AGENDA

Special Meeting

City Council Chamber - 1243 National City Boulevard, National City, CA

Ron Morrison, Mayor
Luz Molina, Vice-Mayor - District 1
Jose Rodriguez, Councilmember -District 2
Ditas Yamane, Councilmember – District 3
Marcus Bush, Councilmember – District 4

Stephen Manganiello, Acting City Manager
Heidi Skinner, Interim City Attorney
Shelley Chapel, MMC, City Clerk

The City Council also sits as the City of National City Community Development Commission, Housing Authority, Joint Powers Financing Authority, and Successor Agency to the Community Development Commission as the National City Redevelopment Agency

Thank you for participating in local government and the City of National City Council Meetings.

Meetings: Regular City Council Meetings are held on the first and third Tuesday of the month at 6:00 p.m. Special Closed Session Meetings and Workshops may be same day, the start time is based on needs. Check Special Agendas for times.

Location: Regular City Council Meetings are held in the Council Chamber located at City Hall, 1243 National City Boulevard, National City, CA 91950, the meetings are open to the public.

Agendas and Material: Agendas and Agenda Packet for items listed are available on the City website, and distributed to the City Council no less than 72 hours before the City Council Meeting. Sign up for E-Notifications to receive alerts when items are posted.

Public Participation: Encouraged in a number of ways as described below. Members of the public may attend the City Council Meeting in person, watch the City Council Meeting via live web stream, or participate remotely via Zoom. Recording of Meetings are archived and available for viewing on the City's website.

To listen to the live stream in Spanish, you must register for Zoom prior to the meeting for access.

All Zoom registration must be completed **two (2)** hours prior to the City Council Meeting for access.

Public Comment: Persons wishing to address the City Council on matters not on the agenda may do so under Public Comments. Those wishing to speak on items on the agenda may do so when the item is being considered. Please submit a Speaker's Slip to the City Clerk before the meeting or immediately following the announcement of the item. All comments will be limited up to three (3) minutes. The Presiding Officer shall have the authority to reduce the time allotted to accommodate for a large number of speakers. *(City Council Policy 104)*

All written comment must be submitted no later than **four (4)** hours prior to the start of the meeting to allow time for distribution to the City Council.

EFFECTIVE JANUARY 1, 2023

All Contributions to Candidates and Current Elected Officials are required to self-report a Declaration of Campaign Contribution to a Councilmember of more than $250 within the past year (effective Jan 1, 2023). This report may be included on the Public Comment Speaker Slip to be completed prior to the City Council Meeting.

Spanish Interpretation Services: Spanish Interpretation Services are available; please contact the City Clerk before the start of the meeting for assistance. clerk@nationalcityca.gov

American Disabilities Act Title II: In compliance with the American Disabilities Act of 1990, persons with a disability may request an agenda in appropriate alternative formats as required by Title II. Any person with a disability who requires a modification or accommodation to participate in a meeting should direct such request to the City Clerk's Office (619) 336-4228 at least 24 hours in advance of the meeting.

AGENDA

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Gracias por participar en las reuniones del gobierno local y del Consejo de la Ciudad de National City.

Reuniones: Las reuniones regulares del Consejo Municipal se llevan a cabo el primer y tercer martes del mes a las 6:00 p.m. La reunión especial de sesión privada y los talleres pueden ser el mismo día, la hora de inicio se basa en las necesidades. Consulte las agendas especiales para conocer los horarios.

Ubicación: Las reuniones regulares del Concejo Municipal se llevan a cabo en la Cámara del Consejo ubicada en el Ayuntamiento, 1243 National City Boulevard, National City, CA 91950, las reuniones están abiertas al público.

Agendas y Material: Las Agendas y el Paquete de Agenda para los temas enumerados están disponibles en el sitio web de la Ciudad y se distribuyen al Concejo Municipal no menos de 72 horas antes de la Reunión del Concejo Municipal. Regístrese para recibir notificaciones electrónicas cuando se publiquen artículos.

Participación pública: Se fomenta de varias maneras como se describe a continuación. Los miembros del público pueden asistir a la Reunión del Concejo Municipal en persona, ver la Reunión del Concejo Municipal a través de la transmisión web en vivo o participar de forma remota a través de Zoom. Las grabaciones de las reuniones están archivadas y disponibles para su visualización en el sitio web de la Ciudad.

Para escuchar la transmission en Español, registration por Zoom es requerido antes del comienzo de la sesión.

Todo registro para la trasmisión por Zoom debe completarse **dos (2)** horas antes de la Reunión del Concejo Municipal.

Comentario Público: Las personas que deseen dirigirse al Concejo Municipal sobre asuntos que no están en la agenda pueden hacerlo bajo Comentarios públicos. Quienes deseen hacer uso de la palabra sobre los temas del programa podrán hacerlo cuando se esté examinando el tema. Por favor, envíe una solicitud del orador al Secretario de la Ciudad antes de la reunión o inmediatamente después del anuncio del artículo. Todos los comentarios estarán limitados a tres (3) minutos. El Presidente tendrá la autoridad para reducir el tiempo asignado para dar cabida a un gran número de oradores. (Política del Concejo Municipal 104)

Si desea enviar comentarios por escrito, envíe un correo electrónico a la Oficina del Secretario de la Ciudad al menos 1 hora antes de la Reunión del Consejo Municipal para dar tiempo a la distribución al Consejo Municipal.

Todos comentarios deben estar sometidos a más tardar **cuatro (4)** horas antes del comienzo de la sesión.

A PARTIR DEL 1 DE ENERO DE 2023

Todas las contribuciones a los candidatos y funcionarios electos actuales deben autoinformar una Declaración de contribución de campaña a un concejal de más de $ 250 en el último año (a partir del 1 de enero de 2023). Este informe puede incluirse en el Recibo del orador de comentarios públicos que se completará antes de la reunión del Concejo Municipal

Servicios de interpretación en español: Los servicios de interpretación en español están disponibles, comuníquese con el Secretario de la Ciudad antes del inicio de la reunión para obtener ayuda.

Título II de la Ley de Discapacidades Americanas: En cumplimiento con la Ley de Discapacidades Americanas de 1990, las personas con discapacidad pueden solicitar una agenda en formatos alternativos apropiados según lo requerido por el Título II. Cualquier persona con una discapacidad que requiera un modificación o adaptación para participar en una reunión debe dirigir dicha solicitud a la Oficina del Secretario de la Ciudad (619) 336-4228 al menos 24 horas antes de la reunión.

State of California)
)ss.
County of San Diego)

AFFIDAVIT OF POSTING

I, Shelley Chapel, MMC, City Clerk of the City of National City, hereby declare under penalty of perjury that this notice of a Special Meeting was called by the City Council of the City of National City was posted and provided on Wednesday, May 27, 2026, at 1:00 p.m. Said meeting to be held Friday, May 29, 2026, at 4:00 p.m. in the City Hall, City Council Chambers, 1243 National City Blvd., in the City of National City, California. Said notice was posted on the Bulletin Boards in front of City Hall and the Library.

Shelley Chapel

Shelley Chapel, MMC, City Clerk

AGENDA

Consolidated Special Meeting

Friday, May 29, 2026, 4:00 p.m.
City Council Chamber - 1243 National City Boulevard
National City, CA

Pages

1. CALL TO ORDER

2. ROLL CALL

3. PLEDGE OF ALLEGIANCE TO THE FLAG

4. PUBLIC COMMENT (Comment will be specific to Agenda Item)

   Speakers will have up to three (3) minutes.

5. STAFF REPORT

   5.1 Own National City Homeownership RFP Proposal Recommendations 2

   Recommendation:
   Review, Receive Presentation, and Provide Staff Direction to Enter Discussions with Select Development Teams to Draft Exclusive Negotiation Agreements ("ENAs") for Future City Council Consideration at a Subsequent Meeting Date.

6. CLOSED SESSSION

   6.1 PUBLIC EMPLOYMENT

   Government Code Section 54957(b)(1)
   Position: City Manager

7. ADJOURNMENT

AGENDA REPORT

Department: **Community Development**
Prepared by: **Angelita Palma and David McEachern, Community Development**
Meeting Date: **Friday, May 29, 2026**
Approved by: **Stephen Manganiello, Acting City Manager**

SUBJECT:
Own National City Homeownership RFP Proposal Recommendations

RECOMMENDATION:
Review, Receive Presentation, and Provide Staff Direction to Enter Discussions with Select Development Teams to Draft Exclusive Negotiation Agreements ("ENAs") for Future City Council Consideration at a Subsequent Meeting Date.

BOARD/COMMISSION/COMMITTEE PRIOR ACTION:
1. September 19, 2023, City Council Meeting Revisions to Policy 901
2. City Council Resolution 2023-139, Management of Real Property Policy 901 Amendment
3. CDC-HA Resolution 2023-111, SANDAG HAP 2.0 grant application for "Own National City"
4. CDC-HA Resolution 2024-89, Local Preference Policy Amendment
5. CDC-HA Resolution 2024-93, RFQ for On-Call Housing Consulting Services
6. CDC-HA Resolution 2024-94, Authorization to use HAP 2.0 grant funds for Own National City
7. CDC-HA Resolution 2025-95, RFP Agreement for City-Owned Properties for Homeownership
8. March 18, 2025, City Council Homeownership Special Workshop: Homeownership on City-Owned Properties and Homeownership Study Preliminary Findings
9. City Council Resolution 2026-37 DTSC to oversee the investigation and/or remediation of any potential hazardous substances at 921-929 National City Blvd and 1028 A Avenue.

EXPLANATION:

BACKGROUND

On February 7, 2023, a City Council Policy #105 request was added to the regular agenda to review and discuss City Council Policy # 901 Management of Real Property (Sale, Lease, Rental, Surplus) at the next regularly scheduled City Council meeting with the intent to expand homeownership opportunities within City-owned Properties. On February 21, 2023, Housing Authority staff provided a presentation on historic and current homeownership programs and projects in National City; market data and trends affecting the feasibility of homeownership development; and potential policies to prioritize and promote homeownership development on City-owned property. Staff received direction from the City Council to revisit at a future date, with proposed changes to the Policy and other recommended policy actions to consider, to further incentivize homeownership development in National City.

Following the City Council's direction, several key actions and milestones were completed to advance homeownership initiatives and related policy efforts. The City Council adopted a Local Preference Policy Amendment (CDC-HA Resolution 2024-89, February 6, 2024), while also navigating significant external funding changes, including State of California budget reductions affecting SANDAG's funding available for housing and planning efforts available to National City which staff applied and received a grant for in the amount of $450,000 so that efforts to advance homeownership did not affect the general fund. Concurrently, the Focused General Plan Update (FGPU found at www.nationalcityca.gov/generalplan), a four-year, HAP 1.0 and SGIP grant-funded effort, was completed in Spring 2024 and later served as a foundational planning resource for the Own National City Study.

To support staff, the Housing Authority released a Request for Qualifications (RFQ) for On-Call Housing Consulting Services on May 2, 2024, and subsequently approved an Agreement for Housing Consulting Services (Resolution 2024-9) on June 18, 2024. Additional progress included SANDAG making HAP 2.0 funds available on August 1, 2024, followed by formal authorization of HAP 2.0 funding (CDC-HA Resolution 2024-94) on November 5, 2024. In early 2025, the City advanced public engagement and implementation efforts with the launch of the project webpage (www.nationalcityca.gov/ownnatcity) on January 21, 2025, approval of an agreement for RFP/grant funds (Resolution 2025-95) on the same date, and issuance of a Public Notice of Vacant Real Property Available for Disposition on February 11, 2025.

On January 21, 2025, the Community Development Commission-Housing Authority of the City of National City ("CDC-HA") entered into an agreement with Keyser Marston Associates, Inc. ("KMA"), a multi-disciplined real estate and economic consulting firm, to draft, solicit, and evaluate a request for proposals ("RFP") for City-owned properties to create for-sale homeownership opportunities as part of a project called "Own National City." Own National City is intended to propel the implementation of City Council Policy No. 901 **(Exhibit A),** by prioritizing the development of homeownership units on City-owned properties zoned for residential use, thereby helping to reduce the disparity in homeownership rates between National City and the surrounding region.

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The CDC-HA released the RFP **(Exhibit B)** on March 19, 2025, seeking:

- Experienced non-profit or for-profit developers to enter into one or more Exclusive Negotiation Agreements to complete due diligence,
- Negotiate a Disposition and Development Agreement, and
- Ultimately develop the site(s) with affordable and/or mixed-income for-sale housing.

Development teams were asked to demonstrate their **experience, capability/qualifications, and creativity** in delivering affordable homeownership projects

Submittals were required to include:

- Relevant development experience
- Financial capacity
- Conceptual development plans
- Project design approach
- Financial proposal
- Other pertinent supporting information

A total of **nine (9) proposals** were received across the **six (6) City-owned RFP properties.**

The proposals were analyzed by KMA and CDC-HA staff based on the Evaluation Criteria listed in the RFP, including:

1. The financial strength and capacity of the Development Team and their experience in developing comparable projects.
2. Duration of affordability, ratio of affordable units to total units, and income range targeted.
3. Project design that includes a proposed mix of unit sizes suitable for families.
4. Proposals' overall financial proposal.

PROPOSALS RECEIVED

The three development teams listed below submitted proposals to the RFP. Information on each team can be found in **Exhibit C** and project site designs can be found in **Exhibit E.**

- Casa Familiar, Inc., 501(c)(3) a nonprofit organization
- Community HousingWorks and San Diego Habitat for Humanity, 501(c)(3) nonprofit organizations
- Otumba LLC. and San Andreas Real Estate Group, for-profit entities

A summary of the proposal characteristics is included below**.** Detailed analyses of key features of the proposals are included in **Exhibit C.**

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PROPOSALS RECEIVED (CONTINUED)

	SITE 1		SITE 2	SITE 3		SITE 4		SITE 5		SITE 6
	Highland Ave. and Eta Street ("Purple Cow")		Division Street and R Avenue ("Division Street")	Roosevelt Avenue and W. 11th Street ("Roosevelt Lot")		A Avenue and E. 11th Street ("A Avenue Lot")		Plaza Boulevard and E Avenue ("Lambs' Theater")		Plaza Bonita Center Way ("Plaza Bonita")
	CHW/Habitat		CHW/Habitat	CHW/Habitat	Otumba/ San Andres	CHW/Habitat	Otumba/ San Andres	Casa Familiar	CHW/Habitat	CHW/Habitat
I. PROJECT DECRIPTION										
Total Site Area	1.47 Acres		0.15 Acres	0.11 Acres	0.11 Acres	0.09 Acres	0.09 Acres	0.39 Acres	0.39 Acres	3.32 Acres
City Property Additional Site	0.00 Acres		0.00 Acres	0.00 Acres	0.45 Acres	0.00 Acres	0.38 Acres	0.82 Acres	0.00 Acres	0.00 Acres
Area Total Site Area	1.47 Acres		0.15 Acres	0.11 Acres	0.56 Acres	0.09 Acres	0.47 Acres	1.21 Acres	0.39 Acres	3.32 Acres
For-Sale or Rental	For-Sale	Rental	For-Sale	For-Sale	Rental & Rent-to-Ownership	For-Sale	For-Sale	Rent-to-Ownership	Rental	For-Sale
Product Type	Townhomes	Stacked-Flats	Single-Family Home with ADU	Duplexes, Stacked-Flats, Lofts, &	Stacked-Flats	Townhomes	Townhomes	Stacked-Flats	Stacked-Flats & Townhomes	Townhomes
F. Commercial Space	No	No	No	No	No	No	No	883 SF	No	No
II. PROJECT DESIGN										
Number of Stories	2 to 3 Stories	4 Stories	2 Stories	6 Stories	8 Stories	4 Stories	3 Stories	5 Stories	5 Stories	3 Stories
Number of Units	10 Units	82 Units	2 Units	20 Units	121 Units (1)	3 Units	18 Units	60 Units	62 Units	30 Units
Affordability	10 units- 70% AMI	82 units- 49% AMI average	2 units- 70% AMI	20 units- 70% AMI	3 units- 40% AMI	3 units- 70% AMI	2 units- 40% AMI	60 units- 49% AMI average	62 units- 49% AMI average	30 units- 70% AMI
Types of Units	3 Bedrooms	1 & 2 Bedrooms	3 Bedroom & 2 Bedroom ADU	Studios & 1 Bedrooms	1 & 2 Bedrooms (2)	3 Bedrooms	4 Bedrooms (2)	1, 2, & 3 Bedrooms	Studios, 1, & 2 Bedrooms	3 & 4 Bedrooms
Parking Spaces	10	82	2	4	139	3	37	68	44	33
Parking Ratio (Spaces/Unit)	1.00/Unit	1.00/Unit	1.00/Unit	0.20/Unit	1.15/Unit	1.00/Unit	2.05/Unit	1.13/Unit	0.71/Unit	1.10/Unit

RECOMMENDATIONS

The following tables summarize the development proposals received and provides recommendations on the selected development team for each site.

Site 1: Highland and Eta Street ("Purple Cow")		
Staff Recommendation	**Key Highlights**	**Proposal Findings**
Staff recommendation is to select the proposal by **Community HousingWorks and Habitat for Humanity**	*Development Team Capacity:* • Extensive experience in developing affordable rental and for-sale housing • Sufficient financial resources to carry out the proposed development • Prior experience developing affordable housing in National City • Strong track record working with the target population *Proposed Project:* • 10 for-sale townhomes for households earning up to 70% Area Median Income (AMI) with 45-year deed restrictions • 82 rental units for households at 30%-60% AMI for 55 years • Unit mix comprised of three-bedroom for-sale units and one- and two-bedroom rental units *Financial Proposal:* • For-sale component: ▪ Assumes land contribution from City ▪ Financing deficit of $2.5 M to be funded by partner and donor contributions • Rental component: ▪ Long-term ground lease with the City with an estimated lease value of $2.9 M. ▪ Assumes proposed allocation of eight (8) project-based vouchers (PBVs) from the City. ▪ Financing deficit of $4.4 M to be funded with a residual receipts loan from the City for the lease value of the site ($2.9 M) and $1.5 M cash contribution from the City.	• Proposal sufficiently meets RFP scope for developer capacity/experience, project design, and financial feasibility • The limited number of homeownership units compared to rental units reflects the development team's goal of supporting affordable homeownership while preserving financial feasibility through tax credit–financed rental housing

Site 2: Division Street and R Avenue ("Division Street")		
Staff Recommendation	**Key Highlights**	**Proposal Findings**
Staff recommendation is to select the proposal by **Community HousingWorks and Habitat for Humanity**	*Development Team Capacity*: • Extensive experience in developing affordable for-sale housing • Sufficient financial resources to carry out the proposed development • Prior experience developing affordable housing in National City • Strong track record working with the target population *Proposed Project:* • One (1) three-bedroom single-family home for a household earning up to 70% AMI with a 45-year deed restriction • One (1) two-bedroom accessory dwelling unit (ADU) *Financial Proposal:* • Assumes land contribution from City • Financing deficit of $110,000, to be funded by partner and donor contributions	• Proposal sufficiently meets RFP scope for developer capacity/experience, homeownership, project design, and financial feasibility

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Site 3: Roosevelt Avenue and W. 11th Street ("Roosevelt Lot")		
Staff Recommendation	**Key Highlights**	**Proposal Findings**
Staff recommendation is to <u>select</u> the proposal by **Community HousingWorks and Habitat for Humanity**	<u>*Development Team Capacity*</u>: • Extensive experience in developing affordable for-sale housing • Sufficient financial resources to carry out the proposed development • Prior experience developing affordable housing in National City • Strong track record working with the target population <u>*Proposed Project*</u>: • 20 for-sale units for households earning up to 70% AMI with 45-year deed restrictions • Studio and one-bedroom units in a mix of duplexes, stacked-flats, lofts, and townhomes <u>*Financial Proposal:*</u> • Assumes land contribution from City • Financing deficit of $1.6 M, proposed to be funded by partner and donor contributions	• Proposal sufficiently meets RFP scope for affordability, homeownership, and financial feasibility • Project design is partially restricted by land use characteristics

Staff Recommendation	Site 3: Roosevelt Avenue and W. 11th Street ("Roosevelt Lot")	Proposal Findings
Otumba LLC. and San Andres Real Estate Group The proposal is not recommended. The proposal by Otumba LLC. and San Andres was not advanced for further consideration due to the findings.	*Development Team Capacity*: • Did not demonstrate previous comparable affordable housing experience • Financial capacity review indicates a low level of liquidity and working capital • Limited experience developing housing for low-income households • Lack of comparable development experience in San Diego County *Proposed Project:* • 121 rental units • City-owned site developed in combination with adjacent parcels currently owned or under control by Developer • After the 7th year of project operations, six (6) units are proposed to convert from rental to for-sale • Three (3) of the six (6) for-sale units are proposed to be sold to very low-income households • The six (6) for-sale units include a mix of one- and two-bedroom units • Unit mix for rental units not provided *Financial Proposal:* • Assumes land contribution from City • 100% of project costs to be financed with equity from Ultra-High Net Worth Family Office • Identity and financial capacity/financial statements for Ultra-High Net Worth Family Office not provided • For-sale pro forma reflects financing deficit of $996,000, to be funded by Ultra-High Net Worth Family Office • Financial pro forma for rental units not provided	• Low yield of affordable units • No homeownership units initially, only six (6) of 121 units are planned to convert to homeownership • Pro forma submitted does not reflect entire project, therefore financial feasibility of total project cannot be fully evaluated • Limited comparable experience and lack of information on the financial capacity of investment partners create additional risk

Site 4: A Avenue and E. 11th Street ("A Avenue Lot")		
Staff Recommendation	**Key Highlights**	**Proposal Findings**
Staff recommendation is to <u>select</u> the proposal by **Community HousingWorks** **and** **Habitat for Humanity**	*<u>Development Team Capacity</u>*: • Extensive previous comparable experience developing affordable for-sale housing • Sufficient financial resources to carry out the proposed development • Prior experience developing affordable housing in National City • Strong track record working with the target population *<u>Proposed Project:</u>* • Three (3) for-sale townhomes for households earning up to 70% AMI with 45-year deed restrictions • All townhomes consist of three-bedroom units *<u>Financial Proposal:</u>* • Assumes land contribution from City • Financing deficit of $1.1 M proposed to be funded by partner and donor contributions	• Proposal sufficiently meets RFP scope for affordability, homeownership, project design, and financial feasibility
Staff Recommendation Otumba LLC. and San Andres Real Estate Group The proposal is <u>not</u> recommended. The proposal by Otumba LLC. and San Andres was not advanced for further consideration due to the findings.	**Site 4: A Avenue and E. 11th Street ("A Avenue Lot")** *<u>Development Team Capacity</u>*: • Did not demonstrate previous comparable experience • Financial capacity review indicates low level of liquidity and working capital • Lack of comparable experience in San Diego County • Limited experience developing housing for low-income households *<u>Proposed Project:</u>* • 18 for-sale units • Developer actively pursuing the acquisition of two adjacent parcels to expand project footprint	**Proposal Findings** • Low yield of affordable units • Pro forma submitted does not reflect entire project, therefore financial feasibility cannot be fully evaluated

	• Two (2) for-sale units restricted to very-low income households with 45-year resale restrictions, the balance of units are market-rate • All for-sale units consist of four-bedroom units • Unit mix for rental units not provided *Financial Proposal:* • Assumes land contribution from City • Financing deficit of $1.2 M to be funded by Ultra-High Net Worth Family Office • Identity and financial capacity/financial statements for Ultra-High Net Worth Family Office not provided • Pro forma for development on adjacent parcels not provided	• Limited comparable experience and unverified financial capacity of investment partners create additional risk

Site 5: Plaza Boulevard and E Avenue ("Lambs' Theater")		
Staff Recommendation	**Key Highlights**	**Proposal Findings**
Staff recommendation is to select the proposal by **Casa Familiar, Inc.**	*Development Team Capacity:* • Key personnel have relevant comparable experience • Prior experience developing affordable housing in National City • Organization appears fiscally sound • Strong track record working with target population • Experience obtaining financing from Federal and State funding sources *Proposed Project:* • 60 rent-to-own units for households developed through a Community Land Trust (CLT) model • 15-year rental period before option for homeownership begins • Units restricted at 30%-60% AMI • City-owned site developed in combination with adjacent parcels already owned by the Developer	• Recommendation is based on innovation and potential for a substantial number of homeownership units • Although no homeownership units would exist initially, the proposal takes a unique approach to providing affordable homeownership, however there is uncertainty relating

	Financial Proposal: • Assumes land contributed by City • Innovative financing plan to achieve homeownership with a CLT • Developer initiated a comparable model, the Avanzando CLT in San Ysidro, in 2024	to the lack of a track record for this model
Staff Recommendation The proposal is not recommended. Community HousingWorks and Habitat for Humanity	**Site 5: Plaza Boulevard and E Avenue ("Lambs' Theater")** *Development Team Capacity:* • Extensive previous comparable experience developing affordable rental housing • Sufficient financial resources to carry out proposed development • Prior experience developing affordable housing in National City • Strong track record working with target population *Proposed Project:* • 60 rental units affordable to households at 30% - 60% AMI • No for-sale units • Rental units restricted for 55 years • Unit mix consists of studios, one-, and two-bedroom units *Financial Proposal:* • Long-term ground lease with City with an estimated lease value of $2.2 M • Assumes proposed allocation of eight (8) PBVs from the City • Project has a financing deficit of $3.7 M to be funded with a residual receipts loan from the City for the lease value of the site ($2.2 M) and $1.5 M cash contribution from the City	**Proposal Findings** • Proposal sufficiently meets RFP scope for affordability, project design, and financial feasibility • Unit mix of studios, one-, and two-bedroom units not ideal for families • Proposal lacks homeownership opportunities

Site 6: Plaza Bonita Center Way ("Plaza Bonita")		
Staff Recommendation	**Key Highlights**	**Proposal Findings**
Staff recommendation is to <u>select</u> the proposal by **Community HousingWorks and Habitat for Humanity**	*<u>Development Team Capacity:</u>* • Extensive previous comparable experience developing affordable for-sale housing • Sufficient financial resources to carry out the proposed development • Prior experience developing affordable housing in National City • Strong track record working with the target population *<u>Proposed Project:</u>* • 30 for-sale townhomes for households earning up to 70% AMI with 45-year deed restrictions • Mix of three- and four-bedroom units • Northeastern portion of property (East of Plaza Bonita Center Way) will remain undeveloped and utilized as a community garden *<u>Financial Proposal:</u>* • Assumes land contribution from City • Project has a financing deficit of $12.6 M, proposed to be funded by partner and donor contributions • Challenging site characteristics, including access and topography, contribute to a high financing deficit	• Proposal sufficiently meets RFP scope for affordability, homeownership, and project design • Projected financial feasibility is partially strained by site characteristics

Direct staff to draft Exclusive Negotiating Agreements ("ENA") with the selected development teams. The ENAs will be presented to Council for approval before execution.

FINANCIAL STATEMENT:
The CDC-HA may need to assist the homeownership project by deferring the receipt of payment for the value of the land to make it financially feasible to build homeownership units. The CDC-HA may consider providing loans to make homes affordable for lower-income first-time homebuyers by leveraging equity generated by the development. If the CDC-HA assists the homebuyer through a loan secured by the homebuyer's housing unit, the City's subsidy will be recaptured and reutilized when the property is sold or transferred. Staff time will be charged to both the Housing Authority fund and the General Fund until ENAs are executed. Once executed, staff time and fees will be recaptured to the greatest extent possible.

To date, excluding staff time funded by the Housing Authority and General Fund since February 2023, the total investment of funds for this homeownership initiative described in this report has been at least $625,942. Of that amount, $450,000 was a SANDAG Housing Acceleration Program ("HAP 2.0") grant.

RELATED CITY COUNCIL 2020-2025 STRATEGIC PLAN GOAL:
Housing and Community Development

ENVIRONMENTAL REVIEW:
This is not a project under CEQA and is therefore not subject to environmental review. CCR15378; PRC 21065.

PUBLIC NOTIFICATION:
The Agenda Report was posted at least 72 hours before the Regular Meeting date and time, and 24 hours before a Special Meeting in accordance with the Ralph M. Brown Act.

ORDINANCE:
Not Applicable

EXHIBITS:
Exhibit A- City Council Policy 901
Exhibit B- RFP
Exhibit C- RFP Proposal Evaluation
Exhibit D- PowerPoint
Exhibit E- Project Site Designs

CITY COUNCIL POLICY
CITY OF NATIONAL CITY

TITLE: Management of Real Property (Sale, Lease, Rental, Surplus)	**POLICY #901**
ADOPTED: June 19, 1984	**AMENDED: September 19, 2023**

Background:
The City of National City is owner of substantial real property which is used for various municipal purposes. As public service needs change, the requirements for these properties may be revised and, on occasion, certain parcels may be in excess of the City's current need. This requires that each individual site be reviewed in terms of its potential for future public use, as well as its potential economic benefit to the City.

The proceeds from the sale and lease of City-owned lands and the revenues generated from leases are normally utilized for General Fund purposes unless the property sold or leased belonged to a restricted program.

Purpose:
It is the purpose of this policy 1) to establish a procedure by which unused and marginally used City-owned real estate is reviewed for its potential public use, and for designating unneeded parcels for lease or sale; 2) to provide methodology for the sale or exchange of City-owned real estate and 3) to establish policies for the leasing of City-owned real property; and 4) to require the development of homeownership units with maximized affordability on city-owned property (parcels) zoned for residential use and include a 75% local preference for residents of National City.

Policy:
It is the City's policy to manage its real estate assets so that municipal needs which rely on these assets may be properly implemented. It is not the City's policy to speculate in real estate. The City Council will review City-owned real estate not used for municipal purposes and determine the appropriate use of the property. Those properties not needed for either City or public use within the foreseeable future, may be made available for lease or sale.

The City shall optimize the sale price or lease rent from City-owned real estate based on relevant factors, including 1) an appraisal reflecting current market value when either a transaction or authorization to sell or lease is presented to the City Council, 2) prevailing economic conditions and market trends, and 3) any special benefits to accrue from the sale or lease.

The City shall seek market value for its properties. Discounts will not be negotiated unless an extraordinary need or circumstance is recognized by Council Resolution setting forth the amount of the discount from appraised value and the public purpose served in justification of the discount.

City staff under the direction of City Manager shall prepare and present to the City Council a comprehensive Property Management Plan with periodic reviews as needed, and updates to the City Council. The Property Management Plan shall include an overall

review of the City's real estate portfolio (or inventory), an operating plan for corporate property, a disposition plan for surplus property, market research to support anticipated transactions and a request for authority to act within defined parameters (as described in this policy).

The major elements of the property management plan are to include:

- Property evaluation and characterization of real estate assets
- Strategy for City occupied real estate
- Investment Portfolio Plan (leases to for-profit tenants)
- Review of not-for-profit leases
- Disposition Plan for surplus assets
- Business Case development review to support proposed transactions
- Legal document development and review

Procedure for Sale of City-Owned Real Estate:

A. Real Estate Review

As part of an overall property management plan for the City's real estate assets, staff will review the City's property inventory to determine which properties are no longer needed for public facilities or to support the elements of the General Plan and whose disposition will provide a greater public benefit.

B. Homeownership Requirement

City-owned property zoned for residential use is required to develop homeownership units with maximized affordability on city-owned property zoned for residential use and include a 75% local preference for residents of National City.

When a City-owned property is considered for disposition by the City or Housing Authority, a study will be conducted using various development models, conditions, and options that impact the project budget, development, and unit affordability. The findings and considerations from the study by the Housing Authority must be presented to City Council for review. The City Council may accept the study or direct staff to issue a request for proposals on the subject property.

The study will analyze and evaluate various development models for homeownership, which may include:

- Condominiums
- Townhomes
- Limited-Equity Cooperatives
- Rent-to-own units
- Community Land Trusts
- Other Models or Combinations Thereof

The study of the subject property will also analyze and evaluate various conditions and options that may impact the project budget, development, and unit affordability for homeownership, which may include:

- Construction Defect Insurance Law
- Gap Financing Options
- State Legislation
- Deed Restrictions
- Ratio of market rate to affordable homeownership units
- Unit size and distribution with an emphasis on larger units
- Funding available to subsidize affordable homeownership such as pre-paid mortgage insurance or first-time homebuyer programs
- Other Conditions and Options

C. Available Real Estate for Sale

A City-owned property may become available for sale if:

- The property is not currently used by the City or does not support a municipal function; and
- The property is vacant and has no foreseeable use by the City; and
- The property is a non-performing or under-performing asset and greater value can be generated by its sale; and
- Significant economic development opportunities can be generated by selling the property.

Factors to be considered in determining whether a property should be sold include:

- Will the City be relieved of potential liabilities and/or cost of maintaining property that does not generate income or provide public benefit?
- Property tax increment that will be created by returning the properties to the tax rolls.
- Stimulation of the economy by providing opportunities for private sector investment.
- Generation of revenue.
- The sale of the property will generate greater economic value than a ground lease if a ground lease is a feasible option.

D. Governmental Clearance Process

Government Code Section 54222 requires that a local agency proposing to dispose of surplus property must first notify all governmental agencies operating within the City as to the availability of the property. The agencies are given 60 days to respond with an intent to acquire, if not, the property may be deemed cleared for public sale.

Regarding the list of properties for sale:

- Governmental agencies are regularly contacted as the surplus list is updated.
- City departments are individually contacted as the surplus list is updated.
- Council members are given a preliminary review and opportunity to comment on foreseeable uses for the property.

E. Approval Process

- City-owned properties that have been identified by the City Manager as candidates for sale will be presented to the City Council for approval to be sold.
- If a property is of a type and location that would make a ground lease feasible, an economic analysis of the benefits of lease vs. sale will be conducted.
- If the property is zoned for residential use a study will be conducted using various development models, conditions, and options that impact the project budget, development, and unit affordability. The findings and considerations from the study by the Housing Authority must be presented to City Council for review. The City Council may accept the study or direct staff to issue a request for proposals on the subject property.
- If City Council determines that the property may be sold, it shall authorize City Manager to sell the property for a price equal to or greater than a minimum price established by a current (less than six months old) appraisal. The authorization to sell the property will be valid for twelve months from the date of City Council action.
- The City Manager or designee may enter into purchase and sale agreements, close escrows and execute and deliver grant deeds to the purchasers of the properties at prices equal to or greater than the minimum price approved by City Council on terms and conditions deemed reasonable, and in the City's best interests.
- City Manager or designee will provide a report to the City Council, regarding the price, terms, and conditions of all transactions.
- Properties that cannot be sold at a price equal to or greater than the minimum price approved by Council will be returned to Council for further consideration prior to disposition. Council approval will be required to sell a property at a price less than the minimum price previously approved by the City Council.

F. Method of Sale

Properties may be sold by any method allowed by City Council Policy. This includes direct negotiation, request for proposal, listing with a broker, sealed bid, auction or other appropriate method as determined by the City Council. Possible method of sale for all properties will be included in the enabling resolution authorizing their sales.

G. Marketing

Properties offered for sale shall receive the widest possible exposure to the open marketplace. This may be accomplished through direct marketing techniques, such as requests for proposals (RFP), advertising, exposure through the real estate media, posting the property on the multiple listing service, or any other appropriate method. When appropriate, properties may be listed for sale with qualified real estate brokers. The authorization to utilize the services of a real estate broker will be contained in the enabling resolution.

H. Real Estate Brokers

Real estate brokers may be used to represent the City in the sale of its properties. Brokers will be selected for individual assignments through Requests for Proposals (RFP) or Requests for Qualifications (RFQ) and a subsequent bid or other methods that result in the City receiving the services of a qualified broker at the best value to the City. The maximum approved commission rate will be contained in the enabling resolution for the property's sale. If the property is listed with a broker, the City reserves the right to exclude from the listing agreement potential buyers whose interest in purchasing a subject property has been made a part of the record prior to the execution of such agreement.

I. Exclusively Negotiated Sales

It will be the City's policy to insure the highest price for its real estate by pursuing open market transactions. However, on certain occasions, an exclusively negotiated sale may be justified as applicable and may be approved under one of the following conditions:

1. When a parcel is landlocked.
2. When the sale is to a contiguous owner.
3. When a fee interest in a pipeline or other right-of-way is no longer required, it may be sold to a contiguous owner. A restrictive pipeline easement of adequate width or other required easements will be reserved from said sale.
4. When other governmental, public and quasi-public agencies submit acquisition proposals a sale may be consummated. These agencies shall include but not be limited to: Federal, State, and County agencies; school districts, special districts, and regulated utility companies.
5. When qualified non-profit institutional organizations offer to purchase City-owned land, a negotiated sale may be consummated at fair market value providing there is: 1) a development commitment, and 2) a right to repurchase or a reversion upon
   a condition subsequent. Institutional organizations such as places of public assembly, hospitals, extended care facilities, private schools and community service organizations are required to develop under the City's conditional use permit procedure.
6. When a property has been offered by public auction and no acceptable bids were received, it may be sold on a negotiated basis to any applicant submitting an acceptable offer within six months following the date of auction.
7. Real property exchanges may be consummated by direct negotiation. However, exchanges will be considered only with other governmental agencies or when there is an advantage to the City.

J. Rezoning

Prior to completion of the sales transaction, City land shall be considered for rezoning in accordance with the General Plan, existing community plans or other City Council direction if a higher sale price will result. Also, all unnecessary easements

affecting title to the property shall be removed if this will result in a commensurate increase in value.

K. Easements

The City will receive current fair market value for the removal of restrictive easements or access rights previously paid for by the City or other governmental agency or reserved in a sale of City property.

L. Priority Handling

Since time is of essence in land transactions, all such actions by the City Council and staff shall be given the highest priority and special handling.

M. Public Utilities Installed by Private Entities

The applicant for the use of unimproved City land for public purposes, such as streets, sewers, and other public utilities, shall compensate the City for the fair market value of the rights to be granted by the City. The amount of compensation shall be established by appraisal.

Procedure for leasing City-owned Real Property

The City of National City has a very diverse real estate portfolio. While the policies herein are to act as the standard that governs most leases, the City acknowledges that parts of its leasing portfolio have specialized needs or restrictions. In these cases, this policy will act as a framework for a sub-policy that will govern a specific area. Should a conflict arise between the framework policy and the sub-policy, the sub-policy will govern.

A. Criteria for Leasing

City property shall be considered for leasing when one or more of the following criteria apply:

1. The property is not required for current municipal use, but is to be held for possible future use and can be leased as an interim measure.
2. The property can only be leased because of legal restraints. For example, property held under Tideland trust grants or as dedicated parks.
3. The City requires substantial control over development, use and reuse of the property.
4. The property has the immediate potential of a high return to the City because of its high demand and type of use, such as commercial and industrial land.
5. The property can be efficiently utilized by a provider of services needed by the City.
6. The property can be leased to promote a substantial economic development opportunity.

B. Property Management Plan

The City Council may approve the execution of lease transactions that meet the terms of the City's asset strategy for a particular property previously approved by City Council in an overall Property Management Plan. Negotiated transactions that fall outside of the parameters of an approved Property Management Plan either will be submitted individually for City Council approval, or deferred until the next periodic update and approval of the plan.

C. Lessee Selection for New Leases

Competitive offers for lease of City property shall be solicited from the open market place. This may be accomplished through a number of marketing techniques, such as Request for Proposals (RFPs), a marketing subscription system, direct advertising, use of a Multiple Listing Service (MLS), listing with a broker, posting the property and any other appropriate means.

In certain limited situations, the City may exclusively consider a single proposal for lease of City property. Potential lessees wishing to exclusively negotiate with the City must submit for City staff review a business case with sufficient justification as to how it is capable of optimizing the use of the property and return to the City, thereby negating the need for a competitive process. This information will be included when the lease transaction is presented for City Council approval.

Leasehold proposals shall be evaluated in terms of:

1. The degree to which the proposed use is in compliance with the City's strategic plan for the property.
2. In terms of the amount of consideration offered in the form of rent.
3. In terms of the financial feasibility of the proposal.
4. The capability, expertise and experience of the potential lessee with respect to the proposed leasehold development and operation.
5. If new development is proposed, a development plan that includes a description of the development team and its qualifications.
6. The details of each person or entity that will have an interest in the proposed lease
7. Special public benefits to be derived (if any).

D. Rate of Return

The City shall obtain fair market rents for its leases commensurate with the highest and best use of the property. The fair market rent shall be based on an appraisal that complies with the definition of Market Rent found in the Uniform Standards of Professional Appraisal Practice (USPAP) published by the Appraisal Foundation. The appraisal shall be no more than six months old at the time the lease transaction is presented for City Council approval. If the cost of an appraisal is not justified by the anticipated rents, the City may choose an alternative method to establish rent. City leases shall contain terms and conditions which will sustain a fair rate of return throughout the duration of the lease.

E. Rental Terms

Rental terms may be negotiated on the basis of fixed rates (flat rent leases) or percentages of the lessee's gross income derived from business conducted on the property, with a provision for a minimum rent on percentage leases.

F. Percentage Leases

Minimum Rent

The minimum rent component for a new percentage lease shall be set at no less than eighty percent (80%) of the fair market rent as defined above. In certain cases, a portion of the minimum rent may be abated for new construction or redevelopment on the leasehold. The minimum rent shall be adjusted upward throughout the duration of the lease at intervals of not more than every five (5) years to reflect no less than eighty percent (80%) of the average annual rent actually paid or accrued during the three (3) years preceding the adjustment. In no event shall the adjusted minimum rent be less than the minimum rent in existence immediately preceding the adjustment.

Percentage Rates

Percentage leases shall provide for adjustments of percentages rates every five (5) years to current fair market rates as established by appraisals of prevailing market percentage rates primarily within the Southern California area.

G. Flat Rate Leases

Market Rate Adjustments

Flat rate leases shall provide for upward adjustment of rent every five (5) years to current fair market rent.

Consumer Price Index Adjustments

Flat rate leases shall provide for upward adjustment of rent in the interval term between market rate adjustments by changes in the consumer price index. The index used for consumer price index adjustments will be the All Urban Consumers index for Los Angeles - Riverside - Orange County, California with a base year of 1982-84. If the U.S. Department of Labor indices are no longer published, another substitute index generally recognized as authoritative will be used. Flat rate leases may include pre-determined periodic increases to rent instead of consumer price index adjustments. These periodic increases would occur at least every five (5) years.

H. Rent Arbitration

Leases can provide for binding arbitration when the City and lessee cannot agree on the new rent for a rental period under review. The City and lessee shall each select a professional independent real estate appraiser who in turn will select a third independent real estate appraiser to determine the fair market rent. If the two selected appraisers fail to mutually select a third appraiser, then the third appraiser will be appointed in accordance with the rules of the American Arbitration

Association. The City and lessee shall pay the cost of its own selected appraiser and equally share the cost of the third appraiser.

I. Appraisal Assumptions

City leases shall include a definition of the fair market value to be used to adjust rent and an identification of the premise for that value. In establishing the fair market value of leased property, any appraisal shall consider the property as a fee simple absolute estate and as vacant and available for lease or sale for the authorized purposes of the lease at the commencement of the rental period under review. Rates established for purposes of periodic percentage rental adjustments shall not consider any abatement as may be appropriate in a "new" development of vacant land. It shall also be assumed that all
required regulatory approvals to permit the use authorized in the lease have been obtained.

J. Lease Term

Short-Term Lease

The City Manager, at all times, shall have power, without advertising, notice, or competitive bidding, to lease any City property for a term of three (3) years or less (short-term lease). The City Council will be notified of a short-term lease not later than fifteen (15) days following its execution. A short-term lease may not be renewed without approval of the City Council. The City Manager, or designee may also execute rental agreements covering up to eighteen (18) months for tenant occupancy of City-owned residential housing.

Long-Term Lease

A lease in excess of three (3) years requires a resolution passed by a majority vote of all members of the City Council. The length of lease term shall be based on the level of capital improvements to be made by the lessee and the economic life expectancy of the development. These factors can be determined utilizing cost estimating and economic life expectancy resources such as tables provided by Marshall Valuation Service. The City may consider other relevant information in determining if a longer lease term is warranted, such as if the proposed leasehold development is expected to generate above average returns to the City or significantly improve the quality of the property. A lease shall not exceed 55 years unless the conditions set forth in Government Code section 37380(b) are met,

K. Lease Amendments

Amendments to long-term leases require City Council approval. The City's agreement to an amendment may be contingent upon updating sections of the lease to incorporate current City standard lease provisions and an adjustment to fair market rent.

L. Subleases

A lessee may sublease all or part of the leased property to a qualified sub-lessee subject to approval by the City. No sublease shall be approved which would be

detrimental to the City's rights under the master lease or for a use that is not consistent with uses allowed by the master lease. The City Manager may authorize subleases which meet these conditions and which do not require amendment of the master lease. Unless special circumstances exist. Leases shall provide for the City to receive a minimum of fifty percent (50%) of the incremental gross rental revenues due to the lessee from subleases.

M. Leasehold Financing

The City will not subordinate its fee interest to encumbrances placed against any leasehold by a lessee. The City Council may approve appropriate financial encumbrances of the leasehold interest, which provide that all loan proceeds are used for authorized improvement of the property until the leasehold is fully developed in accordance with the lease. City staff shall take appropriate steps to review the proposed financing and insure that loan proceeds go into the leasehold. Maximum loan proceeds shall not be in excess of seventy-five percent (75%) loan-to-value, where "value" refers to the leasehold improvements, as determined by a lender's appraisal which has been reviewed and approved by City staff. The loan term shall not exceed the term of the lease.

Loans or refinancing in the form of encumbrances against the lease for the purpose of reducing equity or financing the sale of leasehold interest will not be allowed until the property is fully developed for uses authorized in the lease. After the property is developed, such financing may be permitted so long as there is also substantial benefit to be gained by the City. This may take the form of either a percentage share of the loan proceeds or an upward adjustment to the rent. Either of which shall be based on commercially reasonable comparables found in the market.

N. Leasehold Improvements

Leasehold improvements installed by lessees shall be removed at the lease termination without cost to the City, or will revert to the City, at the City's option. All leasehold improvements and alterations require prior written approval of the City Council.

O. Maintenance and Utilities Responsibility

City leases shall require the lessee to maintain all improvements on the property at its own expense and be responsible for the cost of all utilities. Leases for multi-tenanted space shall include specific requirements delineating appropriate responsibilities.

P. Lease Audits

All percentage leases may be audited by the City’s Finance Department in the first year of operation to establish proper reporting procedures and at least once every three (3) years thereafter. More frequent audits may be made if appropriate. The City shall reserve the right to audit all other leases and agreements subject to this Council Policy, if determined to be warranted by the City’s Finance Department.

Q. Leasehold Assignments

Requests for assignment of leasehold interest shall be evaluated on the same basis as the criteria used in evaluating a leasehold proposal. The City Manager may authorize assignments which do not require amendment of the master lease. Consent may be contingent on the payment of additional consideration to the City, either as a percentage share of the purchase price of the leasehold interest or an upward adjustment to the rent. Either of which shall be based on commercially reasonable comparables found in the market. If new financing is involved in the sale, the requirements of 'Leasehold Financing' shall apply.

R. Lease Extensions & Renewals

Requests from existing lessees for lease extensions or renewals may be considered if such proposals promote capital investment and redevelopment of City property. Whenever an existing lessee is seeking renewal of an expiring long-term lease that is not contemplated in a previously approved property management plan, the City Manager will bring the issue before the applicable City Council Committee with an appropriate recommendation. In addition to the criteria used to assess new lease proposals, City staff also will review the lessee's history with respect to: maintenance of the property; compliance with existing lease terms; prompt rent payments; and a rental return consistent with maximizing the property's full potential.

The lessee must propose capital investment that: will increase the value or the useful life of the leasehold improvements by an amount more than can be reasonably amortized over the remaining lease term; is not recurring in nature; and is at least ten percent (10%) or more of the value of the existing improvements. It specifically should exclude expenditures to correct deferred maintenance and expenditures for repairs to keep the existing improvements in good condition. The length of any extended lease term shall be calculated by the same method used for calculating the length of new leases.

S. City's Interest in Leasehold Improvements

City lease agreements provide the City the right to assume ownership of the leasehold improvements at the end of the lease. The value of the City's interest in the leasehold improvements can be appraised using widely accepted appraisal methods. In the event the City grants a lessee a lease extension, the City shall be compensated by an amount equal to the change in present value attributable to the deferral of its interest in the leasehold improvements. This amount either can be paid as an upfront payment at the beginning of the extended term or amortized over time with appropriate interest applied. The City shall offset from the value of its interest in the leasehold improvements any increased economic benefit derived from an extended lease. The City shall not receive any compensation for its interest in the leasehold improvements on leases extended prior to the last twenty percent (20%) of the existing term.

T. Leasing to Non- Profit Organizations

It shall be the policy of the City Council to allow direct negotiation with nonprofit organizations for the use of City-owned lands for the purpose of providing the community with cultural, recreational, educational enrichment, and other public services to the citizens and visitors of National City. Relative to this policy the following will apply:

1. Available City property shall be leased at fair market value to nonprofit organizations when it is deemed by Council that appropriate public benefit will be derived.
2. The only discount in the land rental rate which will be considered is that which will be a direct offset to City expenditures. An example would be where the non-profit organization is constructing and operating a facility to provide a service that would otherwise be a recognized obligation of the City to provide.
3. Council approval of a prospective nonprofit organization's use of City-owned land shall be obtained prior to commencement of lease negotiations.
4. No lease will become effective until firm financial commitments have been obtained under an appropriate lease option arrangement.
5. Lessees will be required to construct, operate, and maintain the premises at their sole cost.
6. Lessees shall be incorporated nonprofit organizations under the laws of the State of California.
7. Development on parklands shall be in conformance with City park development plans, and construction shall comply with City park design criteria.
8. Lessees shall provide desired services and facilities to the general public without discrimination as to race, color, creed, sex, age, or national origin.
9. When leases permit revenue producing activities, some measure of rental compensation shall be paid to the City. However, this provision will not apply to occasional fund raising events provided the funds are used exclusively for the specified purpose(s) of the lease.
10. Properties with significant potential for commercial, industrial, or scientific research uses shall not be available for nonprofit use.
11. Subleases will be considered on their individual merits by the City and consistency with conditions placed upon the City. Fees generated from subleasing will belong to the City and be deposited with the City upon receipt by the Agency.

U. Security Deposits

The standard security deposit for a new lease agreement shall be equivalent to two (2) month's rent. The security deposit may take the form of cash, an instrument of credit or a faithful performance bond. For a lessee making a substantial investment in improvements, the security deposit will be refunded upon completion of the improvements.

TITLE: Management of Real Property (Sale, Lease, Rental, Surplus)	POLICY # 901
ADOPTED: June 19, 1984	AMENDED: September 19, 2023

Related Policy References
Government Codes: 37350 and 37380
Government Codes: 54200-54232, 54235-54237

Prior Policy Amendments
August 14, 1990
January 22, 2019 (Resolution No. 2019-10)

OWN NATIONAL CITY

HOMEOWNERSHIP DEVELOPMENT

REQUEST FOR PROPOSALS



Pictured: A six-unit homeownership development by Habitat for Humanity in partnership with the City (2022).

RFP Issued: March 19

Responses Due: June 6

Six (6) City-Owned Properties Available

Download the RFP on PlanetBids Project Webpage: nationalcityca.gov/ownnatcity

Submit proposals for all sites or individual sites

NATIONAL CITY
CALIFORNIA · 1887

Issued by:
Community Development Commission-
Housing Authority of the City of National City

Request For Proposals (RFP) at a Glance **Issue Date: March 19, 2025**	
Project Title	Own National City RFP
Bidding Platform	The RFP is available for download at the City of National City's ebidding platform, PlanetBids at https://vendors.planetbids.com/portal/24103/portal-home Any and all updates, addenda, questions, answers, and changes to the RFP will be distributed through the PlanetBids portal. The City will not be held responsible or liable if interested development teams do not register for this solicitation and miss any information to this RFP.
Description of Project	The Community Development Commission-Housing Authority ("CDC-HA") of the City of National City ("City") seeks to increase homeownership opportunities for National City residents as a tool for pursuing fair housing and equal access to housing. It is the CDC-HA's objective to create affordable for-sale housing on six (6) City-owned sites. The CDC-HA is seeking experienced non-profit or for-profit developers to enter into one or more Exclusive Negotiation Agreements to complete due diligence, negotiate a Disposition and Development Agreement, and ultimately develop the site(s) with affordable and/or mixed-income for-sale housing. Development Teams are invited to propose the acquisition and development of all six (6) sites or specify which individual site(s) they intend to pursue.
Pre-Proposal Conference	No pre-proposal conference will be held.
Site Tours	No organized site tours of the six (6) sites will be held.
Deadline for Submittal of Questions	**May 2, 2025, 11:59 p.m.** Written questions and comments must be submitted electronically via PlanetBids. Only written communications shall be considered. All questions will be answered in writing and posted on PlanetBids.
Deadline for RFP Submittal	**June 6, 2025, 11:59 p.m.** Development Teams are required to submit their RFP response electronically via the City's PlanetBids portal, as described herein.
Development Team Interviews	**August 11 – 28, 2025** The CDC-HA may select one or more Development Teams to participate in interviews to discuss their qualifications, vision, financial proposal, and approach.
Selection and Notification of Development Team(s)	**October 7, 2025**

Own National City

Homeownership Development

Request for Proposals

Issued by: Community Development Commission-Housing Authority of the City of National City

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Attachment F - Preliminary Title Reports

Attachment G - Phase I Environmental Site Assessments

Attachment H - City of National Conflict of Interest Code

I. INTRODUCTION AND BACKGROUND

A. Introduction

National City, California is the second oldest city in San Diego County. National City was incorporated on September 17, 1887 and is located 5 miles south of downtown San Diego, on San Diego Bay, and 10 miles north of Baja California, Mexico. The City is bordered by San Diego to the north and east, Chula Vista to the south, the unincorporated areas of Lincoln Acres and Bonita to the south and southeast, and San Diego Bay to the west. The City is centrally located, within 20 minutes travel time of over 1.4 million people. This accessibility is comparable to Downtown San Diego's.

