteer Party**	3,000	-	1,500	1,500	-	-	-	-	-	-	-	-	-

Habitat for Humanity®
Greater San Francisco

FY25 Department Budget *Use the + and - buttons at the far left to expand and collapse the budget categories.*
HOME PRESERVATION (921)

DEPT - Category	Contact	GL Base Account	Description (Vendor - Service)	FY25 Ann	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
CASH IN																
HP - PUBLIC SUBSIDY	VP HP	40010 - Government Grants	ADMIN - San Francisco	**241,700**	42,220	42,220	42,220	26,110	26,110	26,110	12,237	12,237	12,237	-	-	-
HP - PUBLIC SUBSIDY	VP HP	40010 - Government Grants	ADMIN - Marin County	**360,000**				35,000	35,000	35,000	35,000	35,000	35,000	50,000	50,000	50,000
HP - PUBLIC SUBSIDY	VP HP	40010 - Government Grants	ADMIN - Daly City	**54,120**	3,007	3,007	3,007	6,013	6,013	6,013	6,013	6,013	6,013	3,007	3,007	3,007
HP - PUBLIC SUBSIDY	VP HP	40010 - Government Grants	ADMIN - Redwood City	**22,500**	-	-	-	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
HP - PUBLIC SUBSIDY	VP HP	40010 - Government Grants	ADMIN - San Mateo Cty	**217,500**	50,000	50,000	50,000				12,500	12,500	12,500	10,000	10,000	10,000
HP - PUBLIC SUBSIDY	VP HP	40010 - Government Grants	ADMIN - Belle Haven	**79,200**				7,200	7,200	7,200	7,200	7,200	7,200	12,000	12,000	12,000
HP - PUBLIC SUBSIDY	VP HP	40010 - Government Grants	REPAIR REIMBURSEMENTS - CalHome (SF) Owner Occupied Rehab FY22-24 - repairs, AD fees (executed)	**2,612,000**	200,000	200,000	200,000	400,000	400,000	400,000	200,000	200,000	200,000	70,667	70,667	70,667
HP - PUBLIC SUBSIDY	VP HP	40010 - Government Grants	REPAIR REIMBURSEMENTS - Marin County Owner Occupied Rehab FY23-24 (executed)	-												
HP - PUBLIC SUBSIDY	VP HP	40010 - Government Grants	REPAIR REIMBURSEMENTS - Daly City Owner Occupied Rehab FY24 (Pending)	**300,000**	16,667	16,667	16,667	16,667	16,667	16,667	33,333	33,333	33,333	33,333	33,333	33,333
HP - PUBLIC SUBSIDY	VP HP	40010 - Government Grants	REPAIR REIMBURSEMENTS - Redwood City Owner Occupied Rehab FY24 (Pending)	**150,000**							25,000	25,000	25,000	25,000	25,000	25,000
HP - PUBLIC SUBSIDY	VP HP	40010 - Government Grants	REPAIR REIMBURSEMENTS - San Mateo County Owner Occupied Rehab FY2x - repairs, (???)	**375,000**										125,000	125,000	125,000
HP - PUBLIC SUBSIDY	VP HP	40010 - Government Grants	REPAIR REIMBURSEMENTS - Menlo Park (Belle Haven) Owner Occupied Rehab FY24-FY26 (resolution approved, contract pending)	**360,000**							60,000	60,000	60,000	60,000	60,000	60,000
PERSONNEL EXPENSES																
PERSONNEL EXPENSES	CFO	1-10-921-60010 - Salaries/Wages		1,438,434	139,378	118,096	118,096	118,096	118,096	118,096	118,096	118,096	118,096	118,096	118,096	118,096
PERSONNEL EXPENSES	CFO	1-10-921-60020 - Payroll Taxes		110,093	10,763	9,030	9,030	9,030	9,030	9,030	9,030	9,030	9,030	9,030	9,030	9,030
PERSONNEL EXPENSES	CFO	1-10-921-60030 - Employee Benefits		174,182	17,870	14,210	14,210	14,210	14,210	14,210	14,210	14,210	14,210	14,210	14,210	14,210
PERSONNEL EXPENSES	CFO	1-10-921-60030 - Pension Employer Contrib		38,958	3,954	3,182	3,182	3,182	3,182	3,182	3,182	3,182	3,182	3,182	3,182	3,182
PERSONNEL EXPENSES	CFO	1-10-921-60040 - Workers' Compensation		68,774	6,357	5,674	5,674	5,674	5,674	5,674	5,674	5,674	5,674	5,674	5,674	5,674
PERSONNEL EXPENSES	CFO	1-10-921-60050 - AmeriCorps/VISTA		-	-	-	-	-	-	-	-	-	-	-	-	-
PERSONNEL EXPENSES Total				**1,830,442**	**178,321**	**150,193**	**150,193**	**150,193**	**150,193**	**150,193**	**150,193**	**150,193**	**150,193**	**150,193**	**150,193**	**150,193**
NON-PERSONNEL EXPENSES																
Construction - ALLOC 50% TO VS	VP Cons	61140 - Occupancy/Rent	**Recology - Warehouse Waste Management**	162	14	14	14	14	14	14	14	14	14	14	14	14
Construction - ALLOC 50% TO VS	VP Cons	61140 - Occupancy/Rent	**Warehouse - 1320 Egbert CAM**	1,350	113	113	113	113	113	113	113	113	113	113	113	113
Construction - ALLOC 50% TO VS	VP Cons	61140 - Occupancy/Rent	**Warehouse - 1320 Egbert warehouse lease**	20,858	1,738	1,738	1,738	1,738	1,738	1,738	1,738	1,738	1,738	1,738	1,738	1,738
Construction - DIRECT	VP Cons	61140 - Occupancy/Rent	**MonkeyBrains - Warehouse internet service**	324	27	27	27	27	27	27	27	27	27	27	27	27
Construction - DIRECT	VP Cons	61250 - Tax/Licenses/Fees	**DMV Registration**	939	78	78	78	78	78	78	78	78	78	78	78	78
Construction - DIRECT	VP Cons	61310 - Equip/Comp Repairs & Rentals & Maint	**Maintenance & Repair**	1,356	113	113	113	113	113	113	113	113	113	113	113	113
Finance - ALLOC	CFO	61270 - Travel and Training	**DMV Renewal - 1997 Ford PK**	58	-	-	-	-	-	-	-	-	58	-	-	-
Finance - ALLOC	CFO	61270 - Travel and Training	**DMV Renewal - 14744T1 (Mercedez Sprinter Van)**	105			-	-	-	-	-	-	105	-	-	
Finance - ALLOC	CFO	61270 - Travel and Training	**DMV Renewal - 7C47182 - 1995 Ford CB**	129	-	-	-	-	-	-	-	-	-	129	-	-
Finance - ALLOC	CFO	61100 - Professional/Management Fees	**Insperity - Customizations (2 per year)**	509	-	-	255	-	-	-	-	255	-	-	-	-
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	**Own Backup Salesforce**	704	-	-	-	-	-	704	-	-	-	-	-	-
Finance - ALLOC	CFO	61270 - Travel and Training	**SF Training/Consulting**	7,955	663	663	663	663	663	663	663	663	663	663	663	663
HP - DIRECT	VP HP	61230 - Promotions and Events	**outreach events**	1,450	250	250	250	200	-	-	-	500	-	-	-	-
HP - DIRECT	VP HP	61270 - Travel and Training	**HFHI National Conference attendance for HP Lead and 1/3 CPO**	2,100	-	-	-	-	-	-	-	1,500	600	-	-	-
HP - DIRECT	VP HP	61270 - Travel and Training	**Trainings for staff**	3,000	-	-	-	-	2,000	-	-	1,000	-	-	-	-
HP - DIRECT	VP HP	61270 - Travel and Training	**postage for postcards**	4,300	358	358	358	358	358	358	358	358	358	358	358	358
HP - DIRECT	VP HP	61110 - Legal Fees Expense	**Legal Fees**	4,400	2,700	-	-	-	-	-	1,700	-	-	-	-	-
HP - DIRECT	VP HP	61100 - Professional/Management Fees	**list acquisition for specific targeting of low income homeowner Households**	4,500	1,500	1,500	1,500	-	-	-	-	-	-	-	-	-
HP - DIRECT	VP HP	61180 - Computer Software/Hardware	**Encompass loan fees**	4,800	400	400	400	400	400	400	400	400	400	400	400	400
HP - DIRECT	VP HP	61100 - Professional/Management Fees	**translation services for applications and marketing materials**	6,500	542	542	542	542	542	542	542	542	542	542	542	542
HP - DIRECT	VP HP	61160 - Printing and Postage	**printing and copying of marketing and outreach materials**	9,000	750	750	750	750	750	750	750	750	750	750	750	750
HP - DIRECT	VP HP	61270 - Travel and Training	**Mileage for applicant support and repair work**	13,881	1,157	1,157	1,157	1,157	1,157	1,157	1,157	1,157	1,157	1,157	1,157	1,157
HP - DIRECT	VP HP	61180 - Computer Software/Hardware	**custom salesforce cloning - salesforce consulting**	15,000	15,000	-	-	-	-	-	-	-	-	-	-	-
HP - DIRECT	VP HP	61100 - Professional/Management Fees	**NEPA consultant fees**	40,500	3,375	3,375	3,375	3,375	3,375	3,375	3,375	3,375	3,375	3,375	3,375	3,375
HP - DIRECT	VP HP	61100 - Professional/Management Fees	**Title and Escrow Fees**	166,000	14,000	14,000	14,000	15,333	15,333	15,333	14,667	14,667	14,667	11,333	11,333	11,333
HP - DIRECT	VP HP	61160 - Printing and Postage	**REPAIRS - Redwood City Owner Occupied Rehab FY24 (Pending)**	225,000	-	-	-	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000
HP - DIRECT	VP HP	61160 - Printing and Postage	**REPAIRS - Daly City Owner Occupied Rehab FY24 (Executed)**	300,000	16,667	16,667	16,667	33,333	33,333	33,333	33,333	33,333	33,333	16,667	16,667	16,667
HP - DIRECT	VP HP	61340 - HP/Volunteer Project Expense	**REPAIRS - Menlo Park (Belle Haven) Owner Occupied Rehab FY24-FY26 (Pending)**	660,000	-	-	-	60,000	60,000	60,000	60,000	60,000	60,000	100,000	100,000	100,000
HP - DIRECT	VP HP	61160 - Printing and Postage	**REPAIRS - San Mateo Cty Occupied Rehab FY2x (???)**	675,000	-	-	-	-	-	-	125,000	125,000	125,000	100,000	100,000	100,000
HP - DIRECT	VP HP	61160 - Printing and Postage	**REPAIRS - Marin County Owner Occupied Rehab FY23-24 (executed)**	1,500,000	-	-	-	175,000	175,000	175,000	175,000	175,000	175,000	150,000	150,000	150,000
HP - DIRECT	VP HP	61160 - Printing and Postage	**REPAIRS - CalHome (SF) Owner Occupied Rehab FY22-24 - repairs, AD fees (executed)**	2,012,000	400,000	400,000	400,000	200,000	200,000	200,000	70,667	70,667	70,667	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Force.com - due SEP -1 @ $5.25/month (5% y/y incr)**	7	-	-	7	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**Nextiva - Fax**	13	-	-	-	-	-	-	-	13	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Knowledge - due SEP -1 @ $18.90/month (5% y/y incr)**	26	-	-	26	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - Retrieve - due JAN - 1 @ $577.50 (10% y/y incr)**	108	-	-	-	-	-	-	108	-	-	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Individual D&O Excess**	111	-	-	-	-	-	-	-	-	111	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Travel to Meet with New Hires, Offsites**	122	10	10	10	10	10	10	10	10	10	10	10	10
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - Premier Support - eSign - due JAN - 1 @ $702 (10% y/y incr)**	132	-	-	-	-	-	-	132	-	-	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Accidental Medical Expense**	148	37	-	-	37	-	-	37	-	-	37	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - D&O Excess**	208	52	-	-	52	-	-	52	-	-	52	-	-
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maint	**Various - Equipment (Monitors, Keyboards, Cables)**	225	38	-	38	-	38	-	38	-	38	-	38	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Zendesk - Growth Subscription - due JAN - 2 @ $82.95/month (5% y/y incr)**	226	-	-	-	-	-	-	226	-	-	-	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Office Maintenance**	281	-	-	94	-	-	94	-	-	-	94	-	-
Ops - ALLOC	CFO	61290 - Employee Engagement	**Various - Welcomes/Farewells/Snacks/Birthdays/Anniversaries**	306	25	25	25	25	25	25	25	25	25	25	25	25
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - D&O**	306	76	-	-	76	-	-	76	-	-	76	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Individual Excess Liability**	329	-	-	-	-	-	-	-	-	329	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Additional P&C for vacant dwellings**	340	-	-	-	170	170	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Salesforce 500MB Data Storage - due SEP - 5 @ $52.50/month (5% y/y incr)**	358	-	-	358	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**AT&T Internet Service**	450	38	38	38	38	38	38	38	38	38	38	38	38
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - sandboxes - due SEP - 134 @ $2.97/month (5% y/y incr)**	543	-	-	543	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**CTD - MSFT Project (23 @ $12)**	662	55	55	55	55	55	55	55	55	55	55	55	55
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Staff CPR Training**	679	-	-	-	340	-	-	-	340	-	-	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Board/Staff Retreat Speaker**	696	-	-	-	696	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Umbrella**	754	188	-	-	188	-	-	188	-	-	188	-	-
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - eSignature Enterprise Pro for SFDC - due JAN - 3000 @ $1.37 (10% y/y incr)**	771	-	-	-	-	-	-	771	-	-	-	-	-
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maint	**Ricoh - Printers Lease**	844	70	70	70	70	70	70	70	70	70	70	70	70
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Holiday Party**	849	-	-	-	-	-	849	-	-	-	-	-	-
Ops - ALLOC	CFO	61290 - Employee Engagement	**Various - Employee Engagement**	951	79	79	79	79	79	79	79	79	79	79	79	79
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - standard licenses - due SEP - 23 @ $31.5/month (5% y/y incr)**	988	-	-	988	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**WiLine**	1,013	84	84	84	84	84	84	84	84	84	84	84	84
Ops - ALLOC	CFO	61270 - Travel and Training	**ERG Budget**	1,019	-	-	255	-	-	255	-	-	255	-	-	255
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Property (incl. Crime)**	1,510	378	-	-	378	-	-	378	-	-	378	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Gallagher - Cyber Renewal**	1,688	-	-	-	-	-	-	-	-	1,688	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - All-staff trainings**	1,698	142	142	142	142	142	142	142	142	142	142	142	142
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maint	**Ricoh - Printers Printing**	1,800	150	150	150	150	150	150	150	150	150	150	150	150
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Auto Insurance**	2,420	605	-	-	605	-	-	605	-	-	605	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - General Liability Insurance**	2,810	703	-	-	703	-	-	703	-	-	703	-	-

Habitat for Humanity®
Greater San Francisco

FY25 Department Budget *Use the + and - buttons at the far left to expand and collapse the budget categories.*
HOME PRESERVATION (921)

DEPT - Category	Contact	GL Base Account	Description (Vendor - Service)	FY25 Ann	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Board/Staff Retreat Overnight Accommodations**	2,827	-	-	-	2,827	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**Training partnership**	3,396	3,396	-	-	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Office Supplies**	5,625	469	469	469	469	469	469	469	469	469	469	469	469
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Asana - 100% Allocated to HP**	6,000	6,000	-	-	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61140 - Occupancy/Rent	**300 Montgomery St - Office CAM/Tax**	14,364	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Professional Development Workshops**	16,981	1,415	1,415	1,415	1,415	1,415	1,415	1,415	1,415	1,415	1,415	1,415	1,415
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maint	**Various - Software Consulting**	25,472	2,123	2,123	2,123	2,123	2,123	2,123	2,123	2,123	2,123	2,123	2,123	2,123
Ops - ALLOC	CFO	61170 - Communications	**Cross the Divide - IT and Help Desk - MONTHLY - #EEs * $ 139/month**	28,528	2,377	2,377	2,377	2,377	2,377	2,377	2,377	2,377	2,377	2,377	2,377	2,377
Ops - ALLOC	CFO	61140 - Occupancy/Rent	**300 Montgomery St - Office Rent**	132,549	11,046	11,046	11,046	11,046	11,046	11,046	11,046	11,046	11,046	11,046	11,046	11,046
VS - DIRECT	VP FD	61220 - Office Expense	**CVNL membership**	136	-	-	-	-	-	-	136	-	-	-	-	-

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Greater San Francisco

FY25 Department Budget *Use the + and - buttons at the far left to expand and collapse the budget categories.*
HOMEOWNERSHIP SERVICES (930)