The CDC-HA is facilitating affordable to market rate homeownership development opportunities on six (6) separate City-owned sites **(Attachment A – Map of City-owned Sites)**. Development Teams are invited to propose the acquisition and development of all six (6) sites or specify which individual site(s) they intend to pursue. Development Teams that can demonstrate the experience, capability, and creativity to develop affordable homeownership developments are invited to respond to this Request for Proposals (RFP) by outlining their relevant experience, financial capabilities, conceptual plans, project design, financial proposal, and other pertinent information to enable the CDC-HA to identify Development Teams for consideration.

The selection process will consist of two phases. The first phase will involve identification of a shortlist based on team qualifications, financial proposal, and ability to achieve the objectives of the CDC-HA. The second phase will involve interviews of each of the shortlisted teams with CDC-HA staff. The CDC-HA intends to select one or more Development Teams to develop the six (6) City-owned sites and enter into an Exclusive Negotiation Agreement(s) ("ENA") with each development team to negotiate the terms of a Disposition and Development Agreement ("DDA"). The DDA will provide the legal and financial arrangement between the CDC-HA and the selected development team(s) to prompt development of the City-owned sites with the agreed upon program, design, and purchase price.

The CDC-HA has retained the economic consulting firm of Keyser Marston Associates, Inc. ("KMA") to assist with the solicitation and evaluation of the RFP responses.

B. Background

In August 2024, the City was awarded Housing Acceleration Program 2.0 ("HAP 2.0") grant funds from the San Diego Association of Governments ("SANDAG") to assess the development potential and feasibility of potential homeownership models on six (6) sites through a plan titled "Own National City" https://www.nationalcityca.gov/ownnatcity. The Own National City Study is currently underway. Preliminary findings have assisted the CDC-HA in drafting this RFP.

Own National City will propel the implementation of City Council Policy No. 901 **(Attachment D – City Council Policy #901)** prioritizing the development of homeownership units on City-owned land zoned for residential use and helping to reduce the disparity in homeownership rates between National City and the surrounding region. The objectives of the Own National City plan are:

1. Accelerate infill development that facilitates housing supply, choice, and affordability by:

    - Implementing the desired buildout of housing density prioritized in the Focused General Plan Update (FGPU) https://www.nationalcityca.gov/fgpu and in City policies.
    - Providing new housing on vacant City-owned parcels that will contribute towards the City's Regional Housing Needs Allocation (RHNA) objectives and bring housing supply closer to demand, alleviating housing price pressure.
    - Allowing the CDC-HA, through its stewardship of City-owned land, primary control over the type of housing built and the degree of affordability for future residents.
    - Increasing homeownership opportunities for National City residents.

2. Affirmatively further fair housing, specifically intended to address the following conditions:

    - Only 34.2% of the National City population are homeowners compared with 54.5% for the surrounding San Diego County.
    - The six (6) City-owned sites are located in Census Tracts that are almost entirely Low or Moderate Resource areas, defined by economic indicators including poverty, adult education, employment, job proximity, median home value, and additional environmental indicators.

3. Reduce Vehicle Miles Traveled (VMT) as the City-owned sites are within close proximity to transit, which will help reduce VMT and associated emissions.

II. OVERVIEW OF DEVELOPMENT OPPORTUNITIES

The six (6) City-owned sites are located on non-contiguous properties throughout the City, as listed below. The lot sizes listed below are estimates and not based on a civil survey.

Site	Site Name	Site Address	Site Size	Owner
1	Highland & Eta Street ("Purple Cow")	North Highland Avenue and Epsilon Street	67,910 SF	National City Housing Authority
2	Division Street & R Avenue ("Division Street")	N/A	6,400 SF	City of National City
3	Roosevelt Avenue & W 11th Street ("Roosevelt Lot")	38 W. 11th Street	4,791 SF	National City Housing Authority
4	A Avenue & E 11th Street ("A Avenue Property")	1028 A Avenue	3,911 SF	National City Housing Authority
5	E Plaza Blvd & E Avenue ("Lambs' Theater")	500 Plaza Boulevard	16,990 SF	City of National City
6	Plaza Bonita Center Way ("Plaza Bonita")	Plaza Bonita Center Way and Valley Road	144,491 SF	City of National City

Following is a brief summary of each site including zoning, allowable building format, and development standards.

This space was intentionally left blank.

Site 1: Highland & Eta Street ("Purple Cow")

Site 1: Highland & Eta	
Site & Zoning	**MXC-1 Zone**
Lot Area (SF)	67,910
Density	48 DU/AC
# of Units	74 (allowable)
F.A.R. (Mixed-Use)	2
F.A.R. (Single-Use)	1
Height	50' & 3 Stories Max.
Height (Adjacent to Residential Zone)	Same as adjacent zone (within 50 feet)
Building Format	
# of Stories	3 (allowable)
Construction Type	Type 5 - Wood
Development Standards	
Street Wall	75% Min.
Building Setbacks	
Street Wall	0' Min., 15' - 1st and 2nd story Max.
Other	None
Other, Adjacent to Residential Zone	Same as the equivalent setback in the adjacent residential zone
Building Stepbacks	
3rd story stepback (from 2nd story street wall)	8' Min., No Max.
3rd story stepback (from 2nd story walls adjacent to RS zone)	15' Min., No Max.





Site 1, the Purple Cow site, consists of six (6) parcels totaling approximately 1.56-acres at Highland Avenue and Epsilon Street.

Site 1 is within the Mixed-Use Corridor, Minor (MXC-1) zone, which allows for 48 dwelling units per acre. The MXC-1 zone supports the creation of mixed-use corridors at a scale compatible with adjacent single-family residential neighborhoods.

Assessor Parcel Numbers	551-470-15, 551-470-17, 551-470-18, 551-470-19, 551-470-43, 551-470-48
Owner	Housing Authority
Existing Use	Vacant

Source: Citythinkers, March 2025.

Site 2: Division Street & R Avenue ("Division Street")

Site 2: Division Street & R Ave	
Site & Zoning	**RS-2 Zone**
Lot Area (SF)	6,400
Density	1 DU/Lot
# of Units	1
Lot Coverage	75%
Height	35'
Building Format	
# of Stories	2 (allowable)
Construction Type	Type 5 - Wood
Development Standards	
Minimum Setbacks (Primary Structure)	
Front	20'
Side-Interior	5'
Side-Exterior	10'
Rear	25'
Minimum Setbacks (Accessory Structure)	
Front	20'
Side-Interior	5'
Side-Corner	5'
Rear	5'
Detatched Building Separation	5'
# of Detatched Buildings	3 per full 5,000 SF of lot area
Maximum Area Total for Accessory	10% of lot size
Minimum Usable Open Space	N/A





Site 2 is located at the intersection of Division Street and R Avenue and consists of 0.15 acres.

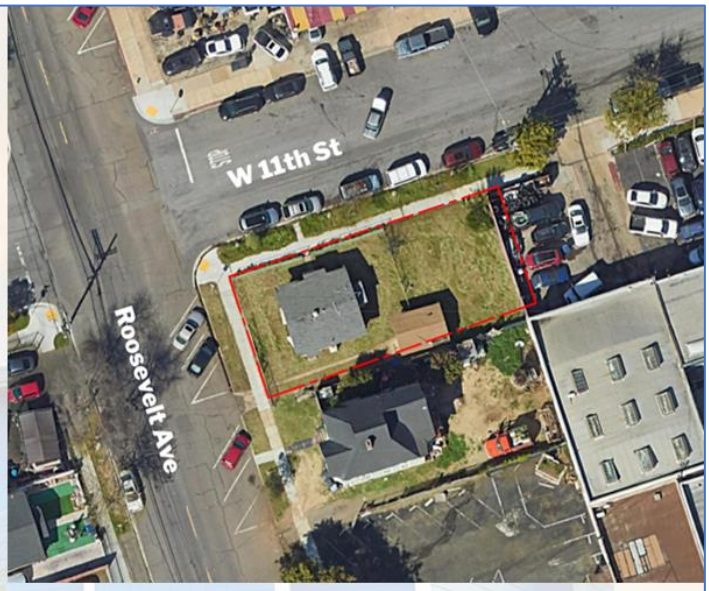
Site 2 is located within the Small Lot Residential (RS-2) zone allowing for nine (9) dwelling units per acre. The purpose of the RS-2 zone is to provide areas for single-family detached residences on small lots.

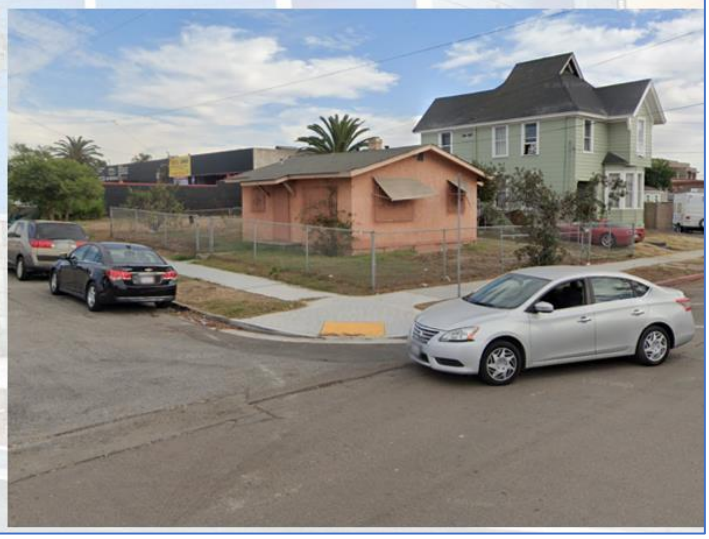
Assessor Parcel Number	552-403-14
Owner	City of National City
Existing Use	Vacant

Source: Citythinkers, March 2025.

Site 3: Roosevelt Avenue & W 11th Street

Site 3: Roosevelt Ave & W 11th St	
Site & Zoning	**DSPD-6 Zone**
Lot Area (SF)	4,791
Density	75 DU/AC Max.
# of Units	35 Max., 17 Min.
F.A.R.	6:1 Max., 3:1 Min.
Height	250' (allowed)
Height (Adjacent to Residential Zone	Same as adjacent zone (within 50 feet)
Building Format	
# of Stories	6 Max., 3 Min.
Construction Type	Type 5 - Wood
Development Standards	
Street Wall	75% Min.
Building Setbacks	
Street	0' Min., 10' - 1st and 2nd story Max.
Other	None
Other, Adjacent to Residential Zone	Same as equivalent setback in the adjacent residential
Building Stepbacks	
5th story stepback from 4th story street	8' Min., No Max.
3rd, 4th, and 5th story stepback from 2nd story walls adjacent to RS Zone	15' Min., No Max.





Site 3, the Roosevelt Lot, is located at 38 W. 11th Street. The site consists of 0.11 acres. Existing uses on the site include a vacant single-family home.

Site 3 is located within the Downtown Specific Plan District 6 (DSPD-6) zone, allowing for development with a FAR of up to 6:1 and a minimum FAR of 3:1.

Assessor Parcel Number	555-114-01
Owner	Housing Authority
Existing Use	Vacant

Source: Citythinkers, March 2025.

Site 4: A Avenue & E 11th Street

Site 4: A Avenue & E 11th Street	
Site & Zoning	**DSPD-5A Zone**
Lot Area (SF)	3,911
Density	75 DU/AC Max.
# of Units	38 Max. (allowed)
F.A.R.	3:1 Max.
Height	50' (allowed)
Height (Adjacent to Residential Zone	Same as adjacent zone (within 50 feet)
Building Format	
# of Stories	5 Max.
Construction Type	Type 5 - Wood
Development Standards	
Street Wall	75% Min.
Building Setbacks	
Street	0' Min., 10' - 1st and 2nd story Max.
Other	None
Other, Adjacent to Residential Zone	Same as equivalent setback in the adjacent residential zone
Building Stepbacks	
5th story stepback from 4th story street wall	8' Min., No Max.
3rd, 4th, and 5th story stepback from 2nd story walls adjacent to RS Zone	15' Min., No Max.





Site 4 is located at 1028 A Avenue, adjacent to the historic Brick Row townhomes. The site consists of 0.09 acres.

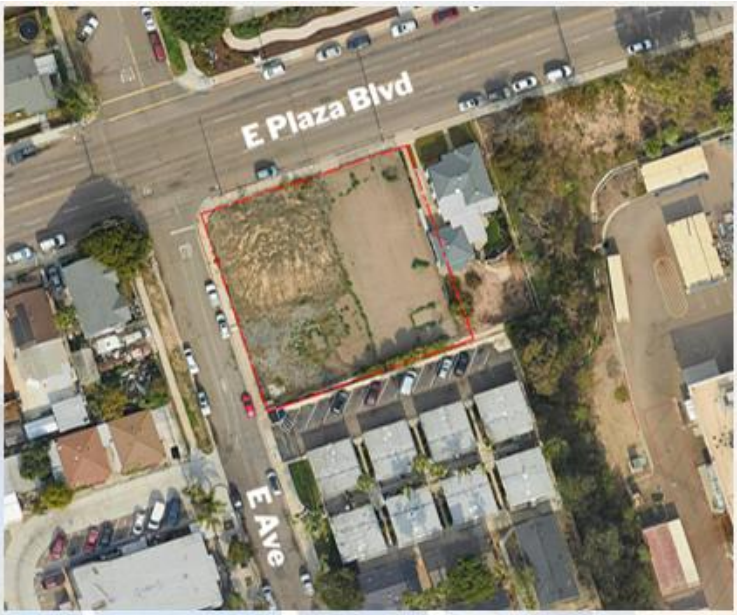
Site 4 is located within the Downtown Specific Plan District 5A (DSPD-5A) zone, allowing for development with a FAR of up to 3:1.

Assessor Parcel Number	556-553-08
Owner	Housing Authority
Existing Use	Vacant

Source: Citythinkers, March 2025.

Site 5: E Plaza Blvd & E Avenue

Site 5: Lambs' Theater	
Site & Zoning	**MXD-2 Zone**
Lot Area (SF)	16,990
Density	75 DU/AC Max.
# of Units	29 Max. (allowed)
F.A.R. (Mixed-Use)	3.5 Max.
F.A.R. (Single-Use)	2.5 Max.
Height	65' (allowed)
Height (Adjacent to Residential Zone	Same as adjacent zone (within 50 feet)
Building Format	
# of Stories	5 Max.
Construction Type	Type 5 - Wood
Development Standards	
Street Wall	75% Min.
Building Setbacks	
Street	0' Min., 10' - 1st and 2nd story Max.
Other	None
Other, Adjacent to Residential Zone	Same as equivalent setback in the adjacent residential zone
Building Stepbacks	
5th story stepback from 4th story street wall	8' Min., No Max.
3rd, 4th, and 5th story stepback from 2nd story walls adjacent to RS Zone	15' Min., No Max.





Site 5, the Lambs' Theater site, is an approximately 0.39-acre site at 500 E. Plaza Boulevard. Site 5 is located within the Mixed-Use District, Major (MXD-2) zone allowing for development at 75 dwelling units per acre. The MXD-2 zone supports the creation of mixed-use districts that serve as the primary activity centers within the City.

Development of Site 5 will require the installation of a full-traffic signal at E Avenue and E. Plaza Boulevard.

The City is willing to entertain entering into a cost-sharing agreement with the selected Development Team for the installation of the traffic signal.

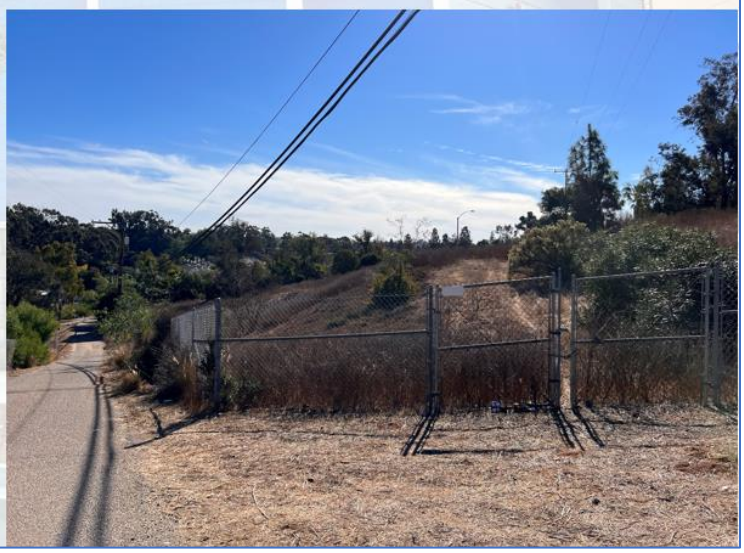
Assessor Parcel Number	556-560-39
Owner	City of National City
Existing Use	Vacant

Source: Citythinkers, March 2025.

Site 6: Plaza Bonita Center Way

Site 6: Plaza Bonita Center-Way	
Site & Zoning	**RS-2 Zone**
Lot Area (SF)	144,490
Density	9 DU/AC
# of Units	29
Lot Coverage	75%
Height	35'
Building Format	
# of Stories	2 (allowable)
Construction Type	Type 5 - Wood
Development Standards	
Minimum Setbacks (Primary Structure)	
Front	20'
Side-Interior	5'
Side-Exterior	10'
Rear	25'
Minimum Setbacks (Accessory Structure)	
Front	20'
Side-Interior	5'
Side-Corner	5'
Rear	5'
Detatched Building Separation	5'
# of Detatched Buildings	3 per full 5,000 SF of lot area
Maximum Area Total for Accessory Structures	10% of lot size
Minimum Usable Open Space	N/A





Site 6 consist of six (6) parcels totaling approximately 3.32 acres on both sides of Plaza Bonita Center Way near Valley Road.

Site 6 is located within the Small Lot Residential (RS-2) zone allowing for development at nine (9) dwelling units per acre. The MXD-2 zone supports the creation

Assessor Parcel Number	564-310-03, 564-290-71, 564-290-74, 564-290-75
Owner	City of National City
Existing Use	Vacant

Source: Citythinkers, March 2025.

III. SUBMITTAL REQUIREMENTS

Development Teams must include the following information in a brief and concise format. The CDC-HA reserves the right to request additional information during the evaluation of the RFP responses and to reject any and all responses. Each response must be divided into sections and labeled according to the headings listed below.

A. **Content and Organization**

1. Cover: The cover shall identify the name of the development team, address, telephone number, and e-mail address of the principal contact.

2. Table of Contents: The table of contents shall be complete and clear, listing headings and pages to enable easy reference.

3. Cover Letter: The cover letter shall be brief and clearly identify the Development Team's principal contact, including all forms of contact for this individual. The signatory shall be an individual with legal authority to bind the prime, partners, and subcontractors.

4. Developer Experience:

    a. Identify the lead Development Team member that would enter into the DDA with the CDC-HA, including partners, lead planning and design firm(s), and other consultants, if known.

    b. For each firm of the Development Team, briefly describe its role, relevant experience, partners, and specialization.

    c. Identify the project manager and personnel implementing the development concept through day-to-day management and their level of experience and responsibility.

    d. Provide resumes for each of the project managers and key staff members that will be working on development of the sites.

    e. Provide additional information regarding the Development Team that identifies length of time in business, ownership structure, operating structure, principal offices, and specify which office would service development of the sites.

5. Comparable Development:

   a. Provide narrative that details whether the Development Team has developed affordable or mixed-income for-sale residential developments.

   b. Provide up to three (3) examples of comparable project experience. The CDC-HA prefers examples of projects that are underway or were completed within the past ten (10) years by the principals of the Development Team. The projects should include location, size, and amenities.

   c. Describe affordability compliance experience with Regulatory Agreements, and other applicable State and Federal rules and regulations.

   d. Indicate if the Development Team has experience working on projects in the City of National City.

6. Financial Capability:

   a. Most current unaudited financial statement on a year-to-date basis including balance sheet, income statement, and cash flow statements.

   b. Last three (3) years of audited financial statements prepared by an independent certified public account firm that include a balance sheet, income statement, cash flow statement and associated notes to the financial statements. If audited financial statements are not available, then provide the last three (3) years of tax returns submitted to the IRS.

   c. Provide narrative that identifies the Development Team's capacity and financial strength to secure the equity and financing required to implement the proposed project.

   d. Disclose if the Development Team has ever defaulted on its financial obligations, has had developments that were foreclosed upon, or if bankruptcy has ever been filed.

7. Project Description:

   a. Indicate which sites the Development Team intends to pursue for development. For each property, provide a brief narrative describing the envisioned development, affordability mixes, approach to development, and how the project fits into the Development Team's overall business strategy.

   b. Other than proposals subject to California Government Code Section 37364 (see Section V below), the CDC-HA's preferred range for unit affordability is 60-80% of San Diego County Area Median Income ("AMI"). Affordable units are to be restricted for a minimum of 45 years.

   c. Indicate if the affordable housing units will be developed in mixed-income buildings with market-rate units or separately as standalone 100% affordable buildings.

   d. Describe the principal features likely to be included in the Development Team's proposed development program.

8. Homeownership Program:

   For the affordable homeownership component of proposals:

   a. A description of the proposed affordability program or mechanism as applied to the proposed development

   b. The Development Team's experience with similar affordability programs or mechanisms on other projects.

   c. A description of the Development Team's plan for ongoing operations, maintenance, and resale of units to ensure long-term affordability.

   d. Identification of required participation by the CDC-HA, either upfront or ongoing, related to legal, financial, or operating issues

9. Project Design:

Provide a conceptual development plan that includes at a minimum, site plan, cross-sections, and context/perspective drawings to convey the overall design intent of the proposed development.

a. A centered development site plan documenting buildings, streets and projects/land uses within three hundred (300) feet of the property as well as materials and related architectural elements. The site plan should illustrate the proposed development concept for the site, including proposed building footprint(s), proposed space type, defined by either square footage or a percentage of the overall floor area, proposed landscape design concept(s), parking with parking counts, and vehicular and pedestrian access.

b. A cross-section through each unique building that illustrates the major spaces, floor-to-floor heights, and volumes envisioned.

c. An illustration of the proposed development (plan, aerial sketch, photomontage, etc.) clearly showing representative floor plans/unit plan layouts, massing and the relationship to adjacent structures and finished grades, open spaces, streets, and any parking areas. This drawing should clearly illustrate the relationship of the project to the adjoining streets and the neighborhood. The perspective should show the proposed development in context with the adjacent building masses roughed in. Context elements shall be rendered and do not need to be photo-realistic but must accurately convey the bulk, scale, and character of the surrounding area.

Part III. A. Project Aides and Guidance

1. To aide in the project design of each site, utility maps **(Attachment C - Utility Maps)** showing the approximate location of sewer lines, water lines, and storm drains are attached. The utility maps are provided for informational purposes only. Development Teams are responsible for performing their own research necessary to implement the development project.
2. Any waivers or exceptions to Land Use requirements requested under Government Code 65915 (State Density Bonus Law) shall be reviewed, vetted, and approved by the City. Any zone variances requested under Government Code 65906 shall be processed per the regulations contained in National City Municipal Code section 18.12.120 (Variances).

10. Financial Pro Forma:

Complete and submit a separate Financial Pro Forma Template **(Attachment E – Financial Pro Forma Template)** for each property proposed for development. Development Teams proposing two (2) or more sites developed as a "scattered site" or "non-contiguous" development may submit a consolidated financial pro forma for the scattered-site development.

The pro forma template provides worksheets within each table to input a breakdown of the project concept's components, estimated development costs, affordability mix, unit sales prices, financing sources, and other data and information about the project. Development Teams may alter the template to better fit their project, as needed. Completion and submittal of the pro forma template is required; however, respondents may also submit a supplemental pro forma in their own format.

The pro forma should include:

a. Project Description – building square footage (gross and net), number of stories, construction type, unit mix by bedroom type, affordability mix (number of affordable units and number of market-rate units), parking type, and number of parking spaces.

b. Development Costs – all-in development budget including all direct, indirect, and financing costs.

- Identify whether the direct cost estimate reflects a premium for labor requirements including State of California prevailing wages and/or Davis-Bacon wages.
- All required development fees charged by the City for development should be accounted for within the pro forma.
- Explain in detail the amounts proposed for any other non-third-party fees.

c. Sales Proceeds – the proposed sales prices for the market-rate and affordable units.

- Market-rate sales prices – provide the market-rate sales price for each unit type; include evidence that the market rate sales prices shown in the pro forma are reasonable and achievable.
- Affordable sales prices – provide the proposed affordable sales prices for each income level by bedroom type. Other than proposals subject to California Government Code Section 37364 (see Section V below). , calculate using an income allocation to housing cost ratio of 40%. Include the assumptions utilized for the affordable sales price calculations including:

  - Number of bedrooms
  - Household size
  - Household income limits
  - Utility allowance
  - HOA fees
  - Annual property tax estimate
  - Underwriting assumptions used to estimate supportable mortgage (i.e., interest rate, term, etc.)
  - Homebuyer downpayment

d. Net Operating Income – provide an estimate of net operating income from commercial and/or other project components, if applicable.

11. Financial Approach:

a. Provide an explicit narrative and financial illustration of the proposed financing approach for the proposed development.

b. Identify any multi-phase construction financing commitments that would be required for the proposed development.

a. Indicate if capital funding for development of the affordable housing will utilize external public subsidies from the State or Federal government and if so, include the estimated amount from each source or program.

12. CDC-HA Responsibilities:

Provide an explicit narrative and financial illustration of all components of the development team's financial proposal to the CDC-HA, including:

a. Confirmation that the sites and any improvements on the sites will be transferred in an "as is" condition.

b. The estimated land payment to the CDC-HA, if any. If justified, the CDC-HA is willing to consider the contribution of its land at no cost. The CDC-HA will only consider a full or partial land subsidy for proposals with affordable units.

c. If the Developer Team is requesting other financial contributions from the CDC-HA beyond free land, then describe the estimated amount, structure, and timing of the proposed CDC-HA financial contributions to the project.

d. Any responsibilities that will be requested of the CDC-HA during the development, marketing, and initial sales processes.

e. Any responsibility that will be requested of the CDC-HA on an on-going basis.

The requested financial proposal to the CDC-HA shall be fully supported by the information provided in the Financial Pro Forma Template.

13. Implementation Timeframe:

Discuss the development team's timeline to initiate and complete development activities after executing a DDA including: formulation of development concepts; City planning review; estimate of actual costs; securing public and private financing; development schedule; and marketing and sales to new homeowners.

B. **Questions and Comments**

Written questions and comments must be submitted electronically via PlanetBids no later than **May 2, 2025 at 11:59 p.m**. Only written communications regarding this RFP will be considered. PlanetBids is the only acceptable method for submission of questions. All questions will be answered in writing. The CDC-HA or KMA will distribute questions and answers without identification of the inquirer(s) to all Development Teams who are on record as having received this RFP, via PlanetBids. No oral communications can be relied upon for this RFP. Addenda will be issued, via PlanetBids, addressing questions or comments that are determined by the CDC-HA to cause a change to any part of this RFP.

Unless otherwise authorized herein, Development Teams who are considering submitting a RFP response, or who submit a proposal in response to this RFP, are prohibited from communicating with CDC-HA staff or KMA about this RFP from the date this RFP is issued until a contract is awarded.

C. **Submittal Deadline**

Development Teams are required to provide their RFP response electronically via the City's PlanetBids portal no later than **June 6, 2025 at 11:59 p.m.**

Incomplete submittals, incorrect information, or late submittals shall be cause for disqualification. The CDC-HA assumes no responsibility for any delay in submission of proposals electronically. Submissions by mail, personal delivery, courier service, or fax are not acceptable.

IV. SELECTION PROCESS AND CRITERIA

A. Evaluation Criteria

Development Teams will be evaluated on:

- The strength and capacity of the Development Team and the team's experience with implementation of comparable projects. Failure to demonstrate sufficient capacity and experience shall be cause for disqualification.
- Affordability duration, ratio of affordable units to total units, and income range targeted.
- Project design including a proposed mix of unit sizes suitable for families.
- Proposals' overall financial feasibility. Failure to demonstrate sufficient feasibility shall be cause for disqualification.

The CDC-HA has assigned the following point system to the specific evaluation criteria.

Criteria	Total Points
Developer Experience and Financial Capability	40 points
Project Description	20 points
Project Design, Livability, & Community Context	15 points
Financial Proposal to CDC-HA	25 points

B. Final Development Team Selection Process

a. Upon receipt of the responses to the RFP, CDC-HA staff and KMA will evaluate the Development Team proposals, based upon the criteria outlined in this RFP. A report summarizing Development Team proposals will be presented to the City Council.

b. The City Council shall decide at its sole discretion whether to recommend selection of one or more Development Teams and execution of an ENA with the selected Development Team(s). Any decisions or actions regarding the ultimate final Development Team selection and execution of an ENA shall be at the sole discretion of the City Council, and the City Council may decide, in its sole discretion, to reject the selected Development Team(s) and to not authorize execution of an ENA with the selected Development Team(s).

c. If the City Council approves and authorizes the execution of the proposed ENA with that Development Team, the CDC-HA will then execute an ENA with the selected Development Team(s) and negotiate the DDA terms providing for the legal and financial arrangement between the CDC-HA and the selected Development Team ensuring the development of the sites.

C. Submittal Schedule

The solicitation, receipt, and evaluation of RFP responses, and the process for selecting a Development Team/development program, are anticipated to observe the following timeframe.

Milestone	Date
Issue RFP	March 19, 2025
Deadline to Ask Questions	May 2, 2025
RFP Submittals Due	June 6, 2025
Evaluation of Developer Proposals	June 9 – August 8, 2025
Developer Interviews (if needed)	August 11 – 28, 2025
City Council Meeting	October 7, 2025

The CDC-HA reserves the right to alter the above dates at any time. Appropriate and timely notifications will be made to Development Teams via PlanetBids.

V. SURPLUS LANDS ACT CONSIDERATIONS

The following sites meet the definition of exempt surplus land under the Surplus Lands Act set forth in Section 54221(f)(1)(B) of the California Government Code, namely each of the sites consists of land that is less than one-half acre in area and is not contiguous to land owned by a state or local agency that is used for open-space or low- and moderate-income housing purposes:

Site	Site Name	Site Address	Site Size	Assessor Parcel Number
2	Division Street & R Avenue	N/A	6,400 SF	552-403-14
3	Roosevelt Ave. & W 11th Street	38 W. 11th Street	4,791 SF	555-114-01
4	A Avenue & E 11th Street	1028 A Avenue	3,911 SF	556-553-08
5	Plaza Blvd. & E Avenue ("Lambs' Theater")	500 E. Plaza Boulevard	16,990 SF	556-560-39

The following parcels comprising Site 1 and Site 6 must each qualify as exempt surplus land.

Site	Site Name	Site Address	Assessor Parcel Numbers
1	Highland and Eta Street ("Purple Cow")	249 N. Highland 307 N. Highland 311 N. Highland 315 N. Highland 217 N. Highland N/A	551-470-15 551-470-17 551-470-18 551-470-18 551-470-43 551-470-48
6	Plaza Bonita Center Way	6402 Valley Road 3404 Valley Road N/A N/A	564-290-71 564-310-03 564-290-74 564-290-75

As the City of National City intends to cause the parcels comprising Site 1 and Site 6 to be developed into affordable housing, the parcels, as listed above, must meet at a minimum the definition of exempt surplus land under the Surplus Land Act set forth in Section 54221(f)(1)(A) of the California Government Code. Namely, the parcels comprising Sites 1 and Site 6 will be transferred pursuant to California Government Code Section 37364 and meet at a minimum all of the criteria of Section 37364, as follows:

1. Not less than 80 percent (80%) of the area of each parcel will be used for development of housing.

2. Not less than 40 percent (40%) of the total number of housing units developed on each parcel will be affordable to households whose incomes are equal to, or less than, 75 percent (75%) of the maximum income of lower income households, and at least half of those will be affordable to very low income households.

3. The dwelling units produced will be restricted by a regulatory agreement to remain continually affordable to those persons and families for not less than 30 years. The regulatory agreement will contain a provision making the covenants and conditions of the agreement binding upon successors-in-interest of the housing sponsor. The regulatory agreement will be recorded in the grantor-grantee index to the name of the property owner as grantor and to the name of the City of National City as grantee.

Parcel maps for each site are included in this RFP as an attachment **(Attachment B – Parcel Maps).**

VI. PROPERTY CONDITIONS

Preliminary title reports (**Attachment F – Preliminary Title Reports**) for each site have been prepared and are provided for informational purposes only. Development Teams are responsible for performing their own research to investigate property boundaries, hazards, topography, and the like.

Development team submissions shall assume a transfer of the City-owned sites and any improvements on the sites in an "as is" condition subject to all known and unknown environmental materials, contaminants, and remediation processes. Any future development will be expected to comply with all California Environmental Quality Act (CEQA) requirements, and all Federal, State, and local environmental laws and requirements.

Phase I Environmental Assessments (**Attachment G – Phase I Environmental Site Assessments**) have been conducted on each property and are provided as part of this RFP for informational purposes. In the course of negotiations for the sale of each site, the selected development team(s) will be responsible to perform and pay for all environmental remediation that may be necessary to implement the development project. Therefore, the selected development team(s) may decide to conduct additional investigations of the sites during the negotiation process as the CDC-HA does not warrant the condition of the site or whether or not any hazardous substances impact the sites. The development of each site shall comply with all Federal, State, and local environmental laws and after the development is complete, there should not be any land use restrictions on the property.

Any DDA resulting from the RFP will stipulate that the selected development team(s) will purchase the site in an "as in" condition with no warranty, expressed or implied by the CDC-HA, as to the condition of the site, the soil or water, its geology, or the presence of known or unknown faults or other conditions.

VII. DECLARATIONS AND ADDITIONAL INFORMATION

A. City of National City Rights Pertinent to this Solicitation

1. The CDC-HA reserves the right to reject all RFP responses for any reason without indicating the reason(s) for rejection.

2. The CDC-HA reserves the right to amend this solicitation by addendum. The CDC-HA is bound only by what is expressly stated in this solicitation and any authorized written addenda thereto.

3. The CDC-HA accepts no financial responsibility for any costs incurred by the Development Teams during the selection process. All RFP responses become the property of the CDC-HA and may be used in any way deemed appropriate.

4. The CDC-HA shall not be responsible to pay any broker fees associated with the transfer of the site(s).

5. RFP responses will be considered valid for 120 days after submittal deadline.

B. Withdrawal of Solicitation

The CDC-HA reserves the right to withdraw this solicitation at any time without prior notice and makes no representation that any agreement will be awarded to any development team. Additionally, the CDC-HA expressly reserves the right to postpone opening responses to this solicitation for its own convenience, and/or to waive any informality or irregularity in the responses received.

C. Public Disclosure

Development Teams understand that as a general rule all documents received by the CDC-HA are considered public records. Therefore, all submittals shall be made available for public inspection according to applicable disclosure rules and regulations. If the respondent considers his or her submittal as proprietary and/or otherwise exempt from disclosure, he or she must submit a written request for a determination of whether the documents can be withheld from public disclosure no later than 15 days prior to the due date of the submittal. The CDC-HA's legal counsel will make a

determination of confidentiality. If a determination is not obtained prior to the submittal deadline, all document(s) shall be subject to public disclosure.

D. Confidential Solicitation

The CDC-HA will not share the details of individual responses to this solicitation with competing Development Teams during the selection process. After the selection process ends and prior to legislative action on the DDA, all solicitations become public information (except those portions determined as confidential per Section C. Public Disclosure, above).

E. News Releases

The Development Team agrees that, if selected, the CDC-HA will review and approve all news releases and other public comment pertaining to this solicitation and/or subsequent agreement(s). All news releases will be submitted in writing to the CDC-HA for review prior to being published.

F. Conflict of Interest/Financial Disclosure

The Development Team agrees, if selected, to comply with the City's Conflict of Interest Code **(Attachment H – City of National City Conflict of Interest Code).** Principals and key personnel of each Development Team are required to make such disclosures.

G. Indemnification

The Development Team agrees, if selected, to indemnify and hold harmless the City of National City, CDC-HA, and all officers and employees of each entity from any and all liability, claims, costs (including reasonable attorneys' fees), demands, damages, expenses, and causes of action.

H. Examination of Solicitation

The respondent understands that the information provided herein is intended solely to assist the respondent in Submittal preparation. To the best of the CDC-HA's knowledge, the information provided is accurate. However, the CDC-HA does not warrant such accuracy, and any errors or omissions will not invalidate this solicitation. Further, by submitting a response to this solicitation, the respondent represents that he or she has thoroughly examined and become familiar with work required in the solicitation and is capable of performing quality work and to achieve the objectives of the CDC-HA.

I. Nondiscrimination Policy

The respondent shall not discriminate on the basis of race, gender, religion, national origin, ethnicity, sexual orientation, age, or disability in the solicitation, selection, hiring or treatment of subcontractors and subconsultants, vendors, or suppliers. The respondent shall provide equal opportunity for subcontractors and subconsultants to participate in subcontracting opportunities. The respondent understands and agrees that violation of this policy is considered a material breach and will result in removal from consideration.

J. Local Business and Employment

Development Teams acknowledge that the CDC-HA seeks to promote employment and business opportunities for local residents and firms on all CDC-HA contracts. The selected Development Team(s) shall, to the extent legally possible, solicit applications for employment and proposals for subcontracts for work associated with this document from local residents and firms as opportunities occur. The selected Development Team(s) shall agree to hire qualified local residents and firms whenever feasible.

K. Prevailing Wages

It is the responsibility of the Developer to conform to all applicable Federal and State labor laws including requirements, if any, to pay prevailing wages.

L. Clarifications

This document is not an offer to enter into an agreement with any party. By submission of a proposal in response to this RFP, the submitting party and its principals, directors, officers, partners, and their affiliates waive any and all rights to challenge the RFP, the CDC-HA in connection therewith for any cause whatsoever at law or in equity, including, but not limited to, any action based in contract, tort, or common law or applicable statutes or regulations. No agreements or understandings between the CDC-HA and the selected Development Team shall be binding until DDA documents have been duly executed and delivered by the Development Team and the CDC-HA, and, after the CDC-HA has received requisite approval of the City Council for the transaction.

Evaluation of Developer Proposals

Own National City Homeownership Development Request for Proposals

Exhibit 1 Developer Experience and Financial Capability

Exhibit 2 Project Description and Project Design

Exhibit 3 Financial Proposal

Exhibit 4 Preliminary Scorecard Comparison

APPENDICIES

APPENDIX A DEVELOPMENT TEAM AND EXPERIENCE

APPENDIX B SITE 1: PURPLE COW
B.1 Community HousingWorks and Habitat for Humanity

APPENDIX C SITE 2: DIVISION STREET
C.1 Community HousingWorks and Habitat for Humanity

APPENDIX D SITE 3: ROOSEVELT LOT
D.1 Community HousingWorks and Habitat for Humanity
D.2 Otumba LLC and San Andres REG Inc.

APPENDIX E SITE 4: A AVENUE LOT
E.1 Community HousingWorks and Habitat for Humanity
E.2 Otumba LLC and San Andres REG Inc.

APPENDIX F SITE 5: LAMBS' THEATRE
F.1 Casa Familiar
F.2 Community HousingWorks and Habitat for Humanity

APPENDIX G SITE 6: PLAZA BONITA
G.1 Community HousingWorks and Habitat for Humanity

APPENDIX A
DEVELOPMENT TEAM AND EXPERIENCE

Own National City
Homeownership Development RFP
City of National City

TABLE 1

DEVELOPMENT TEAM AND EXPERIENCE
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

	CASA FAMILIAR	COMMUNITY HOUSINGWORKS	HABITAT FOR HUMANITY	OTUMBA LLC	SAN ANDRES REAL ESTATE GROUP INC.
I. DEVELOPMENT ENTITY					
A. Project Role	Lead Developer	Lead Developer	For-Sale Development Partner	Development Investor	Development Manager
B. Year Founded	1973	1988	1988	2014	2017
C. Address	119 W. Hall Avenue San Ysidro, CA 92173	3111 Camino Del Rio N. San Diego, CA 92108	8128 Mercury Court San Diego, CA 92111	P.O. Box 1588 Rancho Santa Fe, CA 92037	45 Breeze Avenue Los Angeles, CA 90291
D. Ownership Structure	nonprofit	nonprofit	nonprofit	private corporation	private corporation
E. Units Completed	---	4,971 units	200 units	---	---
II. KEY PERSONNEL					
A. Key Personnel #1	Emily Jacobs	Kevin Leichner	Kwofi Reed	Antonio Sacido	Alex San Andres
Position	Vice President and Community Development Officer	Senior Vice President of Housing and Real Estate Development	President and CEO	Manager	Managing Principal
Years at Organization	1 year	2 years	3 years	11 years	8 years
Experience (past 10 years)	San Diego Housing Commission, 2012 - 2024	---	LISC San Diego Housing Commission	---	Lowe Enterprises AECOMM
B. Key Personnel #2	Georgette Gomez	Stephen Swiecicki	Jonathan Atun, CPA		Thomas Greek
Position	Community Development & Strategy Officer	Vice President Forward Planning	Chief Financial Officer		Design & Construction
Years at Organization	2 years	9 years	---		
Experience (past 10 years)	Toyon Strategies, 2021- 2022 City of San Diego Councilmember, 2016 -2020 Environmental Health Coalition, 2004 - 2016	---	---		
C. Key Personnel #3	Tim Baker	Jonathan Lee	Theresa DeMarco		Matthew Goldstein
Position	Acquisition & Finance Officer	Project Manager	Construction Director		Design & Construction
Years at Organization	6 months	2 years	---		
Experience (past 10 years)	BRIDGE Housing, 2024 Chelsea Investment Corporation, 2010 - 2024	---	---		

TABLE 1

DEVELOPMENT TEAM AND EXPERIENCE
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

	CASA FAMILIAR	COMMUNITY HOUSINGWORKS	HABITAT FOR HUMANITY	OTUMBA LLC	SAN ANDRES REAL ESTATE GROUP INC.
III. DEVELOPMENT TEAM					
A. Architect	Yellow Giraffe Architects (YGA)	Miller Hull		Ware Malcomb	
B. General Contractor	--	Highland		--	
C. Engineer	--	Pasco Lauret Suiter & Associates (PLSA)		--	
D. Construction Manager	JP&K Construction Management	--		--	
E. Property Management	ConAm Management	ConAm Management		--	
F. Attorney	Bocarsly Emden Cowan Esmail & Arndt	--		--	
G. Financial Consultant	California Housing Partnership Corporation (CHPC)	California Housing Partnership Corporation (CHPC)		--	
IV. COMPARABLE PROJECTS					
A. Project Comparable #1	**Avanzando**	**Paradise Creek Apartments**	**405 W. 18th Street**	*Comparable projects provided were for San Andres Real Estate Group and Ware Malcomb only*	**Ivy Station**
Role	Lead Developer	Lead Developer	Lead Developer		Led by Alex San Andres before forming San Andres Real Estate Group
City	San Diego (San Ysidro)	National City	National City		Culver City, CA
Development Type	New construction	New construction	New construction		New construction
Production Type	Affordable Rent-to-Own	Affordable Rental	Affordable for-sale townhomes		Mixed-Use: office, hotel residential, retail
Affordability Mix	---	100% AMI and 30% - 50% AMI	80% AMI		---
Target Population	Family	Family	Family		---
Number of units	103 units	201 units	6 units		200 units (market + affordable)
Date Opened	TBD	Phase 1 2016; Phase II 2018	2021		2021
B. Project Comparable #2	**St. Regis Park Apartments**	**Kimball Highland Master Plan**	**El Norte Parkway Condos**		**San Pedro Courthouse Redevelopment**
Role	Led by Tim Baker before joining Casa Familiar	Lead Developer	Lead Developer		Engaged by Lead Developer to provide financial and development services
City	Chula Vista	National City	Escondido		San Pedro, CA
Type	Acquisition/rehabilitation	New construction	New construction		Acquisition/rehabilitation
Tenure	Rental	Rental	Affordable for-sale condominiums		Mixed-Use: residential and commercial
Affordability Mix	---	30% - 70% AMI	80% AMI		20% of residential units @ 80% AMI
Target Population	Families	Seniors and families	Family		---
Number of units	119 units	145 units	10 units		300 units (market + affordable)
Date Opened	2020	2024	2024		TBD

TABLE 1

DEVELOPMENT TEAM AND EXPERIENCE
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

	CASA FAMILIAR	COMMUNITY HOUSINGWORKS	HABITAT FOR HUMANITY	OTUMBA LLC	SAN ANDRES REAL ESTATE GROUP INC.
C. Project Comparable #3	**San Diego Square**	**Kimball and Morgan Tower**	**Comm22 (Logan Heights)**	*Comparable projects provided were for San Andres Real Estate Group and Ware Malcomb only*	**Affinity At Wendell**
Role	Led by Emily Jacobs before joining Casa Familiar	Lead Developer	Partnership with BRIDGE Housing		Development Consultant
City	San Diego	National City	Escondido		Wendell, North Carolina
Type	Acquisition/rehabilitation	Acquisition/rehabilitation	New construction		New Construction
Tenure	Rental	Rental	Affordable for-sale condominiums		Build-to-Rent
Affordability Mix	50% AMI	30% - 50% AMI	50% - 80% AMI		Market-Rate
Target Population	Seniors	Seniors	Family		Family
Number of units	156 units	145 units	11 units		170 Units
Year Opened	2016	2016	2020		---
V. IMPLEMENTATION TIMEFRAME					
A. Enter DDA	June 2026	February 2026		July 2025 - September 2025	
B. Project Design	December 2026 - September 2027	January 2026 - May 2028		April 2026 - September 2026	
C. Apply/Secure Financing	March 2026 - September 2027	February 2026 - June 2028		No state/federal subsidy	
D. Begin Construction	September 2027	June 2028		July 2026 - September 2030	
E. Project Complete	June 2029	January 2030		September 2030 - December 2030	

EXHIBIT 3

FINANCIAL PROPOSAL
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

	SITE 1		SITE 2	SITE 3		SITE 4		SITE 5		SITE 6
	Highland and Eta Street ("Purple Cow")		Division Street and R Avenue ("Division Street")	Roosevelt Avenue and W. 11th Street ("Roosevelt Lot")		A Avenue and E. 11th Street ("A Avenue Lot")		Plaza Boulevard and E Avenue ("Lambs' Theater")		Plaza Bonita Center Way ("Plaza Bonita")
	CHW/Habitat		CHW/Habitat	CHW/Habitat	Otumba/ San Andres	CHW/Habitat	Otumba/ San Andres	Casa Familiar	CHW/Habitat	CHW/Habitat
	Townhomes	Stacked Flats	Single-Family Home with ADU	Duplexes, Stacked Flats, and Lofts	Stacked-Flats	Townhomes	Townhomes	Stacked Flats	Townhomes and Stacked Flats	Townhomes
	10 Units - For-Sale	82 Units - Rental	1 Unit + 1 ADU For-Sale	20 Units For-Sale	3 Units For-Sale [1]	3 Units For-Sale	2 Units For-Sale [1]	60 units Rent-to-Own	62 Units Rental	30 Units For-Sale
I. DEVELOPMENT COSTS										
A. Direct Costs ($/Unit)	$679,000	$344,000	$553,000	$481,000	$431,000	$791,000	$606,000	$610,000	$368,000	$853,000
B. Direct Costs ($/SF GBA)	$333	$384	$269	$423	$451	$433	$281	$460	$412	$422
C. Total Development Costs - ($/Unit) [2]	$839,000	$535,000	$691,000	$554,000	$474,000	$928,000	$780,000	$891,000	$594,000	$954,000
D. Total Development Costs - ($/GBA) [2]	$411	$597	$336	$487	$495	$509	$362	$672	$664	$472
E. Prevailing Wages	No	Yes	No	No	No	No	No	Yes	Yes	No
II. FINANCING DEFICIT AND PROPOSED FUNDING SOURCES										
A. Financing Deficit	($2,544,000)	($3,972,000)	($110,000)	($1,586,000)	($996,000)	($1,087,000)	($1,190,000)	$0	($3,061,000)	($11,381,000)
Per Unit	($254,000)	($48,000)	($55,000)	($79,000)	($166,000)	($362,000)	($595,000)	$0	($49,000)	($379,000)
B. Proposed Funding Sources										
City Residual Receipts Loan	$0	$2,870,000	$0	$0	$0	$0	$0	$0	$2,170,000	$0
City Cash Contribution	$0	$1,500,000	$0	$0	$0	$0	$0	$0	$1,500,000	$0
Partner & Donor Capital Contribution	$2,544,000	$0	$110,000	$1,586,000	$0	$1,087,000	$0	$0	$0	$11,381,000
Private Equity Investment	$0	$0	$0	$0	$996,000	$0	$1,190,000	$0	$0	$0
Total Proposed Funding Sources	$2,544,000	$4,370,000	$110,000	$1,586,000	$996,000	$1,087,000	$1,190,000	$0	$3,670,000	$11,381,000
Per Unit	$254,000	$53,000	$55,000	$79,000	$332,000	$362,000	$595,000	$0	$59,000	$379,000
C. Requires City Land Contribution	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
D. Project Based Vouchers	---	8 vouchers from NCHA	---	---	---	---	---	---	8 vouchers from NCHA	---
E. Subject to Ground Lease	No	Yes	No	No	No	No	No	No		No

(1) Pro forma provided by Developer reflects affordable for-sale units only. Financial pro forma for balance of project not provided.
(2) Excludes acquisition costs, if applicable.

Prepared by: Keyser Marston Associates, Inc.
Filename: T:\Own National City\RFP - Proposal Evaluation_v3;9/26/2025;lag

APPENDIX B
SITE 1: PURPLE COW

Own National City
Homeownership Development RFP
City of National City

SITE 1: Highland and Eta Street ("Purple Cow")		
Community HousingWorks and Habitat for Humanity		
	For-Sale Component	**Rental Component**
Project Design	• All units are three (3) bedroom units	• Mix of one (1) and two (2) bedroom units
Estimate of Development Costs	• Development costs appear within a reasonable range for comparable projects	• Development costs appear within a reasonable range for comparable projects
Affordable Sales Values (For-Sale Component) and Rental Income and Expenses (Rental Component)	• Calculation of affordable sales prices were based on HUD income limits for households at 70% AMI • Estimated affordable sales prices in financial pro forma may be overstated if development is subject to Health & Safety Code 50052.5, requiring calculation of affordable sales prices based on median income published by HCD	• Rental income and operating expenses appear within a reasonable range for comparable tax credit projects
Site Acquisition	• Assumes land contribution from City	• Assumes rental component will be developed under a long-term ground lease (75-99 years) • For purposes of analysis, lease value is estimated at $2,870,000; actual lease value to be determined by a third-party appraisal
Proposed Funding Sources	• Funding sources consisting of CalHome and WISH are anticipated to fund 66% of the net sales proceeds • Pro forma reflects financing deficit of $2,544,000 • Financing deficit is anticipated to be funded by partner and donor capital contributions	• Primary funding sources consist of: ▪ Federal Low Income Housing Tax Credit Equity ▪ Deferred Developer Fee ▪ County of San Diego ▪ Community Resource Development Plan (CRDP) Regional Center San Diego ▪ CDBG Disaster Recovery (DR) • Pro forma reflects financing deficit of $4,370,000

SITE 1: Highland and Eta Street ("Purple Cow")		
Community HousingWorks and Habitat for Humanity		
	For-Sale Component	**Rental Component**
		• Financing deficit is anticipated to be funded by: ▪ $2,870,000 residual receipts loan from the City. Actual residual receipts loan amount will be based on the appraised value of the City's property and paid with residual receipts on a pro rata basis with other soft loans. ▪ $1,500,000 City cash contribution • Deferred Developer Fee is expected to be paid by Year 14, allowing the City to receive residual receipts
Other City Obligations	• Negotiate and execute Disposition and Development Agreement or Purchase Agreement • Conduct Surplus Land Act process or Government Code Section 52201 Report • Ensure CEQA clearance is completed prior to land transfer • Negotiate and finalize long-term affordability and resale restrictions • Monitor resale transactions and enforce price restrictions or shared equity formulas • Approve eligible buyers and income certifications • Monitor and enforce deed restrictions and affordability covenants ** Habitat will oversee all screening and approval of for-sale buyer applications*	• Negotiate and execute Disposition and Development Agreement • Negotiate and execute Ground Lease Agreement • Approve and execute supporting legal documents • Complete CEQA environmental review • Coordinate PBV commitments for up to 25% of total rental units and execute AHAP and HAP contracts (total of 8 PBVs) • Support entitlement approvals and permitting processes • Coordinate with Developer and financing partners to facilitate project closing • Monitor ground lease compliance; affordability and regulatory compliance; PBV administration; and property performance • Ensure reporting and transparency to other public entities

B.1

Community HousingWorks and Habitat for Humanity

Site 1: Highland & Eta Street
("Purple Cow")

TABLE 1

PROJECT DESCRIPTION
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

		For-Sale Component			Rental Component		
I.	**Site Area**	16,117 SF	0.37 Acres		47,916 SF	1.10 Acres	
II.	**Product Type**	Townhomes			Stacked Flats		
III.	**Gross Building Area**						
	Net Residential Area	20,400 SF	100%		57,404 SF	78%	
	Common Areas/Circulation	0 SF	0%		16,142 SF (1)	22%	
	Total Gross Building Area	20,400 SF	100%		73,546 SF	100%	
IV.	**Construction Type**	Type V			Type V over Type I (parking)		
V.	**Number of Stories**	2-3 Stories			4 Stories		
VI.	**Unit Mix**	Number of Units		Average Unit Size	Number of Units		Average Unit Size
	Junior One Bedroom	0 Units	0%	0 SF	36 Units	44%	540 SF
	One Bedroom	0 Units	0%	0 SF	28 Units	34%	722 SF
	Two Bedroom	0 Units	0%	0 SF	18 Units	22%	986 SF
	Three Bedroom	10 Units	100%	2,040 SF	0 Units	0%	0 SF
	Number of Units	10 Units	100%	2,040 SF	82 Units	100%	700 SF
VII.	**Affordability Mix**						
	Units @ 30% AMI	0 Units	0%		27 Units	33%	
	Units @ 60% AMI	0 Units	0%		54 Units	66%	
	Units @ 70% AMI	10 Units	100%		0 Units	0%	
	Manager	0 Units	0%		1 Unit	1%	
	Total/Average	10 Units	100%		82 Units	100%	
	Average Affordability (2)	70% of AMI			49% of AMI		
VIII.	**Parking**	Attached Garage			Podium		
	Number of Spaces	10 Spaces			82 Spaces		
	Parking Ratio	1.00 Spaces/Unit			1.00 Spaces/Unit		

(1) Includes circulation (7,720 SF), mechanical and other (5,451 SF), and amenity/lobby (2,973 SF). Excludes parking.
(2) Excludes manager unit.

TABLE 2

ESTIMATED DEVELOPMENT COSTS
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

	For-Sale Component			Rental Component		
	Totals	**Per Unit**	**Comments**	**Totals**	**Per Unit**	**Comments**
I. Direct Costs [1]						
Off-Site Improvements [2]	$0	$0	$0 Per SF Site	$0	$0	$0 Per SF Site
On-Sites/Landscaping [3]	$323,545	$32,355	$20 Per SF Site	$3,495,532	$42,628	$73 Per SF Site
Parking	$0	$0	Included Below	$3,821,310	$46,601	Included Below
Shell Construction [3]	$5,824,051	$582,405	$285 Per SF GBA	$19,464,640	$237,374	$265 Per SF GBA
FF&E/Amenities	$0	$0	Allowance	$100,000	$1,220	Allowance
Photovoltaic	$108,000	$10,800	Allowance	$0	$0	Allowance
Contingency	$533,298	$53,330	8.5% of Directs	$1,357,762	$16,558	5.1% of Directs
Total Direct Costs	$6,788,894	$678,889	$333 Per SF GBA	$28,239,245	$344,381	$384 Per SF GBA
II. Indirect Costs						
Architecture & Engineering	$544,001	$54,400	8.0% of Directs	$1,578,300	$19,248	5.6% of Directs
Permits & Fees [2]	$380,000	$38,000	$19 Per SF GBA	$1,716,579	$20,934	$23 Per SF GBA
Legal & Accounting	$32,640	$3,264	0.5% of Directs	$322,000	$3,927	1.1% of Directs
Taxes & Insurance	$20,000	$2,000	0.3% of Directs	$502,242	$6,125	1.8% of Directs
Construction Manager	$0	$0	0.0% of Directs	$285,000	$3,476	1.0% of Directs
Developer Fee	$0	$0	0.0% of Directs	$5,399,399	$65,846	19.1% of Directs
Marketing/Lease-Up	$0	$0	0.0% of Directs	$115,000	$1,402	0.4% of Directs
Contingency	$48,832	$4,883	5.0% of Indirects	$228,798	$2,790	2.3% of Indirects
Total Indirect Costs	$1,025,473	$102,547	15.1% of Directs	$10,147,318	$123,748	35.9% of Directs
III. Financing Costs						
Loan Fees	$78,144	$7,814	1.2% of Directs	$872,971	$10,646	3.1% of Directs
Interest During Construction	$492,305	$49,231	7.3% of Directs	$3,776,045	$46,049	13.4% of Directs
Title/Recording/Escrow	$0	$0	0.0% of Directs	$80,000	$976	0.3% of Directs
TCAC Fees	$0	$0	0.0% of Directs	$424,826	$5,181	1.5% of Directs
Operating Lease-Up/Reserves	$0	$0	0.0% of Directs	$346,815	$4,229	1.2% of Directs
Total Financing Costs	$570,449	$57,045	8.4% of Directs	$5,500,657	$67,081	19.5% of Directs
IV. Total Costs - Excl. Acquisition	**$8,385,000**	**$838,500**	**$411 Per SF GBA**	**$43,887,000**	**$535,207**	**$597 Per SF GBA**
V. Add: Acquisition Costs	$0	$0	$0 Per SF Site	$2,870,000	$35,000	$60 Per SF Site
VI. Grand Total Costs - Incl. Acquisition	**$8,385,000**	**$838,500**	**$411 Per SF GBA**	**$46,757,000**	**$570,207**	**$636 Per SF GBA**

(1) Excludes the payment of prevailing wages.
(2) Estimate; not verified by KMA or the City.
(3) Includes pro rata share of general requirements, contractor overhead, and contractor profit.

TABLE 3

ESTIMATE OF AFFORDABLE SALES PRICES - LOW INCOME, 70% AMI
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

		CHW / Habitat		KMA	
	Number of Bedrooms		**4**		**4**
I.	Benchmark Household Size		6.0		***5.0*** (1)
	County of San Diego Median income		$151,750 (2)		***$141,250*** (3)
	Percent of AMI		88.5% (4)		***70%***
II.	Benchmark Household Income		$134,350		***$98,875***
	Income Allocation to Housing		30%		***40%*** (5)
	Amount Available for Housing		$40,305		$39,550
III.	HOA Fees	$400 /Month	$4,800	$400 /Month	$4,800
	Utilities (6)	$503 /Month	$6,036	$503 /Month	$6,036
	Annual Taxes	1.25%	$4,406	1.25%	$4,293
IV.	Available for Mortgage		$25,063		$24,421
V.	Interest Rate		5.89%		5.89%
	Down Payment		0.0%		0.0%
VI.	Supportable Mortgage		$352,491		$343,457
	Add: Down Payment		$0		$0
VII.	**Maximum Unit Price (Rounded)**		**$352,000**		**$343,000**

(1) Assumed family size per California Health & Safety Code §50052.5, reflects the number of bedrooms in the unit plus one.
(2) Reflects median income for a six (6) person household. Source: State of California Department of Housing and Community Development (HCD) 2025 income limits.
(3) Reflects median income for a five (5) person household. Source: State of California Department of Housing and Community Development (HCD) 2025 income limits.
(4) Imputed by KMA. Differs from CHW pro forma which indicates target affordability level of 70% AMI.
(5) Assumes a household income to housing cost ratio of up to 40%, per guidance from RFP.
(6) Developer estimate, utility allowance profile not provided.

Source: State of California Department of Housing and Community Development, San Diego County Department of Housing and Community Development, California Redevelopment Law H&SC § 50052.5.

Note changes in bold and italics reflect KMA changes to Developer assumptions.

Prepared by: Keyser Marston Associates, Inc.
Filename: Own National City RFP - Proposal Evaluation_v3;9/26/2025;ema

TABLE 4

ESTIMATE OF FINANCING DEFICIT - FOR-SALE COMPONENT
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

		Total	Per Unit
I.	**Net Sales Proceeds**	$3,520,000	$352,000
II.	**Sources of Funds**		
	CalHome	$2,000,000	$200,000
	WISH	$321,000	$32,099
	Total Sources of Funds	$2,321,000	$232,099
III.	**Total Supportable Investment**	$5,841,000	$584,000
IV.	**(Less) Development Costs - Excluding Acquisition**	($8,385,000)	($839,000)
V.	**Financing Deficit**	**($2,544,000)**	**($254,000)**
VI.	**Proposed Funding Sources**		
	Partner & Donor Capital Contributions	$2,544,000	$254,000
	City Land Donation	$0	$0
	Total	**$2,544,000**	**$254,000**

TABLE 5

NET OPERATING INCOME
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

		# of Units	Tenant $/Month	PBV Subsidy	(1)	Total $/Month	Total Annual
I. Gross Scheduled Income							
Junior One Bedroom	@ 30% AMI	14	$855	$0		$855	$143,640
Junior One Bedroom	@ 30% AMI	6	$855	$810		$1,665	$119,880
Junior One Bedroom	@ 60% AMI	16	$1,785	$0		$1,785	$342,720
One Bedroom	@ 60% AMI	28	$1,785	$0		$1,785	$599,760
Two Bedroom	@ 30% AMI	5	$1,013	$0		$1,013	$60,780
Two Bedroom	@ 30% AMI	2	$1,013	$1,034		$2,047	$49,128
Two Bedroom	@ 60% AMI	10	$2,130	$0		$2,130	$255,600
Two Bedroom	Manager	1	$0	$0		$0	$0
Total/Average		82	$1,513	$84		$1,597	$1,571,508
Add: Other Income				$8	/Unit/Month		$7,872
Total Gross Scheduled Income (GSI)							$1,579,380
II. Effective Gross Income (EGI)							
(Less) Vacancy				5.0%	of GSI		($78,969)
Total Effective Gross Income (EGI)							$1,500,411
III. Operating Expenses							
(Less) Operating Expenses				$6,100	/Unit/Year		($500,200)
(Less) Tenant Services				$488	/Unit/Year		($40,000)
(Less) Property Taxes/Assessments				$37	/Unit/Year		($3,000)
(Less) Replacement Reserves				$300	/Unit/Year		($24,600)
(Less) Monitoring Fees				$231	/Unit/Year		($18,920)
Total Expenses				$7,155	/Unit/Year		($586,720)
				39.1%	of EGI		
IV. Net Operating Income (NOI)							**$913,691**

(1) Per data request response dated September 3, 2025, Developer assumes eight (8) projects-based vouchers from the National City Housing Authority. Developer will apply after execution of Disposition and Development Agreement.

TABLE 6

ESTIMATE OF FINANCING DEFICIT - RENTAL COMPONENT
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

		Total	Per Unit
I.	**Sources of Funds**		
	Supportable Permanent Loan	$10,600,000	$129,000
	Tax Credit Equity Investment - Federal	$19,373,000	$236,000
	Deferred Developer Fee	$2,899,000	$35,000
	General Partner Equity Contribution	$0	$0
	County of San Diego - Innovative Housing Trust Fund (IHTF)	$3,500,000	$43,000
	CRDP Regional Center San Diego	$3,113,000	$38,000
	CDBG-Disaster Recovery (DR)	$3,000,000	$37,000
	Income During Construction	$168,000	$2,000
	Refunds	$132,000	$2,000
	Total Sources of Funds	$42,785,000	$522,000
II.	**(Less) Development Costs - Including Acquistion**	($46,757,000)	($570,000)
III.	**Financing Deficit**	**($3,972,000)**	**($48,000)**
IV.	**Proposed Funding Sources**		
	City Residual Receipts Loan (1)	$2,870,000	$35,000
	City Cash Contribution (2)	$1,500,000	$18,000
	Total	**$4,370,000**	**$53,000**

(1) Reflects the value of the ground lease from the rental component. Value will be established based on the appraised value and will be reflected as a capitalized note paid with residual receipts on a pro rata basis with other soft loans.

(2) Requires cash contribution from City or other funding source.

TABLE 7

15-YEAR CASH FLOW PROJECTION
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

			1	2	3	4	5
I.	**Gross Scheduled Income**						
	Rental Income	2.5%	$1,571,508	$1,610,796	$1,651,066	$1,692,342	$1,734,651
	Other Income	2.5%	$7,872	$8,069	$8,271	$8,477	$8,689
	(Less) Vacancy	5.0%	($78,969)	($80,943)	($82,967)	($85,041)	($87,167)
II.	**Effective Gross Income**		$1,500,411	$1,537,921	$1,576,369	$1,615,779	$1,656,173
	(Less) Operating Expenses [(1)]		($586,720)	($605,148)	($624,220)	($643,959)	($664,387)
III.	**Net Operating Income**		$913,691	$932,773	$952,149	$971,820	$991,786
	(Less) Debt Service - Permanent Loan		($794,861)	($794,861)	($794,861)	($794,861)	($794,861)
IV.	**Project Cash Flow**		$118,830	$137,912	$157,288	$176,959	$196,925
V.	**Asset Management Fees**						
	(Less) Limited Partner Fee	3.0%	($7,500)	($7,725)	($7,957)	($8,195)	($8,441)
	(Less) General Partner Fee	3.0%	($20,000)	($20,600)	($21,218)	($21,855)	($22,510)
	Total Asset Management Fees		($27,500)	($28,325)	($29,175)	($30,050)	($30,951)
VI.	**Net Project Cash Flow**		$91,330	$109,587	$128,113	$146,909	$165,973
VII.	**Developer Fee Repayment**						
	Beginning Balance		$2,899,399	$2,808,069	$2,698,482	$2,570,368	$2,423,459
	Interest	0.0%	$0	$0	$0	$0	$0
	(Less) Cash Flow Credit		($91,330)	($109,587)	($128,113)	($146,909)	($165,973)
	Ending Balance		$2,808,069	$2,698,482	$2,570,368	$2,423,459	$2,257,486
VIII.	**Cash Flow Available for Distribution**		$0	$0	$0	$0	$0

(1) Reflects annual escalation at 3.5% for operating expenses and replacement reserves; 2.0% for property taxes; and 0% for tenant services and monitoring fees.

Prepared by: Keyser Marston Associates, Inc.
Filename: Own National City RFP - Proposal Evaluation_v3;9/26/2025;ema

TABLE 7

15-YEAR CASH FLOW PROJECTION
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPI
CITY OF NATIONAL CITY

			6	7	8	9	10
I.	**Gross Scheduled Income**						
	Rental Income	2.5%	$1,778,017	$1,822,467	$1,868,029	$1,914,730	$1,962,598
	Other Income	2.5%	$8,906	$9,129	$9,357	$9,591	$9,831
	(Less) Vacancy	5.0%	($89,346)	($91,580)	($93,869)	($96,216)	($98,621)
II.	**Effective Gross Income**		$1,697,577	$1,740,017	$1,783,517	$1,828,105	$1,873,808
	(Less) Operating Expenses [(1)]		($685,530)	($707,412)	($730,058)	($753,496)	($777,754)
III.	**Net Operating Income**		$1,012,047	$1,032,605	$1,053,459	$1,074,609	$1,096,054
	(Less) Debt Service - Permanent Loan		($794,861)	($794,861)	($794,861)	($794,861)	($794,861)
IV.	**Project Cash Flow**		$217,186	$237,744	$258,598	$279,748	$301,193
V.	**Asset Management Fees**						
	(Less) Limited Partner Fee	3.0%	($8,695)	($8,955)	($9,224)	($9,501)	($9,786)
	(Less) General Partner Fee	3.0%	($23,185)	($23,881)	($24,597)	($25,335)	($26,095)
	Total Asset Management Fees		($31,880)	($32,836)	($33,822)	($34,836)	($35,881)
VI.	**Net Project Cash Flow**		$185,306	$204,908	$224,776	$244,912	$265,312
VII.	**Developer Fee Repayment**						
	Beginning Balance		$2,257,486	$2,072,180	$1,867,272	$1,642,496	$1,397,584
	Interest	0.0%	$0	$0	$0	$0	$0
	(Less) Cash Flow Credit		($185,306)	($204,908)	($224,776)	($244,912)	($265,312)
	Ending Balance		$2,072,180	$1,867,272	$1,642,496	$1,397,584	$1,132,273
VIII.	**Cash Flow Available for Distribution**		$0	$0	$0	$0	$0

(1) Reflects annual escalation at 3.5% for operating expenses and replacement reserves; 2.0% for property taxes; and 0% for tenant services and monitoring fees.

TABLE 7

15-YEAR CASH FLOW PROJECTION
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPI
CITY OF NATIONAL CITY

			11	12	13	14	15
I.	**Gross Scheduled Income**						
	Rental Income	2.5%	$2,011,663	$2,061,955	$2,113,504	$2,166,341	$2,220,500
	Other Income	2.5%	$10,077	$10,329	$10,587	$10,852	$11,123
	(Less) Vacancy	5.0%	($101,087)	($103,614)	($106,205)	($108,860)	($111,581)
II.	**Effective Gross Income**		$1,920,653	$1,968,669	$2,017,886	$2,068,333	$2,120,041
	(Less) Operating Expenses [(1)]		($802,859)	($828,842)	($855,734)	($883,565)	($912,369)
III.	**Net Operating Income**		$1,117,794	$1,139,827	$1,162,152	$1,184,768	$1,207,672
	(Less) Debt Service - Permanent Loan		($794,861)	($794,861)	($794,861)	($794,861)	($794,861)
IV.	**Project Cash Flow**		$322,933	$344,966	$367,291	$389,907	$412,811
V.	**Asset Management Fees**						
	(Less) Limited Partner Fee	3.0%	($10,079)	($10,382)	($10,693)	($11,014)	($11,344)
	(Less) General Partner Fee	3.0%	($26,878)	($27,685)	($28,515)	($29,371)	($30,252)
	Total Asset Management Fees		($36,958)	($38,066)	($39,208)	($40,385)	($41,596)
VI.	**Net Project Cash Flow**		$285,975	$306,900	$328,083	$349,522	$371,215
VII.	**Developer Fee Repayment**						
	Beginning Balance		$1,132,273	$846,298	$539,398	$211,315	
	Interest	0.0%	$0	$0	$0	$0	
	(Less) Cash Flow Credit		($285,975)	($306,900)	($328,083)	($211,315)	
	Ending Balance		$846,298	$539,398	$211,315	$0	
VIII.	**Cash Flow Available for Distribution**		$0	$0	$0	$138,207	$371,215

(1) Reflects annual escalation at 3.5% for operating expenses and replacement reserves; 2.0% for property taxes; and 0% for tenant services and monitoring fees.

Prepared by: Keyser Marston Associates, Inc.
Filename: Own National City RFP - Proposal Evaluation_v3;9/26/2025;ema

APPENDIX C
SITE 2: DIVISION STREET

Own National City
Homeownership Development RFP
City of National City

SITE 2: Division Street and R Avenue ("Division Street")	
Community HousingWorks and Habitat for Humanity	
Project Design	• Only provides two (2) units on site (1 single-family home and 1 ADU)
Estimate of Development Costs	• Development costs appear within a reasonable range for comparable projects • On-Site improvement budget assumes required drainage
Affordable Sales Values	• Calculation of affordable sale prices were based on HUD income limits for households at 70% AMI • Estimated affordable sales prices in financial pro forma may be overstated if development is subject to Health & Safety Code 50052.5, requiring calculation of affordable sales prices based on median income published by HCD • Developer assumed a household income to housing cost ratio of 30% vs up to 40% (per guidance in RFP) based on previous experience with target population
Site Acquisition	• Assumes land contribution from City
Proposed Funding Sources	• Funding sources consisting of CalHome and WISH are anticipated to fund 57% of the net sales proceeds • Pro forma reflects financing deficit of $110,000 • Financing deficit is anticipated to be funded by partner and donor capital contributions
Other City Obligations	• Negotiate and execute Disposition and Development Agreement or Purchase Agreement • Conduct Surplus Land Act process or Government Code Section 52201 Report • Ensure CEQA clearance is completed prior to land transfer • Negotiate and finalize long-term affordability and resale restrictions • Monitor resale transactions and enforce price restrictions or shared equity formulas • Approve eligible buyers and income certifications • Monitor and enforce deed restrictions and affordability covenants ** Habitat will oversee all screening and approval of for-sale buyer applications*

C.1

Community HousingWorks and Habitat for Humanity
Site 2: Division Street and R Avenue
("Division Street")

TABLE 1

PROJECT DESCRIPTION
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

I.	**Site Area**	6,400 SF	0.15 Acres
II.	**Product Type**	Single-Family Home with ADU	
III.	**Gross Building Area (GBA)**		
	Net Residential Area	4,113 SF	100%
	Common Areas	0 SF	0%
	Total GBA	4,113 SF	100%
IV.	**Construction Type**	Type V	
V.	**Number of Stories**	2 Stories	

VI.	**Unit Mix**	Number of Units	Average Unit Size
	Main House - Three Bedroom	1 Unit	3,168 SF
	ADU - Two Bedroom [(1)]	1 Unit	945 SF
	Total Number of Units	2 Units	2,057 SF

VII.	**Affordability Mix**	
	Units @ 70% AMI	2 Unit
VIII.	**Parking**	
	Parking Type	Detached Garage
	Total Parking Spaces	2 Spaces
	Parking Ratio	1.0 Spaces/Unit

(1) ADU is located above detached garage.

TABLE 2

ESTIMATED DEVELOPMENT COSTS
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

		Totals	Per Unit		Comments
I.	**Direct Costs** [1]				
	Off-Site Improvements [2][3]	$94,156	$47,078	$15	Per SF Site
	On-Site Improvements/Landscaping [3]	$12,946	$6,473	$2	Per SF Site
	Parking	$0	$0		Included Above
	Shell Construction [3]	$820,335	$410,168	$199	Per SF GBA
	Photovoltaic	$18,000	$9,000		Allowance
	Contingency	$161,200	$80,600	17.4%	of Directs
	Total Direct Costs	$1,106,638	$553,319	$269	Per SF GBA
	Photovoltaic				
II.	**Indirect Costs**				
	Architecture & Engineering	$102,000	$51,000	9.2%	of Directs
	Permits & Fees [2]	$58,000	$29,000	$14	Per SF GBA
	Legal & Accounting	$8,000	$4,000	0.7%	of Directs
	Taxes & Insurance	$5,000	$2,500	0.5%	of Directs
	Developer Fee	$0	$0	0.0%	of Value
	Marketing/Sales	$0	$0	0.0%	of Directs
	Contingency	$8,650	$4,325	5.0%	of Indirects
	Total Indirect Costs	$181,650	$90,825	16.4%	of Directs
III.	**Financing Costs**				
	Loan Fees	$12,883	$6,442	1.2%	of Directs
	Interest During Construction	$81,162	$40,581	7.3%	of Directs
	Total Financing Costs	$94,045	$47,023	8.5%	of Directs
IV.	**Development Costs - Excl. Acquisition**	**$1,382,333**	**$691,167**	**$336**	**Per SF GBA**

(1) Excludes the payment of prevailing wages.
(2) Per Developer; not verified by the City or KMA.
(3) Includes pro rata share of general requirements, contractor overhead, and contractor profit.

Prepared by: Keyser Marston Associates, Inc.
Filename: Own National City RFP - Proposal Evaluation_v3 9/26/2025 ema

TABLE 3

ESTIMATE OF AFFORDABLE SALES PRICES - LOW INCOME, 70% AMI
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

		CHW / Habitat		KMA	
	Number of Bedrooms		**5**		**5**
I.	Benchmark Household Size		8.0		***6.0*** (1)
	County of San Diego Median income		$172,650 (2)		***$151,750*** (3)
	Percent of AMI		88.5% (4)		***70%***
II.	Benchmark Household Income		$152,850		***$106,225***
	Income Allocation to Housing		30%		***40%*** (5)
	Amount Available for Housing		$45,855		$42,490
III.	HOA Fees	$400 /Month	$4,800	$400 /Month	$4,800
	Utilities (6)	$604 /Month	$7,248	$604 /Month	$7,248
	Annual Taxes	1.25%	$5,055	1.25%	$4,555
IV.	Available for Mortgage		$28,752		$25,887
V.	Interest Rate		5.89%		5.89%
	Down Payment		0.0%		0.0%
VI.	Supportable Mortgage		$404,390		$364,101
	Add: Down Payment		$0		$0
VII.	**Maximum Unit Price (Rounded)**		**$404,000**		**$364,000**

(1) Assumed family size per California Health & Safety Code §50052.5, reflects the number of bedrooms in the unit plus one.
(2) Reflects median income for a eight (8) person household. Source: State of California Department of Housing and Community Development (HCD) 2025 income limits.
(3) Reflects median income for a six (6) person household. Source: State of California Department of Housing and Community Development (HCD) 2025 income limits.
(4) Imputed by KMA. Differs from CHW pro forma which indicates target affordability level of 70% AMI.
(5) Assumes a household income to housing cost ratio of up to 40%, per guidance from RFP.
(6) Developer estimate, utility allowance profile not provided.

Source: State of California Department of Housing and Community Development, San Diego County Department of Housing and Community Development, California Health & Safety Code §50052.5.

Note changes in bold and italics reflect KMA changes to Developer assumptions.

Prepared by: Keyser Marston Associates, Inc.
Filename: Own National City RFP - Proposal Evaluation_v3;9/26/2025;ema

TABLE 4

ESTIMATE OF FINANCING DEFICIT
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

		Total	Per Unit
I.	**Net Sales Proceeds**	$808,000	$404,000
II.	**Sources of Funds**		
	CalHome	$400,000	$200,000
	WISH	$64,000	$32,099
	Total Sources of Funds	$464,000	$232,099
III.	**Total Supportable Investment**	$1,272,000	$636,000
IV.	**(Less) Development Costs - Excluding Acquisiton**	($1,382,000)	($691,000)
V.	**Financing Deficit**	**($110,000)**	**($55,000)**
VI.	**Proposed Funding Sources**		
	Partner & Donor Capital Contributions	$110,000	$55,000
	City Land Donation	$0	$0
	Total	**$110,000**	**$55,000**

APPENDIX D
SITE 3: ROOSEVELT LOT

Own National City
Homeownership Development RFP
City of National City

SITE 3: Roosevelt Avenue and w. 11th Street ("Roosevelt Lot")		
	Community HousingWorks and Habitat for Humanity	**Otumba LLC and San Andres Real Estate Group Inc.**
Project Design	• Includes a range of small unit configurations: studios, one bedrooms, one bedrooms with a loft, and one bedroom townhomes	• Requires site assemblage to expand development site: ▪ One (1) adjacent parcel is owned by the Developer ▪ One (1) parcel is under contract with the Developer • Developer is proposing three (3) affordable units on the City's property • Residential units are integrated within a proposed 121-unit multi-family residential development
Estimate of Development Costs	• Development costs appear within a reasonable range for comparable projects • On-Site improvement budget assumes required erosion control, grading, storm drain and retention basin, fencing, fire/water/sewer lines and other utility connections, and hardscape and landscape	• Development costs appear low when compared to comparable projects • Pro forma submitted does not reflect balance of proposed project; therefore, it is uncertain if the project as a whole is feasible

SITE 3: Roosevelt Avenue and w. 11th Street ("Roosevelt Lot")		
	Community HousingWorks and Habitat for Humanity	**Otumba LLC and San Andres Real Estate Group Inc.**
Affordable Sales Values	• Calculation of affordable sale prices were based on HUD income limits for households at 70% AMI • Estimated affordable sales prices in financial pro forma may be overstated if development is subject to Health & Safety Code 50052.5, requiring calculation of affordable sales prices based on median income published by HCD • Developer assumed a household income to housing cost ratio of 30% vs up to 40% (per guidance in RFP) based on previous experience with target population	• Developer is proposing to convert six (6) units from rental to ownership housing in the 7th year following building stabilization • Calculation of affordable sale prices were based on HUD income limits for households at 40% AMI. Developer indicates the project will apply HCD income limit standards if required by State funding sources or programs • Developer assumed a household income to housing cost ratio of 30% vs up to 40% (per guidance in RFP) due to for-sale units initial operation as rental units • Developer pro forma indicates Developer-funded 3.0% downpayment for first-time homebuyers
Site Acquisition	• Assumes land contribution from City	• Assumes land contribution from City
Proposed Funding Sources	• Funding sources consisting of CalHome and WISH are anticipated to fund 96% of the net sales proceeds • Pro forma reflects financing deficit of $1,586,000 • Financing deficit is anticipated to be funded by partner and donor capital contributions	• Pro forma reflects financing deficit of $995,000 • Financing deficit is anticipated to be funded by Ultra-High-Net-Worth (UHNW) Family Office, private source equity • Per the Developer proposal, 100% of project costs will be financed with UHNW equity
Other City Obligations	• Negotiate and execute Disposition and Development Agreement or Purchase Agreement • Conduct Surplus Land Act process or Government Code Section 52201 Report	• No legal, financial, or operational participation from the City either upfront or on an ongoing basis • All affordability mechanisms, operations, and compliance will be administered by Developer

SITE 3: Roosevelt Avenue and w. 11th Street ("Roosevelt Lot")		
	Community HousingWorks and Habitat for Humanity	**Otumba LLC and San Andres Real Estate Group Inc.**
	• Ensure CEQA clearance is completed prior to land transfer • Negotiate and finalize long-term affordability and resale restrictions • Monitor resale transactions and enforce price restrictions or shared equity formulas • Approve eligible buyers and income certifications • Monitor and enforce deed restrictions and affordability covenants ** Habitat will oversee all screening and approval of for-sale buyer applications*	

D.1

Community HousingWorks and Habitat for Humanity
Site 3: Roosevelt Avenue and W. 11th Street
("Roosevelt Lot")

TABLE 1

PROJECT DESCRIPTION
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

I.	**Site Area**	4,791 SF	0.11 Acres	
II.	**Product Type**	Duplexes, Stacked Flats, Lofts, and Townhomes		
III.	**Gross Building Area (GBA)**			
	Net Residential Area	16,220 SF	71%	
	Common Areas [(1)]	6,543 SF	29%	
	Total GBA	22,763 SF	100%	
IV.	**Construction Type**	Type III		
V.	**Number of Stories**	6 Stories		
VI.	**Unit Mix**	Number of Units		Average Unit Size
	Studio	8 Units		525 SF
	One Bedroom	3 Units		680 SF
	One Bedroom + Loft	5 Units		1,096 SF
	One Bedroom Townhome	4 Units		1,125 SF
	Total Number of Units	20 Units		811 SF
VII.	**Affordability Mix**			
	Units @ 70% AMI	20 Units		
VIII.	**Parking**			
	Parking Type	Structured		
	Total Parking Spaces	4 Spaces		
	Parking Ratio	0.2 Spaces/Unit		

(1) Includes circulation (4,089 SF), mechanical and other (1,884 SF), and back of the house (570 SF). Excludes parking.

TABLE 2

ESTIMATED DEVELOPMENT COSTS
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

		Totals	Per Unit		Comments
I.	**Direct Costs** [1]				
	Off-Site Improvements [2][3]	$221,988	$11,099	$46	Per SF Site
	On-Site Improvements/Landscaping [3]	$1,332,199	$66,610	$278	Per SF Site
	Parking	$0	$0		Included Above
	Shell Construction [3]	$6,245,755	$312,288	$274	Per SF GBA
	Amenities/FF&E	$886,673	$44,334		Allowance
	Photovoltaic	$180,000	$9,000		Allowance
	Contingency	$756,050	$37,803	8.7%	of Directs
	Total Direct Costs	$9,622,665	$481,133	$423	Per SF GBA
II.	**Indirect Costs**				
	Architecture & Engineering	$279,048	$13,952	2.9%	of Directs
	Permits & Fees [2]	$340,000	$17,000	$15	Per SF GBA
	Legal & Accounting	$35,000	$1,750	0.4%	of Directs
	Taxes & Insurance	$23,000	$1,150	0.2%	of Directs
	Developer Fee	$0	$0	0.0%	of Value
	Marketing/Sales	$0	$0	0.0%	of Directs
	Contingency	$33,852	$1,693	5.0%	of Indirects
	Total Indirect Costs	$710,900	$35,545	7.4%	of Directs
III.	**Financing Costs**				
	Loan Fees	$103,336	$5,167	1.1%	of Directs
	Interest During Construction	$651,015	$32,551	6.8%	of Directs
	Total Financing Costs	$754,351	$37,718	7.8%	of Directs
IV.	**Development Costs - Excl. Acquisition**	**$11,087,916**	**$554,396**	**$487**	**Per SF GBA**

(1) Excludes the payment of prevailing wages.
(2) Per Developer; not verified by the City or KMA.
(3) Includes pro rata share of general requirements, contractor overhead, and contractor profit.

Prepared by: Keyser Marston Associates, Inc.
Filename: Own National City RFP - Proposal Evaluation_v3:9/26/2025:ema

TABLE 3

ESTIMATE OF AFFORDABLE SALES PRICES - LOW INCOME, 70% AMI
OWN NATIONAL CITY
CITY OF NATIONAL CITY

		CHW / Habitat		KMA	
	Number of Bedrooms		**1**		**1**
I.	Benchmark Household Size [1]		2.0		2.0
	County of San Diego Median income [2]		$104,650		$104,650
	Percent of AMI		88.5% [3]		***70%***
II.	Benchmark Household Income		$92,650		***$73,255***
	Income Allocation to Housing		30%		***40%*** [4]
	Amount Available for Housing		$27,795		$29,302
III.	HOA Fees	$400 /Month	$4,800	$400 /Month	$4,800
	Utilities [5]	$223 /Month	$2,676	$223 /Month	$2,676
	Annual Taxes	1.25%	$3,038	1.25%	$3,263
IV.	Available for Mortgage		$17,281		$18,563
V.	Interest Rate		5.89%		5.89%
	Down Payment		0.0%		0.0%
VI.	Supportable Mortgage		$243,039		$261,068
	Add: Down Payment		$0		$0
VII.	**Maximum Unit Price (Rounded)**		**$243,000**		**$261,000**

(1) Assumed family size per California Health & Safety Code §50052.5, reflects the number of bedrooms in the unit plus one.
(2) Reflects median income for a two (2) person household. Source: State of California Department of Housing and Community Development (HCD) 2025 income limits.
(3) Imputed by KMA. Differs from CHW pro forma which indicates target affordability level of 70% AMI.
(4) Assumes a household income to housing cost ratio of up to 40%, per guidance from RFP.
(5) Developer estimate, utility allowance profile not provided.

Source: State of California Department of Housing and Community Development, San Diego County Department of Housing and Community Development, California Health & Safety Code §50052.5.

Note changes in bold and italics reflect KMA changes to Developer assumptions.

Prepared by: Keyser Marston Associates, Inc.
Filename: Own National City RFP - Proposal Evaluation_v3;9/26/2025;ema

TABLE 4

ESTIMATE OF FINANCING DEFICIT
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

		Total	Per Unit
I.	**Net Sales Proceeds**	$4,860,000	$243,000
II.	**Sources of Funds**		
	CalHome	$4,000,000	$200,000
	WISH	$642,000	$32,099
	Total Sources of Funds	$4,642,000	$232,099
III.	**Total Supportable Investment**	$9,502,000	$475,000
IV.	**(Less) Development Costs - Excluding Acquisition**	($11,088,000)	($554,000)
V.	**Financing Deficit**	**($1,586,000)**	**($79,000)**
VI.	**Proposed Funding Sources**		
	Partner & Donor Capital Contributions	$1,586,000	$79,000
	City Land Donation	$0	$0
	Total	**$1,586,000**	**$79,000**

D.2

Otumba LLC and San Andres REG Inc.
Site 3: Roosevelt Avenue and W. 11th Street
("Roosevelt Lot")

TABLE 1

PROJECT DESCRIPTION [1]
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

I.	**Site Area** [2]	4,791 SF	0.11 Acres	
II.	**Product Type**	Stacked Flats		
III.	**Gross Building Area (GBA)**			
	Net Residential Area	5,324 SF	93%	
	Common Areas	416 SF	7%	
	Total GBA	5,740 SF	100%	
IV.	**Construction Type**	Type III over Type I (parking)		
V.	**Number of Stories**	8 Stories		
VI.	**Unit Mix**	Number of Units		Average Unit Size
	One Bedroom	2 Units		708 SF
	Two Bedroom	4 Units		977 SF
	Total Number of Units	6 Units		887 SF
VII.	**Affordability Mix**			
	Units @ 40% AMI	3 Units	50%	
	Average Affordability	40% of AMI		
VIII.	**Parking**			
	Parking Type	Podium		
	Total Parking Spaces	6 Spaces		
	Parking Ratio	1.0 Spaces/Unit		

(1) Residential units are integrated within a proposed 121-unit multi-family residential development.
(2) Reflects City parcel only. Per Developer proposal, the development site will include the following additional properties:

1115 Roosevelt Avenue (owned by Otumba LLC)	5,530 SF	0.13 Acres *
1112 National City Boulevard (under contract by Otumba LLC)	14,225 SF	0.33 Acres *
Total Additional Site Area	19,755 SF	0.45 Acres

* Source: Scoutred.com

TABLE 2

ESTIMATED DEVELOPMENT COSTS
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

		Totals	Per Unit		Comments
I.	**Direct Costs** [1]				
	Off-Site Improvements [2]	$0	$0	$0	Per SF Site
	On-Site Improvements/Landscaping	$42,149	$7,025	$9	Per SF Site
	Parking	$358,413	$59,736	$59,736	Per Space
	Shell Construction	$1,945,728	$324,288	$339	Per SF GBA
	Amenities/FF&E [3]	$58,760	$9,793		Allowance
	Contingency	$181,416	$30,236	7.5%	of Directs
	Total Direct Costs	$2,586,466	$431,078	$451	Per SF GBA
II.	**Indirect Costs**				
	Architecture & Engineering	$64,388	$10,731	2.5%	of Directs
	Permits & Fees [2]	$62,544	$10,424	$11	Per SF GBA
	Legal & Accounting	$7,438	$1,240	0.3%	of Directs
	Taxes & Insurance	$27,588	$4,598	1.1%	of Directs
	Developer Fee	$54,879	$9,147	1.9%	of Value
	Marketing/Sales	$27,000	$4,500	1.0%	of Directs
	Contingency	$12,492	$2,082	5.1%	of Indirects
	Total Indirect Costs	$256,329	$42,722	9.9%	of Directs
III.	**Financing Costs**				
	Loan Fees	$0	$0	0.0%	of Directs
	Interest During Construction	$0	$0	0.0%	of Directs
	Total Financing Costs	$0	$0	0.0%	of Directs
IV.	**Development Costs - Excl. Acquisition**	**$2,842,795**	**$473,799**	**$495**	**Per SF GBA**

(1) Excludes the payment of prevailing wages.
(2) Per Developer; not verified by the City or KMA.
(3) Includes amenities/FF&E ($56,529) and retail tenant improvements ($2,231).

Prepared by: Keyser Marston Associates, Inc.
Filename: Own National City RFP - Proposal Evaluation_v3:9/26/2025:ema

TABLE 3

ESTIMATE OF AFFORDABLE SALES PRICES - VERY LOW INCOME, 40% AMI - ONE BEDROOM
OWN NATIONAL CITY
CITY OF NATIONAL CITY

		Otumba / San Andres		KMA	
	Number of Bedrooms		**1**		**1**
I.	Benchmark Household Size [1]		2.0		2.0
	County of San Diego Median income [2]		$104,650		$104,650
	Percent of AMI		50.6% [3]		***40%***
II.	Benchmark Household Income		$52,950		***$41,860***
	Income Allocation to Housing		30%		***40%*** [4]
	Amount Available for Housing		$15,885		$16,744
III.	HOA Fees	$375 /Month	$4,500	$375 /Month	$4,500
	Utilities [5]	$160 /Month	$1,920 [5]	***$258*** /Month	$3,096 [6]
	Annual Taxes	1.15%	$1,574	1.15%	$1,321
IV.	Available for Mortgage		$7,891		$7,827
V.	Interest Rate		5.75%		5.75%
	Down Payment		3.0%		3.0%
VI.	Supportable Mortgage		$137,235		$111,765
	Add: Down Payment		$0 [7]		$3,450
VII.	**Maximum Unit Price (Rounded)**		**$137,000**		**$115,000**

(1) Assumed family size per California Health & Safety Code §50052.5, reflects the number of bedrooms in the unit plus one.
(2) Reflects median income for a two (2) person household. Source: State of California Department of Housing and Community Development (HCD) 2025 income limits.
(3) Imputed by KMA. Differs from Otumba/San Andres pro forma which indicates target affordability level of 40% AMI.
(4) Assumes a household income to housing cost ratio of up to 40%, per guidance from RFP.
(5) Developer estimate, utility allowance profile not provided.
(6) KMA estimate based on City of National City Utility Allowance Schedule, effective October 1, 2024. Includes electric heat, electric cooking, electric water heater, other electric, air conditioning, water, sewer, and trash.
(7) Otumba/San Andres pro forma indicates 3.0% downpayment. Per data request response received September 4, 2025, the Development Team will fund downpayments.

Source: State of California Department of Housing and Community Development, San Diego County Department of Housing and Community Development, California Health & Safety Code §50052.5.

Note changes in bold and italics reflect KMA changes to Developer assumptions.

Prepared by: Keyser Marston Associates, Inc.
Filename: Own National City RFP - Proposal Evaluation_v3;9/26/2025;ema

TABLE 4

ESTIMATE OF AFFORDABLE SALES PRICES - VERY LOW INCOME, 40% AMI - TWO BEDROOM
OWN NATIONAL CITY
CITY OF NATIONAL CITY

		Otumba / San Andres		KMA	
	Number of Bedrooms		**2**		**2**
I.	Benchmark Household Size [1]		3.0		3.0
	County of San Diego Median income [2]		$117,700		$117,700
	Percent of AMI		50.6% [3]		***40%***
II.	Benchmark Household Income		$59,550		***$47,080***
	Income Allocation to Housing		30%		***40%*** [4]
	Amount Available for Housing		$17,868		$18,832
III.	HOA Fees	$375 /Month	$4,500	$375 /Month	$4,500
	Utilities	$170 /Month	$2,040 [5]	***$346*** /Month	$4,152 [6]
	Annual Taxes	1.15%	$1,885	1.15%	$1,471
IV.	Available for Mortgage		$9,443		$8,709
V.	Interest Rate		5.75%		5.75%
	Down Payment		3.0%		3.0%
VI.	Supportable Mortgage		$164,226		$124,360
	Add: Down Payment		$0		***$3,840*** [7]
VII.	**Maximum Unit Price (Rounded)**		**$164,000**		**$128,000**

(1) Assumed family size per California Health & Safety Code §50052.5, reflects the number of bedrooms in the unit plus one.
(2) Reflects median income for a two (2) person household. Source: State of California Department of Housing and Community Development (HCD) 2025 income limits.
(3) Imputed by KMA. Differs from Otumba/San Andres pro forma which indicates target affordability level of 40% AMI.
(4) Assumes a housing income to housing cost ratio of up to 40%, per guidance from RFP.
(5) Developer estimate, utility allowance profile not provided.
(6) KMA estimate based on City of National City Utility Allowance Schedule, effective October 1, 2024. Includes electric heat, electric cooking, electric water heater, other electric, air conditioning, water, sewer, and trash.
(7) Otumba/San Andres pro forma indicates 3.0% downpayment, but downpayment not included in calculation of maximum unit price.

Source: State of California Department of Housing and Community Development, San Diego County Department of Housing and Community Development, California Health & Safety Code §50052.5.

Note changes in bold and italics reflect KMA changes to Developer assumptions.

Prepared by: Keyser Marston Associates, Inc.
Filename: Own National City RFP - Proposal Evaluation_v3;9/26/2025;ema

TABLE 5

ESTIMATE OF FINANCING GAP
OWN NATIONAL CITY REQUEST FOR PROPOSALS
CITY OF NATIONAL CITY

		Units	Average Unit Size	Price Per SF	Price Per Unit	Gross Sales
I. Market-Rate Units						
One Bedroom	@ Market	1	708 SF	$699	$495,000	$495,000
Two Bedroom	@ Market	2	977 SF	$691	$675,000	$1,350,000
Total/Average - Market-Rate Units		3	887 SF	$694	$615,000	$1,845,000
II. Affordable Units						
One Bedroom	@ 40% AMI	1	708 SF	$194	$137,000	$137,000
Two Bedroom	@ 40% AMI	2	977 SF	$168	$164,000	$328,000
Total/Average - Affordable Units		3	887 SF	$176	$155,000	$465,000
III. Gross Sales Proceeds		6	887 SF	$435	$385,000	**$2,310,000**
(Less) Cost of Sale @			5.0% of Gross Sales Proceeds			($116,000)
(Less) Target Developer Profit @			15.0% of Gross Sales Proceeds			($347,000)
IV. Net Sales Proceeds						**$1,847,000**
V. (Less) Development Costs - Excluding Acquisition						($2,843,000)
VI. Financing Deficit						**($996,000)**
VII. Proposed Funding Sources						
Ultra-High-Net-Worth (UHNW) Family Office [(1)]						$996,000
Total						$996,000

(1) Per Developer proposal, 100% of project costs will be financed with equity investment from committed private sources.

Prepared by: Keyser Marston Associates, Inc.
Filename: Own National City RFP - Proposal Evaluation_v3\9/26/2025; ema

APPENDIX E
SITE 4: A AVENUE LOT

Own National City
Homeownership Development RFP
City of National City

SITE 4: A Avenue and E. 11th Street		
	Community HousingWorks and Habitat for Humanity	**Otumba LLC and San Andres Real Estate Group Inc.**
Project Design	• All units are 3 bedroom units	• Requires site assemblage – potentially two (2) to four (4) parcels not owned by Developer; per Developer site acquisition is projected to be completed within 6 to 9 months • Developer is proposing two (2) affordable units on the City's property • Both affordable units are four (4) bedroom units • Developer is proposing an 18-unit townhome development
Estimate of Development Costs	• Development costs appear within a reasonable range for comparable projects	• Development costs appear within a reasonable range for comparable projects • Pro forma submitted does not reflect balance of proposed project; therefore, it is uncertain if the project as a whole is feasible

SITE 4: A Avenue and E. 11th Street		
	Community HousingWorks and Habitat for Humanity	**Otumba LLC and San Andres Real Estate Group Inc.**
Affordable Sales Values	• Calculation of affordable sale prices were based on HUD income limits for households at 70% AMI • Estimated affordable sales prices in financial pro forma may be overstated if development is subject to Health & Safety Code 50052.5, requiring calculation of affordable sales prices based on median income published by HCD • Developer assumed a household income to housing cost ratio of 30.% vs up to 40% (per guidance in RFP) based on previous experience with target population	• Calculation of affordable sale prices were based on HUD income limits for households at 40% AMI. Developer indicates the project will apply HCD income limit standards if required by State funding sources or programs • Developer assumed a household income to housing cost ratio of 30% vs up to 40% (per guidance in RFP) due to for-sale units initial operation as rental units • Developer pro forma indicates 3.0% downpayment to be Developer-funded
Site Acquisition	• Assumes land contribution from City	• Assumes land contribution from City
Proposed Funding Sources	• Funding sources consisting of CalHome and WISH are anticipated to fund 69% of the net sales proceeds • Pro forma reflects financing deficit of $1,087,000 • Financing deficit is anticipated to be funded by partner and donor capital contributions	• Pro forma reflects financing deficit of $1,190,000 • Financing deficit is anticipated to be funded by Ultra-High-Net-Worth (UHNW) Family Office, private source equity • Per the Developer proposal, 35% of project costs will be financed with UHNW equity
Other City Obligations	• Negotiate and execute Disposition and Development Agreement or Purchase Agreement • Conduct Surplus Land Act process or Government Code Section 52201 Report	• No legal, financial, or operational participation from the City either upfront or on an ongoing basis • All affordability mechanisms, operations, and compliance will be administered by Developer

SITE 4: A Avenue and E. 11th Street		
	Community HousingWorks and Habitat for Humanity	**Otumba LLC and San Andres Real Estate Group Inc.**
	• Ensure CEQA clearance is completed prior to land transfer • Negotiate and finalize long-term affordability and resale restrictions • Monitor resale transactions and enforce price restrictions or shared equity formulas • Approve eligible buyers and income certifications • Monitor and enforce deed restrictions and affordability covenants ** Habitat will oversee all screening and approval of for-sale buyer applications*	

E.1

Community HousingWorks and Habitat for Humanity
Site 4: A Avenue and E. 11th Street
("A Avenue Lot")

TABLE 1

PROJECT DESCRIPTION
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

I.	**Site Area**	3,911 SF	0.09 Acres	
II.	**Product Type**	Townhomes		
III.	**Gross Building Area (GBA)**			
	Net Residential Area	5,475 SF		
	Common Areas	0 SF		
	Total GBA	5,475 SF		
IV.	**Construction Type**	Type V		
V.	**Number of Stories**	4 Stories		
VI.	**Unit Mix**	Number of Units		Average Unit Size
	Three Bedroom	3 Units		1,825 SF
VII.	**Affordability Mix**			
	Units @ 70% AMI	3 Units		
VIII.	**Parking**			
	Parking Type	Attached Garage		
	Total Parking Spaces	3 Spaces		
	Parking Ratio	1.0 Spaces/Unit		

TABLE 2

ESTIMATED DEVELOPMENT COSTS
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

		Totals	Per Unit		Comments
I.	**Direct Costs** [1]				
	Off-Site Improvements [2][3]	$170,429	$56,810	$44	Per SF Site
	On-Site Improvements/Landscaping [3]	$236,100	$78,700	$60	Per SF Site
	Parking	$0	$0		Included Above
	Shell Construction [3]	$1,692,282	$564,094	$309	Per SF GBA
	Amenities/FF&E	$60,454	$20,151		Allowance
	Photovoltaic	$27,000	$9,000		Allowance
	Contingency	$186,536	$62,179	8.6%	of Directs
	Total Direct Costs	$2,372,801	$790,934	$433	Per SF GBA
II.	**Indirect Costs**				
	Architecture & Engineering	$85,000	$28,333	3.6%	of Directs
	Permits & Fees [2]	$105,000	$35,000	$19	Per SF GBA
	Legal & Accounting	$15,000	$5,000	0.6%	of Directs
	Taxes & Insurance	$7,000	$2,333	0.3%	of Directs
	Developer Fee	$0	$0	0.0%	of Value
	Marketing/Sales	$0	$0	0.0%	of Directs
	Contingency	$10,600	$3,533	5.0%	of Indirects
	Total Indirect Costs	$222,600	$74,200	9.4%	of Directs
III.	**Financing Costs**				
	Loan Fees	$25,954	$8,651	1.1%	of Directs
	Interest During Construction	$163,510	$54,503	6.9%	of Directs
	Total Financing Costs	$189,464	$63,155	8.0%	of Directs
IV.	**Development Costs - Excl. Acquisition**	**$2,784,865**	**$928,288**	**$509**	**Per SF GBA**

(1) Excludes the payment of prevailing wages.
(2) Per Developer; not verified by the City or KMA.
(3) Includes pro rata share of general requirements, contractor overhead, and contractor profit.