DEPT - Category	Contact	GL Base Account	Description (Vendor - Service)	FY25 Ann	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
PERSONNEL EXPENSES																
PERSONNEL EXPENSES	CFO	1-10-930-60010 - Salaries/Wages		783,795	62,283	62,283	62,283	62,283	62,283	62,283	68,350	68,350	68,350	68,350	68,350	68,350
PERSONNEL EXPENSES	CFO	1-10-930-60020 - Payroll Taxes		55,203	4,363	4,363	4,363	4,363	4,363	4,363	4,837	4,837	4,837	4,837	4,837	4,837
PERSONNEL EXPENSES	CFO	1-10-930-60030 - Employee Benefits		84,896	6,770	6,770	6,770	6,770	6,770	6,770	7,380	7,380	7,380	7,380	7,380	7,380
PERSONNEL EXPENSES	CFO	1-10-930-60030 - Pension Employer Contrib		36,476	3,040	3,040	3,040	3,040	3,040	3,040	3,040	3,040	3,040	3,040	3,040	3,040
PERSONNEL EXPENSES	CFO	1-10-930-60040 - Workers' Compensation		2,605	207	207	207	207	207	207	227	227	227	227	227	227
PERSONNEL EXPENSES	CFO	1-10-930-60050 - AmeriCorps/VISTA		-	-	-	-	-	-	-	-	-	-	-	-	-
PERSONNEL EXPENSES Total				**962,975**	76,662	76,662	76,662	76,662	76,662	76,662	83,833	83,833	83,833	83,833	83,833	83,833
NON-PERSONNEL EXPENSES																
G&A - CONTINGENCY	CFO	60010 - Salaries/Wages	**OVERTIME BUFFER**	1,500	125	125	125	125	125	125	125	125	125	125	125	125
Finance - ALLOC	CFO	61100 - Professional/Management Fees	**Insperity - Customizations (2 per year)**	340	-	-	170	-	-	-	-	170	-	-	-	-
HDD - DIRECT	VP HDD	61100 - Professional/Management Fees	**HOA consultation and mediation services - Peninsula Conflict Resol. Ctr**	15,500	15,500	-	-	-	-	-	-	-	-	-	-	-
HDD - DIRECT	VP HDD	61110 - Legal Fees Expense	**Legal Assistance**	6,000	500	500	500	500	500	500	500	500	500	500	500	500
Ops - ALLOC	CFO	61140 - Occupancy/Rent	**300 Montgomery St - Office CAM/Tax**	9,576	798	798	798	798	798	798	798	798	798	798	798	798
Ops - ALLOC	CFO	61140 - Occupancy/Rent	**300 Montgomery St - Office Rent**	88,366	7,364	7,364	7,364	7,364	7,364	7,364	7,364	7,364	7,364	7,364	7,364	7,364
Ops - ALLOC	CFO	61160 - Printing & Postage	**Pitney Bowes - Postage Meter Lease & Prop Tax - QRTLY - $404**	243	61	-	-	61	-	-	61	-	-	61	-	-
Ops - ALLOC	CFO	61160 - Printing & Postage	**Pitney Bowes Purchase Power - Postage and Ink**	1,080	75	75	75	75	135	135	135	75	75	75	75	75
HDD - DIRECT	VP HDD	61160 - Printing and Postage	**Survey mailers and applicant and homeowner communication**	4,000	4,000	-	-	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**Nextiva - Fax**	9	-	-	-	-	-	-	-	9	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - Retrieve - due JAN - 1 @ $577.50 (10% y/y incr)**	72	-	-	-	-	-	-	72	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - Premier Support - eSign - due JAN - 1 @ $702 (10% y/y incr)**	88	-	-	-	-	-	-	88	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**AT&T Internet Service**	300	25	25	25	25	25	25	25	25	25	25	25	25
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - eSignature Enterprise Pro for SFDC - due JAN - 3000 @ $1.37 (10%**	514	-	-	-	-	-	-	514	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**WiLine**	675	56	56	56	56	56	56	56	56	56	56	56	56
Ops - ALLOC	CFO	61170 - Communications	**Cross the Divide - IT and Help Desk - MONTHLY - #EEs * $ 139/month**	19,019	1,585	1,585	1,585	1,585	1,585	1,585	1,585	1,585	1,585	1,585	1,585	1,585
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	**Own Backup Salesforce**	1,267	-	-	-	-	-	1,267	-	-	-	-	-	-
HDD - DIRECT	VP HDD	61180 - Computer Software/Hardware	**Cloud Maven tech fee for consumer credit reports**	250	250	-	-	-	-	-	-	-	-	-	-	-
HDD - DIRECT	VP HDD	61180 - Computer Software/Hardware	**Cloud Maven subscription**	500	500	-	-	-	-	-	-	-	-	-	-	-
HDD - DIRECT	VP HDD	61180 - Computer Software/Hardware	**Public House Yearly Fee**	750	750	-	-	-	-	-	-	-	-	-	-	-
HDD - DIRECT	VP HDD	61180 - Computer Software/Hardware	**Cloud Maven secure file transport**	1,800	1,800	-	-	-	-	-	-	-	-	-	-	-
HDD - DIRECT	VP HDD	61180 - Computer Software/Hardware	**Homekeeper Yearly Fee**	3,000	3,000	-	-	-	-	-	-	-	-	-	-	-
HDD - DIRECT	VP HDD	61180 - Computer Software/Hardware	**Mortgage origination software**	4,685	4,685	-	-	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Pardot/Mkting Cloud - due SEP - 1 @ 210/month (5% y/y incr)**	7	-	-	7	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Force.com - due SEP -1 @ $5.25/month (5% y/y incr)**	13	-	-	13	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Pardot/Mkting Cloud - due SEP - 5 @ $21.74/month (5% y/y incr)**	39	-	-	39	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Knowledge - due SEP -1 @ $18.90/month (5% y/y incr)**	46	-	-	46	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Homekeeper - license to connect - due SEP - 1 @ $63**	63	-	-	63	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Pardot/Mkting Cloud - due SEP - 1 @ $334.69/month (5% y/y incr**	120	-	-	120	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Pardot/Mkting Cloud - due SEP - 5 @ $72.45/month (5% y/y incr)**	130	-	-	130	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce: Communities Logins - due SEP - 50 @ $0.53/month (5% y/y incr)**	318	-	-	318	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Pardot/Mkting Cloud - due SEP - 1 @ $1115.63/month (5% y/y inc**	402	-	-	402	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Zendesk - Growth Subscription - due JAN - 2 @ $82.95/month (5% y/y incr)**	407	-	-	-	-	-	-	407	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Salesforce 500MB Data Storage - due SEP - 5 @ $52.50/month (5%**	644	-	-	644	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce: Communities Members - due SEP - 50 @ $1.32/month (5% y/y incr)**	792	-	-	792	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - sandboxes - due SEP - 134 @ $2.97/month (5% y/y incr)**	977	-	-	977	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - standard licenses - due SEP - 23 @ $31.5/month (5% y/y incr)**	1,778	-	-	1,778	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Individual D&O Excess**	74	-	-	-	-	-	-	-	-	74	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Accidental Medical Expense**	98	25	-	-	25	-	-	25	-	-	25	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - D&O Excess**	139	35	-	-	35	-	-	35	-	-	35	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - D&O**	204	51	-	-	51	-	-	51	-	-	51	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Individual Excess Liability**	219	-	-	-	-	-	-	-	-	219	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Additional P&C for vacant dwellings**	226	-	-	-	113	113	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Umbrella**	503	126	-	-	126	-	-	126	-	-	126	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Property (incl. Crime)**	1,007	252	-	-	252	-	-	252	-	-	252	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Gallagher - Cyber Renewal**	1,125	-	-	-	-	-	-	-	-	1,125	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - General Liability Insurance**	1,874	468	-	-	468	-	-	468	-	-	468	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Office Maintenance**	188	-	-	63	-	-	63	-	-	-	63	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Board/Staff Retreat Speaker**	464	-	-	-	464	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Board/Staff Retreat Overnight Accommodations**	1,885	-	-	-	1,885	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Office Supplies**	3,750	313	313	313	313	313	313	313	313	313	313	313	313
VS - DIRECT	VP FD	61220 - Office Expense	**CVNL membership**	91	-	-	-	-	-	-	91	-	-	-	-	-
HDD - DIRECT	VP HDD	61220 - Office Expenses	**sponsorships of SMC and SF housing weeks**	1,500	1,500	-	-	-	-	-	-	-	-	-	-	-
HDD - DIRECT	VP HDD	61230 - Promotions and Supplies	**HSC Meals & Supplies**	250	250	-	-	-	-	-	-	-	-	-	-	-
HDD - DIRECT	VP HDD	61230 - Promotions and Supplies	**Homeowner Events**	1,000	1,000	-	-	-	-	-	-	-	-	-	-	-
HDD - DIRECT	VP HDD	61230 - Promotions and Supplies	**Homeowner appreciation**	5,000	5,000	-	-	-	-	-	-	-	-	-	-	-
Finance - ALLOC	CFO	61270 - Travel and Training	**SF Training/Consulting**	14,318	1,193	1,193	1,193	1,193	1,193	1,193	1,193	1,193	1,193	1,193	1,193	1,193
HDD - DIRECT	VP HDD	61270 - Travel and Training	**Local Training Opportunities**	900	75	75	75	75	75	75	75	75	75	75	75	75
HDD - DIRECT	VP HDD	61270 - Travel and Training	**Local Travel**	1,800	150	150	150	150	150	150	150	150	150	150	150	150
HDD - DIRECT	VP HDD	61270 - Travel and Training	**NeighborWorks Institute - tuition - Mktg/Outreach & Asst Loan Officer**	6,000	-	1,500	-	-	1,500	-	-	-	3,000	-	-	-
HDD - DIRECT	VP HDD	61270 - Travel and Training	**Western Regional Conference Travel & Per Diem (2 ppl)**	8,000	-	2,000	-	-	2,000	-	-	-	4,000	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Travel to Meet with New Hires, Offsites**	82	7	7	7	7	7	7	7	7	7	7	7	7
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Staff CPR Training**	453	-	-	-	226	-	-	-	226	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Holiday Party**	566	-	-	-	-	-	566	-	-	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**ERG Budget**	679	-	-	170	-	-	170	-	-	170	-	-	170
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - All-staff trainings**	1,132	94	94	94	94	94	94	94	94	94	94	94	94
Ops - ALLOC	CFO	61270 - Travel and Training	**Training partnership**	2,264	2,264	-	-	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Professional Development Workshops**	11,321	943	943	943	943	943	943	943	943	943	943	943	943

Habitat for Humanity®
Greater San Francisco

FY25 Department Budget *Use the + and - buttons at the far left to expand and collapse the budget categories.*
HOMEOWNERSHIP SERVICES (930)

DEPT - Category	Contact	GL Base Account	Description (Vendor - Service)	FY25 Ann	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
Finance - ALLOC	CFO	61280 - Bank/Finance Fees	**AmeriNat - Mortgage servicing**	25,584	2,132	2,132	2,132	2,132	2,132	2,132	2,132	2,132	2,132	2,132	2,132	2,132
Ops - ALLOC	CFO	61290 - Employee Engagement	**Various - Welcomes/Farewells/Snacks/Birthdays/Anniversaries**	204	17	17	17	17	17	17	17	17	17	17	17	17
Ops - ALLOC	CFO	61290 - Employee Engagement	**Various - Employee Engagement**	634	53	53	53	53	53	53	53	53	53	53	53	53
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	**Various - Equipment (Monitors, Keyboards, Cables)**	150	25	-	25	-	25	-	25	-	25	-	25	-
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	**Ricoh - Printers Lease**	563	47	47	47	47	47	47	47	47	47	47	47	47
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	**Ricoh - Printers Printing**	1,200	100	100	100	100	100	100	100	100	100	100	100	100
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	**Various - Software Consulting**	16,981	1,415	1,415	1,415	1,415	1,415	1,415	1,415	1,415	1,415	1,415	1,415	1,415
Finance - DIRECT	CFO	62010 - Mortgage Sale Expense	**Mortgage Note Sales Buchalter**	15,000	-	-	-	-	-	-	15,000	-	-	-	-	-
Finance - DIRECT	CFO	62010 - Mortgage Sale Expense	**Mortgage Note Sales - Krambo**	48,000	-	-	-	-	-	-	48,000	-	-	-	-	-

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Greater San Francisco

FY25 Department Budget *Use the + and - buttons at the far left to expand and collapse the budget categories.*
REAL ESTATE DEVELOPMENT (950)

DEPT - Category	Contact	GL Base Account	Description (Vendor - Service)	FY25 Ann	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
CASH IN																
PROJECT - SUBSIDY	VP RED	40010 - Government Grants	BCLT - ASPEN - Marin County Housing Trust	**400,000**					400,000							
PROJECT - SUBSIDY	VP RED	40010 - Government Grants	BCLT - ASPEN - CalHOME MA (?)	**400,000**					400,000							
PROJECT - SUBSIDY	VP RED	40010 - Government Grants	PIERCE - SMC Measure K/AHF OR Stanford Money?? MS	**1,000,000**									1,000,000			
PROJECT - SUBSIDY	VP RED	40010 - Government Grants	PIERCE - City of Menlo Park - BMR Housing Funds - excess from land acquisition	**300,000**							300,000					
PROJECT - SUBSIDY	VP RED	40010 - Government Grants	INDEPENDENCE - City of Menlo Park	**500,000**												500,000
PROJECT - SUBSIDY	VP RED	40010 - Government Grants	INDEPENDENCE - Heart of SMC	-												
PROJECT - SUBSIDY	VP RED	40010 - Government Grants	WHARF - BCLT: HTF	**648,672**						648,672						
PROJECT - SUBSIDY	VP RED	40010 - Government Grants	WHARF - BCLT: MCF Funds for Housing	**400,000**			400,000									
PROJECT - SUBSIDY	VP RED	40010 - Government Grants	REDWOOD BLVD - Marin County Housing Trust Fund (@CDs)	-												
PROJECT - SUBSIDY	VP RED	40010 - Government Grants	REDWOOD BLVD - Marin Cty Housing Trust Fund - 3	**300,000**						300,000						
PROJECT - SUBSIDY	VP RED	40010 - Government Grants	REDWOOD BLVD - Marin Cty Housing Trust Fund - 4	**2,000,000**						2,000,000						
PROJECT - SUBSIDY	VP RED	40010 - Government Grants	REDWOOD BLVD - Marin Commun Fdn	**1,000,000**										1,000,000		
PROJECT - SUBSIDY	VP RED	40010 - Government Grants	REDWOOD BLVD - CalHome PDL	**3,279,366**				192,500			55,500			1,310,500		1,720,866
PROJECT - SUBSIDY	VP RED	40010 - Government Grants	REDWOOD BLVD - PLHA-MCHT FY23-24	**1,182,000**	700,000								482,000			
PERSONNEL EXPENSES																
PERSONNEL EXPENSES	CFO	1-10-950-60010 - Salaries/Wages		840,190	51,312	70,062	70,062	70,062	70,062	70,062	73,095	73,095	73,095	73,095	73,095	73,095
PERSONNEL EXPENSES	CFO	1-10-950-60020 - Payroll Taxes		55,232	3,526	4,571	4,571	4,571	4,571	4,571	4,808	4,808	4,808	4,808	4,808	4,808
PERSONNEL EXPENSES	CFO	1-10-950-60030 - Employee Benefits		78,919	5,306	6,526	6,526	6,526	6,526	6,526	6,831	6,831	6,831	6,831	6,831	6,831
PERSONNEL EXPENSES	CFO	1-10-950-60030 - Pension Employer Contrib		30,134	2,511	2,511	2,511	2,511	2,511	2,511	2,511	2,511	2,511	2,511	2,511	2,511
PERSONNEL EXPENSES	CFO	1-10-950-60040 - Workers' Compensation		2,792	171	233	233	233	233	233	243	243	243	243	243	243
PERSONNEL EXPENSES	CFO	1-10-950-60050 - AmeriCorps/VISTA		-	-	-	-	-	-	-	-	-	-	-	-	-
PERSONNEL EXPENSES Total				**1,007,267**	62,826	83,903	83,903	83,903	83,903	83,903	87,488	87,488	87,488	87,488	87,488	87,488
NON-PERSONNEL EXPENSES																
Exec - ALLOC	CEO	61100 - Professional/Management Fees	**CEO-directed consultants**	10,000	833	833	833	833	833	833	833	833	833	833	833	833
Finance - ALLOC	CFO	61100 - Professional/Management Fees	**Insperity - Delivery Fees (non-DD) 10 people @7.50**	23	2	2	2	2	2	2	2	2	2	2	2	2
Finance - ALLOC	CFO	61100 - Professional/Management Fees	**Insperity - Customizations (2 per year)**	283	-	-	142	-	-	-	-	142	-	-	-	-
Ops - ALLOC	CFO	61100 - Professional/Management Fees	**Various - New hire Background Checks**	75	8	11	11	4	8	11	4	4	4	4	4	4
Ops - ALLOC	CFO	61100 - Professional/Management Fees	**Various - Job Postings**	750	63	63	63	63	63	63	63	63	63	63	63	63
RED - DIRECT	VP RED	61110 - Legal Fees Expense	**RED legal counsel**	15,000	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250
Ops - ALLOC	CFO	61140 - Occupancy/Rent	**300 Montgomery St - Office CAM/Tax**	7,980	665	665	665	665	665	665	665	665	665	665	665	665
Ops - ALLOC	CFO	61140 - Occupancy/Rent	**300 Montgomery St - Office Rent**	73,639	6,137	6,137	6,137	6,137	6,137	6,137	6,137	6,137	6,137	6,137	6,137	6,137
Ops - ALLOC	CFO	61170 - Communications	**Nextiva - Fax**	7	-	-	-	-	-	-	-	7	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - Retrieve - due JAN - 1 @ $577.50 (10% y/y incr)**	60	-	-	-	-	-	-	60	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - Premier Support - eSign - due JAN - 1 @ $702 (10% y/y incr)**	73	-	-	-	-	-	-	73	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**AT&T Internet Service**	250	21	21	21	21	21	21	21	21	21	21	21	21
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - eSignature Enterprise Pro for SFDC - due JAN - 3000 @ $1.37 (1(**	428	-	-	-	-	-	-	428	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**WiLine**	563	47	47	47	47	47	47	47	47	47	47	47	47
Ops - ALLOC	CFO	61170 - Communications	**CTD - MSFT Project (23 @ $12)**	1,490	124	124	124	124	124	124	124	124	124	124	124	124
Ops - ALLOC	CFO	61170 - Communications	**Cross the Divide - IT and Help Desk - MONTHLY - #EEs * $ 139/month**	15,849	1,321	1,321	1,321	1,321	1,321	1,321	1,321	1,321	1,321	1,321	1,321	1,321
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	**myCRE - Sage Paperless Hosting & Storage**	115	38	38	38	-	-	-	-	-	-	-	-	-
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	**myCRE - Sage Paperless Seat Licenses**	270	90	90	90	-	-	-	-	-	-	-	-	-
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	**Own Backup Salesforce**	282	-	-	-	-	-	282	-	-	-	-	-	-
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	**Sage Intacct - Limited Business Users @3**	501	-	-	-	501	-	-	-	-	-	-	-	-
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	**Sage Intacct - Full Finance Users @5**	672	-	-	-	672	-	-	-	-	-	-	-	-
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	**Sage Intacct Annual Subscription**	2,304	-	-	-	2,304	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Force.com - due SEP -1 @ $5.25/month (5% y/y incr)**	3	-	-	3	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Knowledge - due SEP -1 @ $18.90/month (5% y/y incr)**	10	-	-	10	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Zendesk - Growth Subscription - due JAN - 2 @ $82.95/month (5% y/y incr)**	90	-	-	-	-	-	-	90	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - Salesforce 500MB Data Storage - due SEP - 5 @ $52.50/month (5**	143	-	-	143	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - sandboxes - due SEP - 134 @ $2.97/month (5% y/y incr)**	217	-	-	217	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CPO	61180 - Computer Software/Hardware	**Salesforce - standard licenses - due SEP - 23 @ $31.5/month (5% y/y incr)**	395	-	-	395	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Individual D&O Excess**	62	-	-	-	-	-	-	-	-	62	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Accidental Medical Expense**	82	20	-	-	20	-	-	20	-	-	20	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - D&O Excess**	116	29	-	-	29	-	-	29	-	-	29	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - D&O**	170	42	-	-	42	-	-	42	-	-	42	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Individual Excess Liability**	183	-	-	-	-	-	-	-	-	183	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Additional P&C for vacant dwellings**	189	-	-	-	94	94	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Umbrella**	419	105	-	-	105	-	-	105	-	-	105	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Property (incl. Crime)**	839	210	-	-	210	-	-	210	-	-	210	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Gallagher - Cyber Renewal**	938	-	-	-	-	-	-	-	-	938	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - General Liability Insurance**	1,561	390	-	-	390	-	-	390	-	-	390	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Office Maintenance**	156	-	-	52	-	-	52	-	-	-	52	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Board/Staff Retreat Speaker**	387	-	-	-	387	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Board/Staff Retreat Overnight Accommodations**	1,571	-	-	-	1,571	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Office Supplies**	3,125	260	260	260	260	260	260	260	260	260	260	260	260
VS - DIRECT	VP FD	61220 - Office Expense	**CVNL membership**	75	-	-	-	-	-	-	75	-	-	-	-	-
RED - DIRECT	VP RED	61220 - Office Expenses	**BIA Bay Area Membership**	1,000	83	83	83	83	83	83	83	83	83	83	83	83
RED - DIRECT	VP RED	61220 - Office Expenses	**SF Housing Action Coalition Membership**	1,000	83	83	83	83	83	83	83	83	83	83	83	83
RED - DIRECT	VP RED	61220 - Office Expenses	**6 ULI licenses @50% discount**	1,500	125	125	125	125	125	125	125	125	125	125	125	125
Finance - ALLOC	CFO	61270 - Travel and Training	**SF Training/Consulting**	3,182	265	265	265	265	265	265	265	265	265	265	265	265
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Travel to Meet with New Hires, Offsites**	68	6	6	6	6	6	6	6	6	6	6	6	6
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Staff CPR Training**	377	-	-	-	189	-	-	-	189	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Holiday Party**	472	-	-	-	-	-	472	-	-	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**ERG Budget**	566	-	-	142	-	-	142	-	-	142	-	-	142
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - All-staff trainings**	943	79	79	79	79	79	79	79	79	79	79	79	79
Ops - ALLOC	CFO	61270 - Travel and Training	**Training partnership**	1,887	1,887	-	-	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Professional Development Workshops**	9,434	786	786	786	786	786	786	786	786	786	786	786	786

Habitat for Humanity®
Greater San Francisco

FY25 Department Budget *Use the + and - buttons at the far left to expand and collapse the budget categories.*

REAL ESTATE DEVELOPMENT (950)

DEPT - Category	Contact	GL Base Account	Description (Vendor - Service)	FY25 Ann	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
RED - DIRECT	VP RED	61270 - Travel and Training	**BIA Events**	1,000	83	83	83	83	83	83	83	83	83	83	83	83
RED - DIRECT	VP RED	61270 - Travel and Training	**SF Housing Action Coalition events**	2,000	167	167	167	167	167	167	167	167	167	167	167	167
RED - DIRECT	VP RED	61270 - Travel and Training	**SF Housing Action Coalition Sponsorship**	2,000	167	167	167	167	167	167	167	167	167	167	167	167
RED - DIRECT	VP RED	61270 - Travel and Training	**Urban Land Institute (ULI) Events**	2,000	167	167	167	167	167	167	167	167	167	167	167	167
RED - DIRECT	VP RED	61270 - Travel and Training	**Training & Travel**	7,000	583	583	583	583	583	583	583	583	583	583	583	583
Ops - ALLOC	CFO	61290 - Employee Engagement	**Various - Welcomes/Farewells/Snacks/Birthdays/Anniversaries**	170	14	14	14	14	14	14	14	14	14	14	14	14
Ops - ALLOC	CFO	61290 - Employee Engagement	**Various - Employee Engagement**	528	44	44	44	44	44	44	44	44	44	44	44	44
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	**Various - Equipment (Monitors, Keyboards, Cables)**	125	21	-	21	-	21	-	21	-	21	-	21	-
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	**Ricoh - Printers Lease**	469	39	39	39	39	39	39	39	39	39	39	39	39
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	**Ricoh - Printers Printing**	1,000	83	83	83	83	83	83	83	83	83	83	83	83
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	**Various - Computers - New Hires**	1,125	188	-	188	-	188	-	188	-	188	-	188	-
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & Maintenance	**Various - Software Consulting**	14,151	1,179	1,179	1,179	1,179	1,179	1,179	1,179	1,179	1,179	1,179	1,179	1,179
Finance - ALLOC			**BILL.COM RENEWAL**	1,700	-	-	-	-	-	-	-	-	-	-	-	1,700

Habitat for Humanity®
Greater San Francisco

FY25 Department Budget
CONSTRUCTION (990)

Use the + and - buttons at the far left to expand and collapse the budget categories.