Prepared by: Keyser Marston Associates, Inc.
Filename: Own National City RFP - Proposal Evaluation_v3:9/26/2025:ema

TABLE 3

ESTIMATE OF AFFORDABLE SALES PRICES - LOW INCOME, 70% AMI
OWN NATIONAL CITY
CITY OF NATIONAL CITY

		CHW / Habitat		KMA	
	Number of Bedrooms		**3**		**3**
I.	Benchmark Household Size		5.0		***4.0*** (1)
	County of San Diego Median income		$141,250 (2)		***$130,800*** (3)
	Percent of AMI		88.5% (4)		***70%***
II.	Benchmark Household Income		$125,050		***$91,560***
	Income Allocation to Housing		30%		***40%*** (5)
	Amount Available for Housing		$37,515		$36,624
III.	HOA Fees	$400 /Month	$4,800	$400 /Month	$4,800
	Utilities (6)	$402 /Month	$4,824	$402 /Month	$4,824
	Annual Taxes	1.25%	$4,171	1.25%	$4,034
IV.	Available for Mortgage		$23,720		$22,966
V.	Interest Rate		5.89%		5.89%
	Down Payment		0.0%		0.0%
VI.	Supportable Mortgage		$333,673		$323,072
	Add: Down Payment		$0		$0
VII.	**Maximum Unit Price (Rounded)**		**$334,000**		**$323,000**

(1) Assumed family size per California Health & Safety Code §50052.5, reflects the number of bedrooms in the unit plus one.
(2) Reflects median income for a five (5) person household. Source: State of California Department of Housing and Community Development (HCD) 2025 income limits.
(3) Reflects median income for a four (4) person household. Source: State of California Department of Housing and Community Development (HCD) 2025 income limits.
(4) Imputed by KMA. Differs from CHW pro forma which indicates target affordability level of 70% AMI.
(5) Assumes a household income to housing cost ratio of up to 40%, per guidance from RFP.
(6) Developer estimate, utility allowance profile not provided.

Source: State of California Department of Housing and Community Development, San Diego County Department of Housing and Community Development, California Health & Safety Code §50052.5.

Note changes in bold and italics reflect KMA changes to Developer assumptions.

Prepared by: Keyser Marston Associates, Inc.
Filename: Own National City RFP - Proposal Evaluation_v3;9/26/2025;ema

TABLE 4

ESTIMATE OF FINANCING DEFICIT
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

		Total	Per Unit
I.	**Net Sales Proceeds**	$1,002,000	$334,000
II.	**Sources of Funds**		
	CalHome	$600,000	$200,000
	WISH	$96,000	$32,099
	Total Sources of Funds	$696,000	$232,099
III.	**Total Supportable Investment**	$1,698,000	$566,000
IV.	**(Less) Development Costs**	($2,785,000)	($928,000)
V.	**Financing Deficit**	**($1,087,000)**	**($362,000)**
VI.	**Proposed Funding Sources**		
	Partner & Donor Capital Contributions	$1,087,000	$362,000
	City Land Donation	$0	$0
	Total	**$1,087,000**	**$362,000**

E.2

Otumba LLC and San Andres REG Inc.
Site 4: A Avenue and E. 11th Street
("A Avenue Lot")

TABLE 1

PROJECT DESCRIPTION (1)
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

I.	**Site Area** (2)	3,911 SF	0.09 Acres	
II.	**Product Type**	Townhomes		
III.	**Gross Building Area (GBA)**			
	Net Residential Area	4,032 SF	94%	
	Common Areas	277 SF	6%	
	Total GBA	4,309 SF	100%	
IV.	**Construction Type**	Type V		
V.	**Number of Stories**	3 Stories		
VI.	**Unit Mix**	Number of Units		Average Unit Size
	Four Bedroom	2 Units		2,016 SF
VII.	**Affordability Mix**			
	Average Affordability	40% of AMI		
VIII.	**Parking**			
	Parking Type	Attached Garage		
	Total Parking Spaces	2 Spaces		
	Parking Ratio	1.0 Spaces/Unit		

(1) Total proposed residential development is anticipated to include 18 townhomes.
(2) Reflects City parcel only. Per Developer proposal, the development site will include the following additional properties:

1040 A Avenue	2,404 SF	0.06 Acres *
32 W. Plaza Boulevard	13,957 SF	0.32 Acres *
Total Additional Site Area	16,361 SF	0.38 Acres

* Source: Scoutred.com

TABLE 2

ESTIMATED DEVELOPMENT COSTS
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

		Totals	Per Unit		Comments
I.	**Direct Costs** [1]				
	Off-Site Improvements [2]	$0	$0	$0	Per SF Site
	On-Site Improvements/Landscaping	$38,889	$19,445	$10	Per SF Site
	Parking	$51,389	$25,695	$25,695	Per Space
	Shell Construction	$958,863	$479,432	$223	Per SF GBA
	Amenities/FF&E	$22,222	$11,111		Allowance
	Contingency	$141,435	$70,718	13.2%	of Directs
	Total Direct Costs	$1,212,798	$606,399	$281	Per SF GBA
II.	**Indirect Costs**				
	Architecture & Engineering	$113,889	$56,945	9.4%	of Directs
	Permits & Fees [2]	$19,444	$9,722	$5	Per SF GBA
	Legal & Accounting	$11,538	$5,769	1.0%	of Directs
	Taxes & Insurance	$49,857	$24,929	4.1%	of Directs
	Developer Fee	$40,263	$20,132	2.6%	of Value
	Marketing/Sales	$15,385	$7,693	1.3%	of Directs
	Contingency	$17,550	$8,775	7.0%	of Indirects
	Total Indirect Costs	$267,926	$133,963	22.1%	of Directs
III.	**Financing Costs**				
	Loan Fees	$16,500	$8,250	1.4%	of Directs
	Interest During Construction	$54,094	$27,047	4.5%	of Directs
	HOA Dues on Unsold Units	$9,600	$4,800	0.8%	of Directs
	Total Financing Costs	$80,194	$40,097	6.6%	of Directs
IV.	**Development Costs - Excl. Acquisition**	**$1,560,918**	**$780,459**	**$362**	**Per SF GBA**

(1) Excludes the payment of prevailing wages.
(2) Per Developer; not verified by the City or KMA.

Prepared by: Keyser Marston Associates, Inc.
Filename: Own National City RFP - Proposal Evaluation_v3:9/26/2025:ema

TABLE 3

ESTIMATE OF AFFORDABLE SALES PRICES - VERY LOW INCOME, 40% AMI
OWN NATIONAL CITY
CITY OF NATIONAL CITY

		Otumba / San Andres		KMA	
	Number of Bedrooms		**4**		**4**
I.	Benchmark Household Size [1]		5.0		5.0
	County of San Diego Median income [2]		$141,250		$141,250
	Percent of AMI		54.3% [3]		***40%***
II.	Benchmark Household Income		$76,750		***$56,500***
	Income Allocation to Housing		30%		***40%*** [4]
	Amount Available for Housing		$23,025		$22,600
III.	HOA Fees	$400 /Month	$4,800	$400 /Month	$4,800
	Utilities	$185 /Month	$2,220 [5]	***$578*** /Month	$6,936 [6]
	Annual Taxes	1.15%	$2,666	1.15%	$1,574
IV.	Available for Mortgage		$13,339		$9,290
V.	Interest Rate		5.75%		5.75%
	Down Payment		3.0%		3.0%
VI.	Supportable Mortgage		$231,983		$132,655
	Add: Down Payment		$0 [7]		$4,110
VII.	**Maximum Unit Price (Rounded)**		**$232,000**		**$137,000**

(1) Assumed family size per California Health & Safety Code §50052.5, reflects the number of bedrooms in the unit plus one.
(2) Reflects median income for a two (2) person household. Source: State of California Department of Housing and Community Development (HCD) 2025 income limits.
(3) Imputed by KMA. Differs from Otumba/San Andres pro forma which indicates target affordability level of 40% AMI.
(4) Assumes a household income to housing cost ratio of up to 40%, per guidance from RFP.
(5) Developer estimate, utility allowance profile not provided.
(6) KMA estimate based on City of National City Utility Allowance Schedule, effective October 1, 2024. Includes electric heat, electric cooking, electric water heater, other electric, air conditioning, water, sewer, and trash.
(7) Otumba/San Andres pro forma indicates 3.0% downpayment. Per data request response received September 4, 2025, the Development Team will fund downpayments.

Source: State of California Department of Housing and Community Development, San Diego County Department of Housing and Community Development, California Health & Safety Code §50052.5.

Note changes in bold and italics reflect KMA changes to Developer assumptions.

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Filename: Own National City RFP - Proposal Evaluation_v3;9/26/2025;ema

TABLE 4

ESTIMATE OF FINANCING DEFICIT
OWN NATIONAL CITY REQUEST FOR PROPOSALS
CITY OF NATIONAL CITY

		Units	Average Unit Size	Price Per SF	Price Per Unit	Gross Sales
I. Affordable Units						
Four Bedroom	@ 40% AMI	2	2,016 SF	$115	$232,000	$464,000
II. Gross Sales Proceeds						**$464,000**
(Less) Cost of Sale @			5.0% of Gross Sales Proceeds			($23,000)
(Less) Target Developer Profit @			15.0% of Gross Sales Proceeds			($70,000)
III. Net Sales Proceeds						**$371,000**
IV. (Less) Development Costs - Excluding Acquisition						($1,561,000)
V. Financing Deficit [2]						**($1,190,000)**
VI. Proposed Funding Sources						
Ultra-High-Net-Worth (UHNW) Family Offices [1]						$1,190,000
Total						$1,190,000

(1) Per Developer proposal, 35% of project costs will be financed with equity investment from committed private sources.

APPENDIX F
SITE 5: LAMBS' THEATER

Own National City
Homeownership Development RFP
City of National City

SITE 5: Plaza Boulevard and E Avenue ("Lambs' Theater")		
	Casa Familiar	**Community HousingWorks and Habitat for Humanity**
Project Design	• Development plan includes two (2) adjacent parcels owned by Developer allowing for expanded development site • 30% of the units are three-bedroom units, with the balance proposed as one- and two-bedrooms units	• Includes a range of small unit configurations: studios, junior one bedrooms, one bedrooms, and two bedroom townhomes
Estimate of Development Costs	• Development costs appear to be on the higher end when compared to comparable projects	• Development costs appear within a reasonable range for comparable projects
Rental Income and Expenses (Rental Component)	• Developer is proposing a rent-to-own structure using the Community Land Trust (CLT) model • All rental units will convert to ownership units after the initial 15-year affordability period • Pro forma provided reflects rental period only; pro forma for conversion of property to ownership after the initial rental period not provided	• Rental income and operating expenses appear within a reasonable range for comparable tax credit projects
Site Acquisition	• Assumes land contribution from City	• Developed under a long-term ground lease (75-99 years) • For purposes of analysis, lease value is estimated at $2,170,000. Actual lease value to be determined by a third-party appraisal
Proposed Funding Sources	• Primary funding sources consist of ▪ Federal Low Income Housing Tax Credit Equity ▪ Deferred Developer Fee ▪ General Partner Equity Contribution ▪ Affordable Housing Program (AHP)	• Primary funding sources consist of ▪ Federal Low Income Housing Tax Credit Equity ▪ Deferred Developer Fee ▪ County of San Diego ▪ Community Resource Development Plan (CRDP) Regional Center San Diego

SITE 5: Plaza Boulevard and E Avenue ("Lambs' Theater")		
	Casa Familiar	**Community HousingWorks and Habitat for Humanity**
	▪ Affordable Housing Sustainable Communities (AHSC) Program ▪ AHSC Housing Related Infrastructure (HRI) Grant ▪ County of San Diego • Pro forma does not reflect a financing deficit	• Pro forma reflects financing deficit of $3,670,000 • Financing deficit is anticipated to be funded by: ▪ $2,170,000 residual receipts loan from the City. Actual residual receipts loan amount will be based on the appraised value of the City's property and paid with residual receipts on a pro rata basis with other soft loans. ▪ $1,500,000 City cash contribution
Other City Obligations	• Potential partnership with City to apply for public agency eligible funding sources • Support entitlement approvals and permitting processes • Provide waivers or reductions to City development impact fees • Monitor resale transactions and enforce price restrictions • Provide support in approving eligible buyers and income certifications • Monitor and enforce deed restrictions and affordability covenants	• Negotiate and execute Disposition and Development Agreement • Negotiate and execute Ground Lease Agreement • Approve and execute supporting legal documents • Complete CEQA environmental review • Coordinate PBV commitments for up to 25% of total rental units and execute AHAP and HAP contracts (total of 8 PBVs) • Support entitlement approvals and permitting processes • Coordinate with Developer and financing partners to facilitate project closing • Monitor ground lease compliance; affordability and regulatory compliance; PBV administration; and property performance • Ensure reporting and transparency to other public entities

F.1

Casa Familiar
Site 5: Plaza Boulevard and E Avenue
("Lambs' Theater")

TABLE 1

PROJECT DESCRIPTION
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

I.	**Site Details**			
	E. Plaza Boulevard & E Avenue	16,990 SF	0.39 Acres	
	1101-1119 E Avenue (1)	15,980 SF	0.37 Acres	
	1019-1049 E Avenue (1)	19,550 SF	0.45 Acres	
	Total Site Area	52,520 SF	1.21 Acres	
II.	**Product Type**	Stacked Flats		
III.	**Gross Building Area** (2)			
	Net Residential Area	61,254 SF	77%	
	Community Room	1,000 SF	1%	
	Commercial Units	883 SF	1%	
	Common Areas/Circulation	16,445 SF	21%	
	Total Gross Building Area	79,582 SF	100%	
IV.	**Construction Type**	Type V		
V.	**Number of Stories**	5 Stories		
VI.	**Unit Mix**	Number of Units		Average Unit Size
	One Bedroom	18 Units	30%	583 SF
	Two Bedroom	24 Units	40%	915 SF
	Three Bedroom	18 Units	30%	1,600 SF
	Number of Units	60 Units	100%	1,021 SF
VII.	**Affordability Mix**			
	Units @ 30% AMI	10 Units	17%	
	Units @ 50% AMI	29 Units	48%	
	Units @ 60% AMI	20 Units	33%	
	Manager	1 Unit	2%	
	Total/Average	60 Units	100%	
	Average Affordability (3)	49% of AMI		
VIII.	**Parking** (4)	Podium		
	Number of Spaces	68 Spaces		
	Parking Ratio	1.13 Spaces/Unit		

(1) Currently owned by the Developer.
(2) Source: yellow giraffe architects design plans.
(3) Excludes manager unit.
(4) Developer is also proposing to include 102 bike spaces.

TABLE 2

ESTIMATED DEVELOPMENT COSTS
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

		Totals	Per Unit		Comments
I.	**Direct Costs** [1]				
	Off-Site Improvements	$0	$0	$0	Per SF Site
	On-Sites/Landscaping [2][3]	$3,045,722	$50,762	$58	Per SF Site
	Parking	$0	$0		Included Below
	Shell Construction [3]	$31,788,582	$529,810	$399	Per SF GBA
	FF&E/Amenities	$50,000	$833		Allowance
	Contingency	$1,731,715	$28,862	5.0%	of Directs
	Total Direct Costs	$36,616,019	$610,267	$460	Per SF GBA
II.	**Indirect Costs**				
	Architecture & Engineering	$2,568,493	$42,808	7.0%	of Directs
	Relocation	$500,000	$8,333		Allowance
	Permits & Fees [2]	$95,000	$1,583	$1	Per SF GBA
	Legal & Accounting	$652,500	$10,875	1.8%	of Directs
	Taxes & Insurance	$700,000	$11,667	1.9%	of Directs
	Developer Fee	$6,515,388	$108,590	17.8%	of Directs
	Marketing/Lease-Up	$200,000	$3,333	0.5%	of Directs
	Contingency	$304,161	$5,069	2.7%	of Indirects
	Total Indirect Costs	$11,535,542	$192,259	31.5%	of Directs
III.	**Financing Costs**				
	Loan Fees	$615,189	$10,253	1.7%	of Directs
	Interest During Construction	$3,645,306	$60,755	10.0%	of Directs
	Interest During Lease-Up	$0	$0	0.0%	of Directs
	Accrued Interest on Soft Debt	$82,025	$1,367	0.2%	of Directs
	Title/Recording/Escrow	$205,000	$3,417	0.6%	of Directs
	TCAC Fees	$220,183	$3,670	0.6%	of Directs
	Operating Lease-Up/Reserves	$548,109	$9,135	1.5%	of Directs
	Total Financing Costs	$5,315,812	$88,597	14.5%	of Directs
IV.	**Total Costs - Excl. Acquisition**	**$53,467,000**	**$891,117**	**$672**	**Per SF GBA**
V.	**Add: Acquisition Costs**	$3,015,944	$50,266	$57	Per SF Site
VI.	**Grand Total Costs - Incl. Acquisition**	**$56,482,944**	**$941,382**	**$710**	**Per SF GBA**

(1) Includes the payment of prevailing wages.
(2) Estimate; not verified by KMA or the City.
(3) Includes pro rata share of prevailing wage/labor compliance.

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TABLE 3

NET OPERATING INCOME
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

		# of Units	Total $/Month [1]	Total Annual
I. Gross Scheduled Income				
One Bedroom	@ 30% AMI	4	$856	$41,088
One Bedroom	@ 50% AMI	10	$1,476	$177,120
One Bedroom	@ 60% AMI	4	$1,786	$85,728
Two Bedroom	@ 30% AMI	3	$1,013	$36,468
Two Bedroom	@ 50% AMI	11	$1,758	$232,056
Two Bedroom	@ 60% AMI	10	$2,129	$255,480
Three Bedroom	@ 30% AMI	3	$1,158	$41,688
Three Bedroom	@ 50% AMI	8	$2,018	$193,728
Three Bedroom	@ 60% AMI	6	$2,449	$176,328
Two Bedroom	Manager	1	$0	$0
Total/Average		60	$1,722	$1,239,684
Add: Other Income		$0	/Unit/Month	$0
Total Gross Scheduled Income (GSI)				$1,239,684
II. Effective Gross Income (EGI)				
(Less) Vacancy		5.0%	of GSI	($61,984)
Total Effective Gross Income (EGI)				$1,177,700
III. Operating Expenses				
(Less) Operating Expenses		$8,042	/Unit/Year	($482,513)
(Less) Security		$100	/Unit/Year	($6,000)
(Less) Tenant Services		$500	/Unit/Year	($30,000)
(Less) Property Taxes/Assessments		$45	/Unit/Year	($2,700)
(Less) Replacement Reserves		$500	/Unit/Year	($30,000)
(Less) Monitoring Fees		$30	/Unit/Year	($1,800)
Total Expenses		$9,217	/Unit/Year	($553,013)
		47.0%	of EGI	
IV. Net Operating Income (NOI)				**$624,687**
V. (Less) Mandatory Debt Service (AHSC)		0.42%	of MHP Loan	($8,400)
VI. NOI After Mandatory Debt Services				**$616,287**

(1) Maximum affordable rents reflect California Tax Credit Allocation Committee 2025 maximum income levels for projects placed in service on or after April 1, 2025, less monthly utility allowances.

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TABLE 4

ESTIMATE OF FINANCING DEFICIT
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

		Total	Per Unit
I.	**Sources of Funds**		
	Supportable Permanent Loan	$6,800,000	$113,000
	Tax Credit Equity Investment - Federal	$22,463,000	$374,000
	Deferred Developer Fee	$1,372,000	$23,000
	General Partner Equity Contribution	$1,570,000	$26,000
	Affordable Housing Program (AHP)	$2,000,000	$33,000
	Affordable Housing Sustainable Communities (AHSC) Program	$17,847,000	$297,000
	AHSC Housing Related Infrastructure (HRI) Grant	$2,950,000	$49,000
	County of San Diego - Innovative Housing Trust Fund (IHTF)	$1,400,000	$23,000
	Accrued Interest on Soft Debt	$82,000	$1,000
	Total Sources of Funds	$56,484,000	$941,000
II.	**(Less) Development Costs - Including Acquisiton**	($56,483,000)	($941,000)
III.	**Financing Deficit**	**$1,000** *	**$0**

* Allow for rounding.

TABLE 5

15-YEAR CASH FLOW PROJECTION
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

			1	2	3	4	5
I.	**Gross Scheduled Income**						
	Rental Income	2.0%	$1,239,684	$1,264,478	$1,289,767	$1,315,563	$1,341,874
	(Less) Vacancy	5.0%	($61,984)	($63,224)	($64,488)	($65,778)	($67,093)
II.	**Effective Gross Income**		$1,177,700	$1,201,254	$1,225,279	$1,249,785	$1,274,780
	(Less) Operating Expenses [1]		($553,013)	($569,603)	($586,691)	($604,292)	($622,421)
III.	**Net Operating Income**		$624,687	$631,651	$638,588	$645,492	$652,359
	(Less) Debt Service - Permanent Loan		($468,462)	($468,462)	($468,462)	($468,462)	($468,462)
	(Less) Debt Service - AHSC		($74,958)	($74,958)	($74,958)	($74,958)	($74,958)
IV.	**Project Cash Flow**		$81,267	$88,231	$95,168	$102,072	$108,939
V.	**Asset Management Fees**						
	(Less) Limited Partner Fee	3.0%	($5,000)	($5,150)	($5,305)	($5,464)	($5,628)
	(Less) General Partner Fee	3.0%	($25,000)	($25,750)	($26,523)	($27,318)	($28,138)
	Total Asset Management Fees		($30,000)	($30,900)	($31,827)	($32,782)	($33,765)
VI.	**Net Project Cash Flow**		$51,267	$57,331	$63,341	$69,291	$75,174
VII.	**Developer Fee Repayment**						
	Beginning Balance		$1,371,936	$1,320,669	$1,263,338	$1,199,998	$1,130,707
	Interest	0.0%	$0	$0	$0	$0	$0
	(Less) Cash Flow Credit		($51,267)	($57,331)	($63,341)	($69,291)	($75,174)
	Ending Balance		$1,320,669	$1,263,338	$1,199,998	$1,130,707	$1,055,533
VIII.	**Cash Flow Available for Distribution**		$0	$0	$0	$0	$0

(1) Reflects annual escalation at 3.0% for all operating expenses.

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TABLE 5

15-YEAR CASH FLOW PROJECTION
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPI
CITY OF NATIONAL CITY

			6	7	8	9	10
I.	**Gross Scheduled Income**						
	Rental Income	2.0%	$1,368,711	$1,396,086	$1,424,007	$1,452,487	$1,481,537
	(Less) Vacancy	5.0%	($68,435)	($69,804)	($71,200)	($72,624)	($74,077)
II.	**Effective Gross Income**		$1,300,276	$1,326,281	$1,352,807	$1,379,863	$1,407,461
	(Less) Operating Expenses [(1)]		($641,094)	($660,326)	($680,136)	($700,540)	($721,557)
III.	**Net Operating Income**		$659,182	$665,955	$672,671	$679,323	$685,904
	(Less) Debt Service - Permanent Loan		($468,462)	($468,462)	($468,462)	($468,462)	($468,462)
	(Less) Debt Service - AHSC		($74,958)	($74,958)	($74,958)	($74,958)	($74,958)
IV.	**Project Cash Flow**		$115,762	$122,535	$129,251	$135,903	$142,484
V.	**Asset Management Fees**						
	(Less) Limited Partner Fee	3.0%	($5,796)	($5,970)	($6,149)	($6,334)	($6,524)
	(Less) General Partner Fee	3.0%	($28,982)	($29,851)	($30,747)	($31,669)	($32,619)
	Total Asset Management Fees		($34,778)	($35,822)	($36,896)	($38,003)	($39,143)
VI.	**Net Project Cash Flow**		$80,984	$86,713	$92,355	$97,900	$103,341
VII.	**Developer Fee Repayment**						
	Beginning Balance		$1,055,533	$974,549	$887,836	$795,481	$697,581
	Interest	0.0%	$0	$0	$0	$0	$0
	(Less) Cash Flow Credit		($80,984)	($86,713)	($92,355)	($97,900)	($103,341)
	Ending Balance		$974,549	$887,836	$795,481	$697,581	$594,240
VIII.	**Cash Flow Available for Distribution**		$0	$0	$0	$0	$0

(1) Reflects annual escalation at 3.0% for all operating expenses.

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TABLE 5

15-YEAR CASH FLOW PROJECTION
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPI
CITY OF NATIONAL CITY

			11	12	13	14	15
I.	**Gross Scheduled Income**						
	Rental Income	2.0%	$1,511,168	$1,541,391	$1,572,219	$1,603,663	$1,635,737
	(Less) Vacancy	5.0%	($75,558)	($77,069)	($78,611)	($80,183)	($81,787)
II.	**Effective Gross Income**		$1,435,610	$1,464,322	$1,493,608	$1,523,481	$1,553,950
	(Less) Operating Expenses [(1)]		($743,203)	($765,499)	($788,464)	($812,118)	($836,482)
III.	**Net Operating Income**		$692,406	$698,823	$705,144	$711,362	$717,468
	(Less) Debt Service - Permanent Loan		($468,462)	($468,462)	($468,462)	($468,462)	($468,462)
	(Less) Debt Service - AHSC		($74,958)	($74,958)	($74,958)	($74,958)	($74,958)
IV.	**Project Cash Flow**		$148,986	$155,403	$161,724	$167,942	$174,048
V.	**Asset Management Fees**						
	(Less) Limited Partner Fee	3.0%	($6,720)	($6,921)	($7,129)	($7,343)	($7,563)
	(Less) General Partner Fee	3.0%	($33,598)	($34,606)	($35,644)	($36,713)	($37,815)
	Total Asset Management Fees		($40,317)	($41,527)	($42,773)	($44,056)	($45,378)
VI.	**Net Project Cash Flow**		$108,669	$113,876	$118,951	$123,886	$128,671
VII.	**Developer Fee Repayment**						
	Beginning Balance		$594,240	$485,571	$371,696	$252,744	$128,858
	Interest	0.0%	$0	$0	$0	$0	$0
	(Less) Cash Flow Credit		($108,669)	($113,876)	($118,951)	($123,886)	($128,671)
	Ending Balance		$485,571	$371,696	$252,744	$128,858	$187
VIII.	**Cash Flow Available for Distribution**		$0	$0	$0	$0	$0

(1) Reflects annual escalation at 3.0% for all operating expenses.

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F.2

Community HousingWorks and Habitat for Humanity
Site 5: Plaza Boulevard and E Avenue
("Lambs' Theater")

TABLE 1

PROJECT DESCRIPTION
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

I.	**Site Area**	16,990	0.39 Acres	
II.	**Product Type**	Stacked Flats and Townhomes		
III.	**Gross Building Area**			
	Net Residential Area	40,191 SF	72%	
	Common Areas/Circulation	15,281 SF (1)	28%	
	Total Gross Building Area	55,472 SF	100%	
IV.	**Construction Type**	Type III (stacked flats) and V (townhomes) over Type I (parking)		
V.	**Number of Stories**	5 Stories		
VI.	**Unit Mix**	Number of Units		Average Unit Size
	Studio	5 Units	8%	521 SF
	Junior One Bedroom	20 Units	32%	530 SF
	One Bedroom	31 Units	50%	616 SF
	Two Bedroom Townhome	6 Units	10%	1,315 SF
	Number of Units	62 Units	100%	648 SF
VII.	**Affordability Mix**			
	Units @ 30% AMI	13 Units	21%	
	Units @ 50% AMI	22 Units	35%	
	Units @ 60% AMI	26 Units	42%	
	Manager	1 Unit	2%	
	Total/Average	62 Units	100%	
	Average Affordability (2)	49% of AMI		
VIII.	**Parking**	Subterranean		
	Number of Spaces	44 Spaces		
	Parking Ratio	0.71 Spaces/Unit		

(1) Includes circulation (4,485 SF), mechanical and other (9,391 SF), and amenity/lobby (1,405 SF). Excludes exterior circulation and parking.
(2) Excludes manager unit.

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TABLE 2

ESTIMATED DEVELOPMENT COSTS
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

		Totals	Per Unit		Comments
I.	**Direct Costs** [1]				
	Off-Site Improvements [2]	$0	$0	$0	Per SF Site
	On-Sites/Landscaping	$1,789,098	$28,856		Included Below
	Parking	$2,977,887	$48,030		Included Below
	Shell Construction [3]	$16,874,693	$272,172	$304	Per SF GBA
	FF&E/Amenities	$100,000	$1,613		Allowance
	Photovoltaic	$0	$0		Allowance
	Contingency	$1,102,815	$17,787	5.1%	of Directs
	Total Direct Costs	$22,844,493	$368,460	$412	Per SF GBA
II.	**Indirect Costs**				
	Architecture & Engineering	$1,608,300	$25,940	7.0%	of Directs
	Permits & Fees [2]	$1,690,399	$27,265	$30	Per SF GBA
	Legal & Accounting	$342,000	$5,516	1.5%	of Directs
	Taxes & Insurance	$418,383	$6,748	1.8%	of Directs
	Construction Manager	$280,000	$4,516	1.2%	of Directs
	Developer Fee	$4,565,528	$73,638	20.0%	of Directs
	Marketing/Lease-Up	$200,000	$3,226	0.9%	of Directs
	Contingency	$447,691	$7,221	4.9%	of Indirects
	Total Indirect Costs	$9,552,301	$154,069	41.8%	of Directs
III.	**Financing Costs**				
	Loan Fees	$798,075	$12,872	3.5%	of Directs
	Interest During Construction	$3,154,616	$50,881	13.8%	of Directs
	Title/Recording/Escrow	$80,000	$1,290	0.4%	of Directs
	TCAC Fees	$212,546	$3,428	0.9%	of Directs
	Operating Lease-Up/Reserves	$179,137	$2,889	0.8%	of Directs
	Total Financing Costs	$4,424,374	$71,361	19.4%	of Directs
IV.	**Total Costs - Excl. Acquisition**	**$36,821,000**	**$593,887**	**$664**	**Per SF GBA**
V.	**Add: Acquisition Costs**	$2,170,000	$35,000	$128	Per SF Site
VI.	**Grand Total Costs - Incl. Acquisition**	**$38,991,000**	**$628,887**	**$703**	**Per SF GBA**

(1) Includes the payment of prevailing wages.
(2) Estimate; not verified by KMA or the City.
(3) Includes pro rata share of general requirements, contractor overhead, and contractor profit.

Prepared by: Keyser Marston Associates, Inc.
Filename: Own National City RFP - Proposal Evaluation_v3;9/26/2025;ema

TABLE 3

NET OPERATING INCOME
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

		# of Units	Tenant $/Month	PBV Subsidy (1)	Total $/Month	Total Annual
I. Gross Scheduled Income						
Studio	@ 30% AMI	2	$805	$0	$805	$19,320
Studio	@ 30% AMI	1	$805	$732	$1,537	$18,444
Studio	@ 50% AMI	2	$1,384	$0	$1,384	$33,216
Junior One Bedroom	@ 30% AMI	1	$855	$0	$855	$10,260
Junior One Bedroom	@ 30% AMI	3	$855	$810	$1,665	$59,940
Junior One Bedroom	@ 50% AMI	10	$1,475	$0	$1,475	$177,000
Junior One Bedroom	@ 60% AMI	6	$1,785	$0	$1,785	$128,520
One Bedroom	@ 30% AMI	1	$855	$0	$855	$10,260
One Bedroom	@ 30% AMI	3	$855	$810	$1,665	$59,940
One Bedroom	@ 50% AMI	10	$1,475	$0	$1,475	$177,000
One Bedroom	@ 60% AMI	17	$1,785	$0	$1,785	$364,140
Two Bedroom Townhome	@ 30% AMI	1	$1,013	$0	$1,013	$12,156
Two Bedroom Townhome	@ 30% AMI	1	$1,013	$1,034	$2,047	$24,564
Two Bedroom Townhome	@ 60% AMI	3	$2,130	$0	$2,130	$76,680
Two Bedroom Townhome	Manager	1	$0	$0	$0	$0
Total/Average		62	$1,468	$107	$1,575	$1,171,440
Add: Other Income				$8 /Unit/Month		$5,953
Total Gross Scheduled Income (GSI)						$1,177,393
II. Effective Gross Income (EGI)						
(Less) Vacancy				5.0% of GSI		($58,870)
Total Effective Gross Income (EGI)						$1,118,523
III. Operating Expenses						
(Less) Operating Expenses				$6,100 /Unit/Year		($378,200)
(Less) Tenant Services				$645 /Unit/Year		($40,000)
(Less) Property Taxes/Assessments				$48 /Unit/Year		($3,000)
(Less) Replacement Reserves				$300 /Unit/Year		($18,600)
(Less) Monitoring Fees				$230 /Unit/Year		($14,270)
Total Expenses				$7,324 /Unit/Year		($454,070)
				40.6% of EGI		
IV. Net Operating Income (NOI)						**$664,453**

(1) Per data request response dated September 3, 2025, Developer assumes eight (8) projects-based vouchers from the National City Housing Authority. Developer will apply after execution of Disposition and Development Agreement.

Prepared by: Keyser Marston Associates, Inc.
Filename: Own National City RFP - Proposal Evaluation_v3;9/26/2025;ema

TABLE 4

ESTIMATE OF FINANCING DEFICIT
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

		Total	Per Unit
I.	**Sources of Funds**		
	Supportable Permanent Loan	$7,710,000	$124,000
	Tax Credit Equity Investment - Federal	$20,686,000	$334,000
	Deferred Developer Fee	$2,066,000	$33,000
	General Partner Equity Contribution	$0	$0
	County of San Diego - Innovative Housing Trust Fund (IHTF)	$3,000,000	$48,000
	CRDP Regional Center San Diego	$2,300,000	$37,000
	Income During Construction	$28,000	$0
	Refunds	$140,000	$2,000
	Total Sources of Funds	$35,930,000	$580,000
II.	**(Less) Development Costs - Including Acquistion**	($38,991,000)	($629,000)
III.	**Financing Deficit**	**($3,061,000)**	**($49,000)**
IV.	**Proposed Funding Sources**		
	City Residual Receipts Loan [(1)]	$2,170,000	$35,000
	City Cash Contribution [(2)]	$1,500,000	$24,000
	Total Sources of Funds from City	**$3,670,000**	**$59,000**

(1) Reflects the value of the ground lease from the rental component. Value will be established based on the appraised value and will be reflected as a capitalized note paid with residual receipts on a pro rata basis with other soft loans.

(2) Requires cash contribution from City or other funding source.

Prepared by: Keyser Marston Associates, Inc.
Filename: Own National City RFP - Proposal Evaluation_v3;9/26/2025;ema

TABLE 5

15-YEAR CASH FLOW PROJECTION
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

			1	2	3	4	5
I.	**Gross Scheduled Income**						
	Rental Income	2.5%	$1,171,440	$1,200,726	$1,230,744	$1,261,513	$1,293,051
	Other Income	2.5%	$5,953	$6,102	$6,254	$6,411	$6,571
	(Less) Vacancy	5.0%	($58,870)	($60,342)	($61,850)	($63,397)	($64,981)
II.	**Effective Gross Income**		$1,118,523	$1,146,486	$1,175,148	$1,204,527	$1,234,640
	(Less) Operating Expenses [1]		($454,070)	($468,018)	($482,453)	($497,393)	($512,854)
III.	**Net Operating Income**		$664,453	$678,468	$692,695	$707,134	$721,786
	(Less) Debt Service - Permanent Loan		($578,149)	($578,149)	($578,149)	($578,149)	($578,149)
IV.	**Project Cash Flow**		$86,304	$100,319	$114,546	$128,985	$143,637
V.	**Asset Management Fees**						
	(Less) Limited Partner Fee	3.0%	($7,500)	($7,725)	($7,957)	($8,195)	($8,441)
	(Less) General Partner Fee	3.0%	($20,000)	($20,600)	($21,218)	($21,855)	($22,510)
	Total Asset Management Fees		($27,500)	($28,325)	($29,175)	($30,050)	($30,951)
VI.	**Net Project Cash Flow**		$58,804	$71,994	$85,371	$98,935	$112,685
VII.	**Developer Fee Repayment**						
	Beginning Balance		$2,065,528	$2,006,724	$1,934,730	$1,849,359	$1,750,424
	Interest	0.0%	$0	$0	$0	$0	$0
	(Less) Cash Flow Credit		($58,804)	($71,994)	($85,371)	($98,935)	($112,685)
	Ending Balance		$2,006,724	$1,934,730	$1,849,359	$1,750,424	$1,637,738
VIII.	**Cash Flow Available for Distribution**		$0	$0	$0	$0	$0

(1) Reflects annual escalation at 3.5% for operating expenses and replacement reserves; 2.0% for property taxes; and 0% for tenant services and monitoring fees.

TABLE 5

15-YEAR CASH FLOW PROJECTION
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPI
CITY OF NATIONAL CITY

			6	7	8	9	10
I.	**Gross Scheduled Income**						
	Rental Income	2.5%	$1,325,377	$1,358,511	$1,392,474	$1,427,286	$1,462,968
	Other Income	2.5%	$6,735	$6,904	$7,076	$7,253	$7,434
	(Less) Vacancy	5.0%	($66,606)	($68,271)	($69,978)	($71,727)	($73,521)
II.	**Effective Gross Income**		$1,265,506	$1,297,144	$1,329,572	$1,362,812	$1,396,882
	(Less) Operating Expenses [(1)]		($528,856)	($545,417)	($562,556)	($580,295)	($598,653)
III.	**Net Operating Income**		$736,650	$751,727	$767,016	$782,517	$798,229
	(Less) Debt Service - Permanent Loan		($578,149)	($578,149)	($578,149)	($578,149)	($578,149)
IV.	**Project Cash Flow**		$158,501	$173,578	$188,867	$204,368	$220,080
V.	**Asset Management Fees**						
	(Less) Limited Partner Fee	3.0%	($8,695)	($8,955)	($9,224)	($9,501)	($9,786)
	(Less) General Partner Fee	3.0%	($23,185)	($23,881)	($24,597)	($25,335)	($26,095)
	Total Asset Management Fees		($31,880)	($32,836)	($33,822)	($34,836)	($35,881)
VI.	**Net Project Cash Flow**		$126,621	$140,741	$155,045	$169,532	$184,199
VII.	**Developer Fee Repayment**						
	Beginning Balance		$1,637,738	$1,511,118	$1,370,376	$1,215,331	$1,045,799
	Interest	0.0%	$0	$0	$0	$0	$0
	(Less) Cash Flow Credit		($126,621)	($140,741)	($155,045)	($169,532)	($184,199)
	Ending Balance		$1,511,118	$1,370,376	$1,215,331	$1,045,799	$861,600
VIII.	**Cash Flow Available for Distribution**		$0	$0	$0	$0	$0

(1) Reflects annual escalation at 3.5% for operating expenses and replacement reserves; 2.0% for property taxes; and 0% for tenant services and monitoring fees.

TABLE 5

15-YEAR CASH FLOW PROJECTION
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPI
CITY OF NATIONAL CITY

			11	12	13	14	15
I.	**Gross Scheduled Income**						
	Rental Income	2.5%	$1,499,542	$1,537,031	$1,575,457	$1,614,843	$1,655,214
	Other Income	2.5%	$7,620	$7,811	$8,006	$8,206	$8,411
	(Less) Vacancy	5.0%	($75,359)	($77,243)	($79,174)	($81,153)	($83,182)
II.	**Effective Gross Income**		$1,431,804	$1,467,599	$1,504,289	$1,541,896	$1,580,444
	(Less) Operating Expenses (1)		($617,653)	($637,316)	($657,667)	($678,729)	($700,526)
III.	**Net Operating Income**		$814,151	$830,283	$846,622	$863,168	$879,917
	(Less) Debt Service - Permanent Loan		($578,149)	($578,149)	($578,149)	($578,149)	($578,149)
IV.	**Project Cash Flow**		$236,002	$252,134	$268,473	$285,019	$301,768
V.	**Asset Management Fees**						
	(Less) Limited Partner Fee	3.0%	($10,079)	($10,382)	($10,693)	($11,014)	($11,344)
	(Less) General Partner Fee	3.0%	($26,878)	($27,685)	($28,515)	($29,371)	($30,252)
	Total Asset Management Fees		($36,958)	($38,066)	($39,208)	($40,385)	($41,596)
VI.	**Net Project Cash Flow**		$199,045	$214,068	$229,265	$244,634	$260,172
VII.	**Developer Fee Repayment**						
	Beginning Balance		$861,600	$662,556	$448,488	$219,223	
	Interest	0.0%	$0	$0	$0	$0	
	(Less) Cash Flow Credit		($199,045)	($214,068)	($229,265)	($219,223)	
	Ending Balance		$662,556	$448,488	$219,223	$0	
VIII.	**Cash Flow Available for Distribution**		$0	$0	$0	$25,411	$260,172

(1) Reflects annual escalation at 3.5% for operating expenses and replacement reserves; 2.0% for property taxes; and 0% for tenant services and monitoring fees.

Prepared by: Keyser Marston Associates, Inc.
Filename: Own National City RFP - Proposal Evaluation_v3;9/26/2025;ema

APPENDIX G
SITE 6: PLAZA BONITA

Own National City
Homeownership Development RFP
City of National City

SITE 6: Plaza Bonita Center Way ("Plaza Bonita")	
Community HousingWorks and Habitat for Humanity	
Project Design	• Provides three-bedroom and four-bedroom townhomes
Estimate of Development Costs	• Development costs appear within a reasonable range for comparable projects • On-Site improvement budget assumes extensive site grading and balancing due to sloped terrain, storm drain retention basis, wet and dry utility connections, retaining walls with drainage and waterproofing, hardscape and landscaping, fences and gates
Affordable Sales Values	• Calculation of affordable sale prices were based on HUD income limits for households at 70% AMI • Estimated affordable sales prices in financial pro forma may be overstated if development is subject to Health & Safety Code 50052.5, requiring calculation of affordable sales prices based on median income published by HCD
Site Acquisition	• Assumes land contribution from City
Proposed Funding Sources	• Funding sources consisting of CalHome and WISH are anticipated to fund 69% of the net sales proceeds • Pro forma reflects financing deficit of $12,657,000 • Financing deficit is anticipated to be funded by partner and donor capital contributions
Other City Obligations	• Negotiate and execute Disposition and Development Agreement or Purchase Agreement • Conduct Surplus Land Act process or Government Code Section 52201 Report • Ensure CEQA clearance is completed prior to land transfer • Negotiate and finalize long-term affordability and resale restrictions • Monitor resale transactions and enforce price restrictions or shared equity formulas • Approve eligible buyers and income certifications • Monitor and enforce deed restrictions and affordability covenants ** Habitat will oversee all screening and approval of for-sale buyer applications*

G.1

Community HousingWorks and Habitat for Humanity
Site 6: Plaza Bonita Center Way
("Plaza Bonita")

TABLE 1

PROJECT DESCRIPTION
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

I.	**Site Area**	144,490	SF	3.32 Acres
II.	**Product Type**		Townhomes	
III.	**Gross Building Area (GBA)**			
	Net Residential Area	60,690	SF	
	Common Areas	0	SF	
	Total GBA	60,690	SF	
IV.	**Construction Type**	Type V		
V.	**Number of Stories**	3	Stories	

VI.	**Unit Mix**	Number of Units	Average Unit Size
	Three Bedroom	15 Units	1,915 SF
	Four Bedroom	9 Units	1,915 SF
	Four Bedroom w/Garage	6 Units	2,455 SF
	Total Number of Units	30 Units	2,023 SF

VII.	**Affordability Mix**		
	70% AMI	30	Units
VIII.	**Parking**		
	Parking Type	Attached Garage / Surface	
	Total Parking Spaces	33	Spaces
	Parking Ratio	1.1	Spaces/Unit

TABLE 2

ESTIMATED DEVELOPMENT COSTS
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

		Totals	Per Unit		Comments
I.	**Direct Costs** [1]				
	Off-Site Improvements [2][3]	$335,672	$11,189	$2	Per SF Site
	On-Site Improvements/Landscaping [3]	$3,675,395	$122,513	$25	Per SF Site
	Parking	$0	$0		Included Above
	Shell Construction [3]	$17,303,662	$576,789	$285	Per SF GBA
	Amenities/FF&E	$310,039	$10,335		Allowance
	Photovoltaic	$268,000	$8,933		Allowance
	Contingency	$3,705,982	$123,533	17.1%	of Directs
	Total Direct Costs	$25,598,751	$853,292	$422	Per SF GBA
II.	**Indirect Costs**				
	Architecture & Engineering	$448,000	$14,933	1.8%	of Directs
	Permits & Fees [2]	$510,000	$17,000	$8	Per SF GBA
	Legal & Accounting	$45,000	$1,500	0.2%	of Directs
	Taxes & Insurance	$32,111	$1,070	0.1%	of Directs
	Developer Fee	$0	$0	0.0%	of Value
	Marketing/Sales	$0	$0	0.0%	of Directs
	Contingency	$51,756	$1,725	5.0%	of Indirects
	Total Indirect Costs	$1,086,867	$36,229	4.2%	of Directs
III.	**Financing Costs**				
	Loan Fees	$266,856	$8,895	1.0%	of Directs
	Interest During Construction	$1,681,194	$56,040	6.6%	of Directs
	Total Financing Costs	$1,948,050	$64,935	7.6%	of Directs
IV.	**Development Costs - Excl. Acquisition**	**$28,633,668**	**$954,456**	**$472**	**Per SF GBA**

(1) Excludes the payment of prevailing wages.
(2) Per Developer; not verified by the City or KMA.
(3) Includes pro rata share of general requirements, contractor overhead, and contractor profit.

Prepared by: Keyser Marston Associates, Inc.
Filename: Own National City RFP - Proposal Evaluation_v3.9/26/2025.ema

TABLE 3

ESTIMATE OF AFFORDABLE SALES PRICES - LOW INCOME, 70% AMI
OWN NATIONAL CITY
CITY OF NATIONAL CITY

		CHW / Habitat		KMA	
	Number of Bedrooms		**3**		**3**
I.	Benchmark Household Size		5.0		***4.0*** (1)
	County of San Diego Median income		$151,750 (2)		***$130,800*** (3)
	Percent of AMI		88.5% (4)		***70%***
II.	Benchmark Household Income		$134,350		***$91,560***
	Income Allocation to Housing		30%		***40%*** (5)
	Amount Available for Housing		$40,305		$36,624
III.	HOA Fees	$400 /Month	$4,800	$400 /Month	$4,800
	Utilities (6)	$402 /Month	$4,824	$402 /Month	$4,824
	Annual Taxes	1.25%	$4,171	1.25%	$4,034
IV.	Available for Mortgage		$23,720		$22,966
V.	Interest Rate		5.89%		5.89%
	Down Payment		0.0%		0.0%
VI.	Supportable Mortgage		$333,673		$323,072
	Add: Down Payment		$0		$0
VII.	**Maximum Unit Price (Rounded)**		**$334,000**		**$323,000**

(1) Assumed family size per California Health & Safety Code §50052.5, reflects the number of bedrooms in the unit plus one.
(2) Reflects median income for a five (5) person household. Source: State of California Department of Housing and Community Development (HCD) 2025 income limits.
(3) Reflects median income for a four (4) person household. Source: State of California Department of Housing and Community Development (HCD) 2025 income limits.
(4) Imputed by KMA. Differs from CHW pro forma which indicates target affordability level of 70% AMI.
(5) Assumes a household income to housing cost ratio of up to 40%, per guidance from RFP.
(6) Developer estimate, utility allowance profile not provided.

Source: State of California Department of Housing and Community Development, San Diego County Department of Housing and Community Development, California Health & Safety Code §50052.5.

Note changes in bold and italics reflect KMA changes to Developer assumptions.

Prepared by: Keyser Marston Associates, Inc.
Filename: Own National City RFP - Proposal Evaluation_v3;9/26/2025;ema

TABLE 4

ESTIMATE OF AFFORDABLE SALES PRICES - LOW INCOME, 70% AMI
OWN NATIONAL CITY
CITY OF NATIONAL CITY

		CHW / Habitat		KMA	
	Number of Bedrooms		**4**		**4**
I.	Benchmark Household Size		6.0		***5.0*** (1)
	County of San Diego Median income		$151,750 (2)		***$141,250*** (3)
	Percent of AMI		88.5% (4)		***70%***
II.	Benchmark Household Income		$134,350		***$98,875***
	Income Allocation to Housing		30%		***40%*** (5)
	Amount Available for Housing		$40,305		$39,550
III.	HOA Fees	$400 /Month	$4,800	$400 /Month	$4,800
	Utilities (6)	$503 /Month	$6,036	$503 /Month	$6,036
	Annual Taxes	1.25%	$4,406	1.25%	$4,293
IV.	Available for Mortgage		$25,063		$24,421
V.	Interest Rate		5.89%		5.89%
	Down Payment		0.0%		0.0%
VI.	Supportable Mortgage		$352,491		$343,457
	Add: Down Payment		$0		$0
VII.	**Maximum Unit Price (Rounded)**		**$352,000**		**$343,000**

(1) Assumed family size per California Health & Safety Code §50052.5, reflects the number of bedrooms in the unit plus one.
(2) Reflects median income for a six (6) person household. Source: State of California Department of Housing and Community Development (HCD) 2025 income limits.
(3) Reflects median income for a five (5) person household. Source: State of California Department of Housing and Community Development (HCD) 2025 income limits.
(4) Imputed by KMA. Differs from CHW pro forma which indicates target affordability level of 70% AMI.
(5) Assumes a household income to housing cost ratio of up to 40%, per guidance from RFP.
(6) Developer estimate, utility allowance profile not provided.

Source: State of California Department of Housing and Community Development, San Diego County Department of Housing and Community Development, California Health & Safety Code §50052.5.

Note changes in bold and italics reflect KMA changes to Developer assumptions.

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TABLE 5

ESTIMATE OF FINANCING DEFICIT
OWN NATIONAL CITY HOMEOWNERSHIP DEVELOPMENT RFP
CITY OF NATIONAL CITY

			Total	Per Unit
I.	**Net Sales Proceeds**			
	Three Bedroom	15 Units	$5,010,000	$334,000
	Four Bedroom	15 Units	$5,280,000	$352,000
	Total Net Sales Proceeds	30 Units	$10,290,000	$343,000
II.	**Sources of Funds**			
	CalHome		$6,000,000	$200,000
	WISH		$963,000	$32,099
	Total Sources of Funds		$6,963,000	$232,099
III.	**Total Supportable Investment**		$17,253,000	$575,000
IV.	**(Less) Development Costs - Excluding Acquisition**		($28,634,000)	($954,000)
V.	**Financing Deficit**		**($11,381,000)**	**($379,000)**
VI.	**Proposed Funding Sources**			
	Partner & Donor Capital Contributions		$11,381,000	$379,000
	City Land Donation		$0	$0
	Total		**$11,381,000**	**$379,000**


Building Opportunities.
Strengthening Community.
Creating Futures.
CITY COUNCIL SPECIAL MEETING
MAY 29, 2026
WORKSHOP: OWN NC HOMEOWNERSHIP RFP PRESENTATION, RECOMMENDATIONS, AND CITY COUNCIL DIRECTION ON 6 CITY-OWNED SITES
NATIONAL CITY
CALIFORNIA • 1887
OWN
NATIONAL CITY
Homeownership Initiative
CALIFORNIA
NATIONAL CITY
1887
INCORPORATED
Angelita Palma - David McEachern
Community Development
NATIONAL CITY HOUSING AUTHORITY
CITY OF NATIONAL CITY
KEYSER MARSTON
ASSOCIATES
Linnie A. Gavino | Senior Principal
KEYSER MARSTON & ASSOCIATES

A STRATEGIC JOURNEY TO EXPAND HOMEOWNERSHIP OPPORTUNITIES FOR NATIONAL CITY RESIDENTS.