DEPT - Category	Contact	GL Base Account	Description (Vendor - Service)	FY25 Ann	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
PERSONNEL EXPENSES																
PERSONNEL EXPENSES	CFO	1-10-990-60010 - Salaries/Wages		233,042	18,273	21,714	21,714	21,714	21,714	18,273	18,273	18,273	18,273	18,273	18,273	18,273
PERSONNEL EXPENSES	CFO	1-10-990-60020 - Payroll Taxes		16,959	1,321	1,598	1,598	1,598	1,598	1,321	1,321	1,321	1,321	1,321	1,321	1,321
PERSONNEL EXPENSES	CFO	1-10-990-60030 - Employee Benefits		26,103	2,013	2,501	2,501	2,501	2,501	2,013	2,013	2,013	2,013	2,013	2,013	2,013
PERSONNEL EXPENSES	CFO	1-10-990-60030 - Pension Employer Contrib		9,980	774	946	946	946	946	774	774	774	774	774	774	774
PERSONNEL EXPENSES	CFO	1-10-990-60040 - Workers' Compensation		5,127	423	435	435	435	435	423	423	423	423	423	423	423
PERSONNEL EXPENSES	CFO	1-10-990-60050 - AmeriCorps/VISTA		-	-	-	-	-	-	-	-	-	-	-	-	-
990 PERSONNEL EXPENSES Total				**291,210**	22,804	27,194	27,194	27,194	27,194	22,804	22,804	22,804	22,804	22,804	22,804	22,804
NON-PERSONNEL EXPENSES																
Finance - ALLOC	CFO	61100 - Professional/Management Fees	**Insperity - Customizations (2 per year)**	340	-	-	170	-	-	-	-	170	-	-	-	-
Construction - ALLOC 50% TO VS	VP Construction	61140 - Occupancy/Rent	**Recology - Warehouse Waste Management**	162	14	14	14	14	14	14	14	14	14	14	14	14
Construction - ALLOC 50% TO VS	VP Construction	61140 - Occupancy/Rent	**Warehouse - 1320 Egbert CAM**	1,350	113	113	113	113	113	113	113	113	113	113	113	113
Construction - ALLOC 50% TO VS	VP Construction	61140 - Occupancy/Rent	**Warehouse - 1320 Egbert warehouse lease**	20,858	1,738	1,738	1,738	1,738	1,738	1,738	1,738	1,738	1,738	1,738	1,738	1,738
Construction - DIRECT	VP Construction	61140 - Occupancy/Rent	**MonkeyBrains - Warehouse internet service**	324	27	27	27	27	27	27	27	27	27	27	27	27
Ops - ALLOC	CFO	61140 - Occupancy/Rent	**300 Montgomery St - Office CAM/Tax**	7,980	665	665	665	665	665	665	665	665	665	665	665	665
Ops - ALLOC	CFO	61140 - Occupancy/Rent	**300 Montgomery St - Office Rent**	73,639	6,137	6,137	6,137	6,137	6,137	6,137	6,137	6,137	6,137	6,137	6,137	6,137
Ops - ALLOC	CFO	61170 - Communications	**Nextiva - Fax**	7	-	-	-	-	-	-	-	7	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - Retrieve - due JAN - 1 @ $577.50 (10% y/y incr)**	60	-	-	-	-	-	-	60	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - Premier Support - eSign - due JAN - 1 @ $702 (10% y/y incr)**	73	-	-	-	-	-	-	73	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**AT&T Internet Service**	250	21	21	21	21	21	21	21	21	21	21	21	21
Ops - ALLOC	CFO	61170 - Communications	**DocuSign - eSignature Enterprise Pro for SFDC - due JAN - 3000 @ $1.37 (10% y/y incr)**	428	-	-	-	-	-	-	428	-	-	-	-	-
Ops - ALLOC	CFO	61170 - Communications	**WiLine**	563	47	47	47	47	47	47	47	47	47	47	47	47
Ops - ALLOC	CFO	61170 - Communications	**CTD - MSFT Project (23 @ $12)**	828	69	69	69	69	69	69	69	69	69	69	69	69
Ops - ALLOC	CFO	61170 - Communications	**Cross the Divide - IT and Help Desk - MONTHLY - #EEs * $ 139/month**	19,019	1,585	1,585	1,585	1,585	1,585	1,585	1,585	1,585	1,585	1,585	1,585	1,585
Construction - DIRECT	VP Construction	61180 - Computer Software/Hardware	**Blubeam Revu - pdf for construction documents**	2,316	193	193	193	193	193	193	193	193	193	193	193	193
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	**myCRE - Sage Paperless Hosting & Storage**	115	38	38	38	-	-	-	-	-	-	-	-	-
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	**myCRE - Sage Paperless Seat Licenses**	270	90	90	90	-	-	-	-	-	-	-	-	-
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	**Sage Intacct - Limited Business Users @3**	501	-	-	-	501	-	-	-	-	-	-	-	-
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	**Sage Intacct - Full Finance Users @5**	672	-	-	-	672	-	-	-	-	-	-	-	-
Finance - ALLOC	CFO	61180 - Computer Software/Hardware	**Sage Intacct Annual Subscription**	2,304	-	-	-	2,304	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Individual D&O Excess**	74	-	-	-	-	-	-	-	-	74	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Accidental Medical Expense**	98	25	-	-	25	-	-	25	-	-	25	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - D&O Excess**	139	35	-	-	35	-	-	35	-	-	35	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - D&O**	204	51	-	-	51	-	-	51	-	-	51	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Individual Excess Liability**	219	-	-	-	-	-	-	-	-	219	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Additional P&C for vacant dwellings**	226	-	-	-	113	113	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Umbrella**	503	126	-	-	126	-	-	126	-	-	126	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Gallagher - Cyber Renewal**	938	-	-	-	-	-	-	-	-	938	-	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Property (incl. Crime)**	1,007	252	-	-	252	-	-	252	-	-	252	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - General Liability Insurance**	1,874	468	-	-	468	-	-	468	-	-	468	-	-
Ops - ALLOC	CFO	61210 - Insurance	**Lockton - Auto Insurance**	4,840	1,210	-	-	1,210	-	-	1,210	-	-	1,210	-	-
Construction - DIRECT	VP Construction	61220 - Office Expense	**Additional PPE - construction specific**	7,000	583	583	583	583	583	583	583	583	583	583	583	583
Ops - ALLOC	CFO	61220 - Office Expense	**Office Maintenance**	156	-	-	52	-	-	52	-	-	-	52	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Board/Staff Retreat Speaker**	464	-	-	-	464	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Board/Staff Retreat Overnight Accommodations**	1,885	-	-	-	1,885	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61220 - Office Expense	**Various - Office Supplies**	3,125	260	260	260	260	260	260	260	260	260	260	260	260
VS - DIRECT	VP FD	61220 - Office Expense	**CVNL membership**	91	-	-	-	-	-	-	91	-	-	-	-	-
Construction - DIRECT	VP Construction	61230 - Events, supplies & promotions Exp	**Department Events**	760	63	63	63	63	63	63	63	63	63	63	63	63
Construction - DIRECT	VP Construction	61230 - Events, supplies & promotions Exp	**Construction Staff Apparel**	1,500	125	125	125	125	125	125	125	125	125	125	125	125
Construction - DIRECT	VP Construction	61230 - Events, supplies & promotions Exp	**Construction Tools**	1,800	150	150	150	150	150	150	150	150	150	150	150	150
Construction - DIRECT	VP Construction	61240 - Misc Construction Expense	**Amber - 1-yr Fit & Finish Warranty (Allowance)**	750	125	125	125	125	125	125	-	-	-	-	-	-
Construction - DIRECT	VP Construction	61240 - Misc Construction Expense	**(4) BCLT - 1-yr Fit & Finish Warranty (Allowance)**	3,000	250	250	250	250	250	250	250	250	250	250	250	250
Construction - DIRECT	VP Construction	61240 - Misc Construction Expense	**(4) Resales - 1-yr Fit & Finish Warranty (Allowance)**	3,000	500	500	500	500	500	500	-	-	-	-	-	-
Construction - DIRECT	VP Construction	61240 - Misc Construction Expense	**Amber - 10-yr latent defect investigation & repairs (Allowance)**	7,500	-	-	-	-	-	-	1,250	1,250	1,250	1,250	1,250	1,250
Construction - DIRECT	VP Construction	61240 - Misc Construction Expense	**Burdell - 10-yr latent defect investigation & repairs (Allowance)**	15,000	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250
Construction - DIRECT	VP Construction	61240 - Misc Construction Expense	**Terrace - 10-yr latent defect investigation & repairs (Allowance)**	15,000	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250
Construction - DIRECT	VP Construction	61240 - Misc Construction Expense	**Jefferson - 10-yr latent defect investigation & repairs (Allowance)**	15,000	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250
Construction - DIRECT	VP Construction	61240 - Misc Construction Expense	**Geneva - 10-yr latent defect investigation & repairs (Allowance)**	15,000	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250
Construction - DIRECT	VP Construction	61250 - Tax/Licenses/Fees	**Add License Personnel (VP Constr) to 728481**	250	21	21	21	21	21	21	21	21	21	21	21	21
Construction - DIRECT	VP Construction	61250 - Tax/Licenses/Fees	**CSLB - Feeley - 621283**	750	-	-	-	-	-	-	-	-	-	-	750	-
Construction - DIRECT	VP Construction	61250 - Tax/Licenses/Fees	**CSLB - HGSF - 728481**	750	-	-	-	750	-	-	-	-	-	-	-	-
Construction - DIRECT	VP Construction	61250 - Tax/Licenses/Fees	**DMV Registration**	1,878	157	157	157	157	157	157	157	157	157	157	157	157
Construction - DIRECT	VP Construction	61270 - Travel and Training	**HFHI Competent Person Safety Training**	456	38	38	38	38	38	38	38	38	38	38	38	38
Construction - DIRECT	VP Construction	61270 - Travel and Training	**Superintendent Training**	1,500	125	125	125	125	125	125	125	125	125	125	125	125
Construction - DIRECT	VP Construction	61270 - Travel and Training	**CFMA curriculum (?)**	2,496	208	208	208	208	208	208	208	208	208	208	208	208
Construction - DIRECT	VP Construction	61270 - Travel and Training	**Misc. Software Training**	4,548	379	379	379	379	379	379	379	379	379	379	379	379
Construction - DIRECT	VP Construction	61270 - Travel and Training	**PMP Training and certification (3)**	7,500	2,500	-	2,500	-	2,500	-	-	-	-	-	-	-
Construction - DIRECT	VP Construction	61270 - Travel and Training	**Various conference and seminar fees (Portland & Las Vegas (2 attendees))**	8,000	-	-	-	-	-	-	-	4,500	-	3,500	-	-
Construction - DIRECT	VP Construction	61270 - Travel and Training	**Mileage**	8,172	681	681	681	681	681	681	681	681	681	681	681	681
Finance - ALLOC	CFO	61270 - Travel and Training	**DMV Renewal - 1997 Ford PK**	115	-	-	-	-	-	-	-	-	115	-	-	-
Finance - ALLOC	CFO	61270 - Travel and Training	**DMV Renewal - 14744T1 (Mercedez Sprinter Van)**	210			-	-	-	-	-	-	210	-	-	
Finance - ALLOC	CFO	61270 - Travel and Training	**DMV Renewal - 7C47182 - 1995 Ford CB**	259	-	-	-	-	-	-	-	-	-	259	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Travel to Meet with New Hires, Offsites**	82	7	7	7	7	7	7	7	7	7	7	7	7
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Staff CPR Training**	453	-	-	-	226	-	-	-	226	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Holiday Party**	566	-	-	-	-	-	566	-	-	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**ERG Budget**	679	-	-	170	-	-	170	-	-	170	-	-	170
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - All-staff trainings**	1,132	94	94	94	94	94	94	94	94	94	94	94	94

Habitat for Humanity®
Greater San Francisco

FY25 Department Budget
CONSTRUCTION (990)

Use the + and - buttons at the far left to expand and collapse the budget categories.

DEPT - Category	Contact	GL Base Account	Description (Vendor - Service)	FY25 Ann	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
Ops - ALLOC	CFO	61270 - Travel and Training	**Training partnership**	2,264	2,264	-	-	-	-	-	-	-	-	-	-	-
Ops - ALLOC	CFO	61270 - Travel and Training	**Various - Professional Development Workshops**	11,321	943	943	943	943	943	943	943	943	943	943	943	943
Ops - ALLOC	CFO	61290 - Employee Engagement	**Various - Welcomes/Farewells/Snacks/Birthdays/Anniversaries**	204	17	17	17	17	17	17	17	17	17	17	17	17
Ops - ALLOC	CFO	61290 - Employee Engagement	**Various - Employee Engagement**	634	53	53	53	53	53	53	53	53	53	53	53	53
Construction - DIRECT	VP Construction	61310 - Equip/Comp Repairs & Rentals & /	**Maintenance & Repair**	2,712	226	226	226	226	226	226	226	226	226	226	226	226
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & /	**Various - Equipment (Monitors, Keyboards, Cables)**	125	21	-	21	-	21	-	21	-	21	-	21	-
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & /	**Ricoh - Printers Lease**	469	39	39	39	39	39	39	39	39	39	39	39	39
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & /	**Ricoh - Printers Printing**	1,000	83	83	83	83	83	83	83	83	83	83	83	83
Ops - ALLOC	CFO	61310 - Equip/Comp Repairs & Rentals & /	**Various - Software Consulting**	16,981	1,415	1,415	1,415	1,415	1,415	1,415	1,415	1,415	1,415	1,415	1,415	1,415
Finance - ALLOC			**BILL.COM RENEWAL**	1,700	-	-	-	-	-	-	-	-	-	-	-	1,700

Habitat for Humanity Greater San Francisco, Inc. and Subsidiary

Consolidated Financial Statements
and Single Audit Reports and Schedules

June 30, 2023
(With Comparative Totals for 2022)

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INDEPENDENT AUDITOR'S REPORT

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

Opinion

We have audited the accompanying consolidated financial statements of Habitat for Humanity Greater San Francisco, Inc. and Subsidiary (the "Organization"), which comprise the consolidated statement of financial position as of June 30, 2023, and the related consolidated statements of activities, functional expenses, and cash flows for the year then ended and the related notes to the consolidated financial statements.

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of Habitat for Humanity Greater San Francisco, Inc. and Subsidiary as of June 30, 2023, and the changes in their net assets and their cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Habitat for Humanity Greater San Francisco, Inc. and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the consolidated financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Habitat for Humanity Greater San Francisco, Inc.'s ability to continue as a going concern within one year after the date that the consolidated financial statements are available to be issued.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements, including omissions, are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the consolidated financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Habitat for Humanity Greater San Francisco, Inc.'s internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the consolidated financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Habitat for Humanity Greater San Francisco, Inc.'s ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the consolidated financial statements as a whole. The accompanying schedule of expenditures of federal awards, as required by Title 2 U.S. *Code of Federal Regulations* (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, is presented for purposes of additional analysis and is not a required part of the consolidated financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the consolidated financial statements. The information has been subjected to the auditing procedures applied in the audit of the consolidated financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the consolidated financial statements or to the consolidated financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated, in all material respects, in relation to the consolidated financial statements as a whole.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated December 6, 2023, on our consideration of the Organization's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Organization's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Organization's internal control over financial reporting and compliance.

Report on Summarized Comparative Information

We have previously audited Habitat for Humanity Greater San Francisco, Inc.'s 2022 consolidated financial statements, and we expressed an unmodified audit opinion on those audited consolidated financial statements in our report dated December 12, 2022. In our opinion, the summarized comparative information presented herein as of and for the year ended June 30, 2022, is consistent, in all material respects, with the audited consolidated financial statements from which it has been derived.

Armanino LLP

Armanino[LLP]
San Jose, California

December 6, 2023

Habitat for Humanity Greater San Francisco, Inc. and Subsidiary
Consolidated Statement of Financial Position
June 30, 2023
(With Comparative Totals for 2022)

	2023	2022
ASSETS		
Current assets		
Cash and cash equivalents	$ 16,009,438	$ 12,479,159
Accounts receivable	69,701	632,682
Current portion of grants and contributions receivable, net	97,855	305,000
Current portion of mortgage notes receivable	1,166,463	1,057,536
Inventory of homes	674,758	273,958
Prepaid expenses and other current assets	121,238	66,919
Total current assets	18,139,453	14,815,254
Property and equipment, net	232,851	230,452
Other assets		
Grants and contributions receivable, net of current portion	-	46,450
Mortgage notes receivable, net of current portion and unamortized discount	8,377,608	7,373,883
Construction in progress	12,614,309	22,382,424
Deposits	34,375	22,669
Operating lease right-of-use assets	6,359,676	-
Total other assets	27,385,968	29,825,426
Total assets	$ 45,758,272	$ 44,871,132

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

Habitat for Humanity Greater San Francisco, Inc. and Subsidiary
Consolidated Statement of Financial Position
June 30, 2023
(With Comparative Totals for 2022)

	2023	2022
LIABILITIES AND NET ASSETS		
Current liabilities		
Accounts payable, operating	$ 107,111	$ 120,457
Accounts payable, construction	612,960	860,817
Accrued liabilities	737,155	641,427
Unearned revenue	50,520	49,470
Current portion of notes payable	318,764	257,943
Refundable advances - Paycheck Protection Program	-	1,004,064
Current portion of operating lease liabilities	664,460	-
Total current liabilities	2,490,970	2,934,178
Long-term liabilities		
Notes payable, net of current portion and unamortized discount	7,054,117	6,542,100
Refundable advances - governmental grants	-	500,000
Deferred lease obligation	-	51,644
Operating lease liabilities, net of current	5,860,345	-
Total long-term liabilities	12,914,462	7,093,744
Total liabilities	15,405,432	10,027,922
Net assets		
Without donor restrictions		
Undesignated	20,467,678	27,149,278
Board designated operating reserve	4,089,495	4,196,611
Total without donor restrictions	24,557,173	31,345,889
With donor restrictions	5,795,667	3,497,321
Total net assets	30,352,840	34,843,210
Total liabilities and net assets	$ 45,758,272	$ 44,871,132

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

Habitat for Humanity Greater San Francisco, Inc. and Subsidiary
Consolidated Statement of Activities
For the Year Ended June 30, 2023
(With Comparative Totals for 2022)

	Without Donor Restrictions	With Donor Restrictions	2023 Total	2022 Total
Support, revenues, and gains				
Support				
Grants and contributions	$ 2,294,372	$ 5,120,785	$ 7,415,157	$ 13,535,167
Contribution revenue - Paycheck Protection Program	1,022,053	-	1,022,053	-
Special events	481,141	-	481,141	433,285
Contribution from discount on note payable issued (Note 10)	-	2,148,690	2,148,690	1,636,618
In-kind contributions - services	173,213	100,180	273,393	95,075
In-kind contributions - materials	33,550	53,962	87,512	72,927
Total support	4,004,329	7,423,617	11,427,946	15,773,072
Mortgage discount amortization	594,109	-	594,109	407,639
Sale of homes	13,207,162	-	13,207,162	5,739,762
Gain on sale of mortgage notes receivable	1,930,330	-	1,930,330	-
Loss on disposal of property and equipment	-	-	-	(902)
Other income	93,151	-	93,151	57,164
Net assets released from restriction	5,125,271	(5,125,271)	-	-
Total support, revenues, and gains	24,954,352	2,298,346	27,252,698	21,976,735
Functional expenses				
Program services				
Housing Development	23,130,999	-	23,130,999	9,130,787
Homeowner Development, Volunteers, Home Preservation	3,285,007	-	3,285,007	2,409,501
Total program services	26,416,006	-	26,416,006	11,540,288
Support services				
General and administrative	3,057,444	-	3,057,444	2,780,213
Fundraising	2,269,618	-	2,269,618	1,800,371
Total support services	5,327,062	-	5,327,062	4,580,584
Total functional expenses	31,743,068	-	31,743,068	16,120,872
Change in net assets	(6,788,716)	2,298,346	(4,490,370)	5,855,863
Net assets, beginning of year	31,345,889	3,497,321	34,843,210	28,987,347
Net assets, end of year	$ 24,557,173	$ 5,795,667	$ 30,352,840	$ 34,843,210

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

Habitat for Humanity Greater San Francisco, Inc. and Subsidiary
Consolidated Statement of Functional Expenses
For the Year Ended June 30, 2023
(With Comparative Totals for 2022)

	Housing Development	Homeowner Development, Volunteers, Home Preservation	Total Program Services	General and Administrative	Fundraising	Total Support Services	2023 Total	2022 Total
Direct housing expenses								
Cost of sales - homes	$ 15,604,379	$ -	$ 15,604,379	$ -	$ -	$ -	$ 15,604,379	$ 4,982,579
Total direct housing expenses	15,604,379	-	15,604,379	-	-	-	15,604,379	4,982,579
Salaries and benefits								
Salaries and wages	1,210,518	1,788,021	2,998,539	1,704,864	1,216,140	2,921,004	5,919,543	5,090,498
Employee benefits	125,244	192,803	318,047	208,129	115,276	323,405	641,452	542,814
Payroll taxes	87,610	135,146	222,756	122,126	89,797	211,923	434,679	392,617
Workers' compensation insurance	8,872	19,568	28,440	6,120	4,651	10,771	39,211	17,087
Total salaries and benefits	1,432,244	2,135,538	3,567,782	2,041,239	1,425,864	3,467,103	7,034,885	6,043,016
Discount on mortgage issued	4,863,797	-	4,863,797	-	-	-	4,863,797	1,965,429
Professional services	225,175	364,699	589,874	234,108	263,654	497,762	1,087,636	961,502
Rent	293,180	249,891	543,071	300,788	153,946	454,734	997,805	639,710
Home Preservation project expenses	-	349,219	349,219	-	-	-	349,219	58,877
Interest	250,678	-	250,678	51,228	-	51,228	301,906	135,437
Tithe	225,000	-	225,000	-	-	-	225,000	323,900
Communications	44,908	30,548	75,456	70,456	27,537	97,993	173,449	182,347
Computer software/hardware	20,651	44,608	65,259	56,603	39,404	96,007	161,266	115,089
Bank fees	3,926	27,797	31,723	12,579	106,889	119,468	151,191	49,563
Office expenses	40,629	29,700	70,329	62,833	16,333	79,166	149,495	207,420
Fundraising	-	-	-	5,975	113,979	119,954	119,954	49,935
Postage and printing	1,404	10,538	11,942	5,709	93,047	98,756	110,698	106,810
Depreciation	-	-	-	96,844	-	96,844	96,844	52,681
Insurance	39,032	12,480	51,512	33,103	11,003	44,106	95,618	42,465
Travel and training	19,876	18,248	38,124	47,289	9,518	56,807	94,931	130,876
Miscellaneous construction project expenses	53,632	-	53,632	-	-	-	53,632	2,351
Taxes and licenses	5,707	7,843	13,550	13,134	5,708	18,842	32,392	(17,178)
Marketing	-	190	190	17,804	-	17,804	17,994	20,791
Employee engagement	1,646	1,099	2,745	7,497	2,459	9,956	12,701	8,902
Equipment rental and maintenance	5,065	1,283	6,348	115	86	201	6,549	17,848
Promotions and supplies	70	1,326	1,396	140	191	331	1,727	34,805
Donated services and goods	-	-	-	-	-	-	-	5,717
	$ 23,130,999	$ 3,285,007	$ 26,416,006	$ 3,057,444	$ 2,269,618	$ 5,327,062	$ 31,743,068	$ 16,120,872

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

Habitat for Humanity Greater San Francisco, Inc. and Subsidiary
Consolidated Statement of Cash Flows
For the Year Ended June 30, 2023
(With Comparative Totals for 2022)

	2023	2022
Cash flows from operating activities		
Change in net assets	$ (4,490,370)	$ 5,855,863
Adjustments to reconcile change in net assets to net cash used in operating activities		
Depreciation	96,844	52,681
Amortization of operating leases right-of-use asset	710,472	-
Home sales revenue through issuance of home mortgage notes	(10,517,659)	(3,772,969)
Home sales revenue through refundable advances reconveyed to homebuyer mortgages fund	-	(1,966,793)
Home sales revenue through reconveyed notes payable	(2,689,503)	-
Amortization of mortgage notes receivable discount	(594,109)	(407,639)
Discount on mortgage notes issued	4,863,797	1,965,429
Contribution from discount on note payable issued	(2,148,690)	(1,636,618)
Amortization of notes payable discount	258,500	135,437
Changes in operating assets and liabilities		
Accounts receivable	562,981	(479,196)
Grants and contributions receivable, net	253,595	996,810
Inventory of homes	(400,800)	244,237
Construction in progress	9,520,258	(3,838,712)
Prepaid expenses and other current assets	(54,319)	(55,957)
Deposits	(11,706)	75,619
Accounts payable	(13,346)	30,395
Accrued liabilities	95,728	77,439
Unearned revenue	1,050	(113,350)
Refundable advances - Paycheck Protection Program	(1,004,064)	-
Deferred lease obligation	-	32,668
Operating lease liabilities	(596,987)	-
Net cash used in operating activities	(6,158,328)	(2,804,656)
Cash flows from investing activities		
Purchase of property and equipment	(99,243)	(230,124)
Payments received on mortgage notes receivable	1,224,716	1,681,502
Proceeds from mortgage notes receivable sold	3,910,603	-
Net cash provided by investing activities	5,036,076	1,451,378
Cash flows from financing activities		
Payments on notes payable	(612,709)	(338,441)
Proceeds from notes payable	5,265,240	4,316,841
Net cash provided by financing activities	4,652,531	3,978,400
Net increase in cash	3,530,279	2,625,122
Cash, cash equivalents and restricted cash, beginning of year	12,479,159	9,854,037
Cash, cash equivalents and restricted cash, end of year	$ 16,009,438	$ 12,479,159

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

Habitat for Humanity Greater San Francisco, Inc. and Subsidiary
Consolidated Statement of Cash Flows
For the Year Ended June 30, 2023
(With Comparative Totals for 2022)

	2023	2022
Supplemental schedule of noncash investing and financing activities		
Operating lease right-of-use assets obtained in exchange for operating lease liabilities	$ 7,070,149	$ -
Construction in progress acquired by short-term liabilities	$ 612,960	$ 860,817

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

Habitat for Humanity Greater San Francisco, Inc. and Subsidiary
Notes to Consolidated Financial Statements
June 30, 2023
(With Comparative Totals for 2022)

1. ORGANIZATION

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

HFHGSF Funding Company, LLC (the "Company"), a limited liability company incorporated in California in July 2019, is a wholly-owned subsidiary of the Organization. The Company acquired from the Organization all of its rights, title and interest in 9 mortgage notes in May 2019, 15 mortgage notes in August 2020, 20 mortgage notes in December 2021, 3 mortgage notes in May 2022 and 7 mortgage notes in March 2023. The Company pledged these mortgage notes as collateral to secure 5 notes payable to the Northern Trust Company (see Note 10).

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

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

Housing development

Land acquisition - Fosters relationships with Marin, San Francisco and San Mateo Counties and their municipalities; locates and acquires land for home construction; obtains funding from multiple affordable housing sources.

Construction - Builds and rehabilitates homes; trains, organizes, and supervises on-site volunteers.

Tithe - Contributes a portion of undesignated donated funds annually to Habitat for Humanity International, Inc. for the construction of homes outside the United States.

Programs

Homeowner development - Selects, qualifies, and mentors candidate families, and provides them financial and home ownership education; manages long-term homeowner relationships.

Volunteer services - Recruits, trains, schedules, and supports volunteers for work at the construction sites, home repair projects, community gardens, the Organization's office, and on the Organization's committees.

Home Preservation ("HP") - Delivers critical home repairs to improve health, safety, and well-being of residents in three focus neighborhoods: Bayview in San Francisco, Belle Haven in Menlo Park, East Palo Alto.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of accounting and financial statement presentation

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

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

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

Net assets with donor restrictions - include those assets which are subject to donor restriction and for which the applicable restriction was not met as of the year end of the current reporting period. Other donor-imposed restrictions are perpetual in nature, whereby the donor has stipulated the funds be maintained in perpetuity. There are no net assets restricted in perpetuity as of June 30, 2023 and 2022.

Basis of consolidation

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

Use of estimates

The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Accordingly, actual results could differ from those estimates.

Change in accounting principle

In February 2016, the Financial Accounting Standards Board ("FASB") issued guidance Accounting Standards Codification ("ASC") 842, *Leases*, to increase transparency and comparability among organizations by requiring the recognition of right-of-use ("ROU") assets and lease liabilities on the statement of financial position. Most prominent among the changes in the standard is the recognition of ROU assets and lease liabilities by lessees for those leases classified as operating leases. Under the standard, disclosures are required to meet the objective of enabling users of financial statements to assess the amount, timing and uncertainty of cash flows arising from leases.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Change in accounting principle (continued)

The Organization adopted the standard effective July 1, 2022 and recognized and measured leases existing at, or entered into after, July 1, 2022, the beginning of the period of adoption through a cumulative effect adjustment, with certain practical expedients available. Lease disclosures for the year ended June 30, 2022 are made under prior lease guidance in FASB ASC 840.

As a result of the adoption of the new lease accounting guidance, the Organization recognized operating lease liabilities and operating lease ROU assets of $7,063,190 and $7,070,149.

The standard impacted the Organization's consolidated statement of financial position as of June 30, 2023, but did not have a material impact on the Organization's consolidated statement of activities, nor consolidated statement of cash flows for the year then ended.

Cash and cash equivalents

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

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

Mortgage notes receivable

The Organization records home sale mortgages at the gross amount of payments to be received over the lives of the mortgages. The mortgage notes receivable bear no interest and, accordingly, the notes are discounted to reflect imputed interest over the lives of the mortgages. The discount rates used to impute interest are based on the Freddie Mac 30 year fixed-rate mortgage rates for the years ended June 30, 2023 and 2022. Prior to July 1, 2018, the rates were based on estimated interest rates by Habitat for Humanity International.

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

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

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Grants and contributions

Grants and contributions are recorded at their fair value and are recognized as revenue when the donor makes an unconditional promise to give to the Organization. Donor-restricted grants and contributions are reported as increases in net assets with donor restrictions depending on the nature of the restrictions. When a restriction expires, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the consolidated statement of activities as net assets released from restriction. Net assets released from restriction represent the satisfaction of donor restrictions or the passage of time. Conditional promises to give are not recognized until the conditions on which they depend are substantially met.

Grants and contributions receivable

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

The Organization evaluates grants and contributions receivable for collectability based upon economic situation, historical collection information and any relevant factors. Prior to July 1, 2019, no allowance for doubtful accounts was considered necessary because the Organization believed all grants and contributions receivable to be fully collectible. For the years ended June 30, 2023 and 2022, the Organization reviewed the prior year's bad debt write-off and current year's balances of each grant and contribution receivable and set up a 3% loss reserve based on the total outstanding unconditional promises to give.

In-kind contributions

The Organization records various types of in-kind contributions, including professional services, and materials and equipment. Contributed services and materials are recorded at fair value. The Organization also receives donated services that do not require specific expertise, but which are nonetheless central to the Organization's operations, which are not reflected in the consolidated financial statements. Brochures, items for silent auctions at events, or other program-related resources may also be considered a contribution if there is a direct connection to the project or event being funded.

Property and equipment

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

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Impairment of long-lived assets

The Organization reviews property and equipment for impairment whenever events or changes in circumstances indicate that the carrying value of the property and equipment may not be recoverable. Recoverability is measured by a comparison of the carrying amount of the asset to future net cash flows, undiscounted and without interest, expected to be generated by the asset. If assets are considered to be impaired, the impairment to be recognized is measured by the amount by which the carrying amount of the asset exceeds the fair value of the asset. For the years ended June 30, 2023 and 2022, there were no events or changes in circumstances indicating that the carrying amount of the property and equipment may not be recoverable.

Inventory of homes

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

Construction in progress

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

Discount on notes payable

U.S. GAAP requires that notes payable bearing no interest are discounted to reflect imputed interest over the lives of the loan if the financial statement impact is material. The Organization records the discount as a contribution in the consolidated statement of activities when the notes are issued, and the unamortized discount is recorded against the balance of notes payable and amortized in the term of the notes. Notes payable to governmental entities are exempt from the requirement to impute interest.

Advertising

The Organization's policy is to expense advertising costs as the costs are incurred. Advertising expenses (included as "Marketing" in the accompanying consolidated statement of functional expenses) for the years ended June 30, 2023 and 2022, were $17,994 and $20,791, respectively.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Comparative financial statements

The financial statements include certain prior-year summarized comparative information in total but not by net asset class or functional expense categories. Such information does not include sufficient detail to constitute a presentation in conformity with generally accepted accounting principles. Accordingly, such information should be read in conjunction with the Organization's consolidated financial statements for the year ended June 30, 2022, from which the summarized information was derived.

Expense allocation

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

Income taxes

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

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

Reclassifications

Certain reclassifications have been made to the financial statements for the year ended June 30, 2022 for comparative purposes to conform with the presentation in the current year financial statements.

Subsequent events

The Organization has evaluated subsequent events through December 6, 2023, the date the financial statements were available to be issued. See Note 20 for subsequent events that have a material impact on the presentation of the Organization's consolidated financial statements.

3. MORTGAGE NOTES RECEIVABLE

As of June 30, 2023, the Organization holds 118 mortgage notes receivable, totaling $19,982,951 at gross value with maturities of 1 to 40 years. The notes are non-interest bearing mortgages, payable in equal monthly installments, and are secured by deeds of trust on the properties. According to an agreement with Habitat for Humanity International, Inc., the collections on these notes receivable are to be used to construct additional homes. The notes have been discounted at a rate of 6.71% for mortgages issued during the year ended June 30, 2023, and at a rate of 5.93% for mortgages issued during the year ended June 30, 2022, and using the straight-line method to amortize unamortized discount (see Note 2) over the lives of the mortgages. Mortgages are reported net of unamortized discount.

Principal payments due on mortgage notes receivable are as follows:

Year ending June 30,	
2024	$ 1,166,463
2025	1,156,900
2026	1,109,726
2027	1,085,381
2028	1,032,396
Thereafter	14,432,085
	19,982,951
Less: unamortized discount	(10,438,880)
Net present value of mortgage notes	9,544,071
Less current portion	(1,166,463)
	$ 8,377,608

4. GRANTS AND CONTRIBUTIONS RECEIVABLE

Grants and contributions receivable consisted of the following:

	2023	2022
Receivable in less than one year	$ 110,000	$ 305,000
Receivable in one to five years	-	100,000
	110,000	405,000
Less discounts to net present value (see Note 2)	(8,247)	(23,732)
Less allowance for doubtful accounts	(3,898)	(29,818)
	(12,145)	(53,550)
Less current portion	(97,855)	(305,000)
	$ -	$ 46,450

5. CONDITIONAL PROMISES TO GIVE

Conditional grants are recognized as revenue when the Organization meets or substantially meets the terms of the conditions.

Conditional promises to give consist of the following:

	2023	2022
Fund development of Pre-Development North-Bay	$ -	$ 200,000

6. INVENTORY OF HOMES

Inventory of homes consisted of the following:

	2023	2022
Habitat resale homes	$ 674,758	$ 273,958

7. PROPERTY AND EQUIPMENT

Property and equipment consisted of the following:

	2023	2022
Furniture and equipment	$ 339,949	$ 294,613
Vehicles	49,741	49,741
Leasehold improvements	134,164	80,257
	523,854	424,611
Accumulated depreciation	(291,003)	(194,159)
	$ 232,851	$ 230,452

Depreciation expense for the years ended June 30, 2023 and 2022, was $96,844 and $52,681, respectively.

8. CONSTRUCTION IN PROGRESS

Construction in progress consisted of the following:

	2023	2022
New construction		
Redwood City: Jefferson Avenue (1 home in 2023, and 20 homes in 2022)	$ 818,046	$ 15,578,542
San Francisco: Amber Drive (8 homes)	8,223,465	4,499,395
	9,041,511	20,077,937
Pre-development		
Marin County development (80 homes)	3,045,341	2,118,593
Redwood City (33 homes)	526,801	185,894
Menlo Park (18 homes)	656	-
	3,572,798	2,304,487
	$ 12,614,309	$ 22,382,424

9. LINES OF CREDIT

In July 2019, the Organization entered into a revolving line of credit agreement (loan #110274) with the Bank of San Francisco ("Bank"). The line of credit is for a maximum amount of $2,000,000 and is secured by the Organization's assets. In July 2021, the Organization renewed the line of credit agreement with the Bank, and the maturity date was extended to July 25, 2023, with an interest rate of 3.25%. Interest accrues monthly at an annual variable rate. Interest is due monthly on the fifteenth calendar day of the following month. Any unpaid interest will be added to principal amount due. On October 2, 2023, the Organization renewed the line of credit agreement and the maturity was extended to July 25, 2025 (see Note 20). There were no amounts outstanding on this line of credit as of June 30, 2023.

In July 2019, the Organization entered into a non-revolving line of credit agreement (loan #120429) with the Bank. The line of credit is for a maximum amount of $3,000,000 and is secured by the Organization's assets. In July 2021, the Organization renewed the line of credit agreement with the Bank, and the maturity date was extended to April 25, 2026, with an interest rate of 5.5%. Interest is due monthly on the fifteenth calendar day of the following month. Any unpaid interest will be added to the principal amount due. On September 20, 2023, the Organization renewed the line of credit agreement for loan #110339 and the maturity was extended to September 20, 2028 (see Note 20). There were no amounts outstanding on this line of credit as of June 30, 2023.

In May 2020, the Organization entered into an irrevocable stand-by letter of credit agreement with the Bank, to assist with the Jefferson Avenue project, in favor of the beneficiary of County of San Mateo Department of Housing, with a maximum draw amount of $1,029,387. The letter of credit is attached to the loan #120429, and no additional underwriting was required. The letter of credit expires upon the earlier of the close of business on October 14, 2021, or the day that the Bank honors the full amount of the letter of credit. The letter of credit was automatically extended for an additional period of one year from the expiration date, through the final expiration date of October 14, 2022. On March 31, 2022, the Organization cancelled the letter of credit.

In June 2020, the Organization entered into a stand-by letter of credit agreement with the Bank to assist with the Geneva Avenue project, in favor of the beneficiary of County of San Mateo Department of Housing, with a maximum draw amount of $223,118. The letter of credit is attached to the loan #120429, and no additional underwriting was required. The letter of credit expires upon the earlier of the close of business on November 30, 2021, or the day that the Bank honors the full amount of the letter of credit. The letter of credit was automatically extended for an additional period of one year from the expiration date, through the final expiration date of November 30, 2022. On March 31, 2022, the Organization cancelled the letter of credit.

10. NOTES PAYABLE

Notes payable are detailed as follows:

	2023	2022
Payable to the County of San Mateo (LTNHFB) - Home Program federal funds used for site construction costs of two housing units, secured by individual deeds of trust on property located in Brisbane, California, due in semi-annual non-interest bearing payments of $698 through June 2037.	$ 19,074	$ 20,469
Payable to the County of San Mateo (LTNHBC) - Home Program federal funds used for site construction costs of five housing units, secured by individual deeds of trust on property located in Brisbane, California, due in semi-annual non-interest bearing payments of $2,111 through June 2032.	36,657	40,879
Payable to the County of San Mateo (LTNHFS) - Home Program federal funds used for site construction of four housing units, secured by individual deeds of trust on property located in South San Francisco, California, due in semi-annual non-interest bearing payments of $7,261 through December 2025.	32,174	46,696
Payable to the Housing Authority of the County of San Mateo (LTNHAC) - 0% interest, used for the purpose of acquiring the property located at the Jefferson Avenue project, secured by individual deeds of trust on the property. Should all requirements of the agreement be met, the loan is to be forgiven in five equal installments of $100,000 over the last 5 years of the term of the loan, from July 2042 to June 2047. In September 2022, 19 homes on Jefferson Avenue were sold, and $425,000 of the loan balance was reconveyed to homebuyers for mortgage assistance.	75,000	500,000

10. NOTES PAYABLE (continued)

	2023	2022
Payable to the County of San Mateo (LTNCS1) - the fund is used for 612 Jefferson Avenue project. The loan matures 45 years from date of project completion. No interest accrues until project completion at which time the simple interest will be 3%. The outstanding balance would be forgiven in 5 equal installments of $16,000 over the last 5 years of the note (years 41-45). In September 2022, 19 homes on Jefferson Avenue were sold, and $76,000 of the loan was reconveyed to homebuyers for mortgage assistance.	4,000	80,000
Payable to the Housing Authority of the County of San Mateo (LTNHCS) - 0% interest, the fund is used for the purpose of development of the 612 Jefferson Avenue project. The loan matures 45 years from date of project completion. The outstanding balance would be forgiven in 5 equal installments of $100,000 over the last 5 years of the loan (years 41-45). In September 2022, 19 homes on Jefferson Avenue were sold, and the loan balance was reconveyed to homebuyers for mortgage assistance.	-	500,000
Payable to Redwood City (LTNRWC) - Home Program federal funds used for site constructions of 20 housing units secured by individual deeds of trust on property located in Redwood City, California. The loan bears 3% simple annual interest upon origination date, and will be payable in full on the 55th anniversary of the date of the loan. In September 2022, 19 homes on Jefferson Avenue were sold, and $763,503 of the loan balance was reconveyed to homebuyers for mortgage assistance. The outstanding balance will be forgiven at the end of the term if the Organization has materially complied with its obligations.	135,000	898,503

10. NOTES PAYABLE (continued)

	2023	2022
Payable to the County of San Mateo Department of Housing (LTNHCD) - Community Development Block Grant federal funds are used for the construction of the 612 Jefferson Avenue project. The loan matures 45 years from the date of project completion. No interest accrues until project completion at which time the simple interest will be 3%. The outstanding balance would be forgiven in 5 equal installments of $200,000 over the last 5 years of the note (years 41-45). In September 2022, 19 homes on Jefferson Avenue were sold, and $925,000 of the loan balance was reconveyed to homebuyers for mortgage assistance.	75,000	1,000,000
Payable to the Northern Trust Company (LTNNT1) - 0% interest, secured by deeds of 9 mortgage loans. Due in various monthly installments through July 2047. The Organization recognized a contribution from the discount totaling $1,032,778 in the consolidated statement of activities during the year ended June 30, 2019. The discount is amortized using the straight-line method in the term of the loan.	1,613,245	1,710,605
Payable to the Northern Trust Company (LTNNT2) - 0% interest, secured by deeds of 15 mortgage loans. Due in various monthly installments through January 2048. The Organization recognized a contribution from the discount totaling $1,054,545 in the consolidated statement of activities during the year ended June 30, 2021. The discount is amortized using the straight-line method in the term of the loan.	2,051,787	2,186,617
Payable to the Northern Trust Company (LTNNT3) - 0% interest, secured by deeds of 20 mortgage loans. Due in various monthly installments through January 2051. The Organization recognized a contribution from the discount totaling $1,242,830 in the consolidated statement of activities during the year ended June 30, 2022. The discount is amortized using the straight-line method in the term of the loan.	2,428,905	2,619,336

10. NOTES PAYABLE (continued)

	2023	2022
Payable to the Northern Trust Company (LTNNT4) - 0% interest, secured by deeds of 3 mortgage loans. Due in various monthly installments through June 2052. The Organization recognized a contribution from the discount totaling $393,788 in the consolidated statement of activities during the year ended June 30, 2022. The discount is amortized using the straight-line method in the term of the loan.	681,190	715,805
Payable to the Northern Trust Company (LTNNT5) - 0% interest, secured by deeds of 7 mortgage loans. Due in various monthly installments through October 2052. The Organization recognized a contribution from the discount totaling $2,148,690 in the consolidated statement of activities during the year ended June 30, 2023. The discount is amortized using the straight-line method in the term of the loan.	3,942,406	-
Payable to Housing Endowment and Regional Trust of San Mateo County (LTNHRT) - used to acquire real property at 612 Jefferson Avenue, Redwood City, California. In September 2022, 19 homes on Jefferson Avenue were sold, and the balance was reclassified from refundable advance to a loan that is secured by individual deeds of trust on properties on Jefferson Avenue (see Note 12). The loan bears no interest, and payment of $12,500 is due monthly through September 2042.	487,500	-
Payable to Habitat for Humanity International, Inc. (LTNHHI) - In October 2022, the Organization signed a $1,000,000 unsecured loan from Habitat for Humanity International. On June 30, 2023, the Organization signed an amendment updating the interest rate from 3.75% to 2.75%, effective July 1, 2023. The loan's automatic option was amended to automatically extend 4 times by one-year terms based on request of the Organization, or to be called by Habitat for Humanity International, Inc. at the end of December 31, 2023. The loan is used for general development and homebuilding efforts.	1,000,000	-

10. NOTES PAYABLE (continued)

	2023	2022
Payable to City National Bank (LTNAHA) - 0% interest, the fund is used for the purpose of development of 36 Amber Drive project. Unless earlier prepayment is required, the balance will be due in full in October 2027. The grant deeds will be reconveyed to homebuyers for mortgage assistance and the balance will be forgiven at the end of the term.	200,000	-
	12,781,938	10,318,910
Less discount on notes payable	(5,409,057)	(3,518,867)
	7,372,881	6,800,043
Current portion	(318,764)	(257,943)
	$ 7,054,117	$ 6,542,100

The discount rates on the notes payable range from 3.20% to 8% based on an annual simple average using rates published by Habitat for Humanity International, Inc. and the Federal Home Loan Mortgage Corporation. Amortization of these discounts on the notes payable for the years ended June 30, 2023 and 2022 was $258,500 and $135,437, respectively.