OWN NATIONAL CITY Homeownership Initiative

OWN NATIONAL CITY

HISTORY: KEY MILESTONES

A TIMELINE OF PROGRESS

2023

- February 2023 – Policy 901 revisions (Policy 105 City Council request)
- Reso 2023-139 – Real Property Policy Amendment
- Direction to go out to RFP for affordable or mixed-income for-sale housing opportunities for NC residents on City-owned properties
- Reso 2023-111 – SANDAG HAP 2.0 grant application

2024

- Reso 2024-89 – Amendment to Local Preference Policy
- Reso 2024-93 – RFQ Consulting services
- Reso 2024-94 – Authorization to use $450,000 SANDAG HAP 2.0 grant secured to fund initiative
- Focused General Plan Update (completed 2024) informed planning
- On-call housing consultants procured to support program

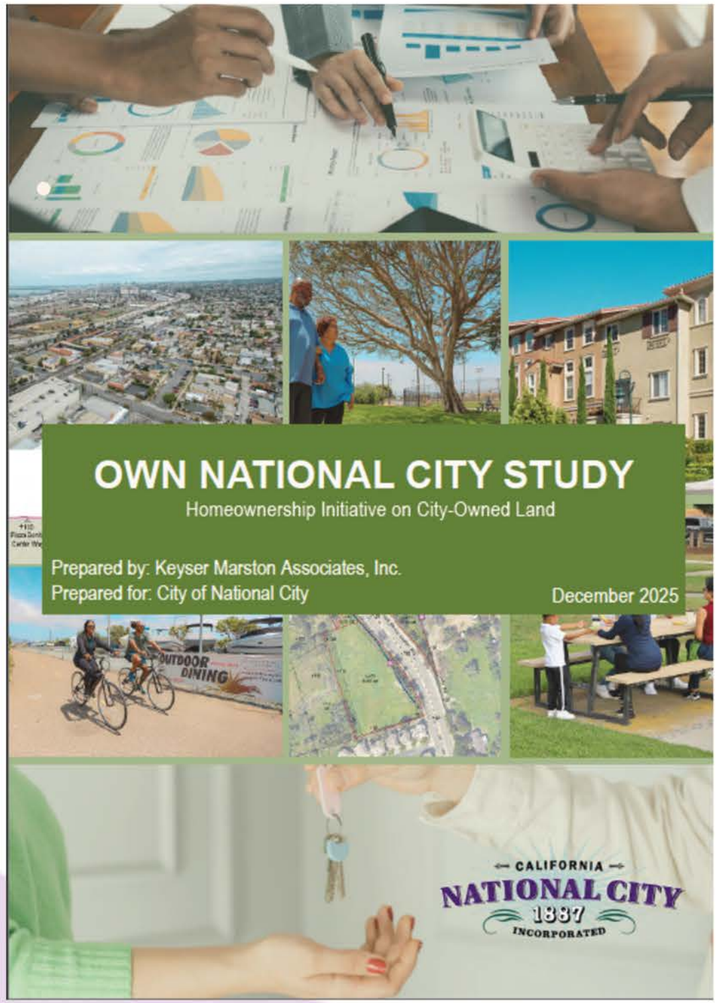
2025

- Reso 2025-95 – RFP agreement for City-owned properties
- March 2025 – City Council Workshop & RFP issued for Homeownership on 6 City-owned properties
- Developer proposals submitted, review process initiated, analysis, and developer Q & A
- SANDAG Homeownership Study

2026 & BEYOND

- Early 2026 SANDAG Homeownership Study released
- Reso 2026 – DTSC environmental oversight
- May 2026 – City Council Homeownership Workshop & RFP issued

Own National City Grant-Funded Study



COMPREHENSIVE STUDY TO SUPPORT HOMEOWNERSHIP IN NATIONAL CITY

KEY STUDY HIGHLIGHTS

SANDAG Housing Acceleration Program Cycle 2 (HAP 2.0 - $450,000 Grant

RFP Process Framework

- Defines feasible development types & densities
- Establishes affordability targets & pricing
- Identifies site constraints & risks
- Guides developer evaluation and negotiations

Key findings

- Strong demand but major affordability barriers
- Townhome/rowhome product types most feasible
- Deep affordability requires subsidy + land support

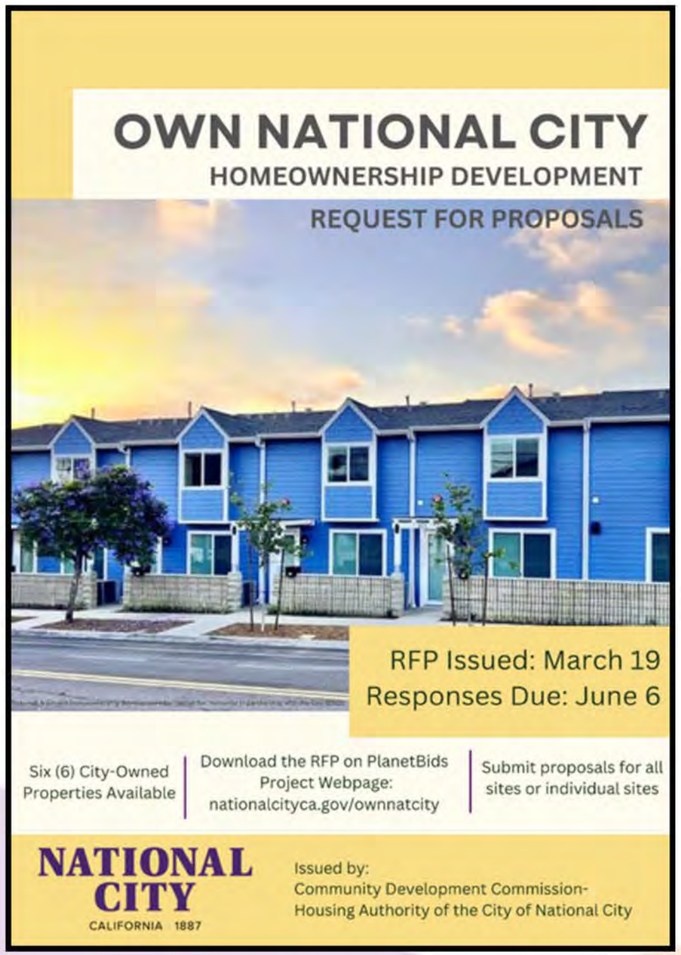
Comprehensive Data-Driven Study

- Market conditions & affordability gap
- Homeownership models
- 6 City-owned sites feasibility
- Financial modeling & funding gaps

Supporting Equitable Homeownership

This grant-funded study aligns with the City Council's long-term goals to expand affordable homeownership opportunities for National City residents.

Own National City Homeownership Development Request For Proposals (RFP)



RFP OVERVIEW & OBJECTIVES

- Activate six City-owned sites to deliver affordable and mixed-income homeownership opportunities.
- Sought qualified nonprofit and for-profit developers with experience in delivering these types of projects
- To ensure a strong and objective process, the City retained Keyser Marston Associates (KMA) to support both the solicitation and evaluation of proposals.

City Council Supporting Homeownership

Overall, this RFP represents a critical implementation step, moving from planning and policy into actual delivery of homeownership units for the National City community.

DEVELOPERS

DEVELOPERS	CASA FAMILIAR	COMMUNITY HOUSINGWORKS/ HABITAT FOR HUMANITY	OTUMBA LLC/SAN ANDRES REAL ESTATE GROUP
I. DEVELOPMENT ENTITIY			
Year Founded	1973	1988	2014 / 2017
Location	San Ysidro	San Diego	Rancho Santa Fe / Los Angeles
Role	Lead Developer	Lead Developer/For-Sale Developer Partner	Development Investor Development Manager
Key Personnel	Emily Jacobs Georgette Gomez Tim Baker	Kevin Leichner Stephen Swiecicki Jonathan Lee Kwofi Reed	Antonio Sacido Alex San Andres
II. COMPARABLE PROJECTS			
Comparable Developer Projects	Avanzando St. Regis Park Apartments San Diego Square	Paradise Creek Apartments Kimball Highland Master Plan Kimball and Morgan Towers 405 W. 18th Street El Norte Parkway Condos Comm 22 (Logan Heights)	Ivy Station San Pedro Courthouse Redevelopment Affinity at Wendell

DEVELOPER RFP RESPONSES

CITY-OWNED PROPERTY LOCATIONS	SITE 1 Highland Ave. and Eta Street ("Purple Cow")		SITE 2 Division Street and R Avenue ("Division Street")	SITE 3 Roosevelt Avenue and W. 11th Street ("Roosevelt Lot")		SITE 4 A Avenue and E. 11th Street ("A Avenue Lot")		SITE 5 Plaza Boulevard and E Avenue ("Lambs' Theater")		SITE 6 Plaza Bonita Center Way ("Plaza Bonita")
DEVELOPERS WHO RESPONDED BY SITE	CHW/Habitat		CHW/Habitat	CHW/Habitat	Otumba/ San Andres	CHW/Habitat	Otumba/ San Andres	Casa Familiar	CHW/Habitat	CHW/Habitat
I. PROJECT DECRIPTION										
Total Site Area City Property Additional Site Area Total Site Area	1.47 Acres 0.00 Acres 1.47 Acres		0.15 Acres 0.00 Acres 0.15 Acres	0.11 Acres 0.00 Acres 0.11 Acres	0.11 Acres 0.45 Acres 0.56 Acres	0.09 Acres 0.00 Acres 0.09 Acres	0.09 Acres 0.38 Acres 0.47 Acres	0.39 Acres 0.82 Acres 1.21 Acres	0.39 Acres 0.00 Acres 0.39 Acres	3.32 Acres 0.00 Acres 3.32 Acres
For-Sale or Rental	For-Sale	Rental	For-Sale	For-Sale	Rental & Rent-to-Ownership	For-Sale	For-Sale	Rent-to-Ownership	Rental	For-Sale
Product Type	Townhomes	Stacked-Flats	Single-Family Home with ADU	Duplexes, Stacked-Flats, Lofts, & Townhomes	Stacked-Flats	Townhomes	Townhomes	Stacked-Flats	Stacked-Flats & Townhomes	Townhomes
II. PROJECT DESIGN										
Number of Stories	2 to 3 Stories	4 Stories	2 Stories	6 Stories	8 Stories	4 Stories	3 Stories	5 Stories	5 Stories	3 Stories
Number of Units	10 Units	82 Units	2 Units	20 Units	121 Units (1)	3 Units	18 Units	60 Units	62 Units	30 Units
Types of Units	3 Bedrooms	1 & 2 Bedrooms	3 Bedroom & 2 Bedroom ADU	Studios & 1 Bedrooms	1 & 2 Bedrooms (2)	3 Bedrooms	4 Bedrooms (2)	1, 2, & 3 Bedrooms	Studios, 1, & 2 Bedrooms	3 & 4 Bedrooms
Parking Spaces	10	82	2	4	139	3	37	68	44	33
Parking Ratio (Spaces/Unit)	1.00/Unit	1.00/Unit	1.00/Unit	0.20/Unit	1.15/Unit	1.00/Unit	2.05/Unit	1.13/Unit	0.71/Unit	1.10/Unit

DEVELOPER RFP RESPONSES

CITY-OWNED PROPERTY LOCATIONS	SITE 1		SITE 2	SITE 3		SITE 4		SITE 5		SITE 6
	Highland and Eta Street ("Purple Cow")		Division Street and R Avenue ("Division Street")	Roosevelt Avenue and W. 11th Street ("Roosevelt Lot")		A Avenue and E. 11th Street ("A Avenue Lot")		Plaza Boulevard and E Avenue ("Lambs' Theater")		Plaza Bonita Center Way ("Plaza Bonita")
DEVELOPERS WHO RESPONDED BY SITE	CHW/Habitat		CHW/Habitat	CHW/Habitat	Otumba/ San Andres	CHW/Habitat	Otumba/ San Andres	Casa Familiar	CHW/Habitat	CHW/Habitat
UNIT TYPE & MIX	Townhomes	Stacked Flats	Single-Family Home with ADU	Duplexes, Stacked Flats, and Lofts	Stacked-Flats	Townhomes	Townhomes	Stacked Flats	Townhomes and Stacked Flats	Townhomes
	10 Units - For-Sale	82 Units - Rental	1 Unit + 1 ADU For-Sale	20 Units For-Sale	3 Units For-Sale (1)	3 Units For-Sale	2 Units For-Sale (1)	60 units Rent-to-Own	62 Units Rental	30 Units For-Sale
I. DEVELOPMENT COSTS										
A. Direct Costs ($/Unit)	$679,000	$344,000	$553,000	$481,000	$431,000	$791,000	$606,000	$610,000	$368,000	$853,000
B. Direct Costs ($/SF GBA)	$333	$384	$269	$423	$451	$433	$281	$460	$412	$422
C. Total Development Costs - ($/Unit) (2)	$839,000	$535,000	$691,000	$554,000	$474,000	$928,000	$780,000	$891,000	$594,000	$954,000
D. Total Development Costs - ($/GBA) (2)	$411	$597	$336	$487	$495	$509	$362	$672	$664	$472
E. Prevailing Wages	No	Yes	No	No	No	No	No	Yes	Yes	No
II. FINANCING DEFICIT AND PROPOSED FUNDING SOURCES										
A. Financing Deficit	($2,544,000)	($3,972,000)	($110,000)	($1,586,000)	($996,000)	($1,087,000)	($1,190,000)	$0	($3,061,000)	($11,381,000
Per Unit	($254,000)	($48,000)	($55,000)	($79,000)	($166,000)	($362,000)	($595,000)	$0	($49,000)	($379,000)
B. Proposed Funding Sources										
City Residual Receipts Loan	$0	$2,870,000	$0	$0	$0	$0	$0	$0	$2,170,000	$0
City Cash Contribution	$0	$1,500,000	$0	$0	$0	$0	$0	$0	$1,500,000	$0
Partner & Donor Capital Contribution	$2,544,000	$0	$110,000	$1,586,000	$0	$1,087,000	$0	$0	$0	$11,381,00
Private Equity Investment	$0	$0	$0	$0	$996,000	$0	$1,190,000	$0	$0	$0
Total Proposed Funding Sources Per Unit	$2,544,000 $254,000	$4,370,000 $53,000	$110,000 $55,000	$1,586,000 $79,000	$996,000 $332,000	$1,087,000 $362,000	$1,190,000 $595,000	$0 $0	$3,670,000 $59,000	$11,381,000 $379,000
C. Requires City Land Contribution	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
D. Project Based Vouchers	---	8 vouchers from NCHA	---	---	---	---	---	---	8 vouchers from NCHA	---

EVALUATION CRITERIA

Criteria	Total Points
Developer Experience and Financial Capability	40 points
Project Description	20 points
Project Design, Livability, & Community Context	15 points
Financial Proposal to CDC-HA	25 points

Site 1: Highland & Eta St. (“Purple Cow”)

Key Opportunities & Constraints:

+ Potential for detached single-family residential development
+ Strong frontage along N Highland Avenue
+ ±15-foot grade difference presents topographical challenges
+ The private street (Soltura Lane) presents access and circulation challenges

Site 1: Highland & Eta	
Site & Zoning	**MXC-1 Zone**
Lot Area (SF)	67,910
Density	48 DU/AC
# of Units	74 (allowable)
F.A.R. (Mixed-Use)	2
F.A.R. (Single-Use)	1
Height	50' & 3 Stories Max.
Height (Adjacent to Residential Zone)	Same as adjacent zone (within 50 feet)
Building Format	
# of Stories	3 (allowable)
Construction Type	Type 5 - Wood
Development Standards	
Street Wall	75% Min.
Building Setbacks	
Street Wall	0' Min., 15' - 1st and 2nd story Max.
Other	None
Other, Adjacent to Residential Zone	Same as the equivalent setback in the adjacent residential zone
Building Stepbacks	
3rd story stepback (from 2nd story street wall)	8' Min., No Max.
3rd story stepback (from 2nd story walls adjacent to RS zone)	15' Min., No Max.





1

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	SITE 1 Highland and Eta Street ("Purple Cow")	
	CHW/Habitat	
I. PROJECT DECRIPTION		
Total Site Area	1.47 Acres	
City Property Additional Site Area	0.00 Acres	
Total Site Area	1.47 Acres	
For-Sale or Rental	For-Sale	Rental
Product Type	Townhomes	Stacked-Flats
II. PROJECT DESIGN		
Number of Stories	2 to 3 Stories	4 Stories
Number of Units	10 Units	82 Units
Types of Units	3 Bedrooms	1 and 2 Bedrooms
Parking Spaces	10	82
Parking Ratio	1.00	1.00

CITY-OWNED PROPERTY LOCATIONS	SITE 1 Highland and Eta Street ("Purple Cow")	
DEVELOPERS WHO RESPONDED BY SITE	CHW/Habitat	
UNIT TYPE & MIX	Townhomes	Stacked Flats
	10 Units - For-Sale	82 Units - Rental
I. DEVELOPMENT COSTS		
A. Direct Costs ($/Unit)	$679,000	$344,000
B. Direct Costs ($/SF GBA)	$333	$384
C. Total Development Costs - ($/Unit) (2)	$839,000	$535,000
D. Total Development Costs - ($/GBA) (2)	$411	$597
E. Prevailing Wages	No	Yes
II. FINANCING DEFICIT AND PROPOSED FUNDING SOURCES		
A. Financing Deficit	($2,544,000)	($3,972,000)
Per Unit	($254,000)	($48,000)
B. Proposed Funding Sources		
City Residual Receipts Loan	$0	$2,870,000
City Cash Contribution	$0	$1,500,000
Partner & Donor Capital Contribution	$2,544,000	$0
Private Equity Investment	$0	$0
Total Proposed Funding Sources Per Unit	$2,544,000 $254,000	$4,370,000 $53,000
C. Requires City Land Contribution	Yes	No
D. Project Based Vouchers	---	8 vouchers from NCHA

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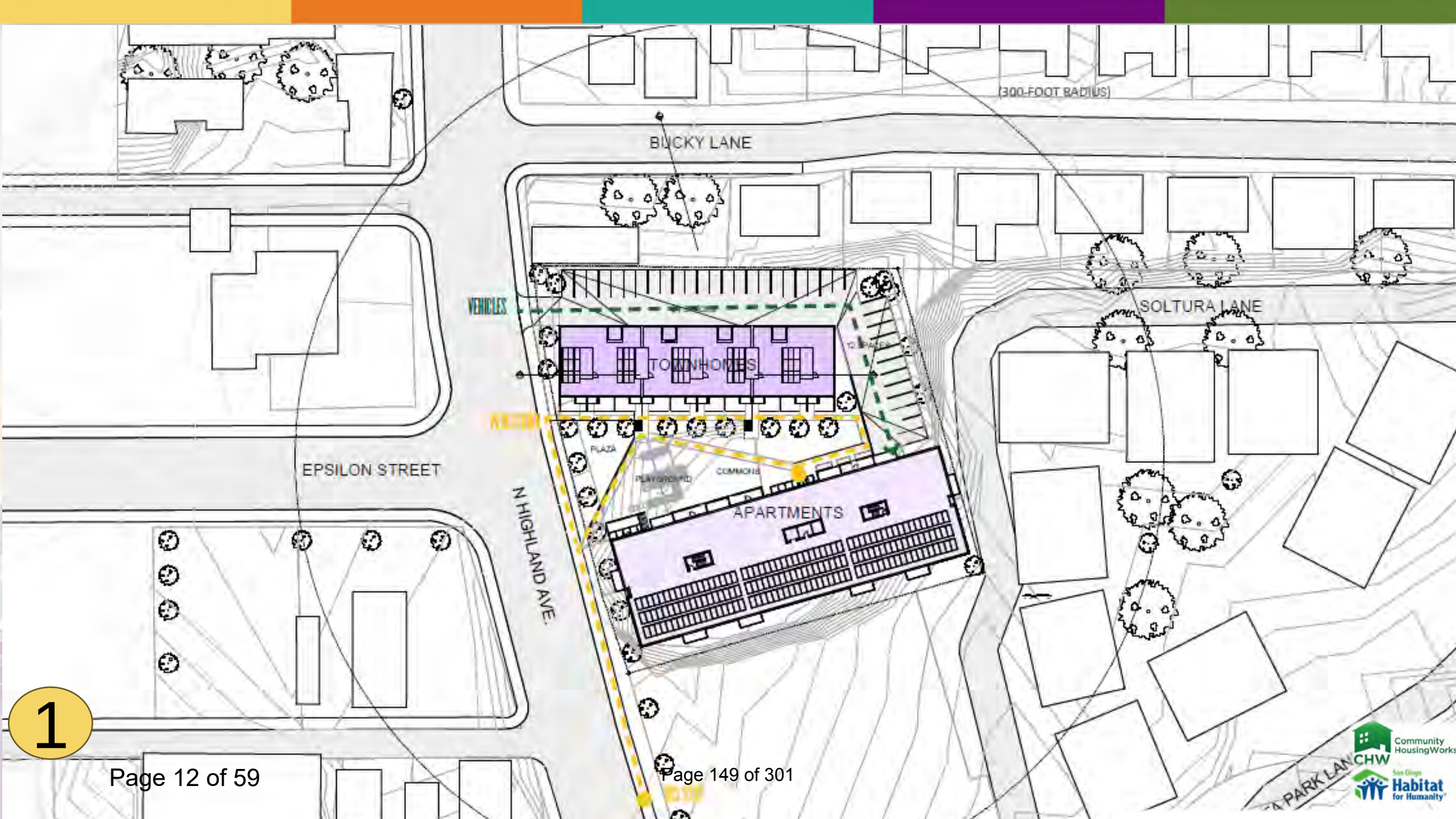


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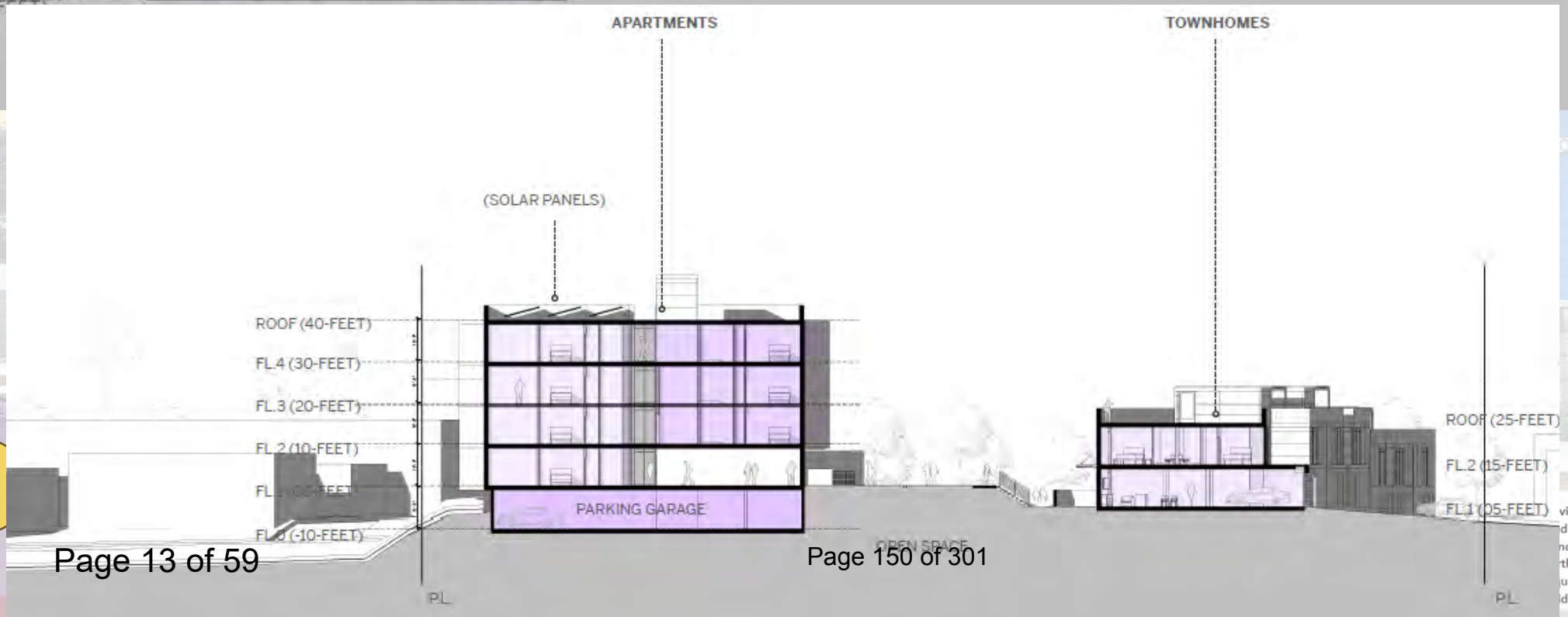
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(300-FOOT RADIUS)
BUCKY LANE
VEHICLES
TOWNHOMES
SOLTURA LANE
PLAZA
COMMONS
APARTMENTS
EPSILON STREET
N HIGHLAND AVE.
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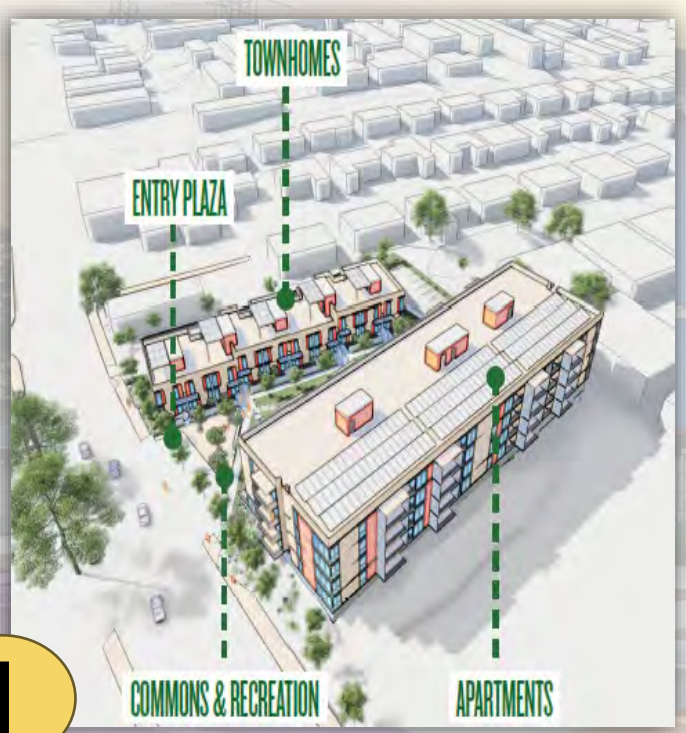
San Diego Habitat for Humanity

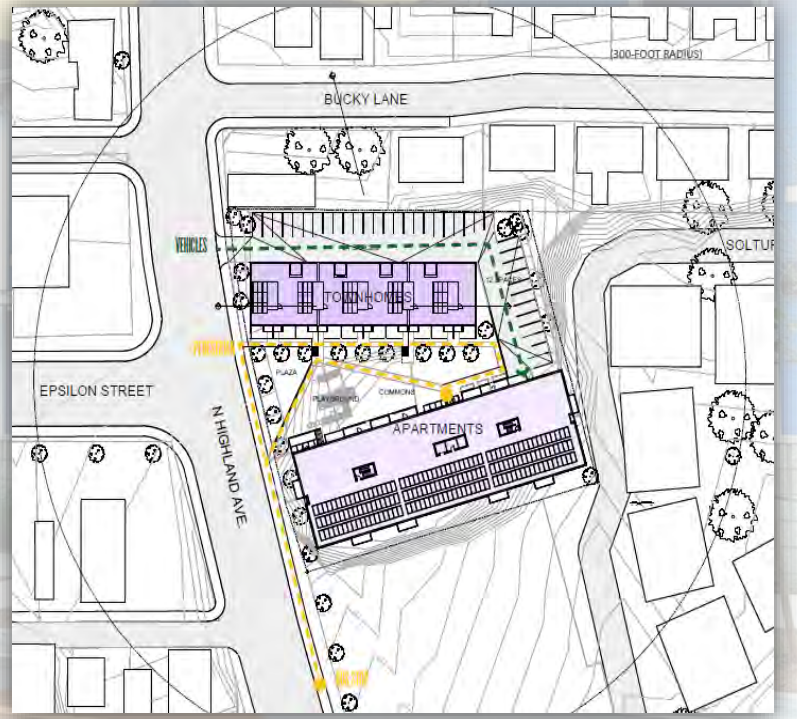
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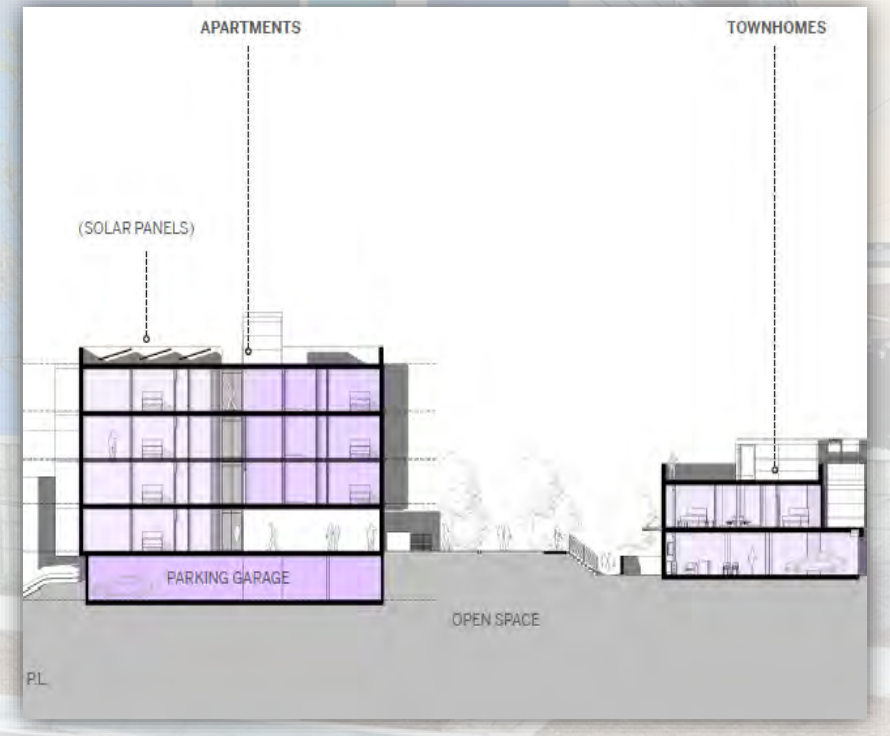
STAFF RECOMMENDATION

Site 1: Highland & Eta St. (“Purple Cow”) | CHW/HABITAT

- Proposal sufficiently meets RFP scope for developer capacity/experience, project design, and financial feasibility
- The limited number of homeownership units compared to rental units reflects the development team’s goal of supporting affordable homeownership while preserving financial feasibility through tax credit–financed rental housing







1

Site 2: Division St. & R Ave ("Division St")

Key Opportunities & Constraints:

- Proximity to public transit and freeway access
- ±10-foot grade difference from the street presents topographical challenges
- Site access from this street would be challenging
- Front and rear setbacks restrict development on small lot
- Division St and the freeway cause high noise levels and fast-moving traffic
- Access to utilities severely constrained due to limited frontage and potential obstructions
- Single family and Duplex (approx. 3 units)

Site 2: Division Street & R Ave	
Site & Zoning	**RS-2 Zone**
Lot Area (SF)	6,400
Density	1 DU/Lot
# of Units	1
Lot Coverage	75%
Height	35'
Building Format	
# of Stories	2 (allowable)
Construction Type	Type 5 - Wood
Development Standards	
Minimum Setbacks (Primary Structure)	
Front	20'
Side-Interior	5'
Side-Exterior	10'
Rear	25'
Minimum Setbacks (Accessory Structure)	
Front	20'
Side-Interior	5'
Side-Corner	5'
Rear	5'
Detatched Building Separation	5'
# of Detatched Buildings	3 per full 5,000 SF of lot area
Maximum Area Total for Accessory	10% of lot size
Minimum Usable Open Space	N/A





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	SITE 2 Division Street and R Avenue ("Division Street")
	CHW/Habitat
I. PROJECT DECRIPTION	
Total Site Area	0.15 Acres
City Property Additional Site	0.00 Acres
Area Total Site Area	0.15 Acres
For-Sale or Rental	For-Sale
Product Type	Single-Family Home with ADU
II. PROJECT DESIGN	
Number of Stories	2 Stories
Number of Units	2 Units
Types of Units	3 Bedroom and 2 Bedroom ADU
Parking Spaces	2
Parking Ratio	1.00 Spaces/Unit

CITY-OWNED PROPERTY LOCATIONS	Division Street and R Avenue ("Division Street")
DEVELOPERS WHO RESPONDED BY SITE	CHW/Habitat
UNIT TYPE & MIX	Single-Family Home with ADU 1 Unit + 1 ADU For-Sale
I. DEVELOPMENT COSTS	
A. Direct Costs ($/Unit)	$553,000
B. Direct Costs ($/SF GBA)	$269
C. Total Development Costs - ($/Unit) (2)	$691,000
D. Total Development Costs - ($/GBA) (2)	$336
E. Prevailing Wages	No
II. FINANCING DEFICIT AND PROPOSED FUNDING SOURCES	
A. Financing Deficit	($110,000)
Per Unit	($55,000)
B. Proposed Funding Sources	
City Residual Receipts Loan	$0
City Cash Contribution	$0
Partner & Donor Capital Contribution	$110,000
Private Equity Investment	$0
Total Proposed Funding Sources Per Unit	$110,000 $55,000
C. Requires City Land Contribution	Yes
D. Project Based Vouchers	---
E. Subject to Ground Lease	No

2

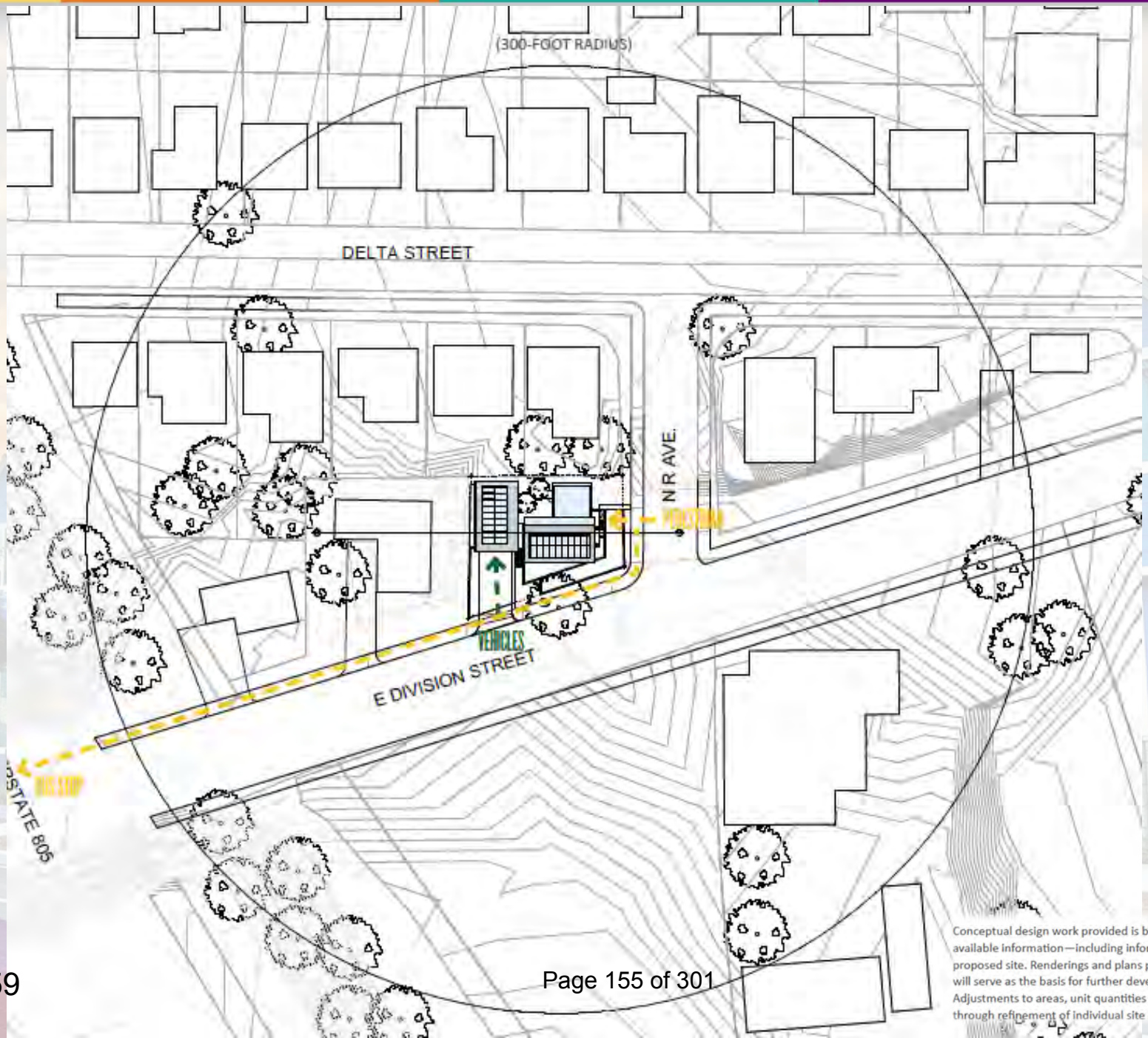


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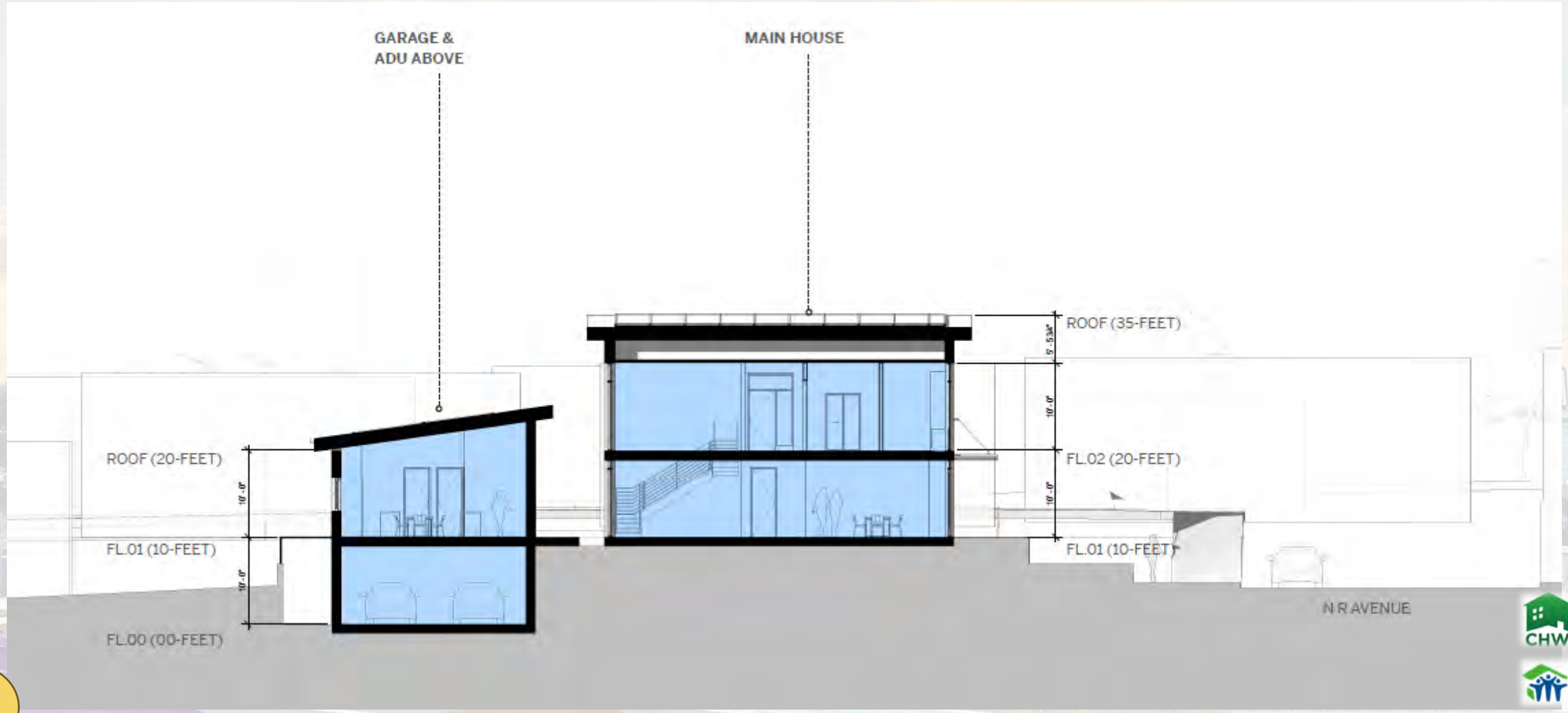
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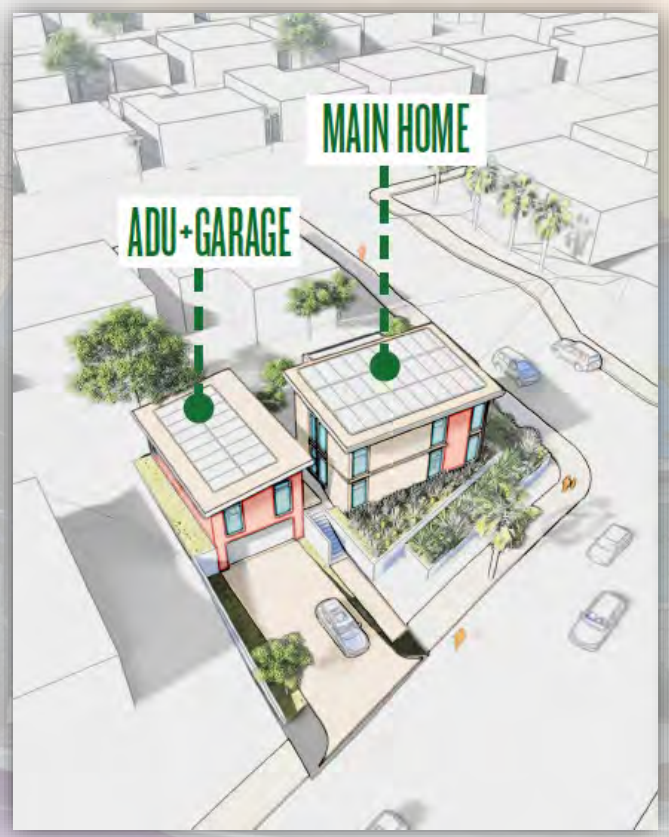
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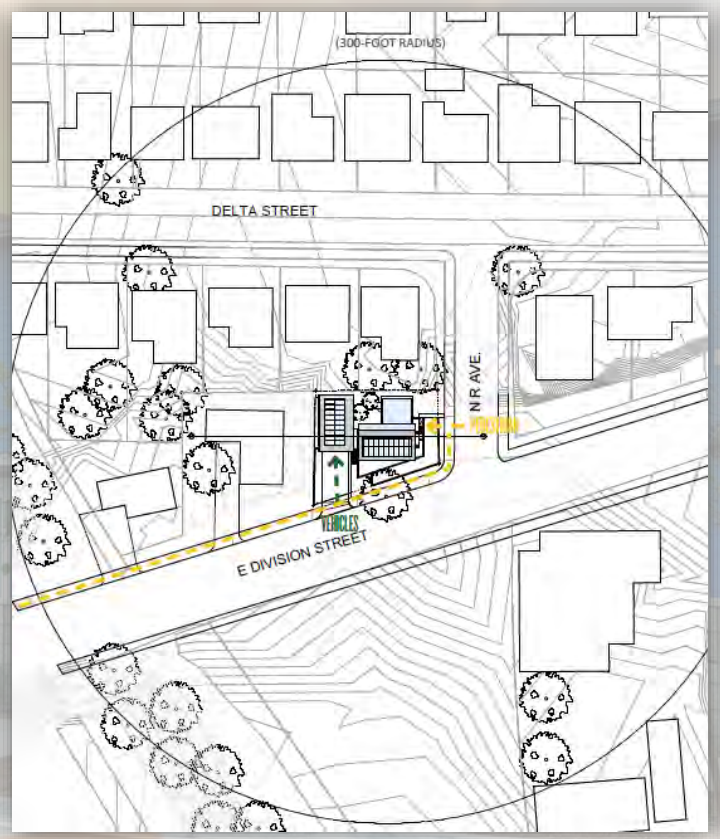
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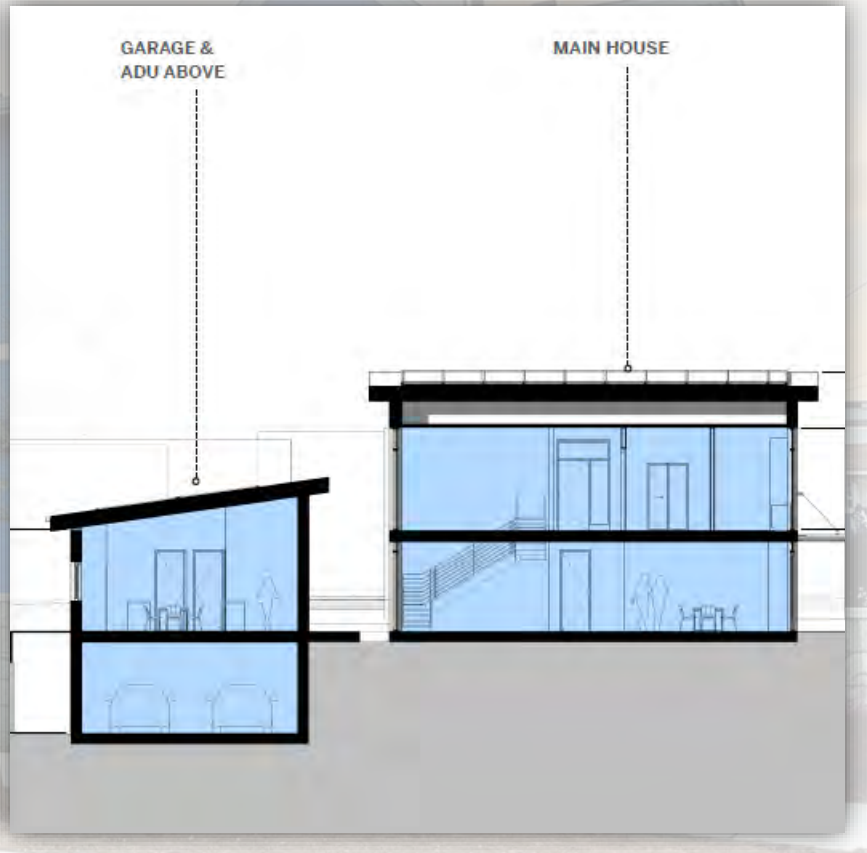
STAFF RECOMMENDATION

Site 2: Division Street and R Avenue ("Division Street") | CHW/HABITAT

- Proposal sufficiently meets RFP scope for developer capacity/experience, homeownership, project design, and financial feasibility







2

Site 3: Roosevelt Ave & W 11th Street ("Roosevelt Lot")

Key Opportunities & Constraints:

+ Easy driveway access
+ Potential views to the bay
+ Ground floor activation potential
+ Corner lot
+ Walkable neighborhood
+ Small lot area (50' parcel width)
+ Heavy adjacent auto/industrial use
+ Approx. 2' of fill across the site, may require re-compaction or export of soil

Site 3: Roosevelt Ave & W 11th St	
Site & Zoning	**DSPD-6 Zone**
Lot Area (SF)	4,791
Density	75 DU/AC Max.
# of Units	35 Max., 17 Min.
F.A.R.	6:1 Max., 3:1 Min.
Height	250' (allowed)
Height (Adjacent to Residential Zone	Same as adjacent zone (within 50 feet)
Building Format	
# of Stories	6 Max., 3 Min.
Construction Type	Type 5 - Wood
Development Standards	
Street Wall	75% Min.
Building Setbacks	
Street	0' Min., 10' - 1st and 2nd story Max.
Other	None
Other, Adjacent to Residential Zone	Same as equivalent setback in the adjacent residential zone
Building Stepbacks	
5th story stepback from 4th story street	8' Min., No Max.
3rd, 4th, and 5th story stepback from 2nd story walls adjacent to R	15' Min., No Max.



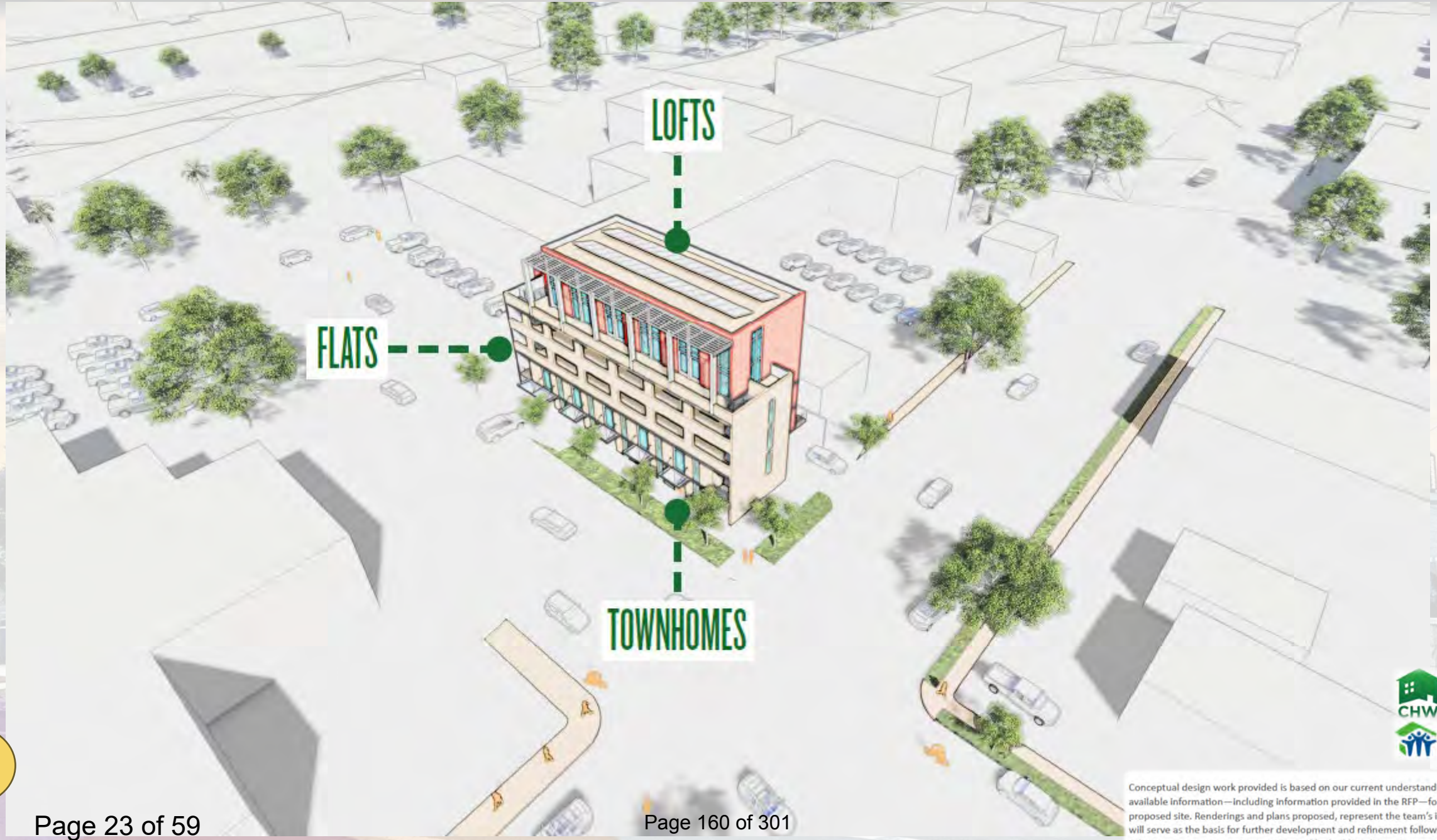


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	SITE 3 Roosevelt Avenue and W. 11th Street ("Roosevelt Lot")
	CHW/Habitat
I. PROJECT DECRIPTION	
Total Site Area City Property Additional Site Area Total Site Area	0.11 Acres 0.00 Acres 0.11 Acres
For-Sale or Rental	For-Sale
Product Type	Duplexes, Stacked-Flats, Lofts, and Townhomes
II. PROJECT DESIGN	
Number of Stories	6 Stories
Number of Units	20 Units
Types of Units	Studios and 1 Bedrooms
Parking Spaces	4
Parking Ratio	0.20 Spaces/Unit

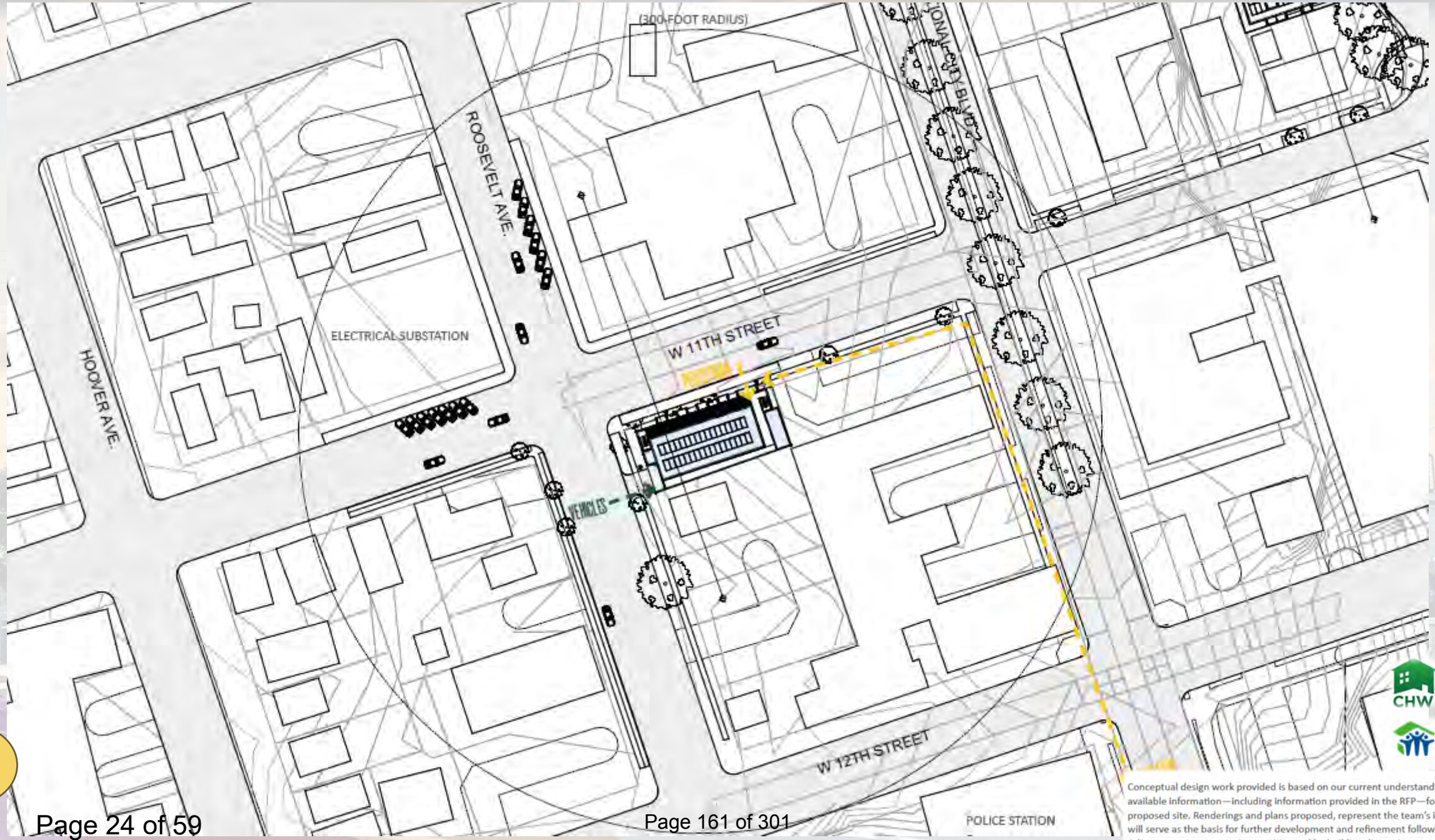
CITY-OWNED PROPERTY LOCATIONS	SITE 3 Roosevelt Avenue and W. 11th Street ("Roosevelt Lot")
DEVELOPERS WHO RESPONDED BY SITE	CHW/Habitat
UNIT TYPE & MIX	Duplexes, Stacked Flats, and Lofts 20 Units For-Sale
I. DEVELOPMENT COSTS	
A. Direct Costs ($/Unit)	$481,000
B. Direct Costs ($/SF GBA)	$423
C. Total Development Costs - ($/Unit) (2)	$554,000
D. Total Development Costs - ($/GBA) (2)	$487
E. Prevailing Wages	No
II. FINANCING DEFICIT AND PROPOSED FUNDING SOURCES	
A. Financing Deficit	($1,586,000)
Per Unit	($79,000)
B. Proposed Funding Sources	
City Residual Receipts Loan	$0
City Cash Contribution	$0
Partner & Donor Capital Contribution	$1,586,000
Private Equity Investment	$0
Total Proposed Funding Sources Per Unit	$1,586,000 $79,000
C. Requires City Land Contribution	Yes
D. Project Based Vouchers	---
E. Subject to Ground Lease	No



Community HousingWorks

San Diego Habitat for Humanity

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3

Community HousingWorks CHW

San Diego Habitat for Humanity

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3

Community HousingWorks

San Diego Habitat for Humanity

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Otumba and San Andres Real Estate Group

The pro forma submitted does not reflect entire project, therefore financial feasibility of total project cannot be fully evaluated.