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

Year ending June 30,	
2024	$ 318,764
2025	315,117
2026	314,053
2027	311,477
2028	307,477
Thereafter	5,805,993
	$ 7,372,881

11. REFUNDABLE ADVANCES - PAYCHECK PROTECTION PROGRAM

The Organization obtained two Small Business Administration ("SBA") Paycheck Protection Program Loans ("PPP") through the Bank of San Francisco, in the amount of $853,500 on April 16, 2020, and $1,004,064, on January 1, 2021. The PPP loans were subject to forgiveness to the extent that proceeds were used to pay eligible program expenses including payroll costs, rent obligations, and utility payments. The loans bore interest rate of 1% and had a maturity of five years.

11. REFUNDABLE ADVANCES - PAYCHECK PROTECTION PROGRAM (continued)

Under the Coronavirus Aid, Relief and Economic Security ("CARES") Act, the Organization can apply for and be granted forgiveness for all or a portion of the PPP loan amounts if employees are kept on payroll for a covered period of time, and the money is used for payroll within certain limitations, rent, mortgage interest, or utilities. Forgiveness amounts are reduced if the borrower terminates employees or reduces salaries during the covered period.

The Organization expects to meet the PPP's eligibility criteria and, therefore, has concluded that the PPP loans represent, in substance, grants that are expected to be forgiven. As a result, the Organization has accounted for the PPP loans in accordance with FASB ASC 958-605 as conditional contributions. The conditions were removed on February 23, 2021 and November 17, 2022, when the Organization received forgiveness for the first loan of $853,500 and the second loan of $1,004,064 from the SBA, resulting in recognition of the entire amount and accrued interest as contribution revenue in the accompanying consolidated statements of activities.

12. REFUNDABLE ADVANCES - GOVERNMENTAL GRANTS

The Organization receives funds from governmental agencies for the purpose of constructing homes, and ultimately lowering the mortgage of the prospective homeowners. There are no payments or interest due by the Organization. At the time of homes sale, the loans are transferred to the buyers and forgiven over varying time periods. The Organization recognizes revenue from the sale of homes upon the transfer of their liabilities to the homeowners. In June 2022, 6 homes in Daly City were sold, and the funding of $25,000 from CalHome and $809,000 from Daly City Housing Development, were reconveyed to homebuyers for mortgage assistance. See Note 14.

Refundable advances are detailed as follows:

	2023	2022
Housing Endowment and Regional Trust of San Mateo County ("HEART"): used for the acquisition of real property at 612 Jefferson Avenue, Redwood City, California. In September 2023, the the balance was reclassified to a loan, when 19 homes on Jefferson Avenue were sold (see Note 10).	$ -	$ 500,000

13. NET ASSETS WITH DONOR RESTRICTIONS

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

13. NET ASSETS WITH DONOR RESTRICTIONS (continued)

The Organization's net assets with donor restrictions for the year ended June 30, 2023, consisted of the following:

	Balance at June 30, 2022	Contributions	Releases	Balance at June 30, 2023
Contribution from discount on note payable issued	$ 3,497,321	$ 2,148,690	$ (258,500)	$ 5,387,511
Low-income housing acquisition and construction	-	5,120,785	(4,712,629)	408,156
In-kind contributions	-	154,142	(154,142)	-
	$ 3,497,321	$ 7,423,617	$ (5,125,271)	$ 5,795,667

14. SALE OF HOMES

During the year ended June 30, 2023, the Organization sold twenty homes, including 19 homes on Jefferson Avenue and one resale on Rolison Road, with a total cost of $15,604,379. The sales revenue was $13,207,162. During the year ended June 30, 2022, the Organization sold seven homes, including six homes on Geneva Avenue and Schwerin Street, and one resale on Habitat Way, with a total cost of $4,982,579. The sales revenue was $5,739,762.

15. IN-KIND CONTRIBUTIONS

Donated materials

The value of donated office supplies and construction materials for the years ended June 30, 2023 and 2022 was $87,512 and $72,927, respectively.

Donated materials and equipment include materials physically incorporated into a project or the use of equipment to carry out project activities. Typically, these consist of materials or equipment used for the construction of a project. Donated materials and equipment are recorded at fair value based on invoices, price sheets, and quotations from third parties.

Donated services

Donated services which require a specialized skill and which the Organization would have paid for if not donated, are recorded in the consolidated financial statements as in-kind contributions revenue at the estimated fair value at the time the services are rendered, based on the costs provided by professionals at their standard rates.

15. IN-KIND CONTRIBUTIONS (continued)

Donated services (continued)

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

	2023	2022
Legal services	$ 213,664	$ 16,124
Construction services	59,729	78,951
	$ 273,393	$ 95,075

The Organization also receives significant donated services of an unskilled nature, primarily volunteers who work on the construction and rehabilitation of homes, as well as in the office. During the years ended June 30, 2023 and 2022, volunteers donated 25,355 and 25,150 hours, respectively, whose value management has estimated at $774,958 and $767,464, respectively. The value of the donated hours were not recorded in the consolidated financial statements.

16. RETIREMENT PLAN

The Organization has a 403(b) retirement plan in which the employer matches employee contributions up to 5% of gross salary. The plan covers all employees with one year of service or more and who are at least 21 years of age. Employer contributions to the employee accounts for the years ended June 30, 2023 and 2022, were $190,853 and $142,703, respectively.

17. RELATED PARTY TRANSACTIONS

HFHI Tithe

The Organization donates to Habitat for Humanity International, Inc. ("HFHI") annually for the construction of homes outside of the United States, as determined by the Organization's Board of Directors. These funds are used to construct homes in economically depressed areas around the world. For the years ended June 30, 2023 and 2022, the amount contributed was $225,000 and $323,900, respectively, and is included in housing development expense under program services in the consolidated statement of functional expenses.

Insurance policy

The Organization has a blanket policy for auto, general and builder's risk insurance through Habitat for Humanity International, Inc. For the years ended June 30, 2023 and 2022, the insurance expense was $95,618 and $42,465, respectively.

18. COMMITMENTS

Right of first purchase

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

Office and warehouse leases

The Organization leased commercial office space in the city of San Francisco, and it expired in December 2021. In October 2021, the Organization signed a non-cancelable lease for new office space in San Francisco, expiring on December 31, 2031. The monthly rent of $57,195 is payable commencing in January 2022, with annual increases on each anniversary as stated in the lease agreement.

On July 28, 2022, the Organization signed a non-cancelable lease for a new commercial warehouse space in San Francisco, expiring on July 31, 2027. The monthly rent of $9,375 is payable commencing on November 1, 2022, with annual increases on each anniversary as stated in the lease agreement. The Organization has an option to extend the lease for another 5-year term when the lease expires.

Additional information related to leases is as follows:

Weighted-average discount rate - operating leases		2.77 %
Weighted-average lease term - operating leases		7.25 years
Cash paid on operating leases	$	723,815
Operating lease right-of-use assets obtained in exchange for operating lease liabilities	$	7,070,149
Operating lease liabilities	$	7,063,190

18. COMMITMENTS (continued)

Office and warehouse leases (continued)

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

Year ending June 30,	
2024	$ 833,128
2025	860,246
2026	888,477
2027	917,676
2028	818,769
Thereafter	3,018,829
	$ 7,337,125

Future minimum lease payments related to leases as of June 30, 2022, before the adoption of ASC 842 Leases, were as follows:

Year ending June 30,	
2023	$ 745,453
2024	717,534
2025	739,060
2026	761,232
2027	784,069
Thereafter	3,826,419
	$ 7,573,767

19. LIQUIDITY AND FINANCIAL ASSETS

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

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

The Board requires that the Organization maintains a minimum of six months of operating reserve at all times. As of June 30, 2023, the balance of the reserve was $4,089,495. However, the Board can undesignate the funds for operational needs at any time.

19. LIQUIDITY AND FINANCIAL ASSETS (continued)

The following is a quantitative disclosure which describes financial assets that are available as of June 30, 2023 and 2022 to fund general expenditures and other obligations when they become due for one year:

	2023	2022
Cash and cash equivalents	$ 16,009,438	$ 12,479,159
Accounts receivable	69,701	55,887
Current portion of grants and contributions receivable	110,000	305,000
Current portion of mortgage notes receivable	1,166,463	1,057,536
	$ 17,355,602	$ 13,897,582

20. SUBSEQUENT EVENTS

On July 6, 2023, the Organization sold the last of 20 units in a midrise building on Jefferson Avenue, Redwood City at a cost of $835,427. The sales revenue was $899,408.

In August 2023, the Organization purchased two units in Bolinas and resold both units in September 2023. The total cost was $1,445,321. The sales revenue was $1,125,162.

In September 2023, the Organization entered escrow to purchase property in Bolinas where two housing units will be built and sold.

In September 2023, the Organization repurchased a home in Novato for $163,347 and expects to resell the unit by June 2024.

On September 20, 2023, the Organization renewed its non-revolving line of credit (loan #110339) with the Bank and the maturity was extended to September 20, 2028 with an interest rate of 8.5%. Interest is due monthly on the fifteenth calendar date of the following month. Any unpaid interest will be added to the principal amount due.

On October 2, 2023, the Organization renewed its line of credit agreement (loan #110274) with the Bank and the maturity was extended to July 25, 2025. Interest is set at Prime and accrues monthly at an annual variable rate. Any unpaid interest will be added to the principal amount due.

SINGLE AUDIT REPORTS AND SCHEDULES

INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS*

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

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the consolidated financial statements of Habitat for Humanity Greater San Francisco, Inc. and Subsidiary (the "Organization"), which comprise the consolidated statement of financial position as of June 30, 2023, and the related consolidated statements of activities, functional expenses, and cash flows for the year then ended and the related notes to the consolidated financial statements, and have issued our report thereon dated December 6, 2023.

Report on Internal Control over Financial Reporting

In planning and performing our audit of the consolidated financial statements, we considered the Organization's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control. Accordingly, we do not express an opinion on the effectiveness of the Organization's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies.

Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that were not identified.

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Organization's consolidated financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the consolidated financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion.

The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Organization's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Organization's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Armanino LLP

Armanino[LLP]
San Jose, California

December 6, 2023

INDEPENDENT AUDITOR'S REPORT ON COMPLIANCE FOR EACH MAJOR PROGRAM AND ON INTERNAL CONTROL OVER COMPLIANCE REQUIRED BY THE UNIFORM GUIDANCE

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

Report on Compliance for Each Major Federal Program

Opinion on Each Major Federal Program

We have audited Habitat for Humanity Greater San Francisco, Inc. and Subsidiary (the "Organization")'s compliance with the types of compliance requirements identified as subject to audit in the OMB *Compliance Supplement* that could have a direct and material effect on each of the Organization's major federal programs for the year ended June 30, 2023. The Organization's major federal programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

In our opinion, the Organization complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended June 30, 2023.

Basis for Opinion on Each Major Federal Program

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and the audit requirements of Title 2 U.S. *Code of Federal Regulations Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditor's Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of the Organization and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal program. Our audit does not provide a legal determination of the Organization's compliance with the compliance requirements referred to above.

Responsibilities of Management for Compliance

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules, and provisions of contracts or grant agreements applicable to the Organization's federal programs.

Auditor's Responsibilities for the Audit of Compliance

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on the Organization's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about the Organization's compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the Organization's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of the Organization's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

Report on Internal Control Over Compliance

A *deficiency in internal control over compliance* exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. A *material weakness in internal control over compliance* is a deficiency, or combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the Auditor's Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

Armanino LLP

ArmaninoLLP
San Jose, California

December 6, 2023

Habitat for Humanity Greater San Francisco, Inc. and Subsidiary
Schedule of Expenditures of Federal Awards
For the Year Ended June 30, 2023

Federal Grantor/Pass-Through Grantor/ Program or Cluster Title	Assistance Listing Number	Pass-Through Entity Identifying Number	Total Federal Expenditures
Expenditures of Federal Awards			
US Department of Housing and Urban Development			
Direct awards			
Community Development Block Grant Program	14.218		$ 1,000,000
Community Development Block Grant Program	14.218		235,362
Community Development Block Grant Program	14.218		200,000
Total Community Development Block Grant Program			1,435,362
Direct awards			
Home Investment Partnership Program	14.239		898,503
Total Expenditures of Federal Awards			$ 2,333,865

The accompanying notes to the Schedule of Expenditures of Federal Awards are an integral part of this schedule.

Habitat for Humanity Greater San Francisco, Inc. and Subsidiary
Notes to Schedule of Expenditures of Federal Awards
June 30, 2023

1. BASIS OF PRESENTATION

The accompanying schedule of expenditures of federal awards (the "Schedule") includes the federal award activity of Habitat for Humanity Greater San Francisco, Inc. and Subsidiary (the "Organization") under programs of the federal government for the year ended June 30, 2023. The information in this Schedule is presented in accordance with the requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements*, *Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Because the Schedule presents only a selected portion of the operations of the Organization, it is not intended to and does not present the financial position, changes in net assets, or cash flows of the Organization.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Expenditures reported on the Schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in the Uniform Guidance, wherein certain types of expenditures are not allowable or limited as to reimbursement. Pass-through entity identifying numbers are presented where available and applicable.

Grant periods for certain of the grants included in the Schedule may be different from the fiscal year of the Organization. Expenditures reported in the Schedule only include expenditures for the period of July 1, 2022 through June 30, 2023, which is the Organization's fiscal year.

3. INDIRECT COSTS

The Organization has elected not to use the 10% de minimis indirect cost rate allowed under the Uniform Guidance.

Habitat for Humanity Greater San Francisco, Inc. and Subsidiary
Schedule of Findings and Questioned Costs
For the Year Ended June 30, 2023

SECTION I - SUMMARY OF AUDITOR'S RESULTS

Financial Statements

Type of auditor's report issued:	Unmodified
Internal control over financial reporting:	
Material weakness(es) identified?	No
Significant deficiency(ies) identified that are not considered to be material weaknesses?	None reported
Noncompliance material to financial statements noted?	No

Federal Awards

Internal control over major programs:	
Material weakness(es) identified?	No
Significant deficiency(ies) identified that are not considered to be material weaknesses?	None reported
Type of auditor's report issued on compliance for major programs:	Unmodified
Any audit findings disclosed that are required to be reported in accordance with 2 CFR 200.516(a)?	No

Identification of major programs:

Name of Federal Program or Cluster	Assistance Listing Number
Community Development Block Grant Program	14.218

Dollar threshold used to distinguish between Type A and Type B programs	$750,000
Auditee qualified as low-risk auditee?	Yes

Habitat for Humanity Greater San Francisco, Inc. and Subsidiary
Schedule of Findings and Questioned Costs
For the Year Ended June 30, 2023

SECTION II - SUMMARY OF FINANCIAL STATEMENT FINDINGS

There are no financial statement findings to be reported.

SECTION III - SUMMARY OF FEDERAL AWARD FINDINGS AND QUESTIONED COSTS

There are no federal award findings to be reported.

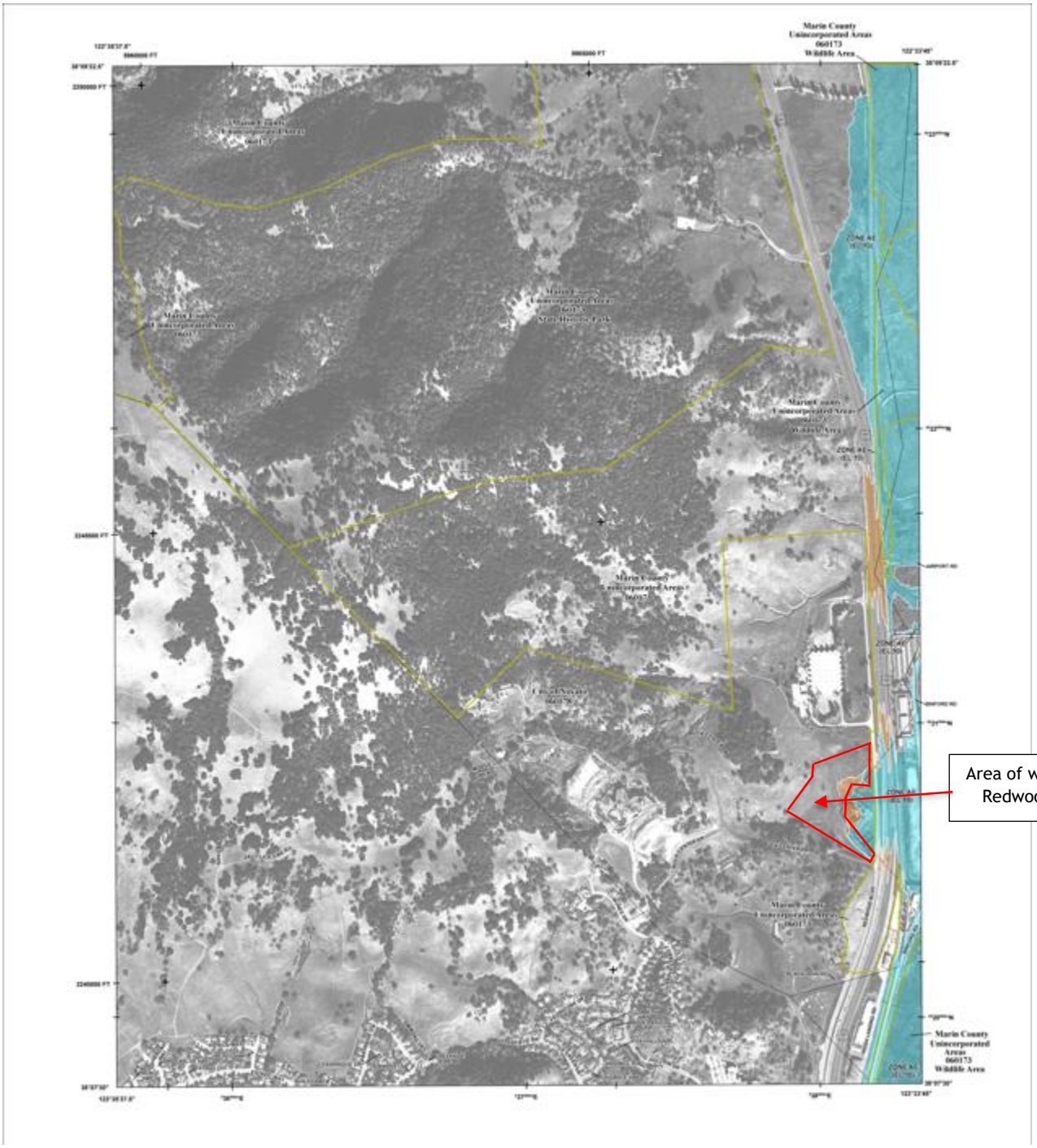
Habitat for Humanity Greater San Francisco, Inc. and Subsidiary
Summary Schedule of Prior Audit Findings
For the Year Ended June 30, 2023

There were no prior year findings.

Habitat for Humanity®
Greater San Francisco

Habitat Redwood Blvd.

Aspects of the property are in a flood zone, but no residential structures are in identified flood zones.



Habitat for Humanity®

Help build it!

August 12, 2019

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

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

Dear affiliate leader:

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

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

Enclosed is a copy of the determination letter dated June 18, 2019, provided by the IRS as evidence of HFHI's tax exempt status as well as its group exemption. The determination letter, together with this letter, confirms HFH Greater San Francisco's subordinate status and provides evidence of its tax exempt status under Section 501(c)(3) of the Code.

In partnership,

Jim Mellott
VP Finance

Enclosure

IRS Department of the Treasury
Internal Revenue Service
P.O. Box 2508, Room 4010
Cincinnati OH 45201

In reply refer to: 4077383720
June 18, 2019 LTR 4167C 0
91-1914868 000000 00
00034202
BODC: TE

HABITAT FOR HUMANITY INTERNATIONAL
INC
HABITAT FOR HUMANITY INTRNL PARENT
322 W LAMAR ST
AMERICUS GA 31709-3543

019599

Employer identification number: 91-1914868
Group exemption number: 8545

Dear Taxpayer:

This is in response to your request dated Mar. 28, 2019, for information about your tax-exempt status.

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

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

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

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

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

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

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

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

4077383720
June 18, 2019 LTR 4167C 0
91-1914868 000000 00
00034203

HABITAT FOR HUMANITY INTERNATIONAL
INC
HABITAT FOR HUMANITY INTRNL PARENT
322 W LAMAR ST
AMERICUS GA 31709-3543

Sincerely yours,

Stephen A. Martin
Director, EO Rulings & Agreements

IRS Group Exemption FAQs

The IRS refers to "central" or "parent" organizations, as well as "subordinate" organizations? What does these terms mean?

An organization that has been granted a 501(c)(3) group exemption by the IRS is referred to as the central or parent organization. The central organization generally supervises many affiliates or chapters, called subordinate organizations. The subordinate organizations have similar structures, purposes, missions and activities.

- In Habitat's case, HFHI is the central organization and each Affiliate is a subordinate organization.

What is the reason for group exemptions vs individual exemptions?

Group exemptions are an administrative convenience for both the IRS and organizations with many affiliated organizations. Subordinates in a group exemption do not have to file, and the IRS does not have to process, separate applications for exemption. Instead, the IRS allows the central organization to include its subordinate organizations under its tax exempt "umbrella."

- Group exemptions are more convenient because only one central organization (HFHI) needs to be checked for tax exempt status.

Who determines if a subordinate organization may be included under the central organizations' group exemption?

The central organization, not the IRS, determines who is exempt under its 501(c)(3) umbrella. The IRS does not approve or deny a subordinate's inclusion on HFHI's roster of exempt subordinates. It is solely at the discretion of the central organization holding the 501(c)(3) designation as long as the subordinate is similar in mission, purpose, structure and activities. The IRS leaves it up to the central organization to police its own list of subordinate entities and to report any changes. Failure to monitor the list in accordance with the rules set forth by the IRS may result in the central organization having its 501(c)(3) status revoked.

- HFHI is the final determiner of whether Affiliates are on its group exempt list. The IRS will not issue a letter with regard to an individual Affiliate.

How does a donor verify that an organization is included as a subordinate in a group exemption ruling?

The central organization which holds the group exemption (rather than the IRS) determines which organizations are included as subordinates under its group exemption umbrella. Therefore, a donor should verify that an organization is a subordinate eligible to receive tax deductible donations by requesting a copy of a letter provided by the central organization to the subordinate confirming the subordinate entity's inclusion on its roster of exempt subordinates. This letter, coupled with a copy of the central organizations 501(c)(3) determination letter provides adequate proof of the entity's tax exempt status.

- ❖ Affiliate should provide donors a copy of the confirmation letter (with the HFHI IRS determination letter attached) that HFHI provides to each Affiliate on an annual basis.

- ❖ Donors should be told that the IRS determination letter will not reference the Affiliate by name.

How do donors verify that contributions are deductible with respect to a subordinate organization in a section 501(c)(3) group exemption ruling?

Many donors are accustomed to consulting the IRS database known as EOS Select Check to confirm that donations to a specific organization are tax deductible. This works well for organizations that have an individual tax exemption; however, it creates a bit of confusion when it comes to organizations with a group tax exemption status.

The EOS Select Check database does NOT list all subordinate entities. It lists the central organization because the central organization is the entity that applied for, and was granted, a 501(c)(3) designation. Many times donors become alarmed when they do not see the individual Affiliate listed in the database. It is important to explain to your donor that providing HFHI's group exemption number (GEN) along with a confirmation letter from HFHI, as the central organization, is sufficient proof of the subordinate entity's tax exempt status. Donors may rely upon central organization verification with respect to deductibility of contributions to subordinates covered in a section 501(c)(3) group exemption ruling.

- ❖ Explain to your donors early the procedure so that they will not be surprised when the Affiliate is not referenced on the EOS database.

Employer Identification Number (EIN) vs Group Exemption Number (GEN)

The Employer Identification Number (EIN) is a nine-digit number that is unique to each business and generally appears in the following format: XX-XXXXXXX. Its role for a business is similar to that of the Social Security number for an individual. The number includes information about which state the corporation is registered in. This unique identification number is assigned to a business entity so that they can easily be identified by the Internal Revenue Service. The EIN is also known as a Federal Identification Number (FIN) or Tax ID.

This number is apart and separate from a company's group exemption number (GEN). The EIN identifies the specific organization. The GEN identifies the entity's further designation as a tax exempt organization.

The GEN number is a number assigned by the IRS which identifies the central organization who was granted the group exemption. The GEN number is a 4 digit number that should be supplied to donors when they make a donation. This number allows the donor to make a tax deduction based on the donation to the tax exempt entity.

- HFHI's GEN is 8545. This should be given to your donors.

- Do not use HFHI's EIN in your Affiliate's tax return and other documents. This will cause the IRS to confuse your Affiliate with HFHI (including accidentally holding you responsible HFHI's payroll taxes, misreporting on Form 990, etc.)

- HFHI's GEN is 8545. This should be given to your donors.

- Do not use HFHI's EIN in your Affiliate's tax return and other documents. This will cause the IRS to confuse your Affiliate with HFHI (including accidentally holding you responsible HFHI's payroll taxes, misreporting on Form 990, etc.)

HABITAT FOR HUMANITY GREATER SAN FRANCISCO
BOARD OF DIRECTORS CONTACT LIST
Fiscal Year 2025: July 2024– June 2025

NAME	COMPANY/ORG
Dameon Philpotts Board Chair *Executive Committee (Chair)* *Comp Committee (Chair)* July 2017- June 2026	COO, Citizens Private Bank
Sam Allen *GOV Committee (Chair)* *Executive Committee* *Fund Development* *Comp Committee* July 2019 – June 2025	EVP & Global COO, Salesforce.org
Hilary Billings *Programs Committee (Chair)* *Executive Committee* July 2016 – June 2025	Brand Strategist Advisor, Billings Brand Development, Inc.
Brandon Brown **Vice Chair** *Fund Dev Committee (Co-Chair)* *Executive Committee* July 2021 – June 2027	Partner Kirkland & Ellis LLP
Carl Cade *RFC Committee* July 2024 – June 2027	Vice President, Construction & Repositioning Hudson Pacific Properties

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HABITAT FOR HUMANITY GREATER SAN FRANCISCO
BOARD OF DIRECTORS CONTACT LIST
Fiscal Year 2025: July 2024– June 2025

NAME	COMPANY/ORG
Sam Cheikh September 2024 – June 2027	Managing Director, Hines
George Gigounas *Programs Committee* July 2024 – June 2027	Partner, DLA Piper LLP
Heidi Hansen *Fund Development Committee* *Programs Committee* July 2019 – June 2025	Principal Heidi Hansen Architect
Karen Jackson *Programs Committee* *Audit Committee* July 2020 – June 2026	Managing Partner C-ChangeWork LLC
Mihir Khilnani *Audit Committee (Chair)* *Fund Development Committee* July 2022 – June 2025	Managing Director KPMG

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HABITAT FOR HUMANITY GREATER SAN FRANCISCO
BOARD OF DIRECTORS CONTACT LIST
Fiscal Year 2025: July 2024– June 2025

NAME	COMPANY/ORG
Stephen Koch *RFC Committee* *Audit Committee* July 2023 – June 2026	Principal, Baker Street Associates
Magali Limeta **Board Secretary** *Programs Committee* July 2022 – June 2025	Sr. Revenue Cycle Analyst UCSF Health
Jacob Moss *Comp Committee (Chair)* *RFC Committee (Co-Chair)* *Audit Committee* July 2020 – June 2026	VP In-house Counsel, Plant Construction Company
Tamsen Plume *RFC Committee* *Programs Committee* July 2017- June 2026	Partner, Holland & Knight LLP
Ken Preston *Programs Committee* *Audit Committee* June 2018- June 2027	CPA, Partner Bregante + Company LLP (*retired*)

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HABITAT FOR HUMANITY GREATER SAN FRANCISCO
BOARD OF DIRECTORS CONTACT LIST
Fiscal Year 2025: July 2024– June 2025

NAME	COMPANY/ORG
Nick Raby *Fund Development Committee* July 2017- June 2026	SVP, Global Workplace Services, Salesforce
Josie Ramirez *Programs Committee* July 2023 – June 2026	Managing Director, CRA Residential Lending, First Citizens Bank
Rob Tersini January 2025 – June 2027	Senior Vice President of Real Estate and Development, The Sobrato Organization
Mark J. Tortorich *Fund Dev Committee (Chair)* *Executive Committee* July 2018 – June 2027	Vice President National Facilities Services (NFS) Kaiser Permanente (*retired*)
Nancy Turner **Board Treasurer** *RFC Committee (Co-Chair)* *Executive Committee* July 2020 – June 2026	Managing Director Point Olema Capital Partners

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HABITAT FOR HUMANITY GREATER SAN FRANCISCO
BOARD OF DIRECTORS CONTACT LIST
Fiscal Year 2025: July 2024– June 2025

NAME	COMPANY/ORG
Lou Vasquez *RFC Committee* July 2022 – June 2025	Founding Partner BUILD

CONFIDENTIAL

RECORDING REQUESTED BY

NAME: CHICAGO TITLE COMPANY

WHEN RECORDED MAIL TO:

NAME: PACIFIC GAS AND ELECTRIC COMPANY

ADDRESS: 300 LAKESIDE DRIVE, SUITE 210

CITY / STATE / ZIP: OAKLAND, CA 94612

(DOCUMENT WILL ONLY BE RETURNED TO NAME & ADDRESS IDENTIFIED ABOVE)

2023-0034135

Recorded	REC FEE	65.00
Official Records		
County of	SB2 HOUSING	75.00
Marin		
SHELLY SCOTT		
Assessor-Recorder		
County Clerk		
	JM	
08:39AM 26-Dec-2023	Page 1 of 18	

(SPACE ABOVE FOR RECORDER'S USE)

GRANT DEED

**GRANT DEED BEING RECORDED TO CORRECT THE APN AND LEGAL;
PREVIOUSLY RECORDED ON 12/22/23, DOC #2023-0034097

SEPARATE PAGE, PURSUANT TO CA. GOV'T. CODE 27361.6

Grant Deed Out (REV. 10/18) (modified 12/14/2023)

RECORDING REQUESTED BY AND RETURN TO:

PACIFIC GAS AND ELECTRIC COMPANY
300 Lakeside Drive, Suite 210
Oakland, CA 94612
Attn., Land Rights Library

Location: City/Uninc City of Novato
Recording Fee $
Document Transfer Tax $ 0.00
[ ] This is a conveyance where the consideration and Value is less than $100.00 (R&T 11911).
[ ] Computed on Full Value of Property Conveyed, or
[ ] Computed on Full Value Less Liens & Encumbrances Remaining at Time of Sale
[ ] Exempt from the fee per GC 27388.1 (a) (2); This document is subject to Documentary Transfer Tax
Transfer is a gift. (R&T 11930)

Signature of declarant or agent determining tax

(SPACE ABOVE FOR RECORDER'S USE ONLY)

LD# 2403-06-1267

DEED

2015281 (01-13-079) 01 16 7
Former Novato Service Center

RT11911-Correction Deed, Incorrect APN was previously recorded

GRANT DEED

PACIFIC GAS AND ELECTRIC COMPANY, a California corporation ("**Grantor**"), hereby grants, to HABITAT FOR HUMANITY OF GREATER SAN FRANCISCO, INC., a California nonprofit public benefit corporation ("**Grantee**"), as of DECEMBER 22, 2023, (the "**Effective Date**") the real property, situated in the City of Novato, County of Marin, State of California, described as follows (the "**Property**"):

(APN ~~125-180-42~~ 125-580-25) SEE ATTACHED EXHIBIT "A",

PARCEL ONE

The parcel of land conveyed by Francis Edward Allison, Sr., as executor of the will of Evelyn Marie Allison, to Grantor by deed dated June 26, 1973 and recorded in Book 2704 of Official Records at page 599, Marin County Records, and therein described as follows:

"Beginning at the most northerly corner of the parcel of land described and designated PARCEL ONE in the deed from Robert D. Carrow and wife to State of California dated November 30, 1972 and recorded in Book 2650 of Official Records at page 621, Marin County Records, said most northerly corner being a point in the westerly boundary line of the parcel of land described and designated PARCEL TWO in the deed from Julia C. Bodkin to State of California dated July 21, 1952 and recorded in Book 772 of Official Records at page 275, Marin County Records; thence running along the general northwesterly boundary line of said parcel of land designated PARCEL ONE

MAIL TAX STATEMENTS TO:

Habitat for Humanity Greater SF, Inc. | 300 Montgomery St, Suite 450, San Francisco, CA | 94104
Name | Address | Zip

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

to the most westerly corner of said parcel of land designated PARCEL ONE; thence leaving said general northwesterly boundary line and running along the westerly boundary line of said parcel of land designated PARCEL ONE and along the westerly boundary line of the parcel of land described and designated PARCEL TWO in said deed dated November 30, 1972

(5) south 3° 26' 00" east 74.01 feet;

thence leaving said last mentioned westerly boundary line and running along the northwesterly boundary line of said last mentioned parcel of land designated PARCEL TWO and along the northwesterly boundary line of the parcel of land described in the trustee's deed from Sonoma Title Guaranty Company to Oliver Kullberg recorded April 23, 1968 in Book 2206 of Official Records at page 188, Marin County Records,

(6) south 39° 04' 00" west 337.79 feet

to the most westerly corner of the parcel of land described in said trustee's deed recorded April 23, 1968, said most westerly corner being the most northerly corner of the parcel of land described and designated PARCEL FIVE in the Decree Settling Ninth and Final Account of Testamentary Trustee and of Final Distribution dated July 12, 1963 and recorded in Book 1706 of Official Records at page 164, Marin County Records; thence leaving said last mentioned northwesterly boundary line and running along the westerly boundary line of the parcel of land described in said trustee's deed recorded April 23, 1968

(7) south 11° 33' 00" east 229.52 feet and
(8) south 7° 28' 40" east 55.00 feet

to the most northerly corner of the parcel of land described and designated PARCEL SIX in said final decree dated July 12, 1963; thence leaving said last mentioned westerly boundary line and running along the southwesterly boundary line of the parcel of land described in said trustee's deed recorded April 23, 1968, said southwesterly boundary line being the northeasterly boundary line of said parcel of land designated PARCEL SIX

(9) south 43° 18' 20" east 392.07 feet

to the most westerly corner of the parcel of land described in the deed from State of California to Alyce Pashburg and others dated December 21, 1970 and recorded in Book 2427 of Official Records at page 495, Marin County Records; thence leaving said southwesterly boundary line and running along the northerly boundary line of the parcel of land described in said deed dated December 21, 1970

(10) north 86° 34' 00" east 21.20 feet

to the most easterly corner of the parcel of land described in said deed dated December 21, 1970; thence leaving said northerly boundary line and running along the easterly boundary line of the parcel of land described in said deed dated December 21, 1970 and along the westerly boundary line of the parcel of land described in the deed from Alyce Pashburg and others to State of California recorded August 6, 1970 in Book 2393 of Official Records at page 92, Marin County Records

(11) south 2° 35' 16" west 85.15 feet;
thence leaving said last mentioned westerly boundary line
(12) north 61° 04' 38" west 1133.63 feet
to a set standard Pacific Gas and Electric Company bronze monument; thence
(13) north 42° 04' 30" east 370.99 feet
to a set 5/8 inch reinforcing rod with aluminum cap marked L.S. 3322; thence
(14) north 17° 20' 50" east 259.43 feet
to a point in the general southerly boundary line of the parcel of land described in the deed from Alyce Pashburg and others to McGraw-Hill, Inc., dated May 8, 1964 and recorded in Book 1813 of Official Records at page 17, Marin County Records; thence running along said general southerly boundary line
(15) north 69° 06' 00" east 727.12 feet and
(16) north 39° 04' 00" east 66.71 feet
to a point in the westerly boundary line of the parcel of land described and designated PARCEL TWO in said deed dated July 21, 1952; thence leaving said general southerly boundary line and running along said last mentioned westerly boundary line
(17) south 3° 26' 00" east 121.40 feet, more or less,
to the point of beginning; containing 12.975 acres, more or less, and being a portion of Rancho Olompali."

EXCEPTING THEREFROM the parcel of land conveyed by Grantor to the State of California by deed dated July 10, 1974 and recorded in Book 2834 of Official Records at page 302, Marin County Records, and therein described and designated PARCEL 1.

PARCEL TWO

The parcel of land conveyed by the State of California to Grantor by deed dated September 26, 1973 and recorded in Book 2764 of Official Records at page 165, Marin County Records, and therein described as follows:

"A portion of "PARCEL ONE" and of "PARCEL TWO", as said parcels are described in State Deed No. 37872 to the State of California, recorded January 23, 1973, in Volume 2650, at Page 621, Official Records of Marin County, said portion being described as a whole as follows:

COMMENCING at the northerly terminus of that certain course described as "N. 2° 06' 56" W., 285.66 feet" in State Deed No. 28422 to the State of California, recorded October 21, 1969, in Volume 2334, at Page 297, Official Records of Marin County; thence along the northerly prolongation of said course N. 2° 06' 56" W., 310.34 feet to the northwesterly line of said PARCEL ONE; thence along last said line, the westerly line of last said parcel and the general northwesterly line and the southerly line of said PARCEL TWO, S. 40° 22' 46" W., 189.30 feet, S. 2° 07' 14" E., 74.01 feet, S. 40° 22' 46" W., 131.25 feet and N. 87° 52' 46" E., 216.54 feet to the point of commencement.

Containing 35,052 square feet, more or less."

Reserving to Grantor an easement for its existing transmission and distribution electric and communication facilities, including the right to reconstruct, replace (of the initial or any other size), remove, maintain, inspect, and use the existing electric and communication facilities; together with the right to excavate for, construct, reconstruct, replace (of initial or any other size), remove, maintain, inspect, and use additional facilities for the transmission and distribution of electric energy and for communication purposes, consisting of one or more lines of underground wires and cables, conduits, manholes, service boxes, transformers with associated concrete pads, and one or more lines of poles, towers, and/or other structures, wires and cables, including both underground and overhead ground wires, guy wires, anchors and all necessary and proper foundations, footings, crossarms, appliances, fixtures, and appurtenances for use in connection with said poles, towers and/or other structures, underground wires and cables (hereinafter referred to collectively as "the **Electric Facilities**"); together with a right of way, within the easement area described as follows:

> The parcel of land described and designated Parcel 5 in EXHIBIT "A" and shown on EXHIBIT "F", attached hereto and made a part hereof (the "**Electric Easement Area**").

Further reserving to Grantor an easement for its existing anchors, guy wires and cables, including the right to reconstruct, replace (of the initial or any other size), remove, maintain, inspect and use for supporting Grantor's pole line, together with the right to excavate for, construct, reconstruct, replace (of the initial or any other size), remove, maintain, inspect and use such additional anchors, guy wires and cables (hereinafter referred to collectively as the "**Anchor Facilities**"), together with a right of way, within the easement area described as follows:

> The parcel of land described and designated Parcel 4 in EXHIBIT "A" and shown on EXHIBIT "E", attached hereto and made a part hereof ("**Anchor Easement Area**").

Further reserving to Grantor easements for its existing pipe lines, valves, and appurtenant facilities for conveying gas, including the right to reconstruct, replace (of the initial or any other size), remove, maintain, inspect, and use the existing gas facilities; together with the right to excavate for, construct, reconstruct, replace (of the initial or any other size), remove, maintain, inspect, and use such additional pipe lines, valves, and appurtenances for conveying gas, and other appliances, fittings, and devices for controlling electrolysis for use in connection with the existing and additional pipe lines, and such underground wires, cables, conduits, and appurtenances for communication purposes (hereinafter referred to collectively as the "**Gas Facilities**"), and the right to construct and maintain adequate protection therefor, together with a right of way, within the easement areas described as follows:

> The parcels of land described and designated Parcel 1, Parcel 2, and Parcel 3 in EXHIBIT "A" and shown on EXHIBIT "B", EXHIBIT "C", and EXHIBIT "D" all of which are attached hereto and made a part hereof (the "**Gas Easement Area**").

The Electric Facilities, Anchor Facilities and the Gas Facilities used together hereinafter are referred to as the ("**Facilities**"), and the Electric Easement Area, Anchor Easement Area and the Gas Easement Area used together hereinafter are referred to as the ("**Easement Areas**").