	SITE 3 Roosevelt Avenue and W. 11th Street ("Roosevelt Lot") Otumba/ San Andres
I. PROJECT DECRIPTION	
Total Site Area City Property Additional Site Area Total Site Area	0.11 Acres 0.45 Acres 0.56 Acres
For-Sale or Rental	For-Sale and Rent-to-Own
Product Type	Stacked-Flats
II. PROJECT DESIGN	
Number of Stories	8 Stories
Number of Units	121 Units (1)
Types of Units	1 and 2 Bedrooms
Parking Spaces	139
Parking Ratio	1.15

CITY-OWNED PROPERTY LOCATIONS	SITE 3 Roosevelt Avenue and W. 11th Street ("Roosevelt Lot")
DEVELOPERS WHO RESPONDED BY SITE	Otumba/ San Andres
UNIT TYPE & MIX	Stacked-Flats 3 Units For-Sale (1)
I. DEVELOPMENT COSTS	
A. Direct Costs ($/Unit)	$431,000
B. Direct Costs ($/SF GBA)	$451
C. Total Development Costs - ($/Unit) (2)	$474,000
D. Total Development Costs - ($/GBA) (2)	$495
E. Prevailing Wages	No
II. FINANCING DEFICIT AND PROPOSED FUNDING SOURCES	
A. Financing Deficit	($996,000)
Per Unit	($166,000)
B. Proposed Funding Sources	
City Residual Receipts Loan	$0
City Cash Contribution	$0
Partner & Donor Capital Contribution	$0
Private Equity Investment	$996,000
Total Proposed Funding Sources Per Unit	$996,000 $332,000
C. Requires City Land Contribution	Yes
D. Project Based Vouchers	---
E. Subject to Ground Lease	No



3

Otumba

SAN ANDRÉS
REAL ESTATE GROUP

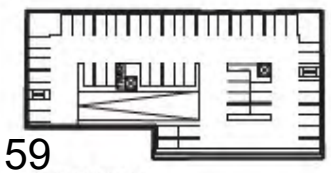
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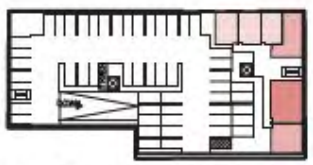
Otumba

SAN ANDRÉS
REAL ESTATE GROUP

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2 FLOOR 2



3 FLOOR 3



4 FLOOR 4

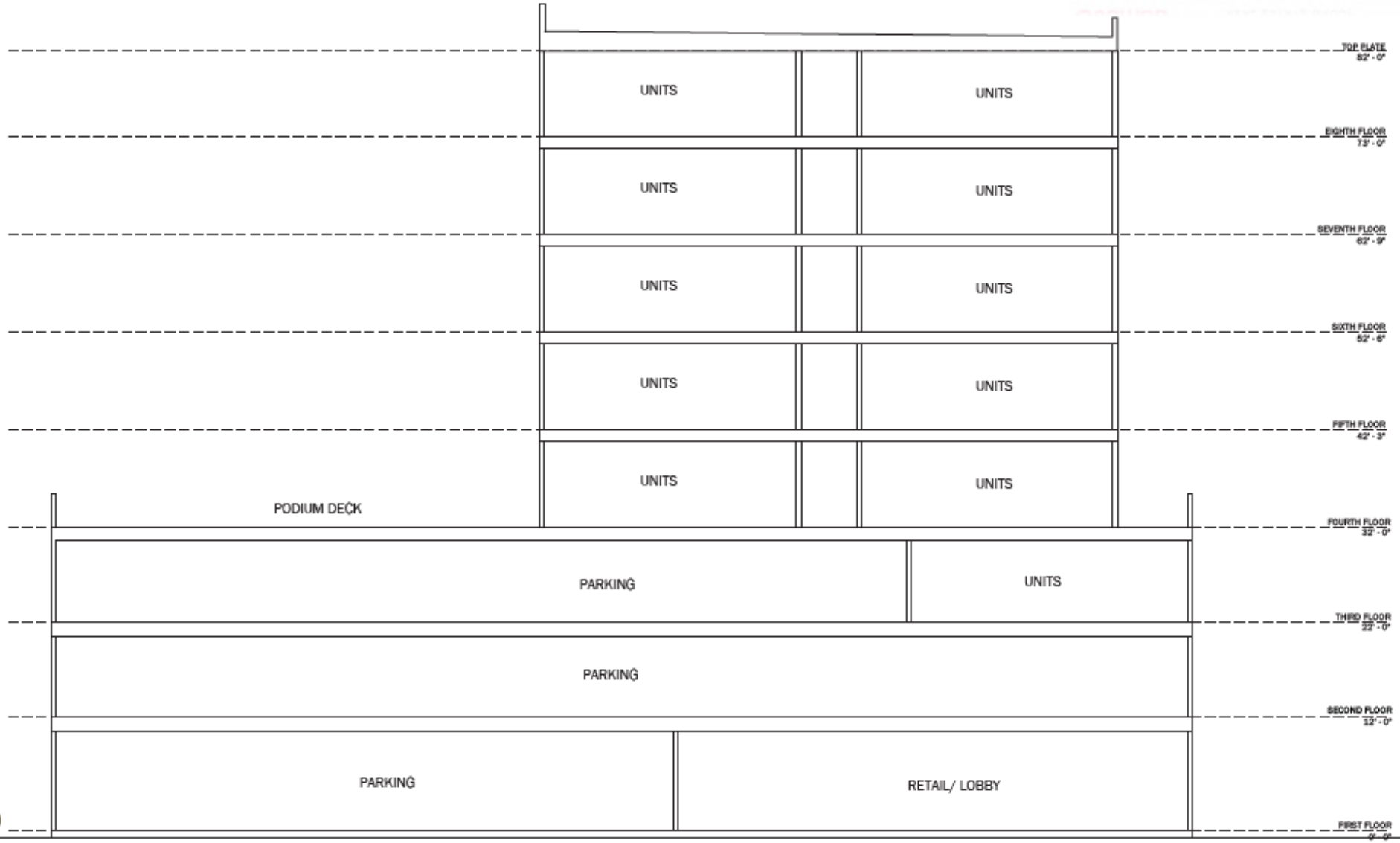


5-8 FLOOR 5-8



R ROOFTOP

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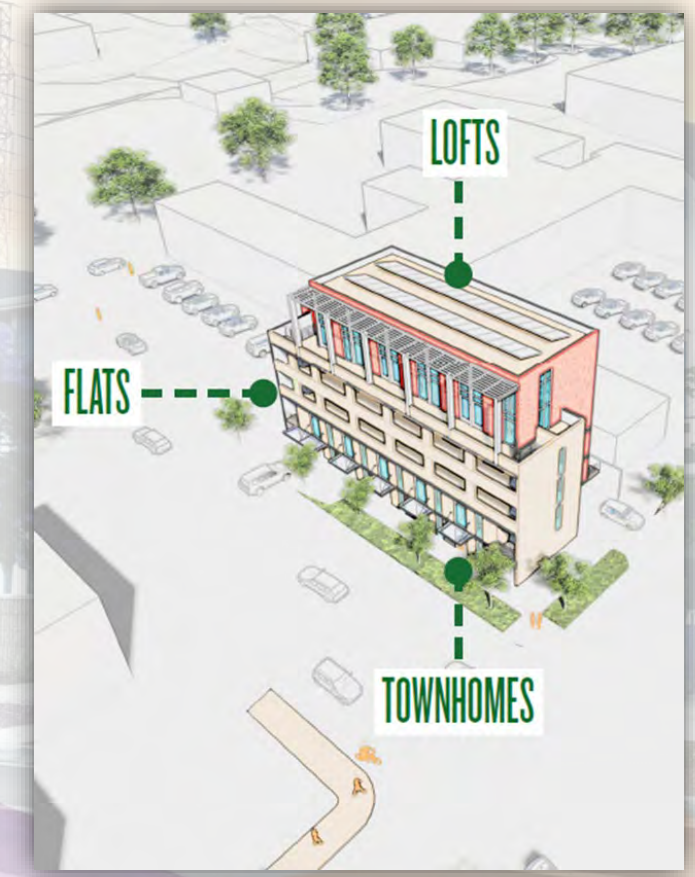


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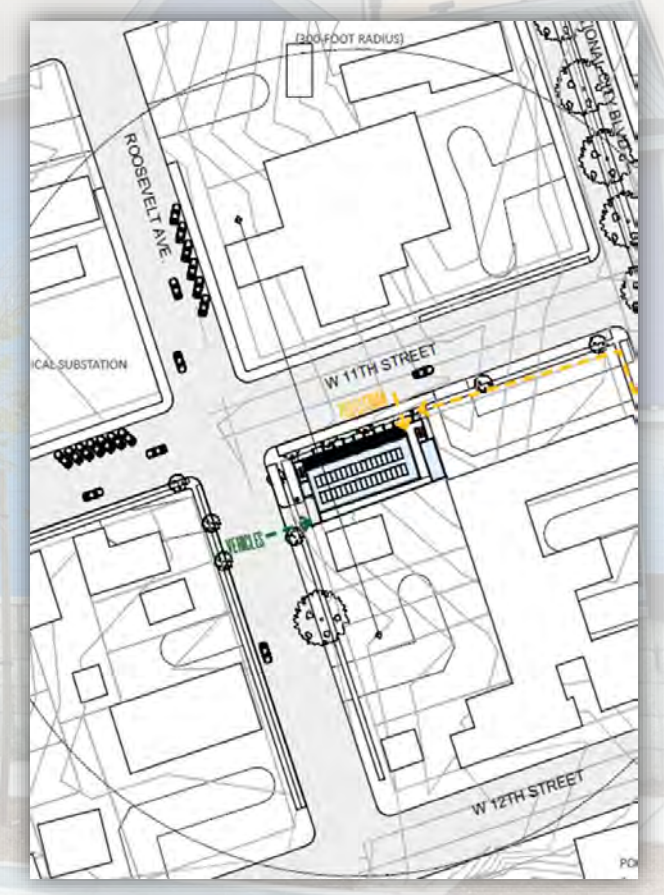
STAFF RECOMMENDATION

Site 3: Roosevelt Avenue and W. 11th Street ("Roosevelt Lot") | CHW/HABITAT

- Proposal sufficiently meets RFP scope for affordability, homeownership, and financial feasibility
- Project design is partially restricted by land use characteristics







3

Site 4: 1028 A Avenue

Key Opportunities & Constraints:

+ Positive street frontage on A Ave
+ Mostly graded site
+ Historical character & preservation
+ Walkable neighborhood
+ Small lot area (50’ parcel width)
+ Potential access issues due to limited frontage
+ High noise levels
+ Integrating new row-homes with existing architectural style and scale may pose design challenges

Site 4: E Plaza Blvd & A Avenue	
Site & Zoning	**DSPD-5A Zone**
Lot Area (SF)	3,911
Density	75 DU/AC Max.
# of Units	38 Max. (allowed)
F.A.R.	3:1 Max.
Height	50' (allowed)
Height (Adjacent to Residential Zone	Same as adjacent zone (within 50 feet)
Building Format	
# of Stories	5 Max.
Construction Type	Type 5 - Wood
Development Standards	
Street Wall	75% Min.
Building Setbacks	
Street	0' Min., 10' - 1st and 2nd story Max.
Other	None
Other, Adjacent to Residential Zone	Same as equivalent setback in the adjacent residential zone
Building Stepbacks	
5th story stepback from 4th story street wall	8' Min., No Max.
3rd, 4th, and 5th story stepback from 2nd story walls adjacent to	15' Min., No Max.





Community HousingWorks
SD Habitat for Humanity

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	SITE 4 A Avenue and E. Plaza Blvd ("A Avenue Lot")
	CHW/Habitat
I. PROJECT DECRIPTION	
Total Site Area City Property Additional Site Area Total Site Area	0.09 Acres 0.00 Acres 0.09 Acres
For-Sale or Rental	For-Sale
Product Type	Townhomes
II. PROJECT DESIGN	
Number of Stories	4 Stories
Number of Units	3 Units
Types of Units	3 Bedrooms
Parking Spaces	3
Parking Ratio	1.00 Spaces/Unit

CITY-OWNED PROPERTY LOCATIONS	SITE 4 A Avenue and E. 11th Street ("A Avenue Lot")
DEVELOPERS WHO RESPONDED BY SITE	CHW/Habitat
UNIT TYPE & MIX	Townhomes 3 Units For-Sale
I. DEVELOPMENT COSTS	
A. Direct Costs ($/Unit)	$791,000
B. Direct Costs ($/SF GBA)	$433
C. Total Development Costs - ($/Unit) (2)	$928,000
D. Total Development Costs - ($/GBA) (2)	$509
E. Prevailing Wages	No
II. FINANCING DEFICIT AND PROPOSED FUNDING SOURCES	
A. Financing Deficit	($1,087,000)
Per Unit	($362,000)
B. Proposed Funding Sources	
City Residual Receipts Loan	$0
City Cash Contribution	$0
Partner & Donor Capital Contribution	$1,087,000
Private Equity Investment	$0
Total Proposed Funding Sources Per Unit	$1,087,000 $362,000
C. Requires City Land Contribution	Yes
D. Project Based Vouchers	---
E. Subject to Ground Lease	No

4



Community HousingWorks

San Diego Habitat for Humanity

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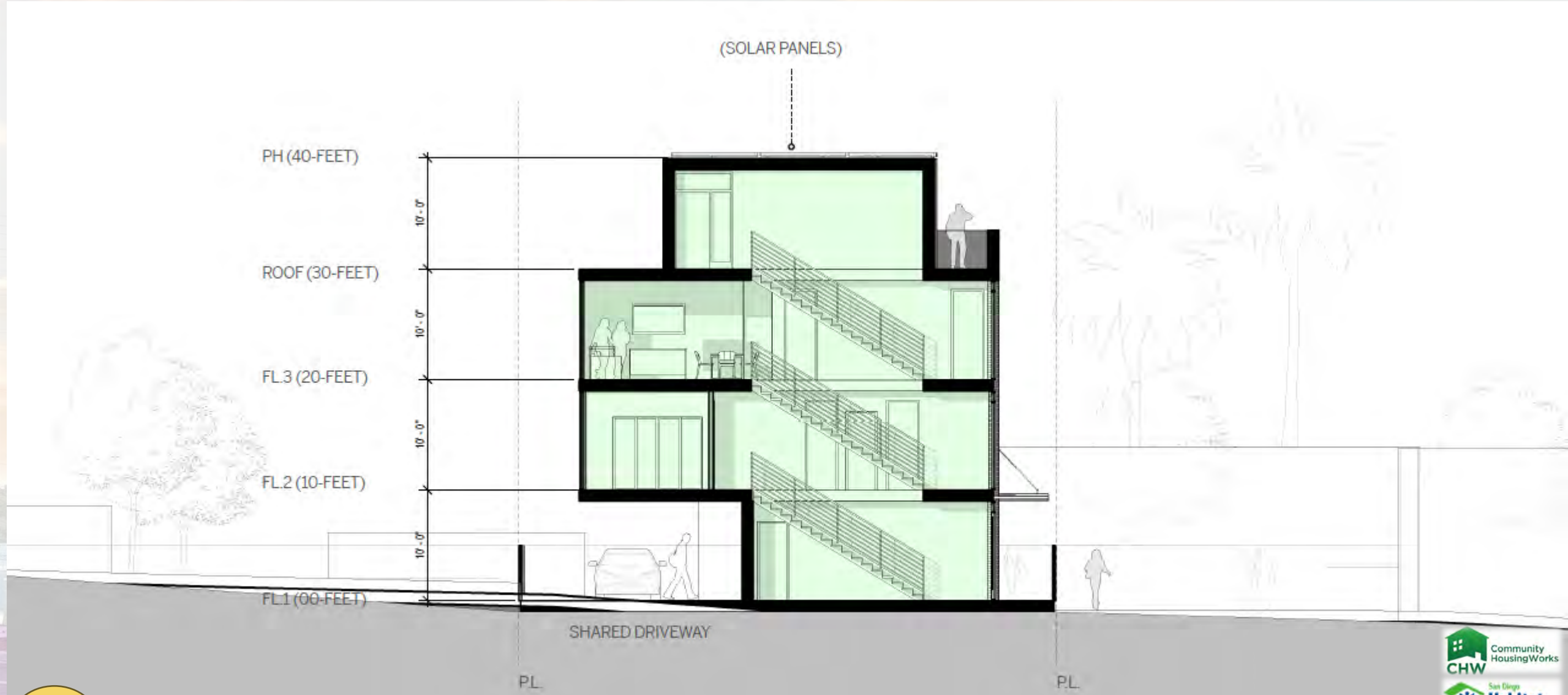


4

Community HousingWorks

Habitat for Humanity San Diego

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Community HousingWorks CHW

San Diego Habitat for Humanity

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4

Otumba and San Andres Real Estate Group



The pro forma submitted does not reflect entire project, therefore financial feasibility of total project cannot be fully evaluated.

	SITE 4 A Avenue and E. Plaza Blvd ("A Avenue Lot")
	Otumba/ San Andres
I. PROJECT DECRIPTION	
Total Site Area	0.09 Acres
City Property Additional Site	0.38 Acres
Area Total Site Area	0.47 Acres
For-Sale or Rental	For-Sale*
Product Type	Townhomes
II. PROJECT DESIGN	
Number of Stories	3 Stories
Number of Units	18 Units (2)
Types of Units	4 Bedrooms
Parking Spaces	37
Parking Ratio	1.12

CITY-OWNED PROPERTY LOCATIONS	SITE 4 A Avenue and E. 11th Street ("A Avenue Lot")
DEVELOPERS WHO RESPONDED BY SITE	Otumba/ San Andres
UNIT TYPE & MIX	Townhomes
	2 Units For-Sale (1)
I. DEVELOPMENT COSTS	
A. Direct Costs ($/Unit)	$606,000
B. Direct Costs ($/SF GBA)	$281
C. Total Development Costs - ($/Unit) (2)	$780,000
D. Total Development Costs - ($/GBA) (2)	$362
E. Prevailing Wages	No
II. FINANCING DEFICIT AND PROPOSED FUNDING SOURCES	
A. Financing Deficit	($1,190,000)
Per Unit	($595,000)
B. Proposed Funding Sources	
City Residual Receipts Loan	$0
City Cash Contribution	$0
Partner & Donor Capital Contribution	$0
Private Equity Investment	$1,190,000
Total Proposed Funding Sources Per Unit	$1,190,000 $595,000
C. Requires City Land Contribution	Yes
D. Project Based Vouchers	---
E. Subject to Ground Lease	No



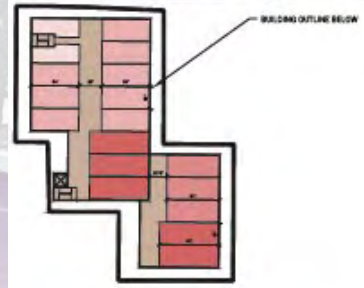
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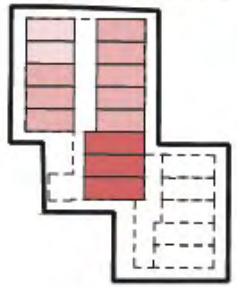
Otumba

SAN ANDRÉS
REAL ESTATE GROUP

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3 FLOOR 3

4 FLOOR 4

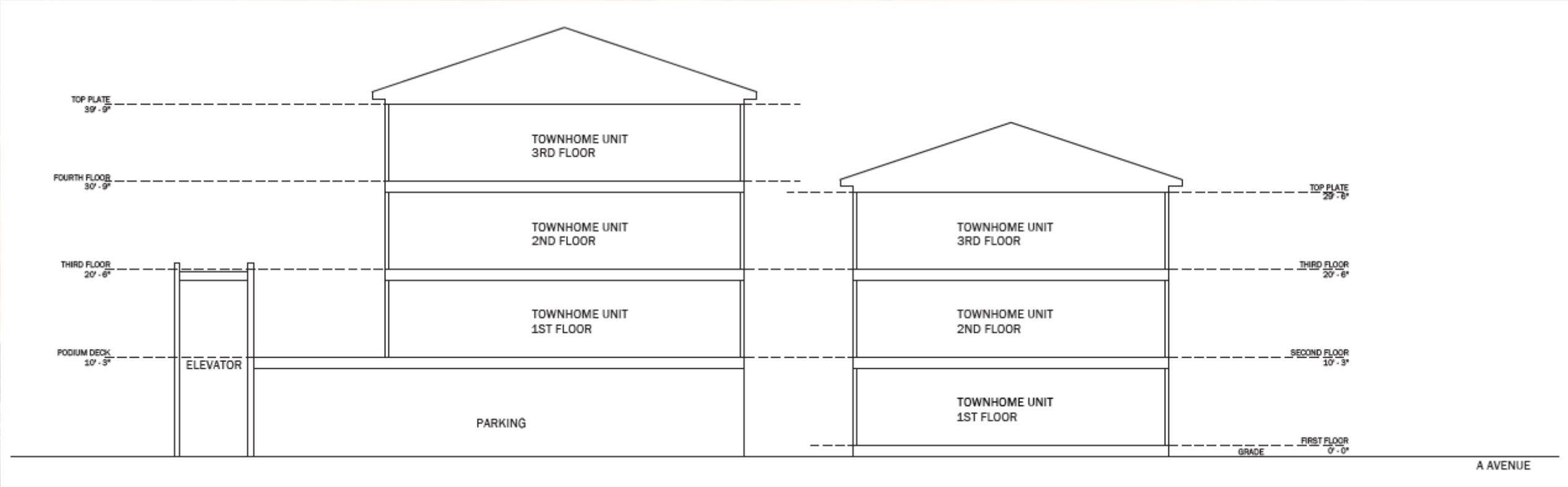
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Otumba

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4



4

Otumba

SAN ANDRÉS
REAL ESTATE GROUP

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STAFF RECOMMENDATION

A Avenue & E Plaza Blvd ("A Avenue Property") | CHW/HABITAT

- Proposal sufficiently meets RFP scope for affordability, homeownership, project design, and financial feasibility







Conceptual design work provided is based on our current understanding of publicly available information—including information provided in the RFP—for each proposed site. Renderings and plans proposed, represent the team's intent and will serve as the basis for further development and refinement following award. Adjustments to areas, unit quantities and/or building dimensions may occur through refinement of individual site and building designs.

Site 5: E Plaza Blvd & E Ave ("Lambs' Theater")

Key Opportunities & Constraints:

+ Proximity to Central Elementary School
+ Proximity to public transit
+ Reduced car reliance
+ Corner lot with positive frontage
+ ±15-foot grade difference presents topographical challenges
+ Potential access issues
+ Urban-scale and mixed-use requirements may increase project complexity and costs
+ E Plaza Blvd experiences high noise levels and fast-moving traffic

Site 5: E Plaza Blvd & E Ave	
Site & Zoning	**MXD-2 Zone**
Lot Area (SF)	16,990
Density	75 DU/AC Max.
# of Units	29 Max. (allowed)
F.A.R. (Mixed-Use)	3.5 Max.
F.A.R. (Single-Use)	2.5 Max.
Height	65' (allowed)
Height (Adjacent to Residential Zone	Same as adjacent zone (within 50 feet)
Building Format	
# of Stories	5 Max.
Construction Type	Type 5 - Wood
Development Standards	
Street Wall	75% Min.
Building Setbacks	
Street	0' Min., 10' - 1st and 2nd story Max.
Other	None
Other, Adjacent to Residential Zone	Same as equivalent setback in the adjacent residential zone
Building Stepbacks	
5th story stepback from 4th story street wall	8' Min., No Max.
3rd, 4th, and 5th story stepback from 2nd story walls	15' Min., No Max.





Casa Familiar

	SITE 5 Plaza Boulevard and E Avenue ("Lambs' Theater")
	Casa Familiar
I. PROJECT DECRIPTION	
Total Site Area City Property Additional Site Area Total Site Area	0.39 Acres 0.82 Acres 1.21 Acres
For-Sale or Rental	Rent-to-Own
Product Type	Stacked-Flats
II. PROJECT DESIGN	
Number of Stories	5 Stories
Number of Units	60 Units
Types of Units	1, 2, and 3 Bedrooms
Parking Spaces	68
Parking Ratio	1.13 Spaces/Unit

CITY-OWNED PROPERTY LOCATIONS	Plaza Boulevard and E Avenue ("Lambs' Theater")
DEVELOPERS WHO RESPONDED BY SITE	Casa Familiar
UNIT TYPE & MIX	Stacked Flats 60 units Rent-to-Own
I. DEVELOPMENT COSTS	
A. Direct Costs ($/Unit)	$610,000
B. Direct Costs ($/SF GBA)	$460
C. Total Development Costs - ($/Unit) (2)	$891,000
D. Total Development Costs - ($/GBA) (2)	$672
E. Prevailing Wages	Yes
II. FINANCING DEFICIT AND PROPOSED FUNDING SOURCES	
A. Financing Deficit	$0
Per Unit	$0
B. Proposed Funding Sources	
City Residual Receipts Loan	$0
City Cash Contribution	$0
Partner & Donor Capital Contribution	$0
Private Equity Investment	$0
Total Proposed Funding Sources Per Unit	$0 $0
C. Requires City Land Contribution	Yes
D. Project Based Vouchers	---
E. Subject to Ground Lease	No

5



5



5



BUILDING SECTION - E
SCALE: 1" = 20'
E



BUILDING SECTION - F
SCALE: 1" = 20'
F



BUILDING SECTION - G
SCALE: 1" = 20'
G

Community HousingWorks
SD Habitat for Humanity

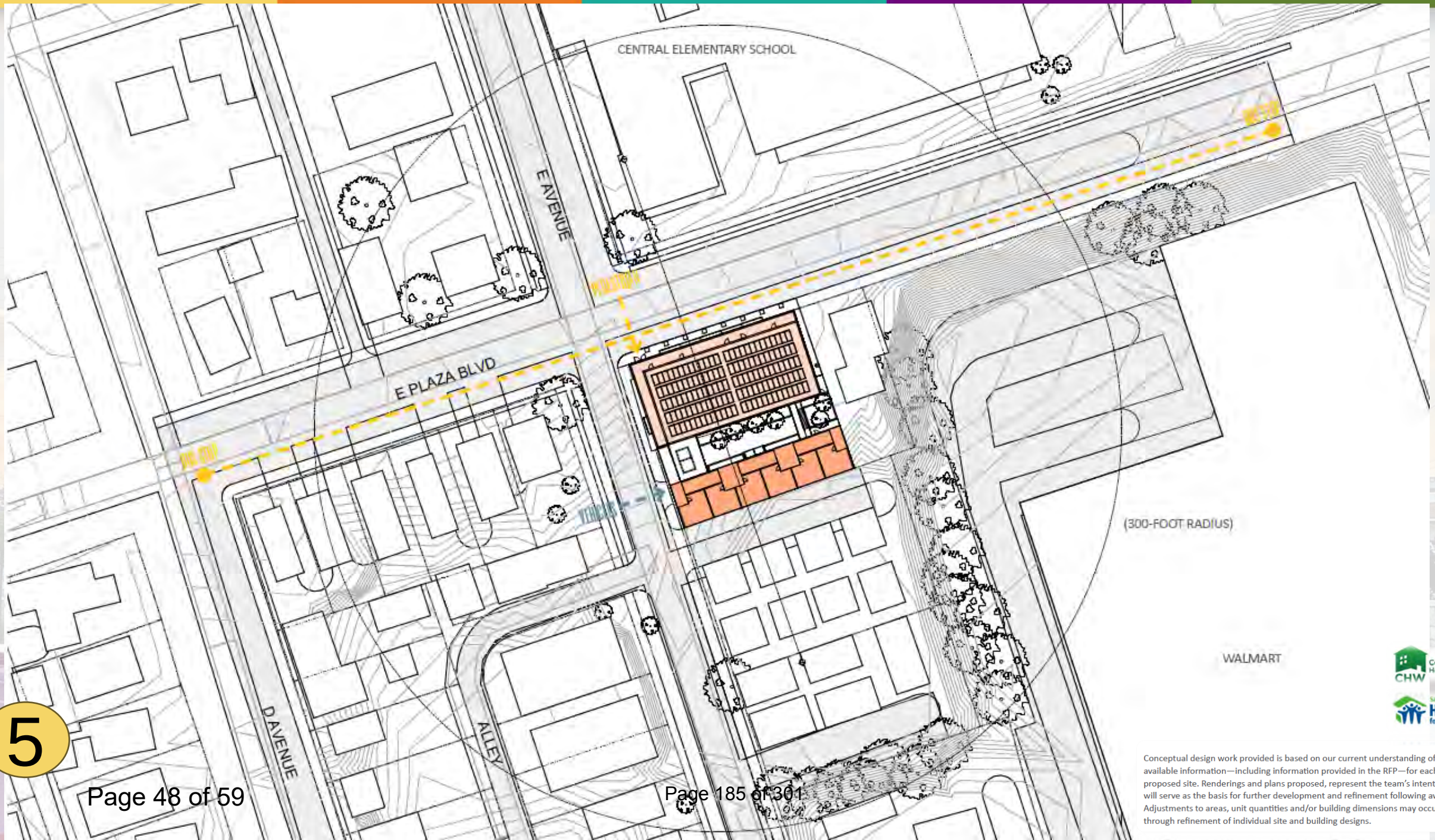
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	SITE 5 Plaza Boulevard and E Avenue ("Lambs' Theater")
	CHW/Habitat
I. PROJECT DECRIPTION	
Total Site Area City Property Additional Site Area Total Site Area	0.39 Acres 0.00 Acres 0.39 Acres
For-Sale or Rental	Rental
Product Type	Stacked-Flats and Townhomes
II. PROJECT DESIGN	
Number of Stories	5 Stories
Number of Units	62 Units
Types of Units	Studios, 1, & 2 Bedrooms
Parking Spaces	44
Parking Ratio	0.71 Spaces/Unit

CITY-OWNED PROPERTY LOCATIONS	SITE 5 Plaza Boulevard and E Avenue ("Lambs' Theater")
DEVELOPERS WHO RESPONDED BY SITE	CHW/Habitat
UNIT TYPE & MIX	Townhomes and Stacked Flats 62 Units Rental
I. DEVELOPMENT COSTS	
A. Direct Costs ($/Unit)	$368,000
B. Direct Costs ($/SF GBA)	$412
C. Total Development Costs - ($/Unit) (2)	$594,000
D. Total Development Costs - ($/GBA) (2)	$664
E. Prevailing Wages	Yes
II. FINANCING DEFICIT AND PROPOSED FUNDING SOURCES	
A. Financing Deficit	($3,061,000)
Per Unit	($49,000)
B. Proposed Funding Sources	
City Residual Receipts Loan	$2,170,000
City Cash Contribution	$1,500,000
Partner & Donor Capital Contribution	$0
Private Equity Investment	$0
Total Proposed Funding Sources Per Unit	$3,670,000 $59,000
C. Requires City Land Contribution	Yes
D. Project Based Vouchers	8 vouchers from NCHA
E. Subject to Ground Lease	Yes

5


APARTMENTS
COURTYARD
AMENITY SPACE
PARKING BELOW
RENTAL TOWNHOMES
Community HousingWorks
CHW
San Diego Habitat for Humanity
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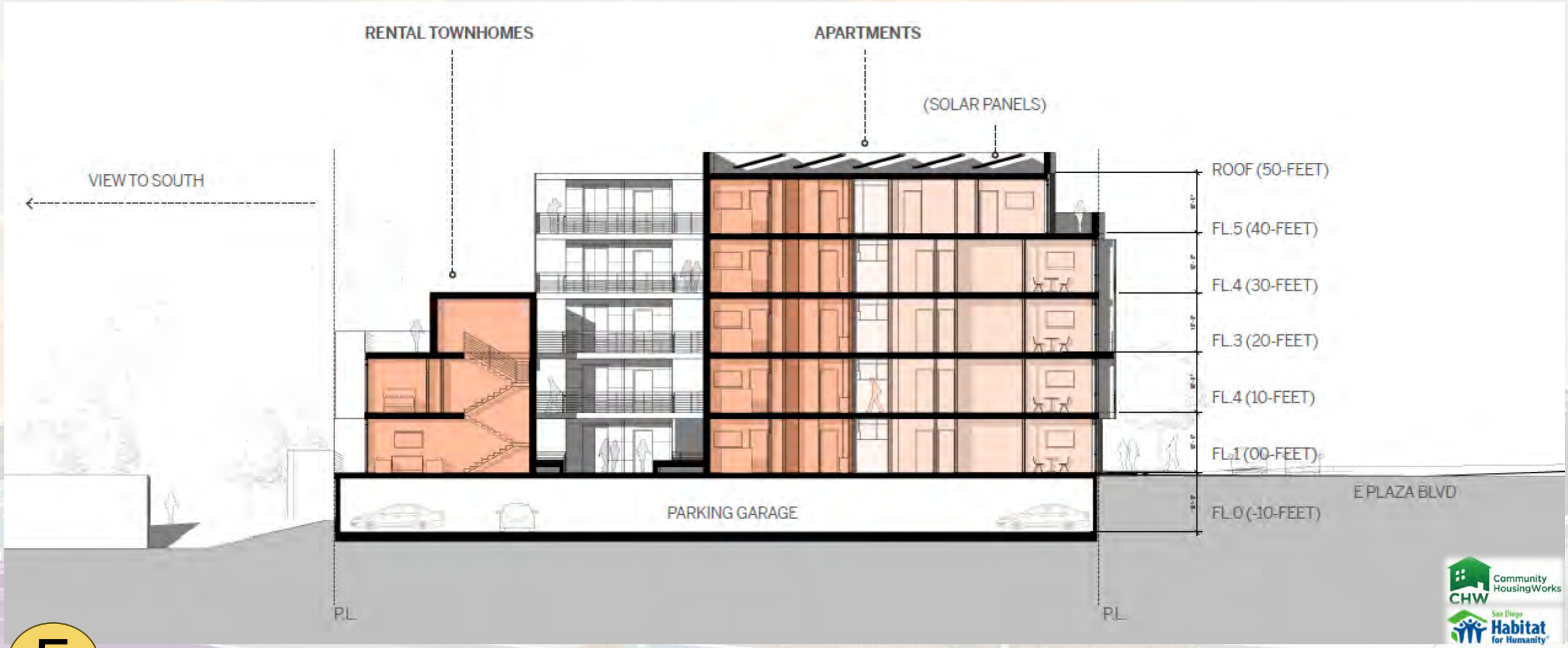


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Community HousingWorks

Habitat for Humanity

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Community HousingWorks CHW

San Diego Habitat for Humanity

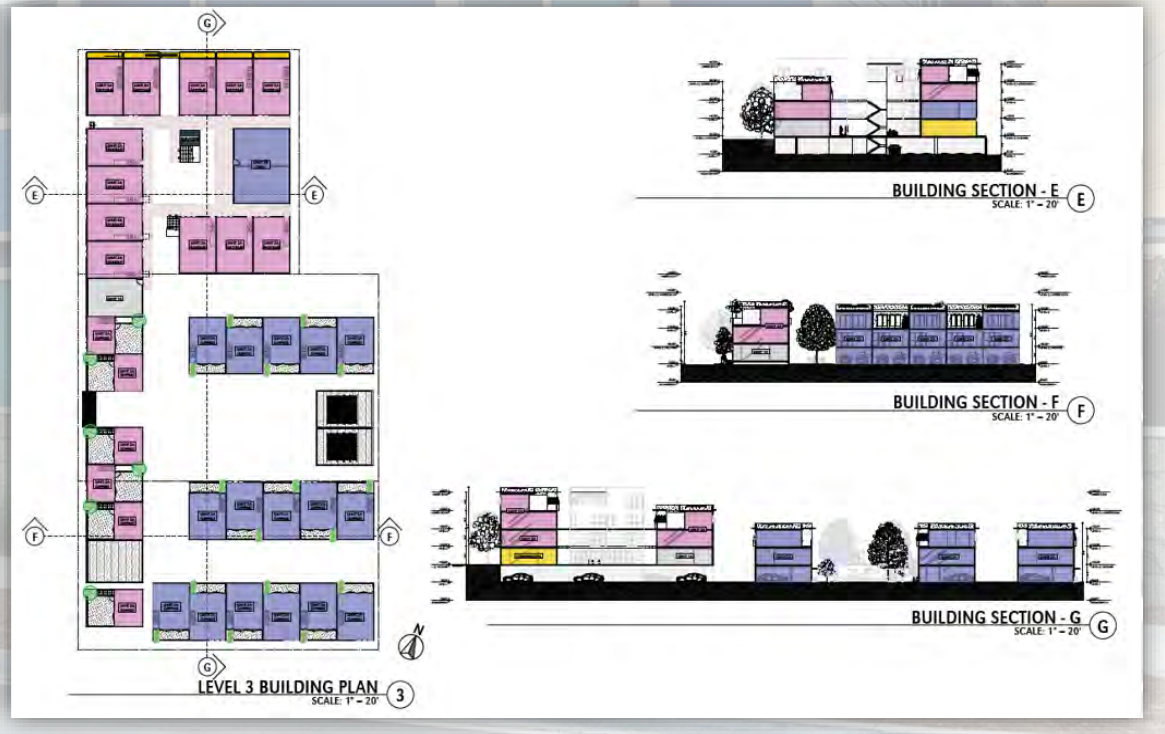
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STAFF RECOMMENDATION

Site: 5 E Plaza Blvd & E Ave ("Lambs' Theater") | CASA FAMILIAR

- No homeownership units initially; proposal takes a unique approach to providing affordable homeownership, however the track record for this type of proposal does not yet exist
- A 15-year delayed conversion process without a successful example for comparison introduces uncertainty to the prospect of achieving homeownership
- Recommendation is based on the innovation and potential for a substantial number of homeownership units relative to the City's parcel size





5

Site 6: Plaza Bonita Center Way ("Plaza Bonita")

Key Opportunities & Constraints:

+ Near Sweetwater Heights Park
+ Potential views
+ ±50-foot grade difference presents topographical challenges
+ Significant access/circulation constraints due to high-speed and high-volume traffic coming from SR-54 offramp on Plaza Bonita Center Way
+ Potential fire access challenges

Site 6: Plaza Bonita Center-Way	
Site & Zoning	**RS-2 Zone**
Lot Area (SF)	144,490
Density	9 DU/AC
# of Units	29
Lot Coverage	75%
Height	35'
Building Format	
# of Stories	2 (allowable)
Construction Type	Type 5 - Wood
Development Standards	
Minimum Setbacks (Primary Structure)	
Front	20'
Side-Interior	5'
Side-Exterior	10'
Rear	25'
Minimum Setbacks (Accessory Structure)	
Front	20'
Side-Interior	5'
Side-Corner	5'
Rear	5'
Detatched Building Separation	5'
# of Detatched Buildings	3 per full 5,000 SF of lot area
Maximum Area Total for Accessory Structures	10% of lot size
Minimum Usable Open Space	N/A





6

COMMUNITY HOUSINGWORKS & HABITAT FOR HUMANITY

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	SITE 6 Plaza Bonita Center Way ("Plaza Bonita")
	CHW/Habitat
I. PROJECT DECRIPTION	
Total Site Area	3.32 Acres
City Property Additional Site	0.00 Acres
Area Total Site Area	3.32 Acres
For-Sale or Rental	For-Sale
Product Type	Townhomes
II. PROJECT DESIGN	
Number of Stories	3 Stories
Number of Units	30 Units
Types of Units	3 and 4 Bedrooms
Parking Spaces	33
Parking Ratio	1.10 Spaces/Unit

CITY-OWNED PROPERTY LOCATIONS	SITE 6 Plaza Bonita Center Way ("Plaza Bonita")
DEVELOPERS WHO RESPONDED BY SITE	CHW/Habitat
UNIT TYPE & MIX	Townhomes 30 Units For-Sale
I. DEVELOPMENT COSTS	
A. Direct Costs ($/Unit)	$853,000
B. Direct Costs ($/SF GBA)	$422
C. Total Development Costs - ($/Unit) (2)	$954,000
D. Total Development Costs - ($/GBA) (2)	$472
E. Prevailing Wages	No
II. FINANCING DEFICIT AND PROPOSED FUNDING SOURCES	
A. Financing Deficit	($11,381,000
Per Unit	($379,000)
B. Proposed Funding Sources	
City Residual Receipts Loan	$0
City Cash Contribution	$0
Partner & Donor Capital Contribution	$11,381,00
Private Equity Investment	$0
Total Proposed Funding Sources Per Unit	$11,381,00 $379,000
C. Requires City Land Contribution	Yes
D. Project Based Vouchers	---
E. Subject to Ground Lease	No

(1) Pro forma provided by Developer reflects affordable for-sale units only. Financial pro forma for balance of project not provided.
(2) Excludes acquisition costs, if applicable.

6

Site 6



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6

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6

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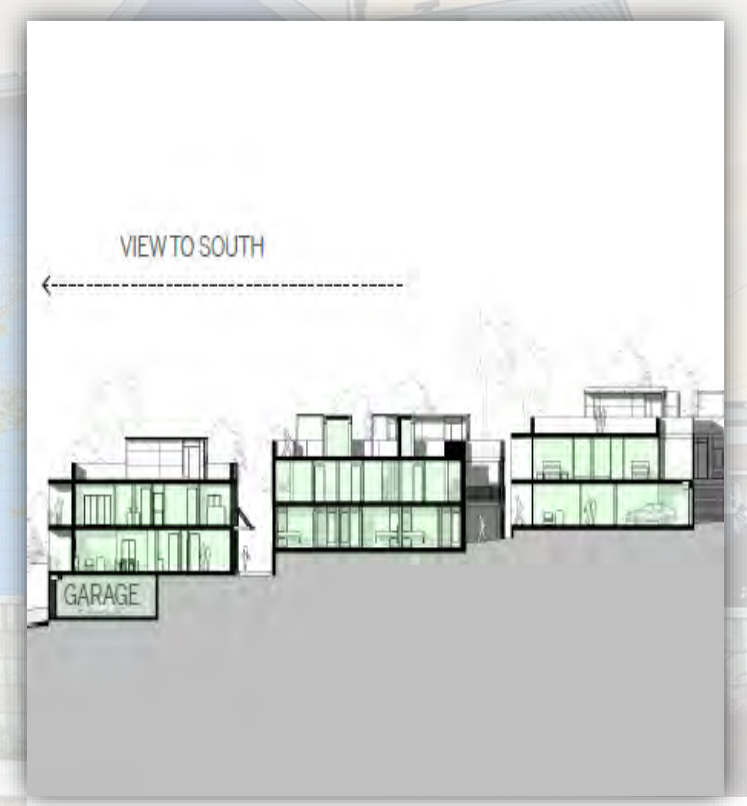
STAFF RECOMMENDATION

Site 6: Plaza Bonita Center-Way ("Plaza Bonita") | CHW/HABITAT

- Proposal sufficiently meets RFP scope for affordability, homeownership, and project design
- Projected financial feasibility is partially strained by site characteristics







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City Council Discussion
Public Comment
City Council Direction to Staff

Site 1

Highland and Eta Street (“Purple Cow”)

Site 2

Division Street & R Avenue (“Division Street”)

Site 3

Roosevelt Avenue & W 11th Street (“Roosevelt Lot”)

Site 4

A Avenue & E 11th Street (“A Avenue Lot”)

Site 5

Plaza Blvd and E Avenue (“Lambs’ Theater”)

Site 6

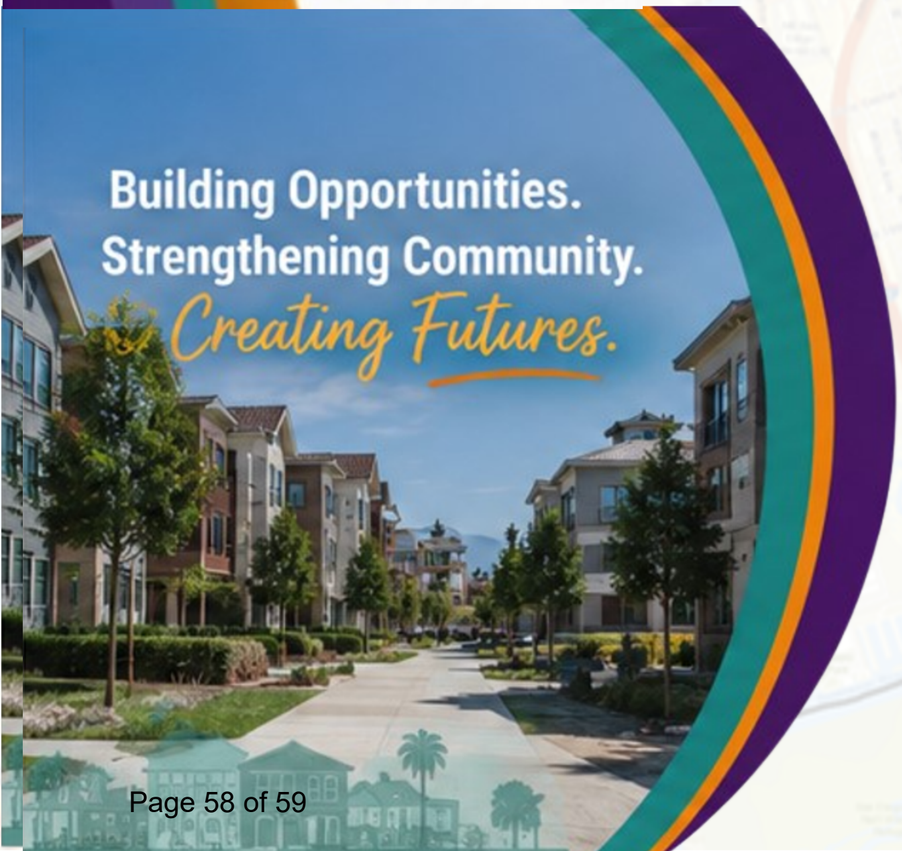
Plaza Bonita Center Way (“Plaza Bonita”)

NEXT STEPS - PHASE 2

OWN NATIONAL CITY
Homeownership Initiative

2026+

- Pending City Council direction, Phase 2 will include interviews and negotiations with each selected Development Team.
- Enter into Exclusive Negotiation Agreements (ENAs) with selected teams.
- ENAs will allow negotiation of Disposition and Development Agreements (DDAs).
- The DDA will establish the legal and financial terms with the selected Development Team(s) and will guide development of the City-owned sites.
- The agreement will reflect the approved program, design, and the purchase price or lease terms.



Visit our project webpage for updates

www.nationalcityca.gov/OwnNatCity

KMA Team Limiting Conditions

- The analysis contained in this document is based, in part, on data from secondary sources such as state and local government, planning agencies, real estate brokers, and other third parties. While KMA believes that these sources are reliable, we cannot guarantee their accuracy.
- The analysis assumes that neither the local nor national economy will experience a major recession. If an unforeseen change occurs in the economy, the conclusions contained herein may no longer be valid.
- The findings are based on economic rather than political considerations. Therefore, they should be construed neither as a representation nor opinion that government approvals for development can be secured.
- Development opportunities are assumed to be achievable during the specified time frame. A change in development schedule requires that the conclusions contained herein be reviewed for validity.
- The analysis, opinions, recommendations and conclusions of this document are KMA's informed judgment based on market and economic conditions as of the date of this report. Due to the volatility of market conditions and complex dynamics influencing the economic conditions of the building and development industry, conclusions and recommended actions contained herein should not be relied upon as sole input for final business decisions regarding current and future development and planning.
- Any estimates of development costs, capitalization rates, income and/or expense projections are based on the best available project-specific data as well as the experiences of similar projects. They are not intended to be projections of the future for the specific project. No warranty or representation is made that any of the estimates or projections will actually materialize.
- KMA is not advising or recommending any action be taken by City with respect to any prospective, new, or existing municipal financial products or issuance of municipal securities (including with respect to the structure, timing, terms, and other similar matters concerning such financial products or issues).
- KMA is not acting as a Municipal Advisor to the City and does not assume any fiduciary duty hereunder, including, without limitation, a fiduciary duty to the City pursuant to Section 15B of the Exchange Act with respect to the services provided hereunder and any information and material contained in KMA’s work product.
- The City shall discuss any such information and material contained in KMA’s work product with any and all internal and/or external advisors and experts, including its own Municipal Advisors, that it deems appropriate before acting on the information and material.