Further reserving to Grantor the right:

(a) of ingress to and egress from the Easement Areas over and across the Property by means of roads and lanes thereon, if such there be, otherwise by such route or routes as shall occasion the least practicable damage and inconvenience to Grantee and to use said roads, lanes, or routes to provide access to any of Grantor's easements and facilities located on lands adjacent to the Property; provided that such right of ingress, egress and access shall not extend to any portion of the Property which is isolated from the Easement Areas by any public road or highway now crossing or hereafter crossing the Property;

(b) to use such portion of the Property contiguous to the Easement Areas as may be reasonably necessary in connection with the construction, reconstruction, installation, inspection, maintenance, repair, replacement and removal of the Facilities;

(c) from time to time, to trim or to cut down, without Grantor paying compensation, any and all trees, roots, brush, vines, and to remove any associated supporting structures now or hereafter within the Easement Areas, and the further right, from time to time, to trim and cut down trees and brush along each side of the Easement Areas which now or hereafter in the opinion of Grantor may interfere with or be a hazard to any of the Facilities, or as Grantor deems necessary to comply with applicable state or federal regulations;

(d) from time to time to enlarge, improve, reconstruct, relocate, and replace the Electric Facilities with any other number or type of Electric Facilities either in the original location or at any alternate location or locations within the Electric Easement Area and from time to time to enlarge, improve, reconstruct, relocate, and replace the Anchor Facilities with any other number or type of Anchor Facilities either in the original location or at any alternate location or locations within the Anchor Easement Area;

(e) to install, maintain, and use gates in all fences which now cross or shall hereafter cross the Easement Areas; and

(f) to mark the location of the Easement Areas by suitable markers set in the ground; provided that said markers shall be placed in fences or other locations which will not interfere with any reasonable use Grantee shall make of the Easement Areas.

Grantee shall have the right to use the Easement Areas for purposed which will not interfere with Grantor's full enjoyment of the rights hereby reserved, provided that:

(a) Grantee shall not place or construct, nor allow a third party to place or construct, any building or other structure, or store flammable substances, or drill or operate any well, or construct any reservoir or other obstruction within the Easement Areas, or diminish or substantially add to the ground level in the Easement Areas, or construct any fences that will interfere with the maintenance and operation of the Facilities;

The Property hereby conveyed is no longer necessary or useful to Grantor in the performance by it of its duties to the public with the exception of the aforementioned reservations.

The provisions hereof shall inure to the benefit of and bind the successors and assigns of the respective parties hereto, and all covenants shall apply to and run with the Property.

Dated DECEMBER 15, 2023

PACIFIC GAS AND ELECTRIC COMPANY,
a California corporation

By _____
Andrew K. Williams
Vice President
Shared Services

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California
County of Contra Costa)

On December 15, 2023 before me, Marina Harris (Insert name) Notary Public,
personally appeared Andrew K. Williams

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

MARINA HARRIS
COMM. #2447750
Notary Public - California
Contra Costa County
My Comm. Expires June 21, 2027

NRO1 NRO1

Marina Harris
Signature of Notary Public

(Seal)

CAPACITY CLAIMED BY SIGNER

[ ] Individual(s) signing for oneself/themselves

[ ] Corporate Officer(s) of the above named corporation(s)

[ ] Trustee(s) of the above named Trust(s)

[ ] Partner(s) of the above named Partnership(s)

[ ] Attorney(s)-in-Fact of the above named Principal(s)

[ ] Other _____

Attach to LD 2403-06-1267
Area 7, North Bay Division
Land Service Office: San Francisco
Operating Department: Electric Distribution/Transmission & Gas Transmission
(T3N, R6W, MDM)
(Sec. 6, SE4ofNW4, NE4ofSW4)
FERC License Number(s): N/A
PG&E Drawing Number(s): L-9479, L-9480, L-9481, L-9482, L-9483
PLAT NO.: Elec.: PP31; Gas: 2862-C01
LD of any affected documents: 2403-06-0648, 2403-06-0657
LD of any Cross-referenced documents: 2403-06-0654
TYPE OF INTEREST: 2, 3, 4, 5, 6, 11f, 42, 43, 52
SBE Parcel Number: 135-21-027A-1
(For Quitclaims, % being quitclaimed): N/A
Order # or PM # (with Operations #, if applicable): 70036820
JCN: 01-13-079
County: Marin
Utility Notice Numbers: N/A
851 Approval Application No.: N/A
Prepared By: M5CF
Checked By: KCG6
Revised By: DQT1 (3/27/17)
Revised By: DQT1 (10/4/17)
Revised By: DQT1 (10/9/17)
Revised By: DQT1 (10/17/17)
Revised By: JADA (3/5/20)
Approved By: ERSe (3/27/17)

LD 2403-06-1267
2015281 (01-13-079) 01 16 5
Former Novato Service Center

EXHIBIT "A"

LANDS:
APN: 125-580-025

Real property situate in the County of Marin, State of California, being a portion of that certain parcel of land as described in the deed from Francis Edward Allison, Sr., to Pacific Gas and Electric Company, dated June 26, 1973 and recorded July 12, 1973 in Book 2704 of Official Records Page 599 in the Office of the County Recorder of Marin County, described as follows:

PARCEL 1

A strip of land of the varying widths extending from the southerly boundary line of said deed (2704 O.R. 599) in a general northeasterly direction to the southerly boundary line as described in the deed from Alyce Pashburg and others to McGraw-Hill, Inc., dated May 8, 1964 and recorded in Book 1813 of Official Records, Page 17 in the Office of the County Recorder of said Marin County and being the initial uniform width of 70 feet and lying 35 feet on each side of the first course of the line described as follows:

Commencing at the most westerly corner of that certain 12.975 acre parcel of land shown and so designated on that map entitled "RECORD OF SURVEY, OF A PARCEL OF LAND IN THE RANCHO OLOMPALI AND BEING A PORTION OF O.R. 1706 P. 164 AND O.R. 2202 P. 327" dated June 1973 and recorded June 27, 1973 in Book 11, Records of Survey, Page 85 in the Office of the County Recorder of said county, said point being the northerly terminus of that certain course (12) described as "north 61° 04' 38" west 1133.63 feet" in said deed (2704 O.R. 599), said point also being on the southerly boundary line of said parcel described in said deed (2704 O.R. 599), and running thence along said southerly boundary line

(a) south 59° 45' 39" east 403.00 feet

to the TRUE POINT OF BEGINNING; thence leaving said southerly boundary line

(1) north 24° 30' 30" east 522.33 feet

to a point herein for convenience called Point "A"; thence continuing

(2) north 24° 30' 30" east 11.00 feet; thence changing from the uniform width of 80 feet to the uniform width of 50 feet lying 25 feet on each side of the following line which bears North 05° 31' 00" East 20.00 feet to a point herein for convenience called Point "B"; thence continuing along said course with the uniform width of 30 feet lying 15 feet on each side,

(3) north 05° 31' 00" east 307.96 feet

to point on the southerly boundary line as described in the deed from Alyce Pashburg and others to McGraw-Hill, Inc., dated May 8, 1964 and recorded in Book 1813 of Official Records, Page 17 in the Office of the County Recorder of said Marin County, said point being 279 feet more or less along said southerly boundary line distant from the

northwesterly corner of said parcel (2704 O.R. 599) and as shown on said "RECORD OF SURVEY" dated June 1973.

The sidelines of said strip to be shortened or lengthened so as to terminate at said southerly boundary line of said lands.

Containing 53,731 square feet, more or less.

And as shown on Exhibit "B" attached hereto and made part hereof.

PARCEL 2

A strip of land being the uniform width of 50 feet and lying 25 feet on each side of a centerline, more particularly described as follows:

Commencing at said Point "A", as said point is described and so designated in Parcel 1 described above, and running thence

(1) north 19° 58' 38" west 304.90 feet

to a point on the southerly boundary line as described in said deed (1813 O.R. 17), said point being 130 feet more or less along said southerly boundary line distant from the northwesterly corner of said parcel (2704 O.R. 599) and as shown on said "RECORD OF SURVEY" dated June 1973.

Except that portion lying within herein before described PARCEL 1.

The sidelines of said strip to be shortened or lengthened so as to terminate at said southerly boundary line of said lands.

Containing 12,522 square feet, more or less.

And as shown on Exhibit "C" attached hereto and made part hereof.

PARCEL 3

A strip of land being the uniform width of 20 feet and lying 10 feet on each side of a centerline, more particularly described as follows:

Commencing at said Point "B", as said point is described and so designated in Parcel 1 described above, and running thence

(1) south 21° 47' 00" east 231.38 feet

to a point on the northwesterly boundary line of the parcel of land as described in the trustee's deed from Sonoma Title Guaranty Company to Oliver Kullburg recorded April 23, 1968 in Book 2206 of Official Records, Page 188 in the Office of the County Recorder of said Marin County, said point being 3 feet more or less along said northwesterly boundary line distant from the most westerly corner of said parcel (2206 O.R. 188) and as shown on said "RECORD OF SURVEY" dated June 1973.

Except that portion lying within herein before described PARCEL 1.

The sidelines of said strip to be shortened or lengthened so as to terminate at said northwesterly boundary line of said lands.

Containing 3,597 square feet, more or less.

And as shown on Exhibit "D" attached hereto and made part hereof.

PARCEL 4

A strip of land being the uniform width of 5 feet and lying 2.5 feet on each side of a centerline, more particularly described as follows:

Commencing at the southerly terminus of that certain course (8) described as "south 7° 28' 40" east 55.00 feet" in said deed (2704 O.R. 599), said point also being on the westerly boundary line of said parcel described in said deed (2206 O.R. 188), and running thence along said westerly boundary line

(a) north 06° 09' 41" west 42.00 feet

to the TRUE POINT OF BEGINNING; thence leaving said westerly boundary line

(1) south 83° 50' 19" west 5.00 feet

to a point within said lands.

Containing 25.00 square feet.

And as shown on Exhibit "E" attached hereto and made part hereof.

PARCEL 5

A strip of land being the uniform width of 30 feet and lying 15 feet on each side of a centerline, more particularly described as follows:

Commencing at the northerly terminus of that certain course (9) described as "south 43° 18' 20" east 392.07 feet" in said deed (2704 O.R. 599), said point also being on the southwesterly boundary line of said parcel described in said deed (2206 O.R. 188), and running thence along said southwesterly boundary line

(a) south 41° 59' 05" east 62.00 feet

to the TRUE POINT OF BEGINNING; thence leaving said southwesterly boundary line

(1) south 19° 49' 58" east 93.95 feet; thence

(2) north 85° 33' 07" east 44.67 feet

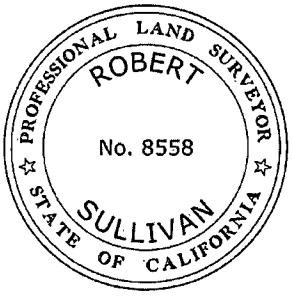
to a point on said southwesterly boundary line of said parcel described in said deed (2206 O.R. 188), said point also being 205.85 feet along said southwesterly boundary line distant from the most westerly corner of the parcel of land as described in the deed from the State

of California to Alyce Pashburg dated December 21, 1970 and recorded in Book 2427 of Official Records, Page 495 in the Office of the County Recorder of Marin County.

The sidelines of said strip to be shortened or lengthened so as to terminate at said northwesterly boundary line of said deed (2704 O.R. 599).

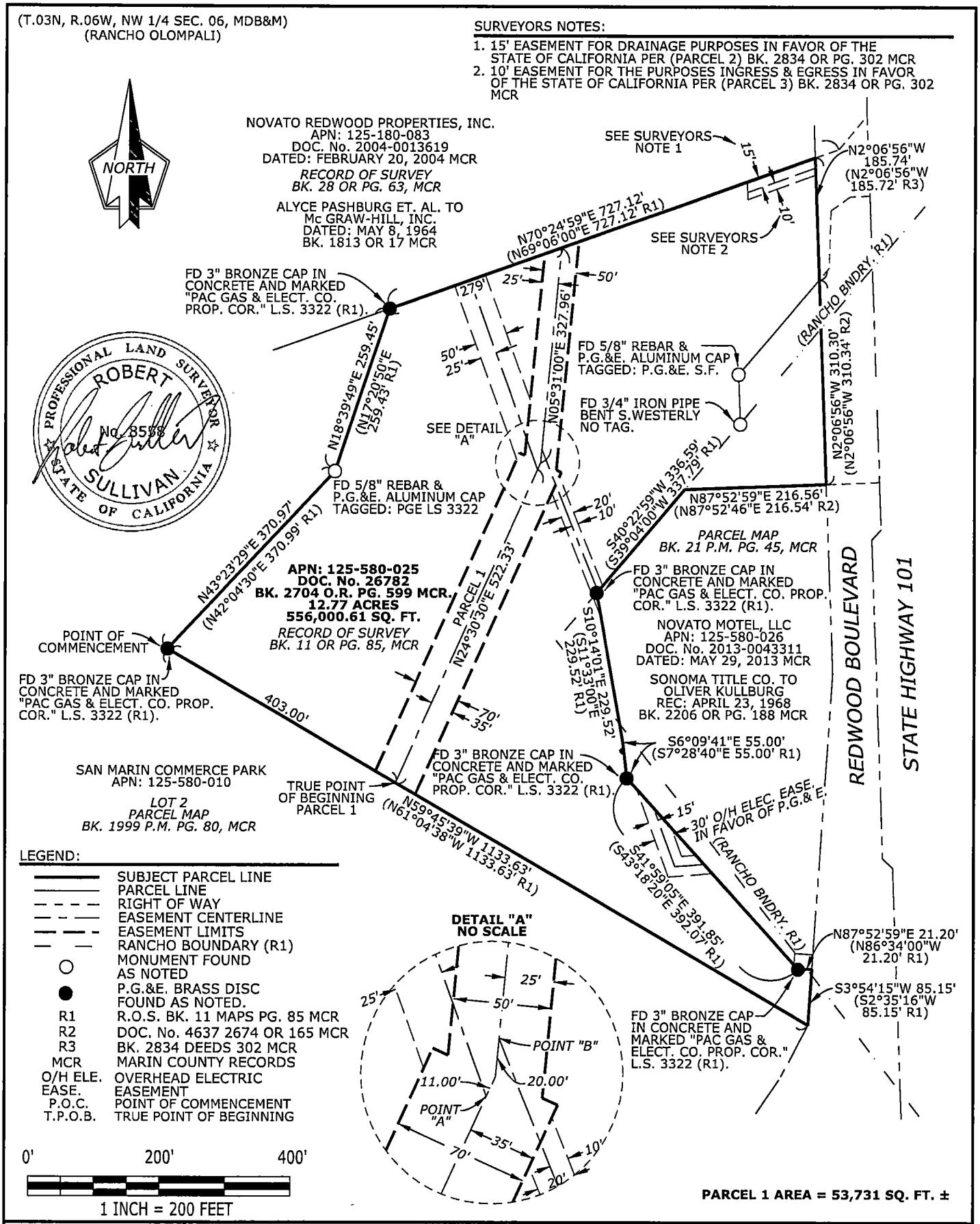
Containing 4,158 square feet, more or less.

And as shown on Exhibit "F" attached hereto and made part hereof.



12-22-2023

Robert Sullivan
LS No. 8558



PROFESSIONAL LAND SURVEYOR ROBERT SULLIVAN No. 8538 STATE OF CALIFORNIA

AUTHORIZATION	70036820
BY	W.D. CRUME
DR	C. GOODWIN
CH	R. SULLIVAN
O.K.	R. SULLIVAN
DATE	08/05/2019

EXHIBIT "B"
EASEMENT LOCATION - PARCEL 1
FORMER NOVATO SERVICE CENTER
8161 REDWOOD BOULEVARD
NOVATO CA. 94105
APN 125-580-025
LD 2403-06-1267

PACIFIC GAS AND ELECTRIC COMPANY
San Francisco California

PG&E LS & ES

JCN	01-13-079
AREA	1
COUNTY	MARIN
SCALE	1" = 200'
SHEET NO.	1 OF 5
DRAWING NUMBER	L-9479
CHANGE	4

(T.03N, R.06W, NW 1/4 SEC. 06, MDB&M)
(RANCHO OLOMPALI)

SURVEYORS NOTES:

1. 15' EASEMENT FOR DRAINAGE PURPOSES IN FAVOR OF THE STATE OF CALIFORNIA PER (PARCEL 2) BK. 2834 OR PG. 302 MCR
2. 10' EASEMENT FOR THE PURPOSES INGRESS & EGRESS IN FAVOR OF THE STATE OF CALIFORNIA PER (PARCEL 3) BK. 2834 OR PG. 302 MCR

NOVATO REDWOOD PROPERTIES, INC.
APN: 125-180-083
DOC. No. 2004-0013619
DATED: FEBRUARY 20, 2004 MCR
RECORD OF SURVEY
BK. 28 OR PG. 63, MCR

ALYCE PASHBURG ET. AL. TO
Mc GRAW-HILL, INC.
DATED: MAY 8, 1964
BK. 1813 OR 17 MCR

SEE SURVEYORS NOTE 1

15'

N2°06'56"W
185.74'
(N2°06'56"W
185.72' R3)

10'

SEE SURVEYORS NOTE 2

N70°24'59"E 727.12'
(N69°06'00"E 727.12' R1)

FD 3" BRONZE CAP IN CONCRETE AND MARKED "PAC GAS & ELECT. CO. PROP. COR." L.S. 3322 (R1).

130'

50'

50'

25'

25'

N19°58'38"W 304.90'

N5°31'00"E 327.96'

(RANCHO BNDRY. R1)

FD 5/8" REBAR & P.G.&E. ALUMINUM CAP TAGGED: P.G.&E. S.F.

FD 3/4" IRON PIPE BENT S.WESTERLY NO TAG.

N2°06'56"W 310.30'
(N2°06'56"W 310.34' R2)

PARCEL 2

SEE DETAIL "A"

N18°39'49"E 259.45'
(N17°20'50"E 259.43' R1)

FD 5/8" REBAR & P.G.&E. ALUMINUM CAP TAGGED: PGE LS 3322

S40°22'59"W 336.59'
(S39°04'00"W 337.79' R1)

N87°52'59"E 216.56'
(N87°52'46"E 216.54' R2)

20'

10'

PARCEL MAP
BK. 21 P.M. PG. 45, MCR

N43°23'29"E 370.97'
(N42°04'30"E 370.99' R1)

APN: 125-580-025
DOC. No. 26782
BK. 2704 O.R. PG. 599 MCR.
12.77 ACRES
556,000.61 SQ. FT.
RECORD OF SURVEY
BK. 11 OR PG. 85, MCR

N24°30'30"E 522.33'

FD 3" BRONZE CAP IN CONCRETE AND MARKED "PAC GAS & ELECT. CO. PROP. COR." L.S. 3322 (R1).

S10°14'01"E 229.52'
(S11°33'00"E 229.52' R1)

NOVATO MOTEL, LLC
APN: 125-580-026
DOC. No. 2013-0043311
DATED: MAY 29, 2013 MCR

SONOMA TITLE CO. TO
OLIVER KULLBURG
REC: APRIL 23, 1968
BK. 2206 OR PG. 188 MCR

FD 3" BRONZE CAP IN CONCRETE AND MARKED "PAC GAS & ELECT. CO. PROP. COR." L.S. 3322 (R1).

403.00'

70'

35'

S6°09'41"E 55.00'
(S7°28'40"E 55.00' R1)

FD 3" BRONZE CAP IN CONCRETE AND MARKED "PAC GAS & ELECT. CO. PROP. COR." L.S. 3322 (R1).

15'

30' O/H ELEC. EASE. IN FAVOR OF P.G.& E.

(RANCHO BNDRY. R1)

S41°59'05"E 391.85'
(S43°18'20"E 392.07' R1)

N59°45'39"W 1133.63'
(N61°04'38"W 1133.63' R1)

SAN MARIN COMMERCE PARK
APN: 125-580-010

LOT 2
PARCEL MAP
BK. 1999 P.M. PG. 80, MCR

REDWOOD BOULEVARD

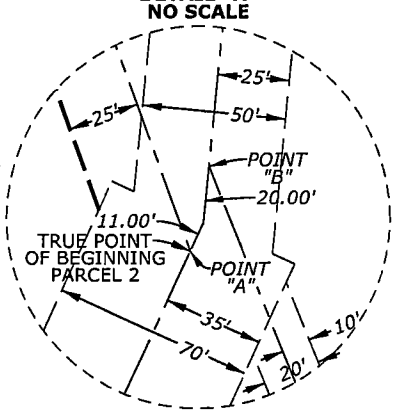
STATE HIGHWAY 101

N87°52'59"E 21.20'
(N86°34'00"W
21.20' R1)

S3°54'15"W 85.15'
(S2°35'16"W
85.15' R1)

FD 3" BRONZE CAP IN CONCRETE AND MARKED "PAC GAS & ELECT. CO. PROP. COR." L.S. 3322 (R1).