Project Site Designs

Site 1: Highland and Eta Street ("Purple Cow")

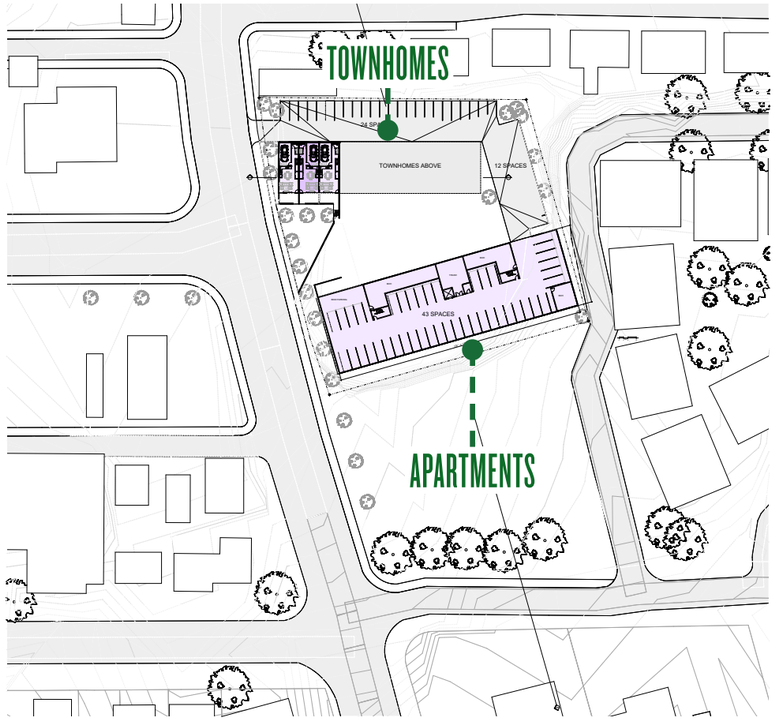
Community HousingWorks and Habitat for Humanity

SITE 01
PURPLE COW

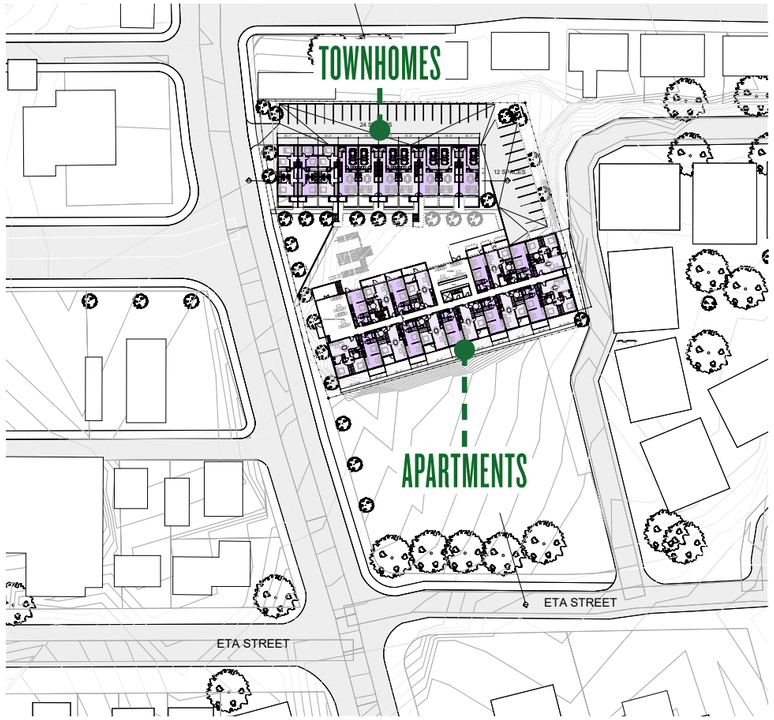
A rare opportunity to co-locate for-rent and for-sale affordable housing, the Purple Cow site supports a multi-generational, income-diverse community with shared open space designed for play, gathering, and wellness. Its proximity to future Purple Line transit and major corridors makes it a key anchor for equitable growth in National City's north end.

PURPLE COW - AXONOMETRIC VIEW

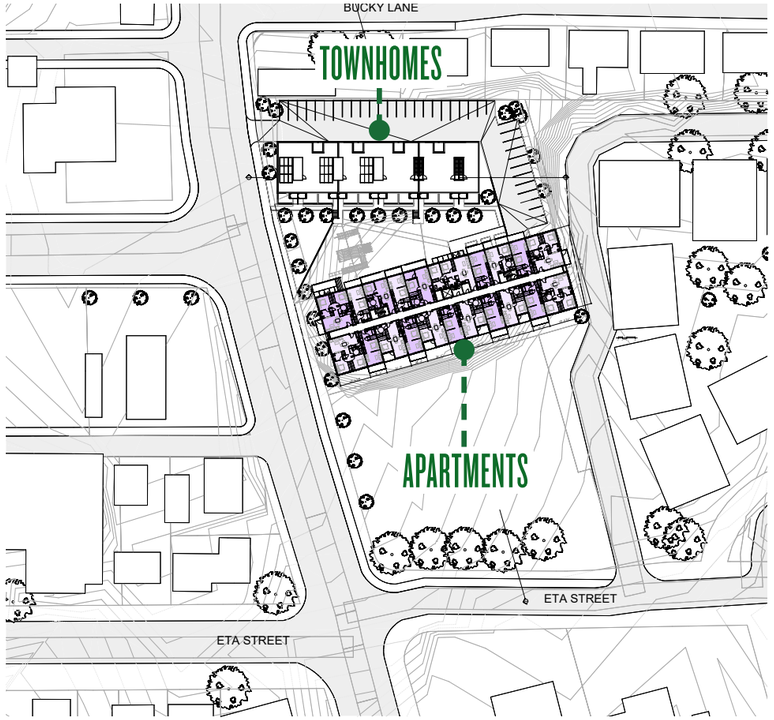




LEVEL 0



LEVEL 1



LEVELS 2-4

PURPLE COW - UNIT COUNT ANALYSIS

APARTMENTS

FLOOR	CONSTR. TYPE	JR 1 BEDROOM	1 BEDROOM	2 BEDROOM	TOTAL
FL. 00	TYPE I-A	–	–	–	–
FL. 01	TYPE VA	9	7	3	19
FL. 02	TYPE VA	9	7	5	21
FL. 03	TYPE VA	9	7	5	21
FL. 04	TYPE VA	9	7	5	21
ROOF	TYPE VA	–	–	–	–
UNIT TYPE TOTALS		36	28	18	82
UNIT TYPE AS % OF TOTAL		43.90%	34.15%	21.95%	100.00%
AVG. TYPE UNIT AREA (SF)		540	722	986	
UNIT TYPE TOTAL AREAS (SF)		19440	20216	17748	57404
PARKING STALLS		36	28	18	82

FOR-SALE TOWNHOMES

	CONSTR. TYPE	3BR	TOTAL
QUANTITY		10	10
TOTAL		10	10
% ACTUAL		100.00%	100.00%
AVG. UNIT AREA		2,040	
UNIT AREAS	TYPE VA	20400	20400
PRIVATE GARAGE		10	10

OVERALL /	0 (GARAGE)	FL. 1	FL. 2	FL. 3	FL. 4	ROOF	ACTUAL TOTAL
GROSS FLOOR AREA	17783	17783	17783	17783	17783	650	89,565
CIRCULATION	0	1930	1930	1930	1930	0	7,720
MECH AND OTHER	3,469	333	333	333	333	650	5,451
UNITS		12,647	14,919	14,919	14,919	0	57,404
AMENITY / LOBBY	0	2,973	0	0	0	0	2,973
PARKING	14,314	0					14,314
NET AREA		15,620	14,919	14,919	14,919	0	60,377
EFFICIENCY WITHOUT GARAGE							84%
WEIGHTED AVG UNIT SIZE (SF)							700

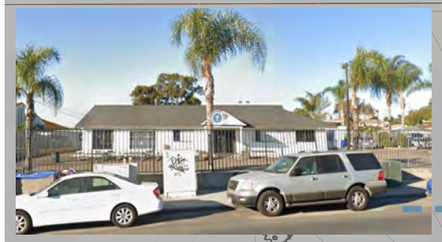
OVERALL AREAS	FL. 1	FL. 2	ROOF	ACTUAL TOTAL
GROSS FLOOR AREA	9805	9489	1106	20,400
PARKING	2420	0	0	2,420
CONDITIONED	7,385	9,489	1,106	17,980

Unit areas provided are NET, defined by centerline of party walls and interior face of exterior wall and corridor wall.
Townhome unit area includes garage, similar note as above.



LOW RISE COMMERCIAL

CITY OF SAN DIEGO

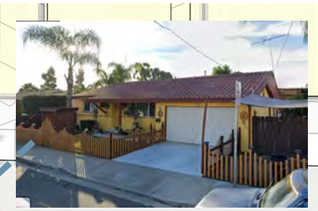


CHURCH BUILDING



SINGLE FAMILY HOME, 1-2 FLOORS, WOOD FRAMED

BUCKY LANE



SINGLE FAMILY HOME, 1-2 FLOORS, WOOD FRAMED

RS-2

SOLTURA LANE

24 SPACES

12 SPACES

TOWNHOMES

PLAZA

PLAYGROUND

COMMONS

APARTMENTS

N HIGHLAND AVE.

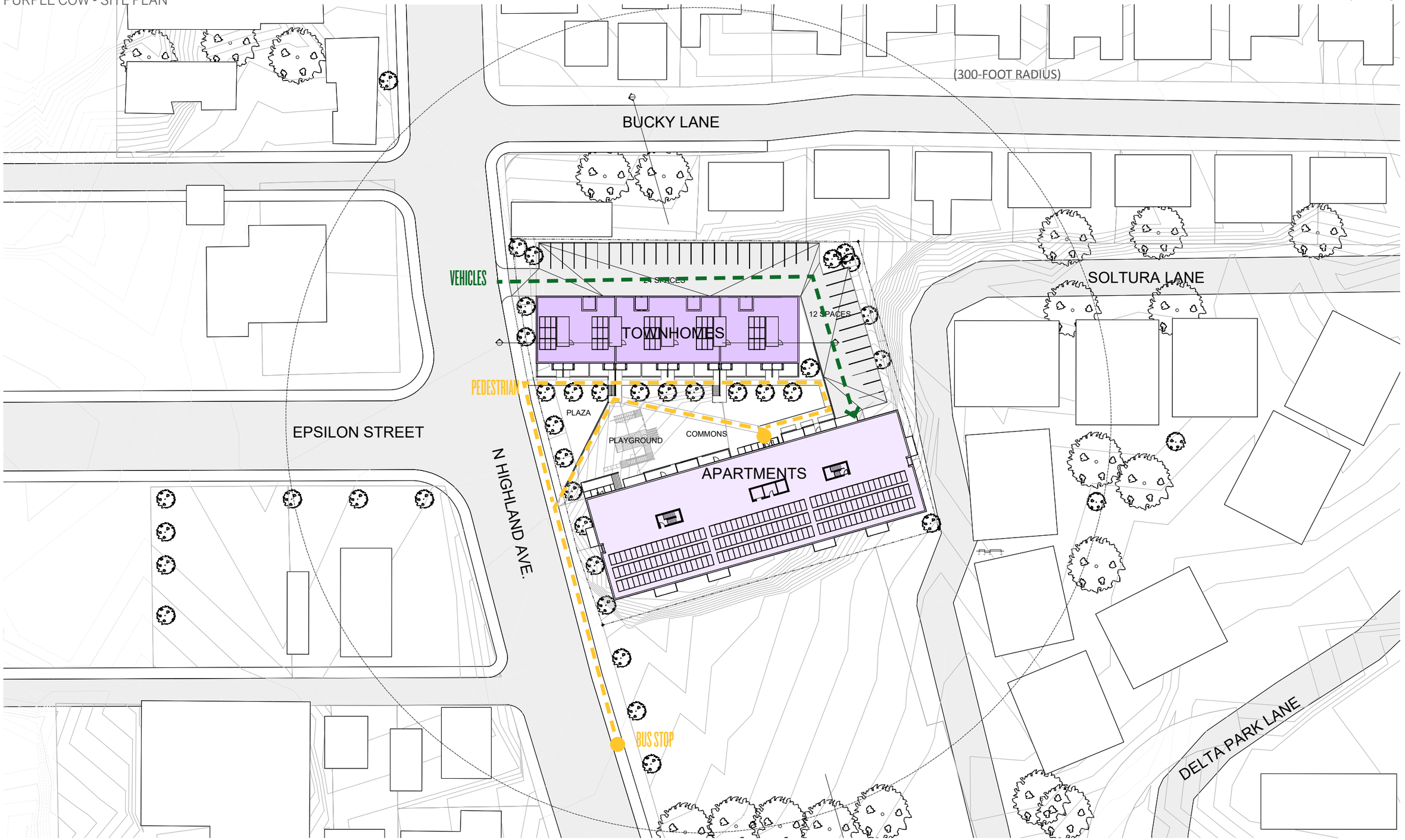
MXC-1

RM-2



MULTIFAMILY, 1-2 FLOORS, WOOD FRAMED

PURPLE COW - SITE PLAN



PURPLE COW - N HIGHLAND AVENUE VIEW



PURPLE COW - PLAZA & COMMONS AREA VIEW

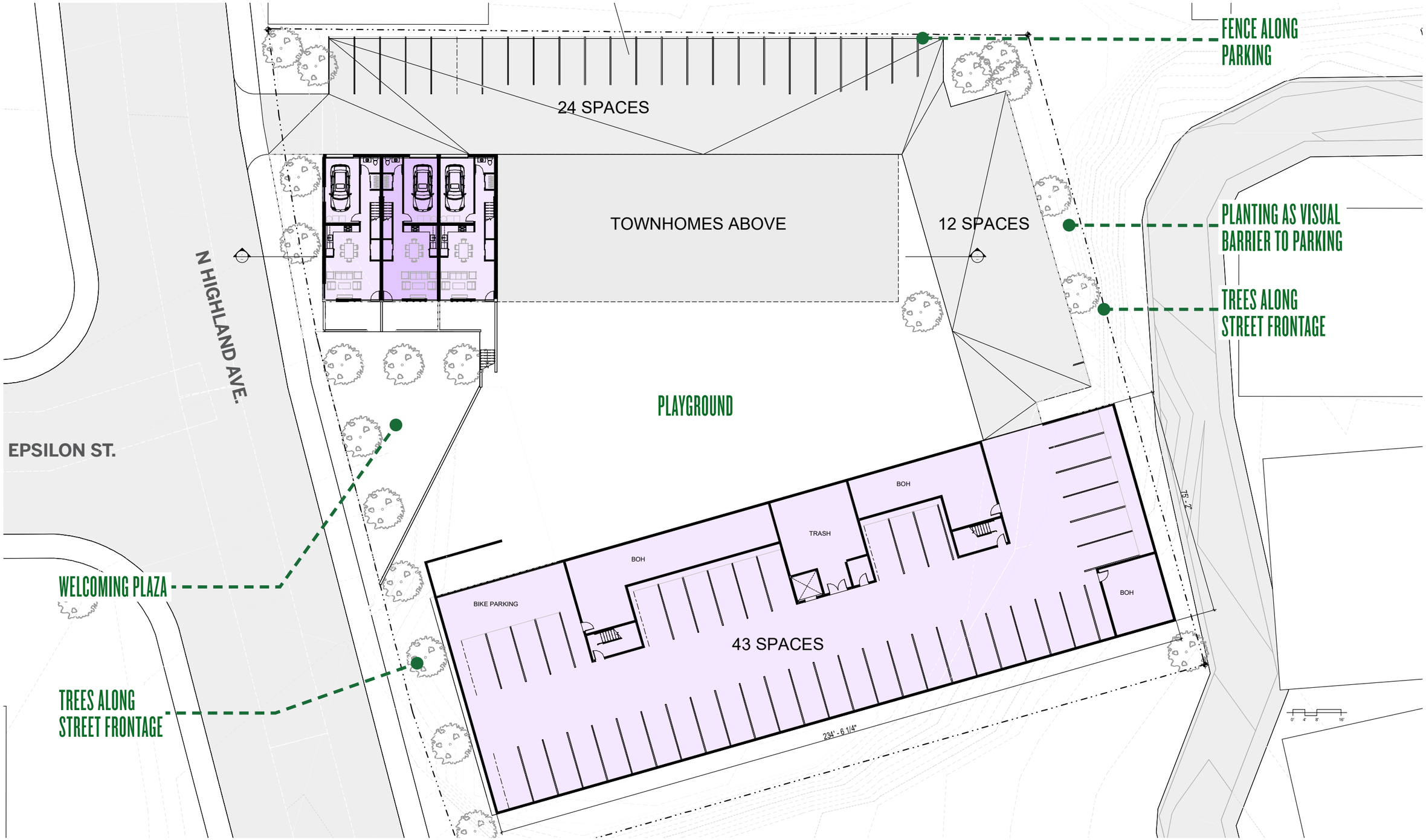


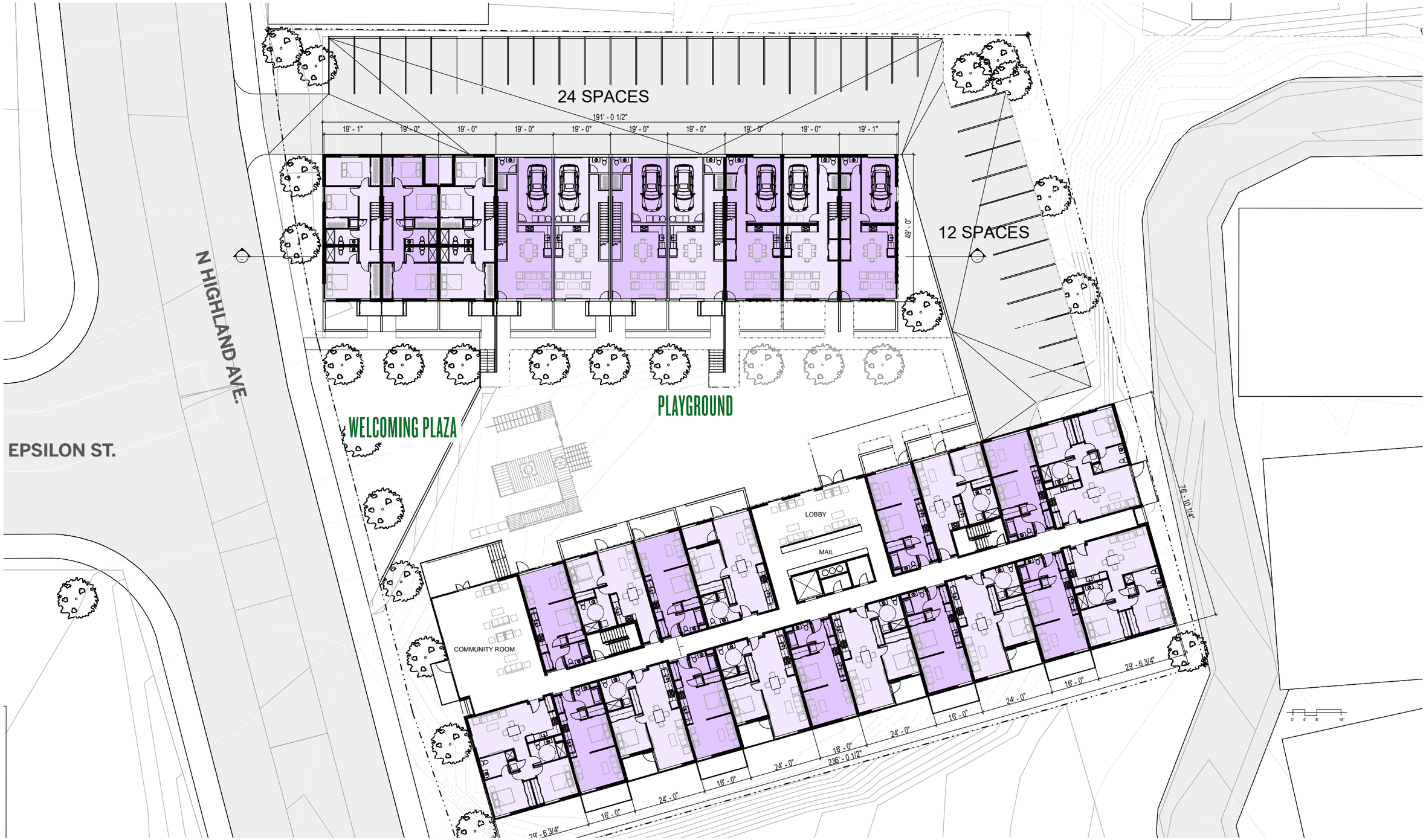


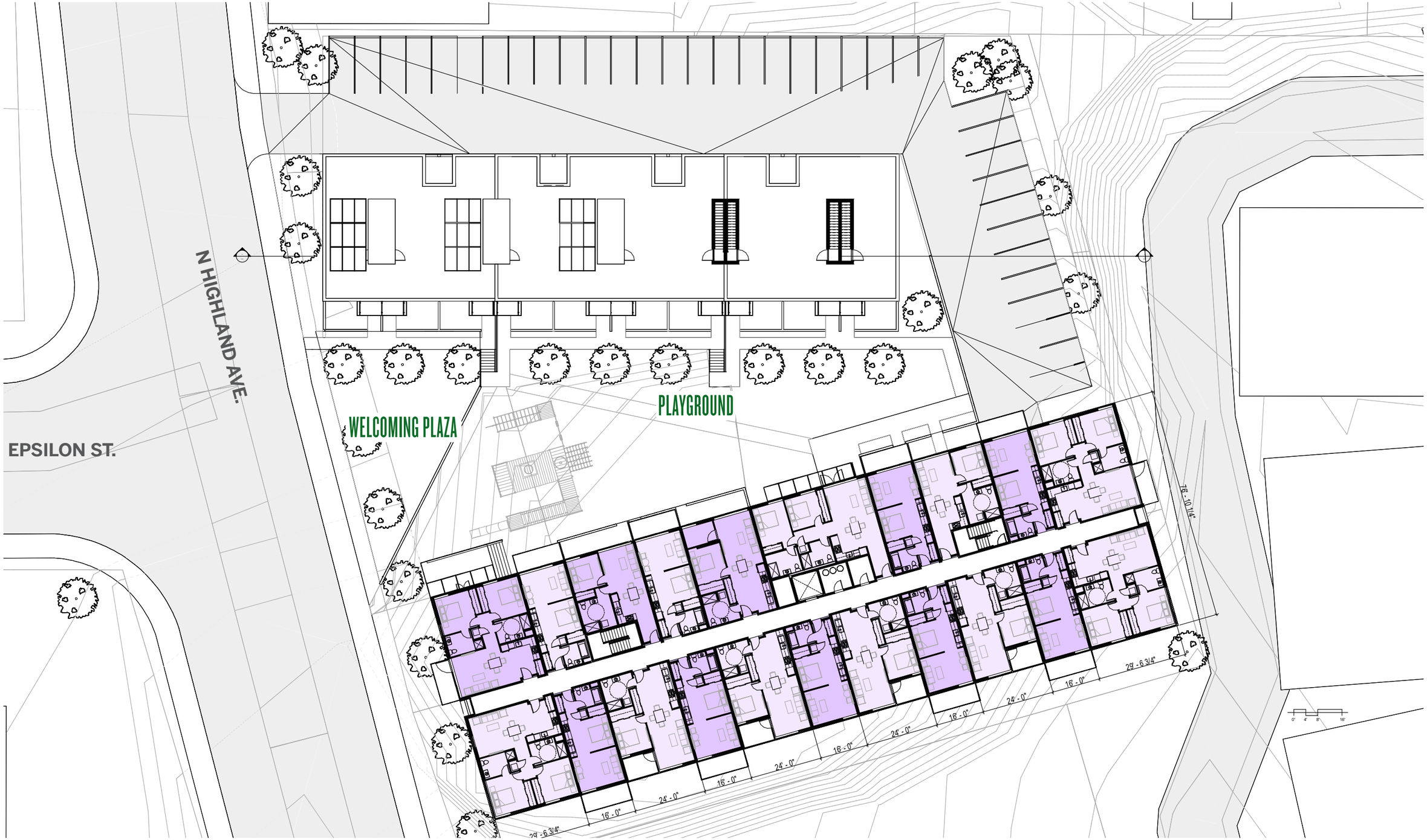
PURPLE COW
CONTEXT VIEW 1



PURPLE COW
CONTEXT VIEW 2


FENCE ALONG PARKING
24 SPACES
TOWNHOMES ABOVE
12 SPACES
PLANTING AS VISUAL BARRIER TO PARKING
TREES ALONG STREET FRONTAGE
N HIGHLAND AVE.
EPSILON ST.
PLAYGROUND
WELCOMING PLAZA
TREES ALONG STREET FRONTAGE
BOH
TRASH
BOH
BOH
BIKE PARKING
43 SPACES
234' - 6 1/4"
15' - 2"

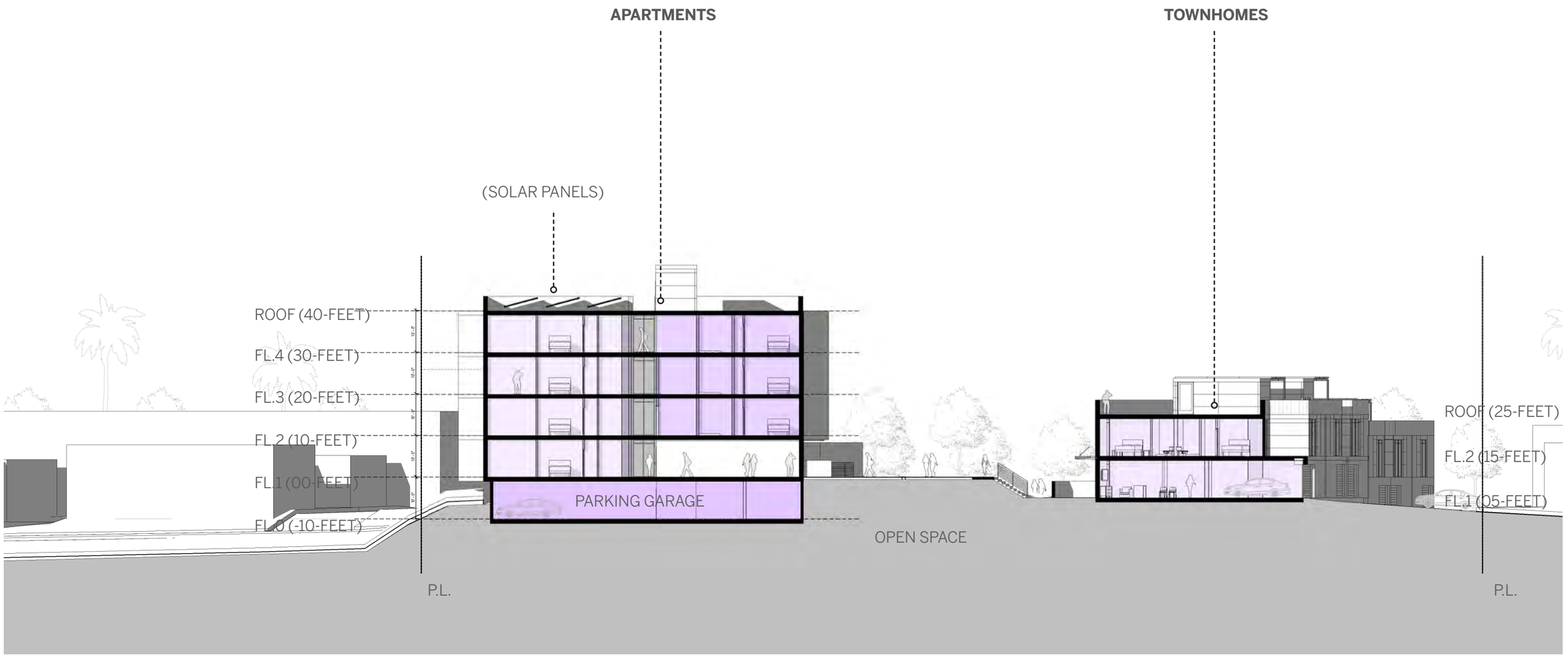

24 SPACES
191' - 0 1/2"
19' - 1"
19' - 0"
19' - 0"
19' - 0"
19' - 0"
19' - 0"
19' - 0"
19' - 0"
19' - 0"
19' - 1"
49' - 0"
12 SPACES
N HIGHLAND AVE.
EPSILON ST.
WELCOMING PLAZA
PLAYGROUND
LOBBY
MAIL
COMMUNITY ROOM
16' - 10 1/4"
29' - 6 3/4"
16' - 0"
24' - 0"
16' - 0"
24' - 0"
16' - 0"
236' - 0 1/2"
24' - 0"
16' - 0"
24' - 0"
16' - 0"
29' - 6 3/4"
0' 4' 8' 16'


N HIGHLAND AVE.
EPSILON ST.
WELCOMING PLAZA
PLAYGROUND
16' - 0"
24' - 0"
16' - 0"
24' - 0"
16' - 0"
24' - 0"
16' - 0"
24' - 0"
16' - 0"
29' - 6 3/4"
16' - 10 1/4"

SECTION VIEW



SECTION VIEW



Site 2: Division Street and R Avenue ("Division Street")

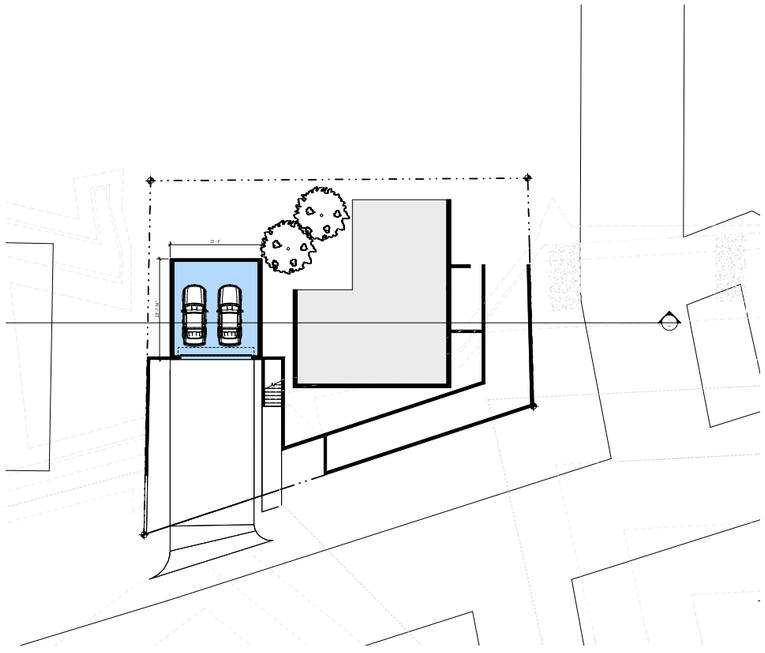
Community HousingWorks and Habitat for Humanity

SITE 02
DIVISION STREET

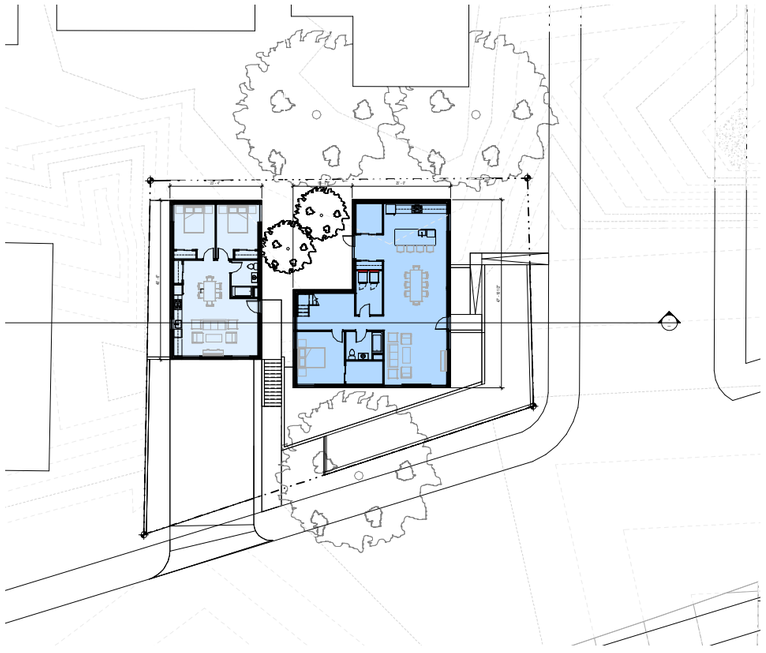
Tucked into an existing single-family neighborhood near schools and parks, Division Street offers a thoughtfully scaled for-sale home with a detached ADU. It’s designed to support a growing or multi-generational household while reinforcing the neighborhood’s character and walkability.

DIVISION STREET - AXONOMETRIC VIEW

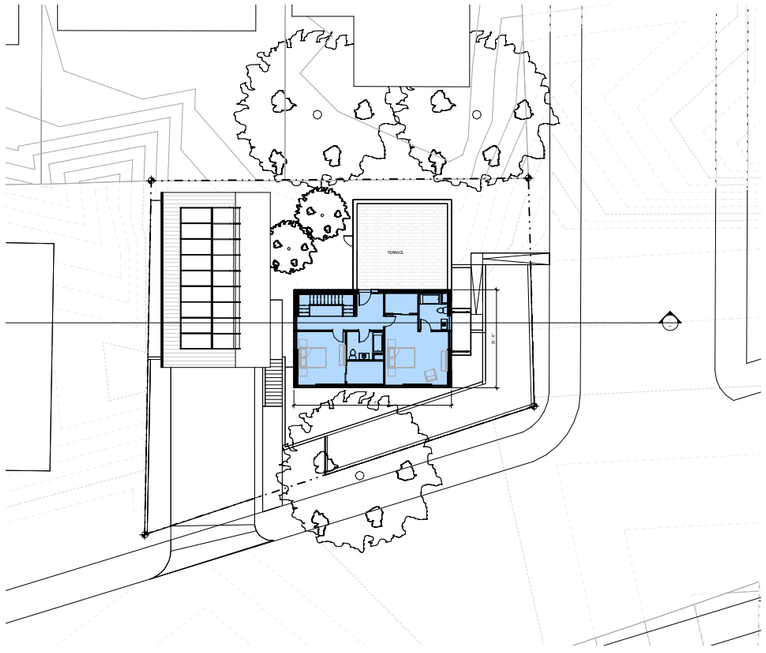




LEVEL 0



LEVEL 1



LEVEL 2

DIVISION - UNIT COUNT ANALYSIS

UNITS	CONSTR. TYPE	DADU	HOUSE	TOTAL
QUANTITY	TYPE VB	1	1	2
TOTAL		1	1	2
% ACTUAL		50.00%	50.00%	100.00%
AVG. UNIT AREA		945	1,786	
UNIT AREAS		945	3168	4113
GARAGE		–	2	2

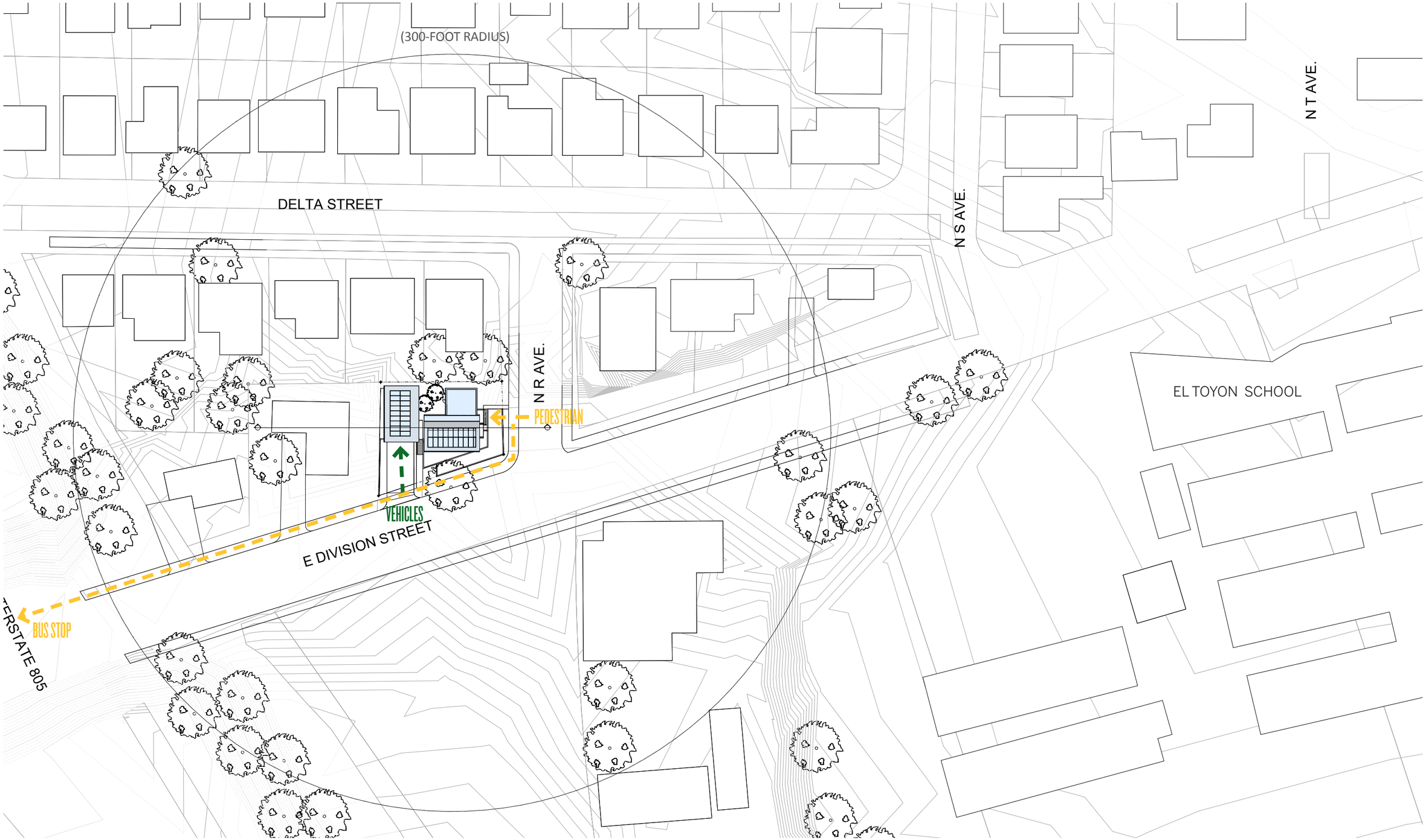
Unit areas provided ar

OVERALL AREAS	FL.0	FL.1	FL.2	ACTUAL TOTAL
GROSS FLOOR AREA	597	2516	1000	4,113
PARKING	597	0	0	597
CONDITIONED	0	2,516	1,000	3,516

DIVISION STREET - ZONING OVERLAY



DIVISION STREET - SITE PLAN



DIVISION STREET - STREET VIEW



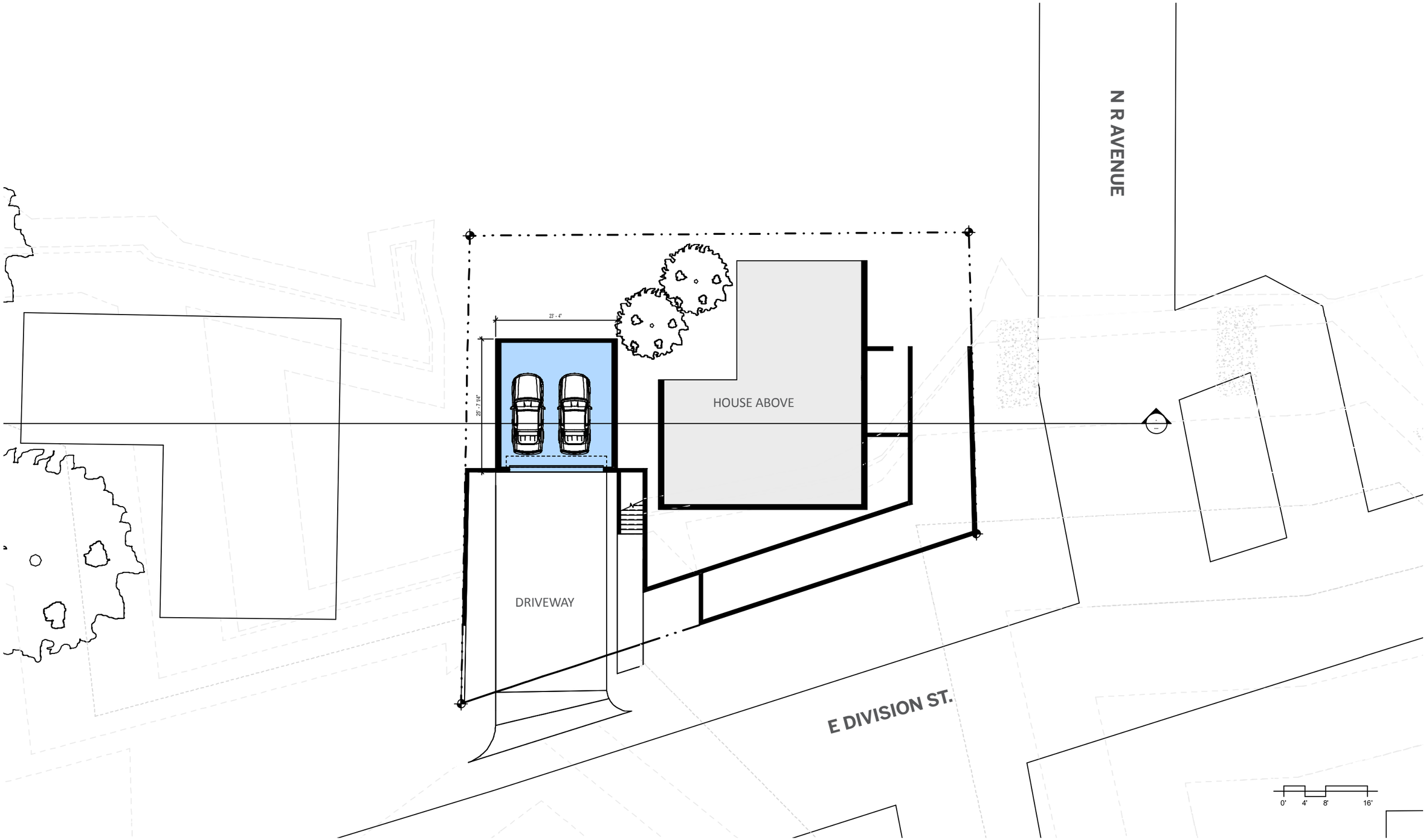
DIVISION STREET - PHOTOMONTAGE

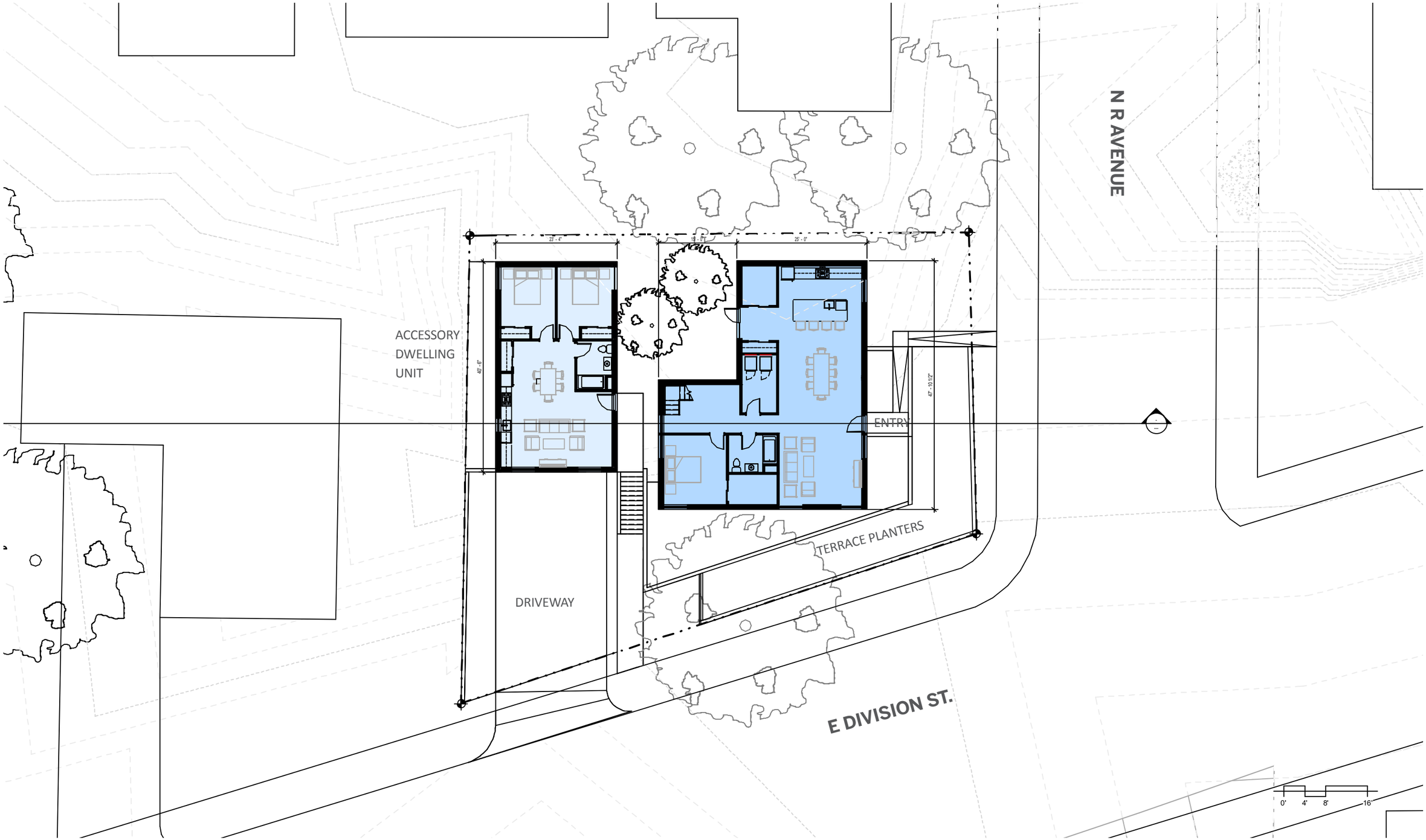


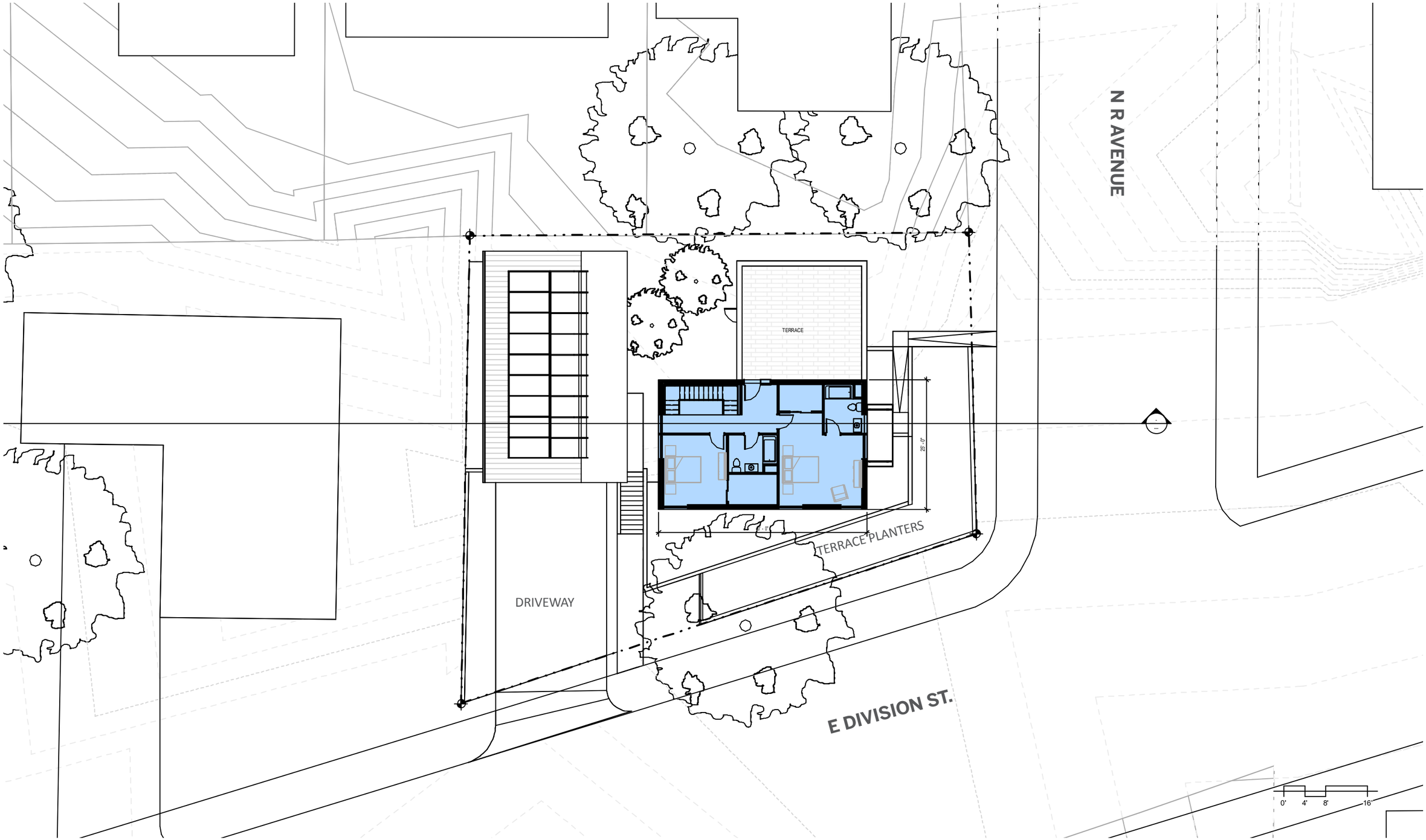
DIVISION STREET
CONTEXT VIEW 1



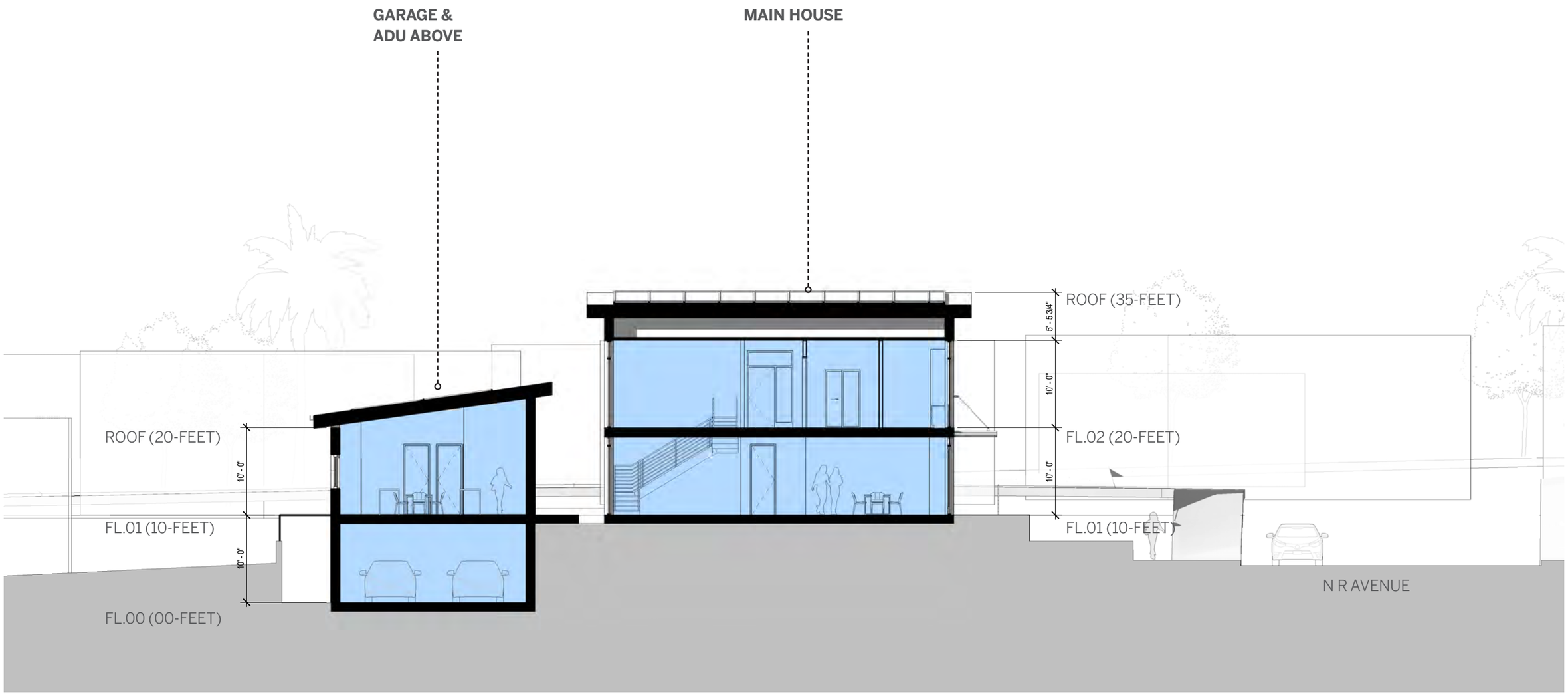
DIVISION STREET
CONTEXT VIEW 2


N R AVENUE
HOUSE ABOVE
DRIVEWAY
E DIVISION ST.
0'
4'
8'
16'