DETAIL "A"
NO SCALE



LEGEND:

———	SUBJECT PARCEL LINE
———	PARCEL LINE
– – – –	RIGHT OF WAY
— – —	EASEMENT CENTERLINE
— — -	EASEMENT LIMITS
— · —	RANCHO BOUNDARY (R1)
○	MONUMENT FOUND AS NOTED
●	P.G.&E. BRASS DISC FOUND AS NOTED.
R1	R.O.S. BK. 11 MAPS PG. 85 MCR
R2	DOC. No. 4637 2674 OR 165 MCR
R3	BK. 2834 DEEDS 302 MCR
MCR	MARIN COUNTY RECORDS
O/H ELE. EASE.	OVERHEAD ELECTRIC EASEMENT
P.O.C.	POINT OF COMMENCEMENT
T.P.O.B.	TRUE POINT OF BEGINNING

0' 200' 400'

1 INCH = 200 FEET

PARCEL 2 AREA = 12,522 SQ. FT. ±

PROFESSIONAL LAND SURVEYOR
ROBERT
No. 8538
SULLIVAN
STATE OF CALIFORNIA

AUTHORIZATION	70036820
BY	W.D. CRUME
DR	C. GOODWIN
CH	R. SULLIVAN
O.K.	R. SULLIVAN
DATE	08/05/2019

EXHIBIT "C"
EASEMENT LOCATION - PARCEL 2
FORMER NOVATO SERVICE CENTER
8161 REDWOOD BOULEVARD
NOVATO CA. 94105
APN 125-580-025
LD 2403-06-1267
PACIFIC GAS AND ELECTRIC COMPANY
San Francisco California

PG&E
LS & ES

JCN	01-13-079
AREA	1
COUNTY	MARIN
SCALE	1" = 200'
SHEET NO.	2 OF 5
DRAWING NUMBER	L-9480
CHANGE	4

(T.03N, R.06W, NW 1/4 SEC. 06, MDB&M)
(RANCHO OLOMPALI)

SURVEYORS NOTES:

1. 15' EASEMENT FOR DRAINAGE PURPOSES IN FAVOR OF THE STATE OF CALIFORNIA PER (PARCEL 2) BK. 2834 OR PG. 302 MCR
2. 10' EASEMENT FOR THE PURPOSES INGRESS & EGRESS IN FAVOR OF THE STATE OF CALIFORNIA PER (PARCEL 3) BK. 2834 OR PG. 302 MCR

NOVATO REDWOOD PROPERTIES, INC.
APN: 125-180-083
DOC. No. 2004-0013619
DATED: FEBRUARY 20, 2004 MCR
RECORD OF SURVEY
BK. 28 OR PG. 63, MCR

ALYCE PASHBURG ET. AL. TO
Mc GRAW-HILL, INC.
DATED: MAY 8, 1964
BK. 1813 OR 17 MCR

SEE SURVEYORS NOTE 1

SEE SURVEYORS NOTE 2

N2°06'56"W 185.74' (N2°06'56"W 185.72' R3)

N70°24'59"E 727.12' (N69°06'00"E 727.12' R1)

FD 3" BRONZE CAP IN CONCRETE AND MARKED "PAC GAS & ELECT. CO. PROP. COR." L.S. 3322 (R1).

N18°39'49"E 259.45' (N17°20'50"E 259.43' R1)

N5°31'00"E 307.96'

(RANCHO BNDRY. R1)

N2°06'56"W 310.30' (N2°06'56"W 310.34' R2)

FD 5/8" REBAR & P.G.&E. ALUMINUM CAP TAGGED: P.G.&E. S.F.

FD 3/4" IRON PIPE BENT S.WESTERLY NO TAG.

SEE DETAIL "A"

FD 5/8" REBAR & P.G.&E. ALUMINUM CAP TAGGED: PGE LS 3322

S40°22'59"W 336.59' (S39°04'00"W 337.79' R1)

N87°52'59"E 216.56' (N87°52'46"E 216.54' R2)

PARCEL MAP
BK. 21 P.M. PG. 45, MCR

N43°23'29"E 370.97' (N42°04'30"E 370.99' R1)

APN: 125-580-025
DOC. No. 26782
BK. 2704 O.R. PG. 599 MCR.
12.77 ACRES
556,000.61 SQ. FT.
RECORD OF SURVEY
BK. 11 OR PG. 85, MCR

N24°30'30"E 533.33'

S21°47'00"E 231.38'

PARCEL 3

SEE DETAIL "B"

FD 3" BRONZE CAP IN CONCRETE AND MARKED "PAC GAS & ELECT. CO. PROP. COR." L.S. 3322 (R1).

S10°14'01"E 229.52' (S11°33'00"E 229.52' R1)

NOVATO MOTEL, LLC
APN: 125-580-026
DOC. No. 2013-0043311
DATED: MAY 29, 2013 MCR

SONOMA TITLE CO. TO
OLIVER KULLBURG
REC: APRIL 23, 1968
BK. 2206 OR PG. 188 MCR

POINT OF COMMENCEMENT

FD 3" BRONZE CAP IN CONCRETE AND MARKED "PAC GAS & ELECT. CO. PROP. COR." L.S. 3322 (R1).

403.00'

S6°09'41"E 55.00' (S7°28'40"E 55.00' R1)

SAN MARIN COMMERCE PARK
APN: 125-580-010

LOT 2
PARCEL MAP
BK. 1999 P.M. PG. 80, MCR

FD 3" BRONZE CAP IN CONCRETE AND MARKED "PAC GAS & ELECT. CO. PROP. COR." L.S. 3322 (R1).

N59°45'39"W 1133.63' (N61°04'38"W 1133.63' R1)

30' O/H ELEC. EASE. IN FAVOR OF P.G.& E.

S41°59'05"E 391.85' (S43°18'20"E 392.07' R1)

(RANCHO BNDRY. R1)

N87°52'59"E 21.20' (N86°34'00"W 21.20' R1)

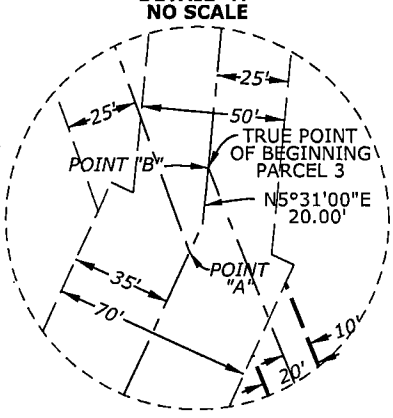
S3°54'15"W 85.15' (S2°35'16"W 85.15' R1)

FD 3" BRONZE CAP IN CONCRETE AND MARKED "PAC GAS & ELECT. CO. PROP. COR." L.S. 3322 (R1).

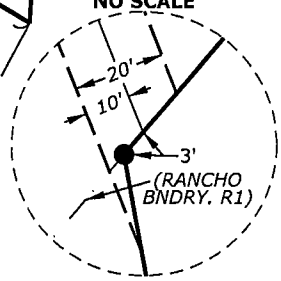
REDWOOD BOULEVARD

STATE HIGHWAY 101

DETAIL "A"
NO SCALE



DETAIL "B"
NO SCALE



LEGEND:

———	SUBJECT PARCEL LINE
———	PARCEL LINE
— — —	RIGHT OF WAY
— - —	EASEMENT CENTERLINE
— — -	EASEMENT LIMITS
— —	RANCHO BOUNDARY (R1)
○	MONUMENT FOUND AS NOTED
●	P.G.&E. BRASS DISC FOUND AS NOTED.
R1	R.O.S. BK. 11 MAPS PG. 85 MCR
R2	DOC. No. 4637 2674 OR 165 MCR
R3	BK. 2834 DEEDS 302 MCR
MCR	MARIN COUNTY RECORDS
O/H ELE. EASE.	OVERHEAD ELECTRIC EASEMENT
P.O.C.	POINT OF COMMENCEMENT
T.P.O.B.	TRUE POINT OF BEGINNING

0' 200' 400'

1 INCH = 200 FEET

PARCEL 3 AREA = 3,597 SQ. FT. ±

PROFESSIONAL LAND SURVEYOR
ROBERT
No. 8538
SULLIVAN
STATE OF CALIFORNIA

AUTHORIZATION	70036820
BY	W.D. CRUME
DR	C. GOODWIN
CH	R. SULLIVAN
O.K.	R. SULLIVAN
DATE	08/05/2019

EXHIBIT "D"
EASEMENT LOCATION - PARCEL 3
FORMER NOVATO SERVICE CENTER
8161 REDWOOD BOULEVARD
NOVATO CA. 94105
APN 125-580-025
LD 2403-06-1267
PACIFIC GAS AND ELECTRIC COMPANY
San Francisco California

PG&E LS & ES

JCN	01-13-079
AREA	1
COUNTY	MARIN
SCALE	1" = 200'
SHEET NO.	3 OF 5
DRAWING NUMBER	L-9481
CHANGE	3

(T.03N, R.06W, NW 1/4 SEC. 06, MDB&M)
(RANCHO OLOMPALI)

SURVEYORS NOTES:

1. 15' EASEMENT FOR DRAINAGE PURPOSES IN FAVOR OF THE STATE OF CALIFORNIA PER (PARCEL 2) BK. 2834 OR PG. 302 MCR
2. 10' EASEMENT FOR THE PURPOSES INGRESS & EGRESS IN FAVOR OF THE STATE OF CALIFORNIA PER (PARCEL 3) BK. 2834 OR PG. 302 MCR

NOVATO REDWOOD PROPERTIES, INC.
APN: 125-180-083
DOC. No. 2004-0013619
DATED: FEBRUARY 20, 2004 MCR
RECORD OF SURVEY
BK. 28 OR PG. 63, MCR

ALYCE PASHBURG ET. AL. TO
Mc GRAW-HILL, INC.
DATED: MAY 8, 1964
BK. 1813 OR 17 MCR

SEE SURVEYORS NOTE 1

15'

N2°06'56"W
185.74'
(N2°06'56"W
185.72' R3)

10'

SEE SURVEYORS NOTE 2

N70°24'59"E 727.12'
(N69°06'00"E 727.12' R1)

(RANCHO BNDRY. R1)

FD 3" BRONZE CAP IN CONCRETE AND MARKED "PAC GAS & ELECT. CO. PROP. COR." L.S. 3322 (R1).

50'

50'

25'

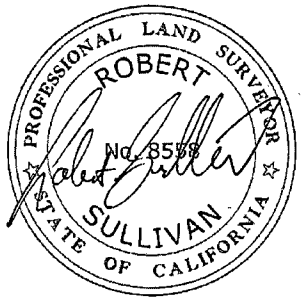
25'

FD 5/8" REBAR & P.G.&E. ALUMINUM CAP TAGGED: P.G.&E. S.F.

FD 3/4" IRON PIPE BENT S.WESTERLY NO TAG.

N2°06'56"W 310.30'
(N2°06'56"W 310.34' R2)

N18°39'49"E 259.45'
(N17°20'50"E
259.43' R1)



FD 5/8" REBAR & P.G.&E. ALUMINUM CAP TAGGED: PGE LS 3322

20'

10'

N87°52'59"E 216.56'
(N87°52'46"E 216.54' R2)

S40°22'59"W 336.59'
(S39°04'00"W 337.79' R1)

PARCEL MAP
BK. 21 P.M. PG. 45, MCR

APN: 125-580-025
DOC. No. 26782
BK. 2704 O.R. PG. 599 MCR.
12.77 ACRES
556,000.61 SQ. FT.
RECORD OF SURVEY
BK. 11 OR PG. 85, MCR

N43°23'29"E 370.97'
(N42°04'30"E 370.99' R1)

FD 3" BRONZE CAP IN CONCRETE AND MARKED "PAC GAS & ELECT. CO. PROP. COR." L.S. 3322 (R1).

FD 3" BRONZE CAP IN CONCRETE AND MARKED "PAC GAS & ELECT. CO. PROP. COR." L.S. 3322 (R1).

NOVATO MOTEL, LLC
APN: 125-580-026
DOC. No. 2013-0043311
DATED: MAY 29, 2013 MCR

SONOMA TITLE CO. TO
OLIVER KULLBURG
REC: APRIL 23, 1968
BK. 2206 OR PG. 188 MCR

S10°14'01"E 229.52'
(S11°33'00"E
229.52' R1)

REDWOOD BOULEVARD

STATE HIGHWAY 101

70'

35'

PARCEL 4

S6°09'41"E 55.00'
(S7°28'40"E 55.00' R1)

SEE DETAIL "A"

P.O.C.

SAN MARIN COMMERCE PARK
APN: 125-580-010

LOT 2
PARCEL MAP
BK. 1999 P.M. PG. 80, MCR

FD 3" BRONZE CAP IN CONCRETE AND MARKED "PAC GAS & ELECT. CO. PROP. COR." L.S. 3322 (R1).

PARCEL 2

15'

30' O/H ELEC. EASE. IN FAVOR OF P.G.& E.

(RANCHO BNDRY. R1)

N59°45'39"W 1133.63'
(N61°04'38"W 1133.63' R1)

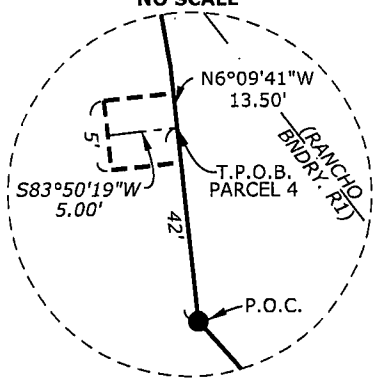
S41°59'05"E 391.85'
(S43°18'20"E 392.07' R1)

N87°52'59"E 21.20'
(N86°34'00"W
21.20' R1)

S3°54'15"W 85.15'
(S2°35'16"W
85.15' R1)

FD 3" BRONZE CAP IN CONCRETE AND MARKED "PAC GAS & ELECT. CO. PROP. COR." L.S. 3322 (R1).

DETAIL "A"
NO SCALE



LEGEND:

———	SUBJECT PARCEL LINE
———	PARCEL LINE
— — —	RIGHT OF WAY
— - —	EASEMENT CENTERLINE
— — —	EASEMENT LIMITS
— —	RANCHO BOUNDARY (R1)
○	MONUMENT FOUND AS NOTED
●	P.G.&E. BRASS DISC FOUND AS NOTED.
R1	R.O.S. BK. 11 MAPS PG. 85 MCR
R2	DOC. No. 4637 2674 OR 165 MCR
R3	BK. 2834 DEEDS 302 MCR
MCR	MARIN COUNTY RECORDS
O/H ELE. EASE.	OVERHEAD ELECTRIC EASEMENT
P.O.C.	POINT OF COMMENCEMENT
T.P.O.B.	TRUE POINT OF BEGINNING

0' 200' 400'

1 INCH = 200 FEET

PARCEL 4 AREA = 25.00 SQ. FT.

AUTHORIZATION	70036820
BY	W.D. CRUME
DR	C. GOODWIN
CH	R. SULLIVAN
O.K.	R. SULLIVAN
DATE	08/05/2019

EXHIBIT "E"
EASEMENT LOCATION - PARCEL 4
FORMER NOVATO SERVICE CENTER
8161 REDWOOD BOULEVARD
NOVATO CA. 94105
APN 125-580-025
LD 2403-06-1267

PACIFIC GAS AND ELECTRIC COMPANY
San Francisco California

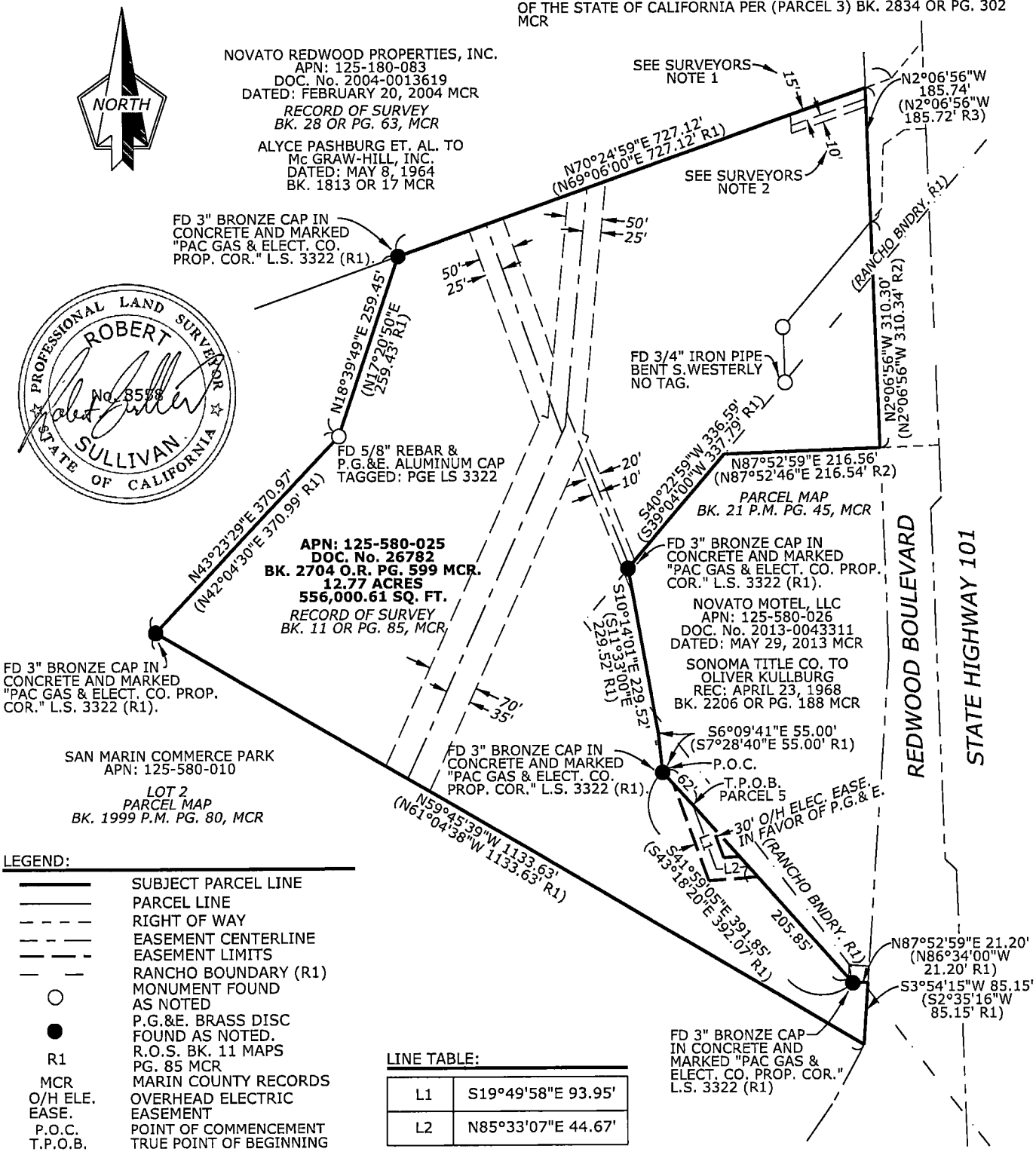
PG&E LS & ES

JCN	01-13-079
AREA	1
COUNTY	MARIN
SCALE	1" = 200'
SHEET NO.	4 OF 5
DRAWING NUMBER	L-9482
CHANGE	4

(T.03N, R.06W, NW 1/4 SEC. 06, MDB&M)
(RANCHO OLOMPALI)

SURVEYORS NOTES:

1. 15' EASEMENT FOR DRAINAGE PURPOSES IN FAVOR OF THE STATE OF CALIFORNIA PER (PARCEL 2) BK. 2834 OR PG. 302 MCR
2. 10' EASEMENT FOR THE PURPOSES INGRESS & EGRESS IN FAVOR OF THE STATE OF CALIFORNIA PER (PARCEL 3) BK. 2834 OR PG. 302 MCR



PROFESSIONAL LAND SURVEYOR
ROBERT
No. 8558
SULLIVAN
STATE OF CALIFORNIA

LEGEND:

———	SUBJECT PARCEL LINE
———	PARCEL LINE
– – – –	RIGHT OF WAY
— – —	EASEMENT CENTERLINE
— — —	EASEMENT LIMITS
— —	RANCHO BOUNDARY (R1)
○	MONUMENT FOUND AS NOTED
●	P.G.&E. BRASS DISC FOUND AS NOTED.
R1	R.O.S. BK. 11 MAPS PG. 85 MCR
MCR	MARIN COUNTY RECORDS
O/H ELE. EASE.	OVERHEAD ELECTRIC EASEMENT
P.O.C.	POINT OF COMMENCEMENT
T.P.O.B.	TRUE POINT OF BEGINNING

LINE TABLE:

L1	S19°49'58"E 93.95'
L2	N85°33'07"E 44.67'

0' 200' 400'

1 INCH = 200 FEET

PARCEL 5 AREA = 4,158 SQ. FT. ±

AUTHORIZATION	70036820
BY	W.D. CRUME
DR	C. GOODWIN
CH	R. SULLIVAN
O.K.	R. SULLIVAN
DATE	08/05/2019

EXHIBIT "F"
EASEMENT LOCATION - PARCEL 5
FORMER NOVATO SERVICE CENTER
8161 REDWOOD BOULEVARD
NOVATO CA. 94105
APN 125-580-025
LD 2403-06-1267

PACIFIC GAS AND ELECTRIC COMPANY
San Francisco California

PG&E
LS & ES

JCN	01-13-079
AREA	1
COUNTY	MARIN
SCALE	1" = 200'
SHEET NO.	5 OF 5
DRAWING NUMBER	L-9483
CHANGE	4