N R AVENUE
ACCESSORY
DWELLING
UNIT
ENTRY
TERRACE PLANTERS
DRIVEWAY
E DIVISION ST.
0'
4'
8'
16'


N R AVENUE
TERRACE
TERRACE PLANTERS
DRIVEWAY
E DIVISION ST.
25' - 0"
0'
4'
8'
16'

SECTION VIEW



Site 3:

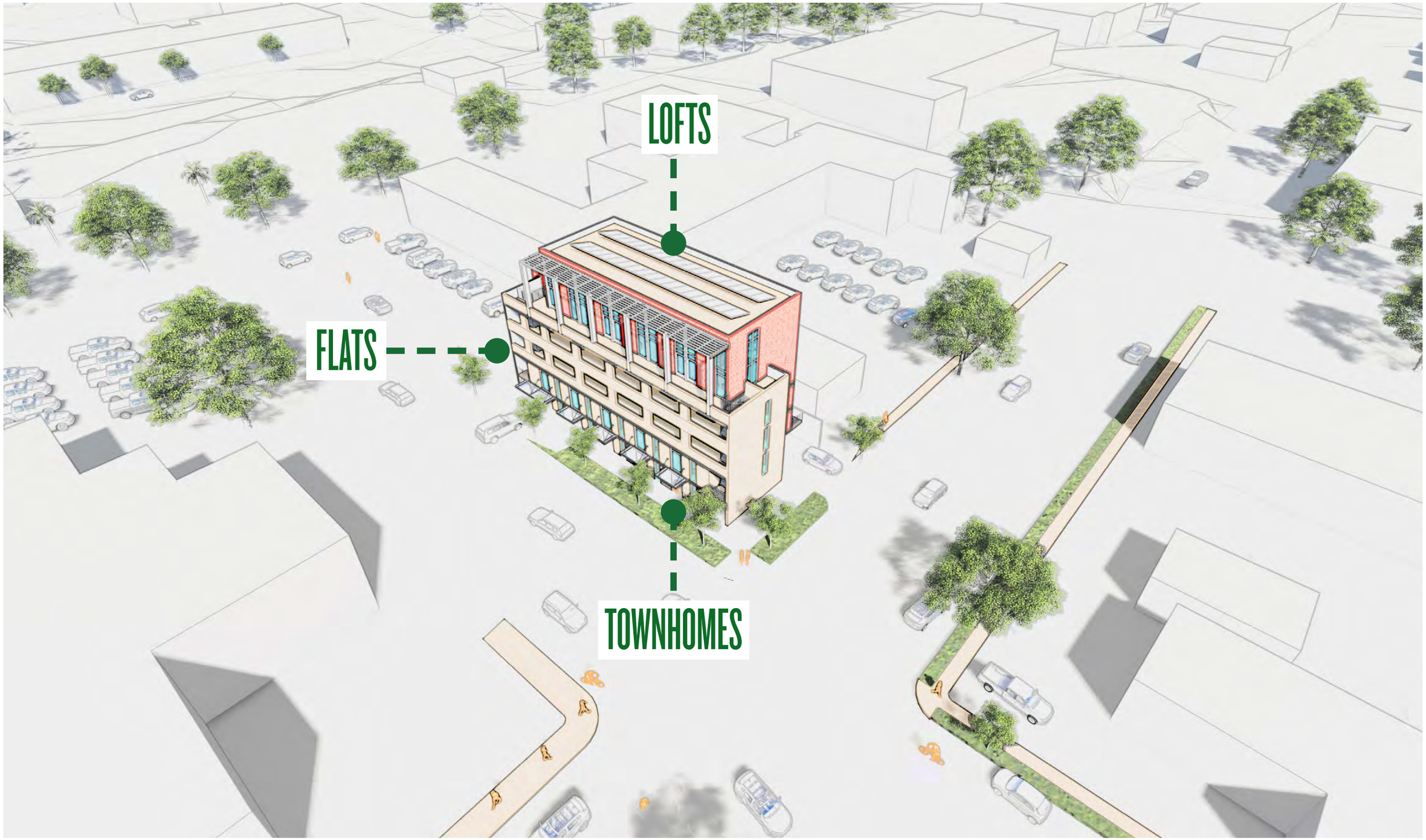
Roosevelt Avenue and W. 11th Street ("Roosevelt Lot")

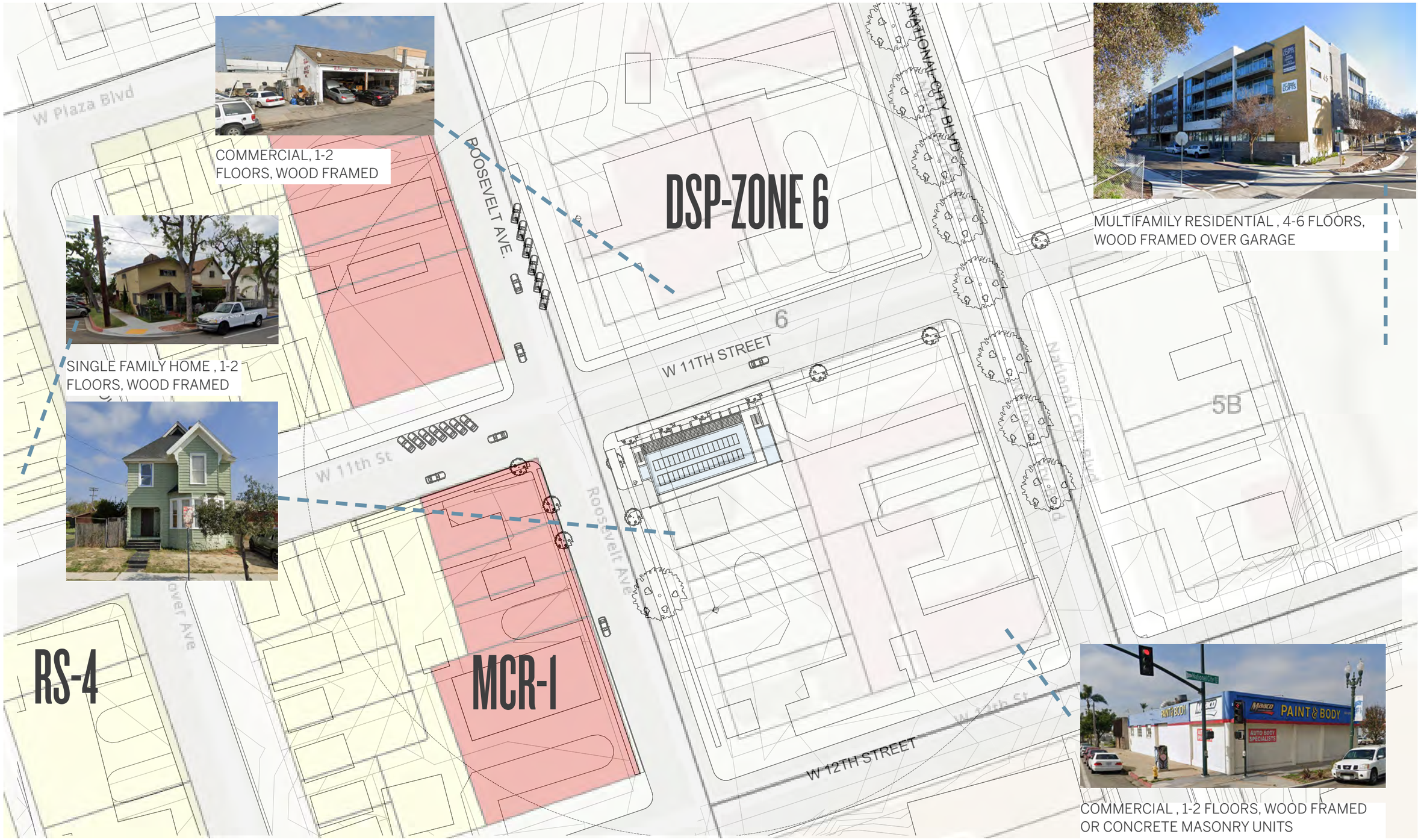
Community HousingWorks and Habitat for Humanity

SITE 03
ROOSEVELT LOT

Situated within the Downtown Specific Plan area, the Roosevelt Lot proposes a slender, urban infill building that exceeds density goals while respecting neighborhood scale. Varied unit types—including townhomes, flats, and lofts—create flexibility for different household needs and lifestyles.

ROOSEVELT - AXONOMETRIC VIEW



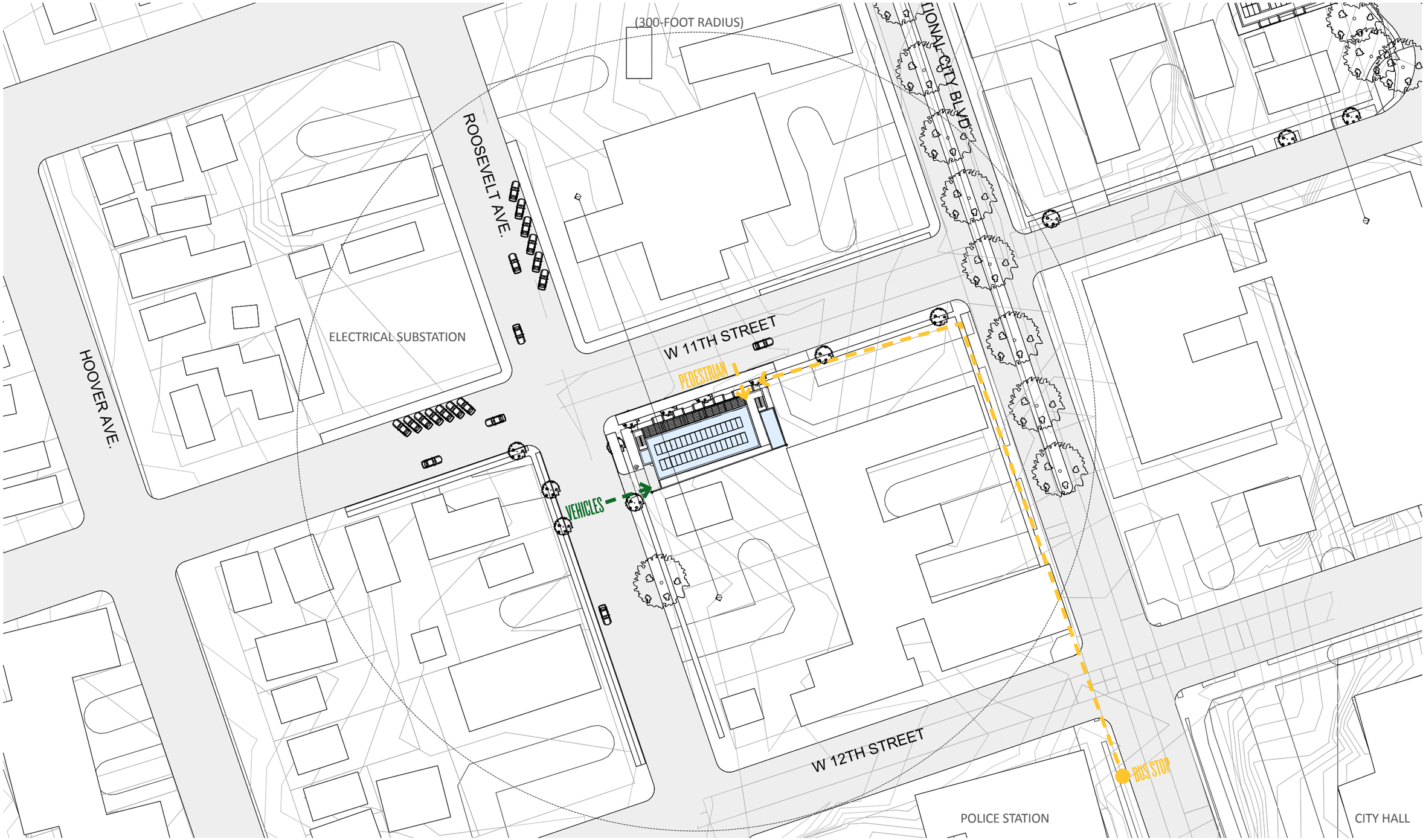


COMMERCIAL, 1-2 FLOORS, WOOD FRAMED

MULTIFAMILY RESIDENTIAL , 4-6 FLOORS, WOOD FRAMED OVER GARAGE

SINGLE FAMILY HOME , 1-2 FLOORS, WOOD FRAMED

COMMERCIAL , 1-2 FLOORS, WOOD FRAMED OR CONCRETE MASONRY UNITS


(300-FOOT RADIUS)
ROOSEVELT AVE.
HOOVER AVE.
ELECTRICAL SUBSTATION
W 11TH STREET
PEDESTRIAN
VEHICLES
W 12TH STREET
BUS STOP
POLICE STATION
CITY HALL

ROOSEVELT - STREET VIEW





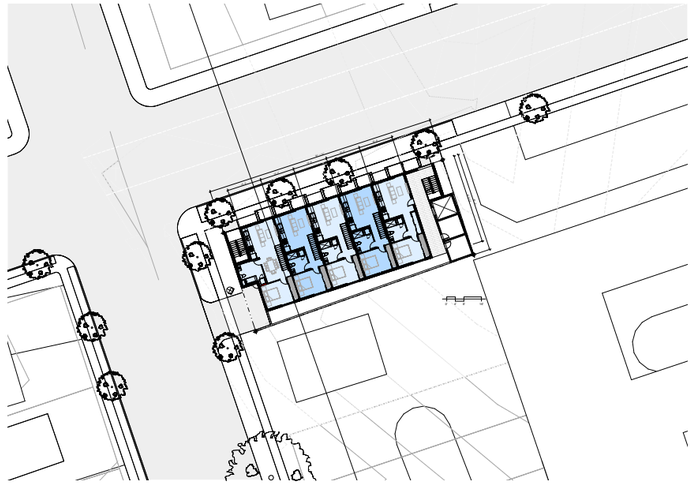
ROOSEVELT
CONTEXT VIEW 1



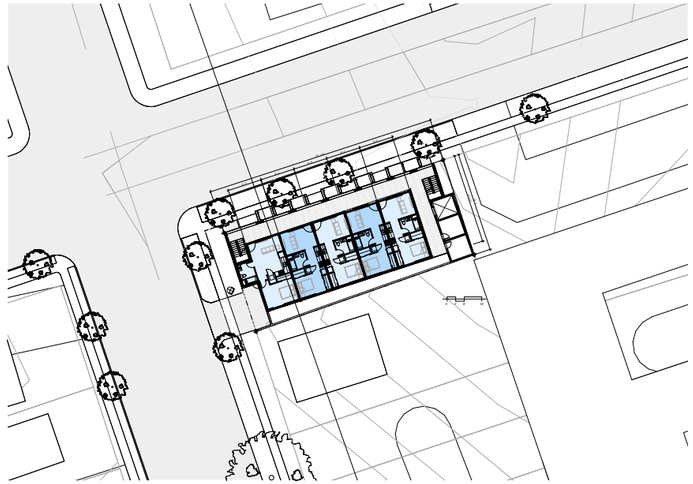
ROOSEVELT
CONTEXT VIEW 2



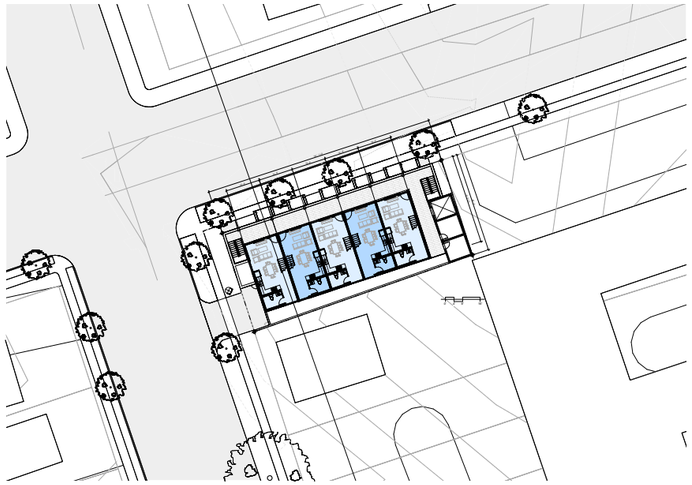
LEVEL 1



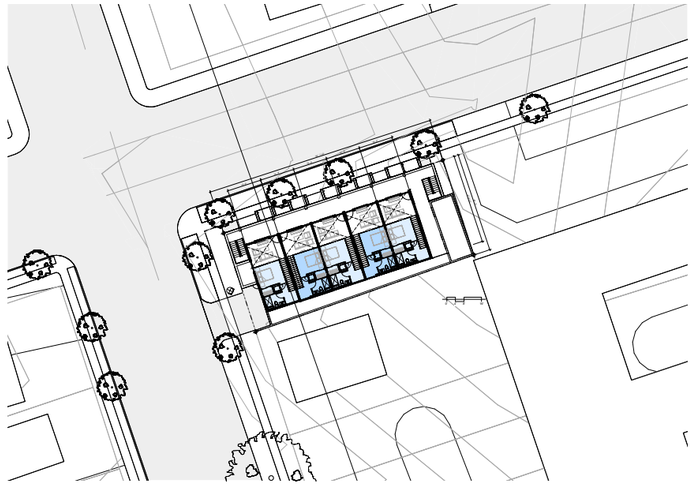
LEVEL 2



LEVEL 3&4



LEVEL 5



MEZZANINE

ROOSEVELT STREET - UN

FLOOR	CONSTR. TYPE	JR 1 BEDROOM	1 BEDROOM	TOWNHOME LOFT	TOWNHOME 1 BR	TOTAL
FL. 01	TYPE IIIA	–	–	–	4	4
FL. 02	TYPE IIIA	–	1	–	–	1
FL. 03	TYPE IIIA	4	1	–	–	5
FL. 04	TYPE IIIA	4	1	–	–	5
FL. 05	TYPE IIIA	–	–	5	–	5
FL. 06*	TYPE IIIA	–	–	–	–	–
UNIT TYPE TOTALS		8	3	5	4	20
UNIT TYPE AS % OF TOTAL		40.00%	15.00%	25.00%	20.00%	100.00%
AVG. TYPE UNIT AREA (SF)		525	680	1,096	1,125	
UNIT TYPE TOTAL AREAS (		4200	2040	5480	4500	16220
PARKING STALLS		–	–	–	4	4

**NOTE: FLOOR 06 CONSIS*

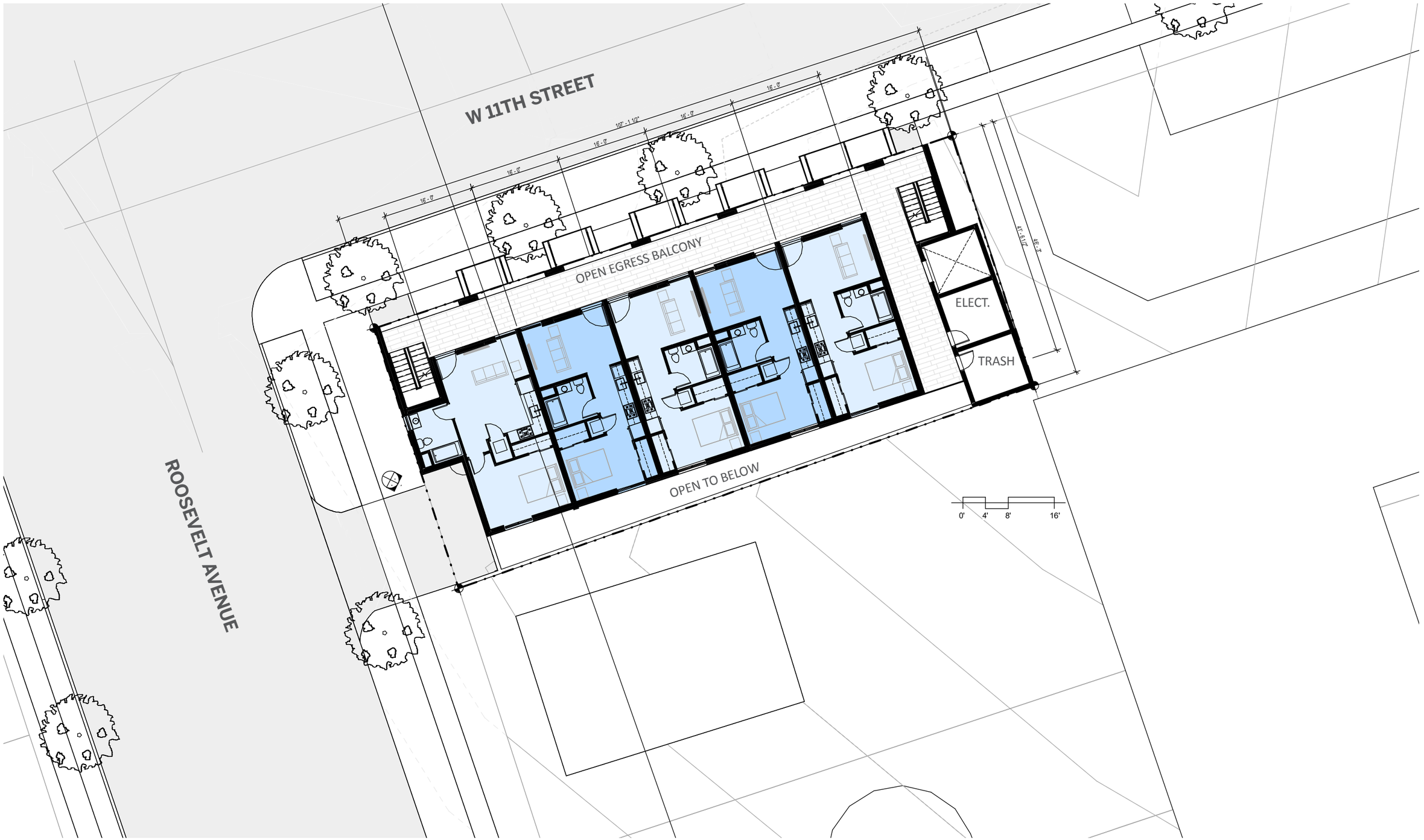
Unit areas provided are N

OVERALL /	FL. 1	FL. 2	FL. 3	FL. 4	FL. 5	FL. 6	ROOF	ACTUAL TOTAL
GROSS FLO	2925	4791	4791	4791	4791	4791	0	26,880
CIRCULATI	0	513	1163	1163	1250	0	0	4,089
MECH AND	314	314	314	314	314	314	0	1,884
UNITS	1,675	3,426	2,780	2,780	2,780	2,780	0	16,221
LOBBY	550	0	0	0	0	0	0	
BACK OF H	570	0	0	0	0	0	0	570
PARKING	1,268	0	0	0	0	0	0	1,268
NET AREA	2,795	3,426	2,780	2,780	2,780	2,780	0	17,341
EFFICIENCY WITHOUT PARKING								72%
EFFICIENCY								67%
WEIGHTED								811

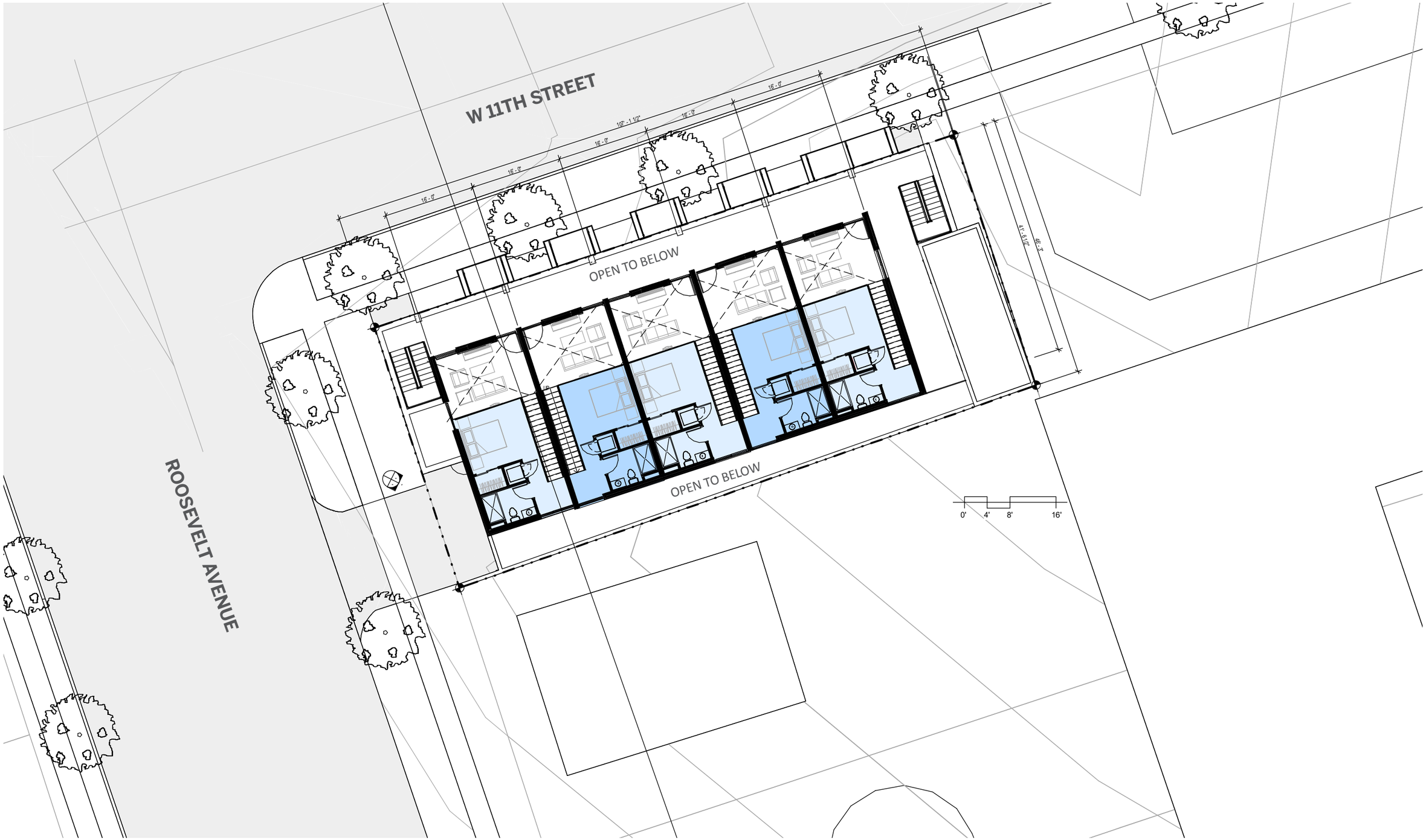

W 11TH STREET
ROOSEVELT AVENUE
PEDESTRIAN
ENTRY
LOBBY
MAIL
ELECT.
TRASH
COVERED DRIVEWAY
VEHICLES
0'
4'
8'
16'


W 11TH STREET
ROOSEVELT AVENUE
OPEN EGRESS BALCONY
ELECT.
TRASH
ROOF
16' - 0"
16' - 0"
16' - 0"
107' - 1 1/2"
16' - 0"
16' - 0"
41' - 8 1/2"
46' - 3"
0'
4'
8'
16'

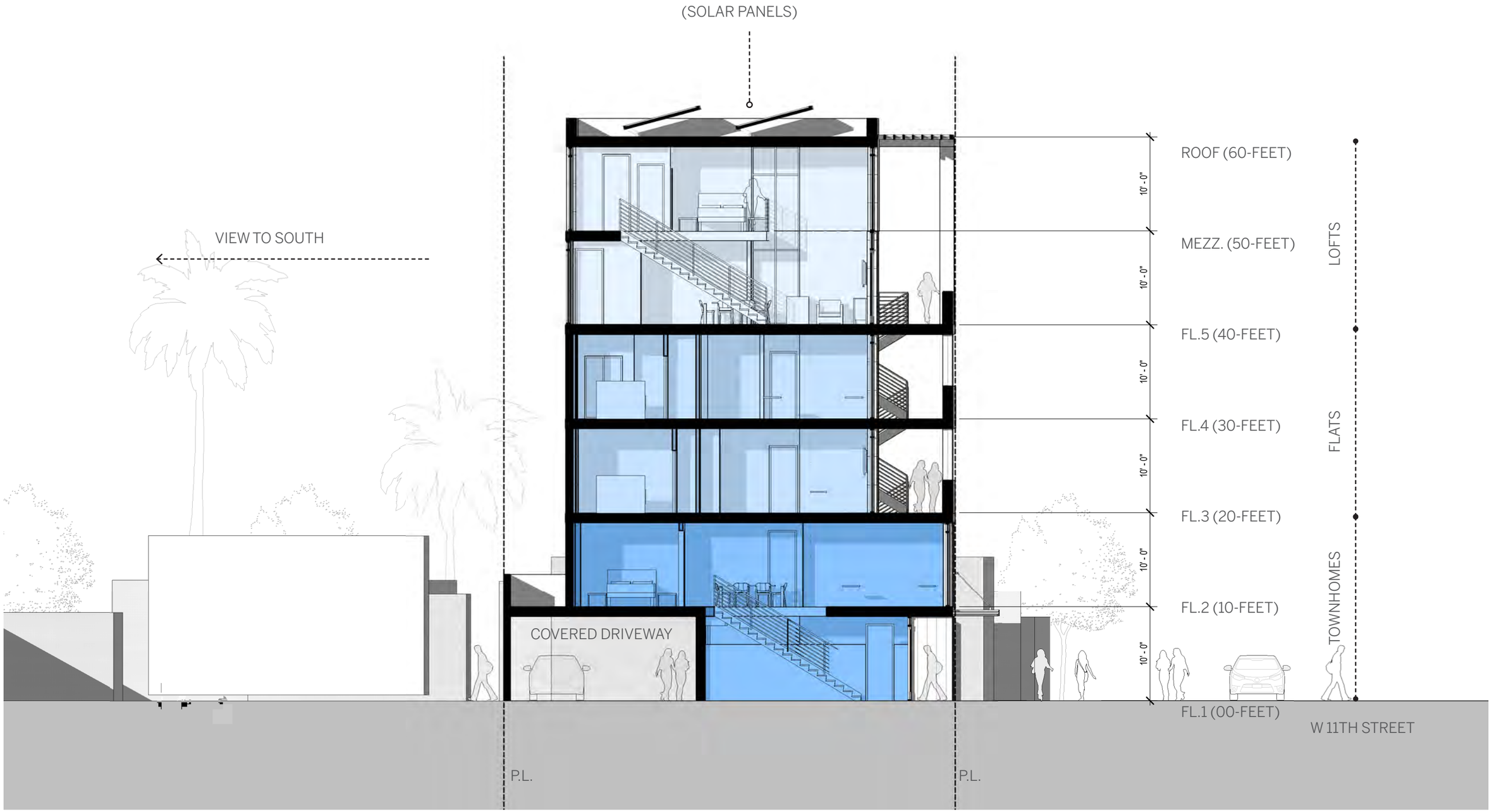
FL.03 & FL.04 - PLAN




W 11TH STREET
ROOSEVELT AVENUE
OPEN EGRESS BALCONY
OPEN TO BELOW
ELECT.
TRASH
16' - 0"
16' - 0"
16' - 0"
107' - 1 1/2"
16' - 0"
16' - 0"
41' - 8 1/2"
46' - 3"
0'
4'
8'
16'


W 11TH STREET
ROOSEVELT AVENUE
OPEN TO BELOW
OPEN TO BELOW
16' - 0"
16' - 0"
16' - 0"
107' - 1 1/2"
16' - 0"
16' - 0"
41' - 8 1/2"
45' - 3"
0'
4'
8'
16'

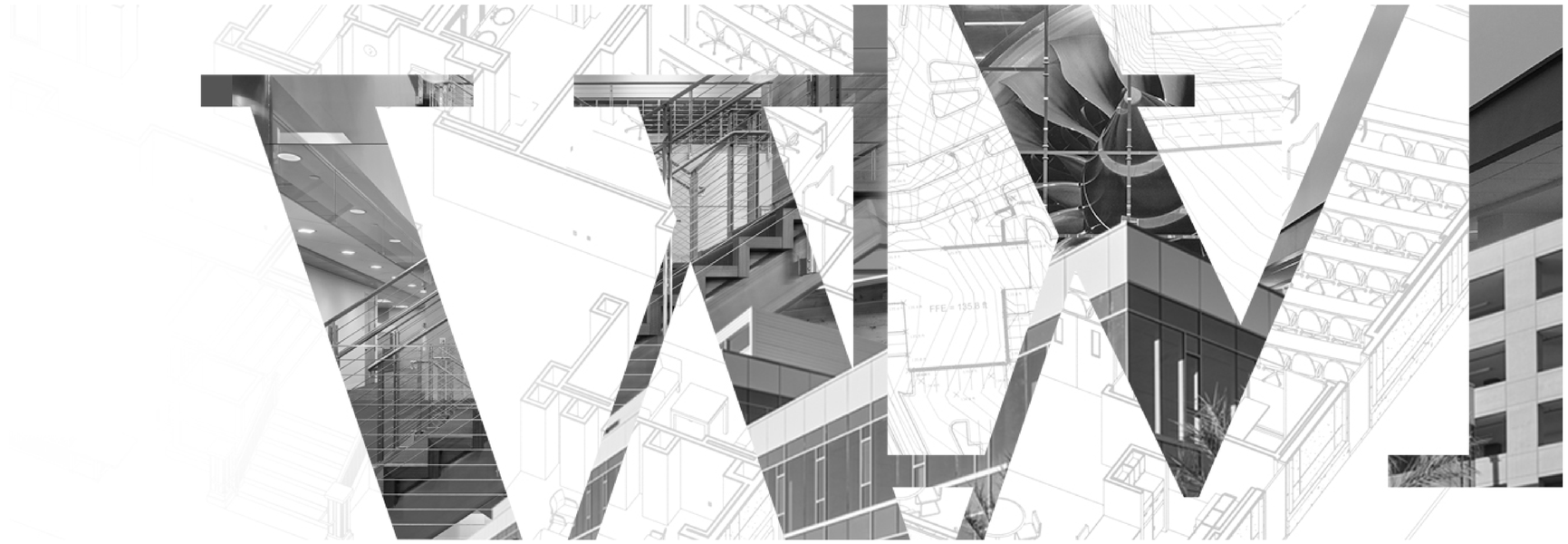
SECTION VIEW



Site 3:

Roosevelt Avenue and W. 11th Street ("Roosevelt Lot")

Otumba LLC. and San Andres Real Estate Group



Otumba

SAN ANDRÉS
REAL ESTATE GROUP

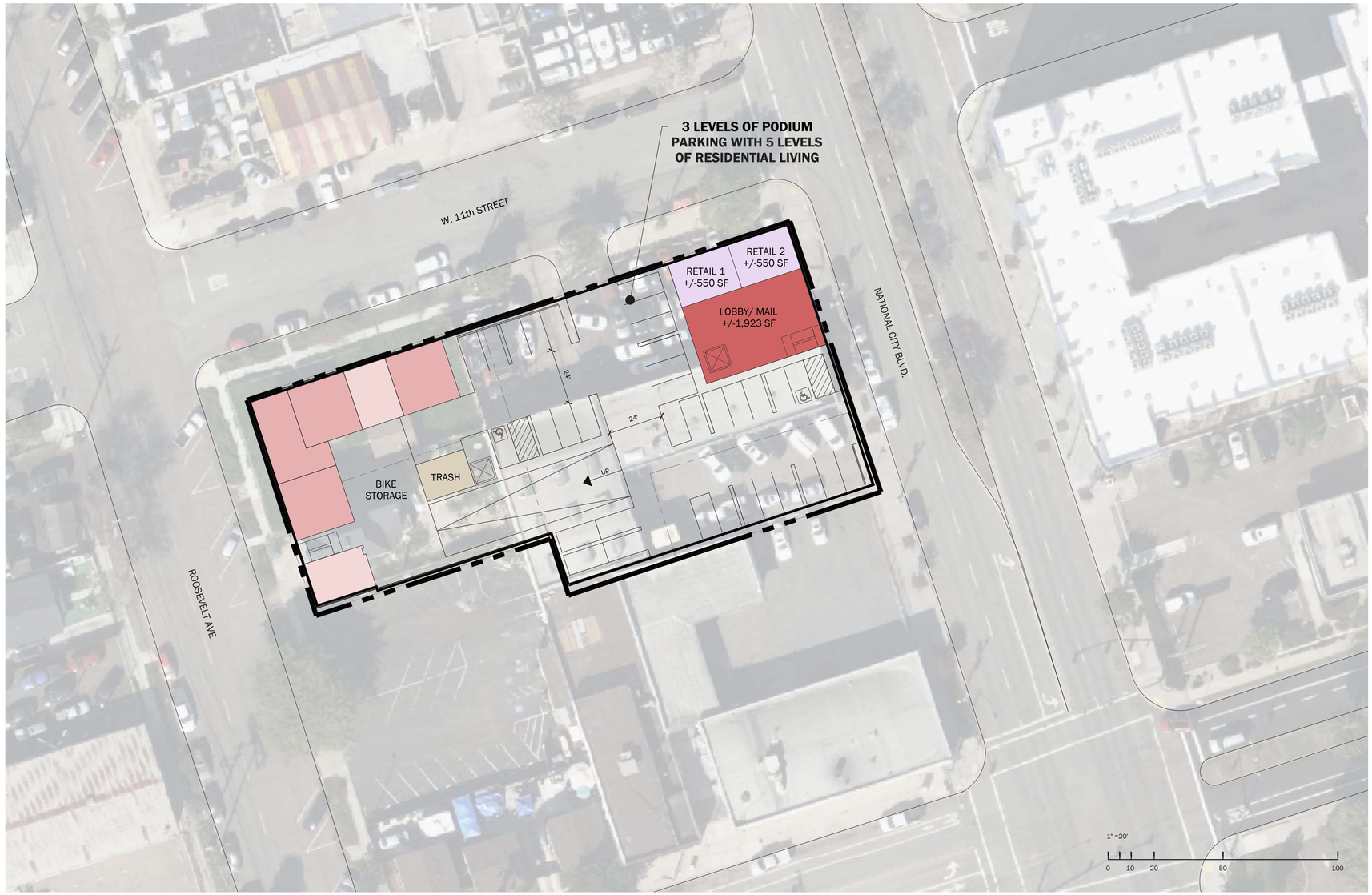
NATIONAL CITY RFP

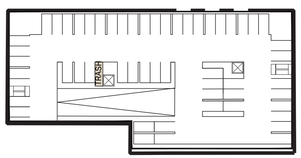
ROOSEVELT AVENUE
NATIONAL CITY, CA

CONCEPTUAL DESIGN
SDG25-0028-00
06.06.2025

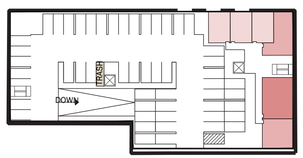
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WARE MALCOMB

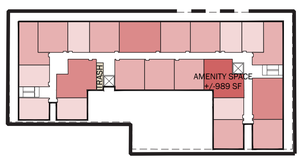




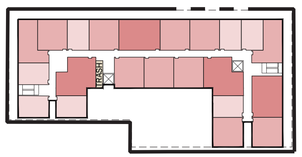
2 FLOOR 2



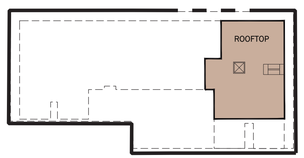
3 FLOOR 3
6 DWELLING UNITS



4 FLOOR 4
21 DWELLING UNITS



5-8 FLOOR 5-8
88 DWELLING UNITS



R ROOFTOP

1" =50'
0 25 50 125 250

PROJECT DATA *Values are approximated for initial site planning purposes only*

Development Standards

Jurisdiction			National City
Zoning Designation			D-SP-6
	Max Density		75.00 DU/AC
	Max F.A.R		6.1 [1]
	Max Height		250 FT
	Max Stories		TBD [4]
Setbacks		Building	Landscape [2]
	Front	0 FT	TBD [4]
	Corner	0 FT	TBD [4]
	Side	0 FT	TBD [4]
	Rear	0 FT	TBD [4]
Parking Standards			
	Min Stall Size		9'x18'
	Drive Aisle		24 FT
	Fire Lane		26 FT
	Landscape Islands		TBD [4]
Required Parking			
	Studio		1.0/DU
	1 Bed		1.0/DU
	2 Bed		1.2/DU
	Other Uses		2.5/1,000 SF
	Retail		1/250 SF

Development Summary

Gross Site Area	28,326 SF	0.65 AC
Stormwater Management	0 SF	@ 0%
Net Site Area	28,326 SF	0.65 AC

Total Unit Count	**121 DU**
Total Parking	**138 Stalls**
Avg. Unit Area	694 SF
Site Density	186.08 DU/AC
F.A.R.	3.60

Unit Tabulations

	Unit Types	Net Area†	Unit Count	Total Net Area†	Unit Mix
S1	Studio 1 Bath	532 SF	40 DU	21,280 SF	33%
A1	1 Bed 1 Bath	697 SF	49 DU	34,153 SF	50%
A2	1 Bed 1 Bath	752 SF	12 DU	9,024 SF	
B1	2 Bed 1 Bath	970 SF	11 DU	10,670 SF	17%
B2	2 Bed 2 Bath	984 SF	9 DU	8,856 SF	
Total/Average		694 SF	121 DU	83,983 SF	100%

†Net area is measured to the exterior of frame walls. Balconies, patios, and balcony storage are not included.

Parking Summary

Parking Required	Studio	40 Stalls
	1 Bed	61 Stalls
	2 Bed	24 Stalls
	Lobby/ Mail	8 Stalls
	Retail	4 Stalls
	Total	137 Stalls
Parking Provided		
	Garage	138 Stalls
	Total	138 Stalls
		@1.14 Stalls/DU

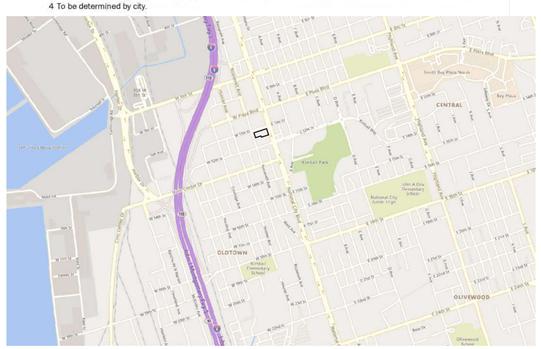
Notes

1 Max: 6:1 and min. 3:1.

2 5th story stepback from 4th story street wall: 8'.
4th, and 5th story stepback from 2nd story walls adjacent to RS zone: 15'.

3 For all non-residential uses except a) eating and drinking establishments that have a common parking area with other uses and b) outdoor dining areas.

4 To be determined by city.



Otumba

SAN ANDRÉS
REAL ESTATE GROUP

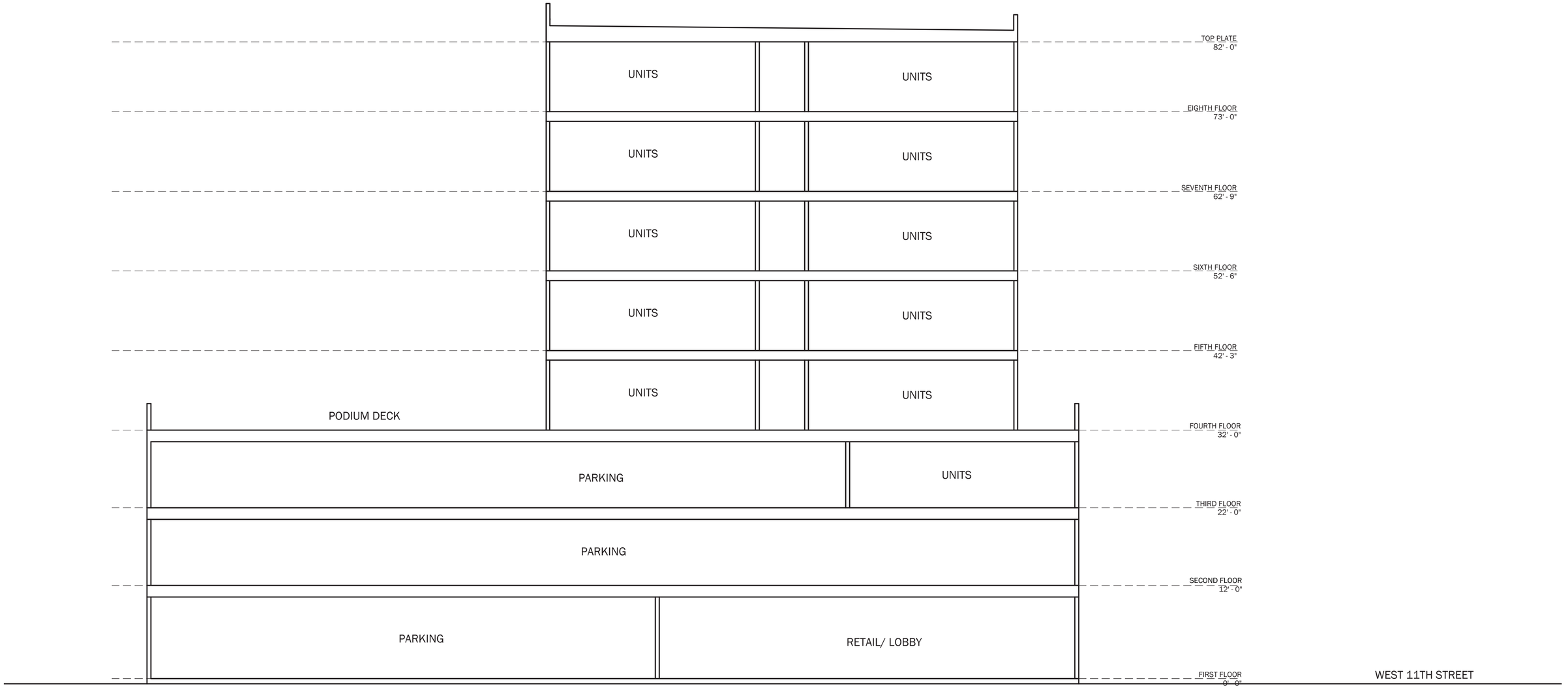
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ROOSEVELT AVENUE - CONCEPTUAL SITE PLAN

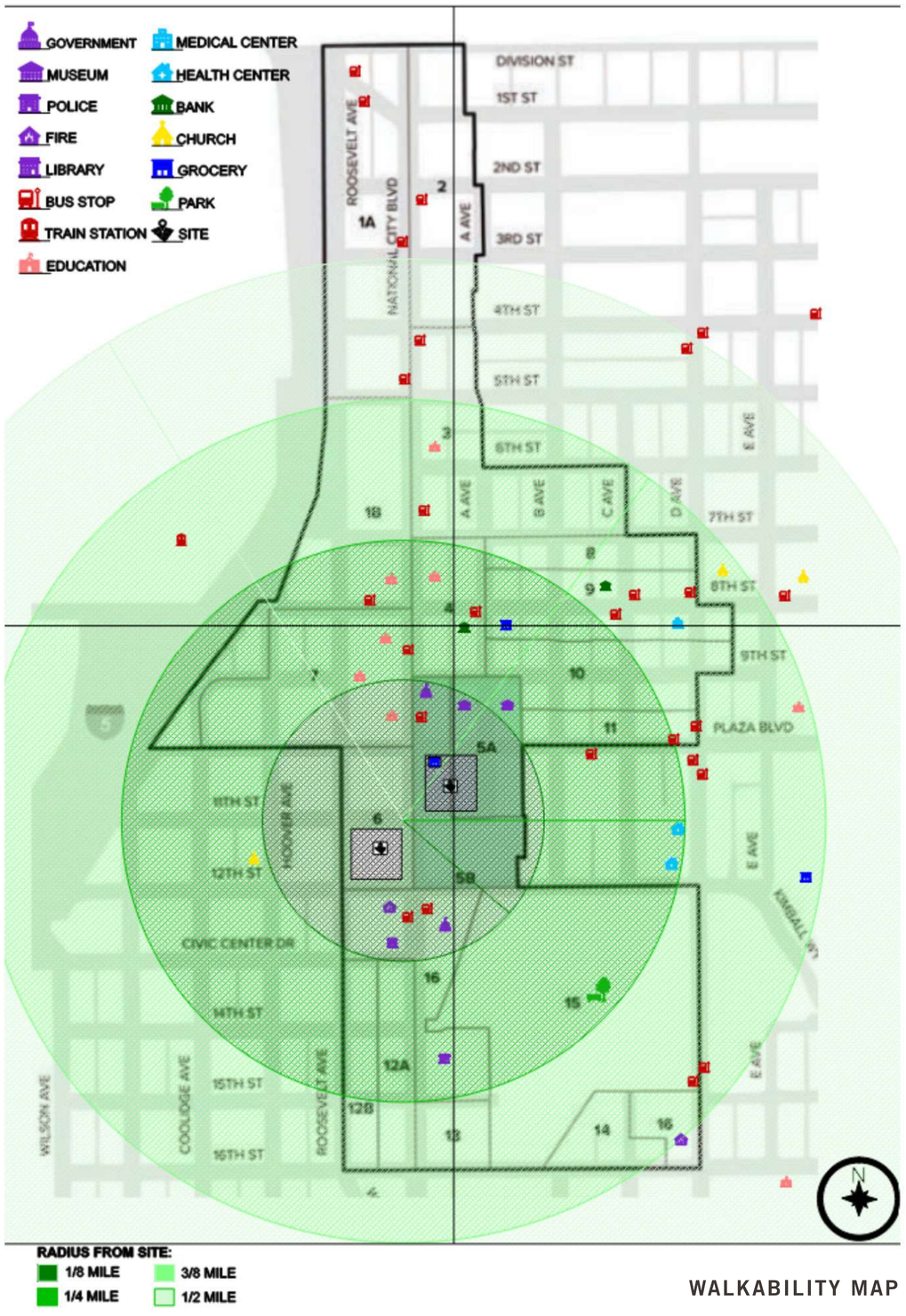
NATIONAL CITY, CA - SDG25-0028-00

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06.06.2025



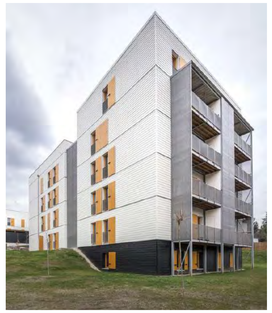
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WALKABILITY MAP

















CHARACTER IMAGES

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SAN ANDRÉS
REAL ESTATE GROUP

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ROOSEVELT AVENUE - CONCEPTUAL RENDERING

NATIONAL CITY, CA - SDG25-0028-00

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06.06.2025

PAGE
5

Site 4: A Avenue and E. 11th Street ("A Avenue Lot")

Community HousingWorks and Habitat for Humanity

SITE 04
A AVENUE

Framed by mature trees and walkable connections to parks and shopping, A Avenue delivers three generous for-sale townhomes, each with rooftop decks and private garages. The design balances scale and privacy, offering family-sized living in the heart of a transitioning urban neighborhood.

A-AVENUE - AXONOMETRIC VIEW





LEVEL 1



LEVEL 2



LEVEL 3

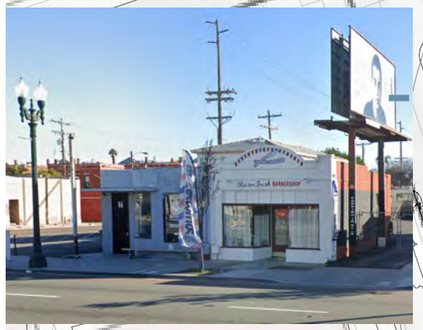
A AVENUE - UNIT COUNT ANALYSIS

UNITS	CONSTR. TYPE	TOWNHOME 3 BR	TOTAL
QUANTITY		3	3
TOTAL		3	3
% ACTUAL		100.00%	100.00%
AVG. UNIT AREA		1,825	
UNIT AREAS	TYPE VB	5475	5475
PARKING		3	3

OVERALL A	FL. 1	FL. 2	FL. 3	ROOF	ACTUAL TOTAL
GROSS FLO	1420	1856	1856	343	5,475
PARKING	756	0	0	0	756
CONDITION	664	1,856	1,856	343	4,719



HISTORIC BUILDING , 1-2 FLOORS, MASONRY CONSTRUCTION



COMMERCIAL, 1-2 FLOORS, WOOD CONSTRUCTION



SINGLE FAMILY HOME , 1-2 FLOORS, WOOD FRAMED



MULTIFAMILY RESIDENTIAL , 4-6 FLOORS, WOOD FRAMED OVER GARAGE


BUS STOP
W PLAZA BLVD
VEHICLES
PEDESTRIAN
NATIONAL CITY BLVD
W 11 STREET
A AVENUE
B AVENUE
(300-FOOT RADIUS)

A-AVENUE - SOUTH STREET VIEW



A-AVENUE - NORTH STREET VIEW

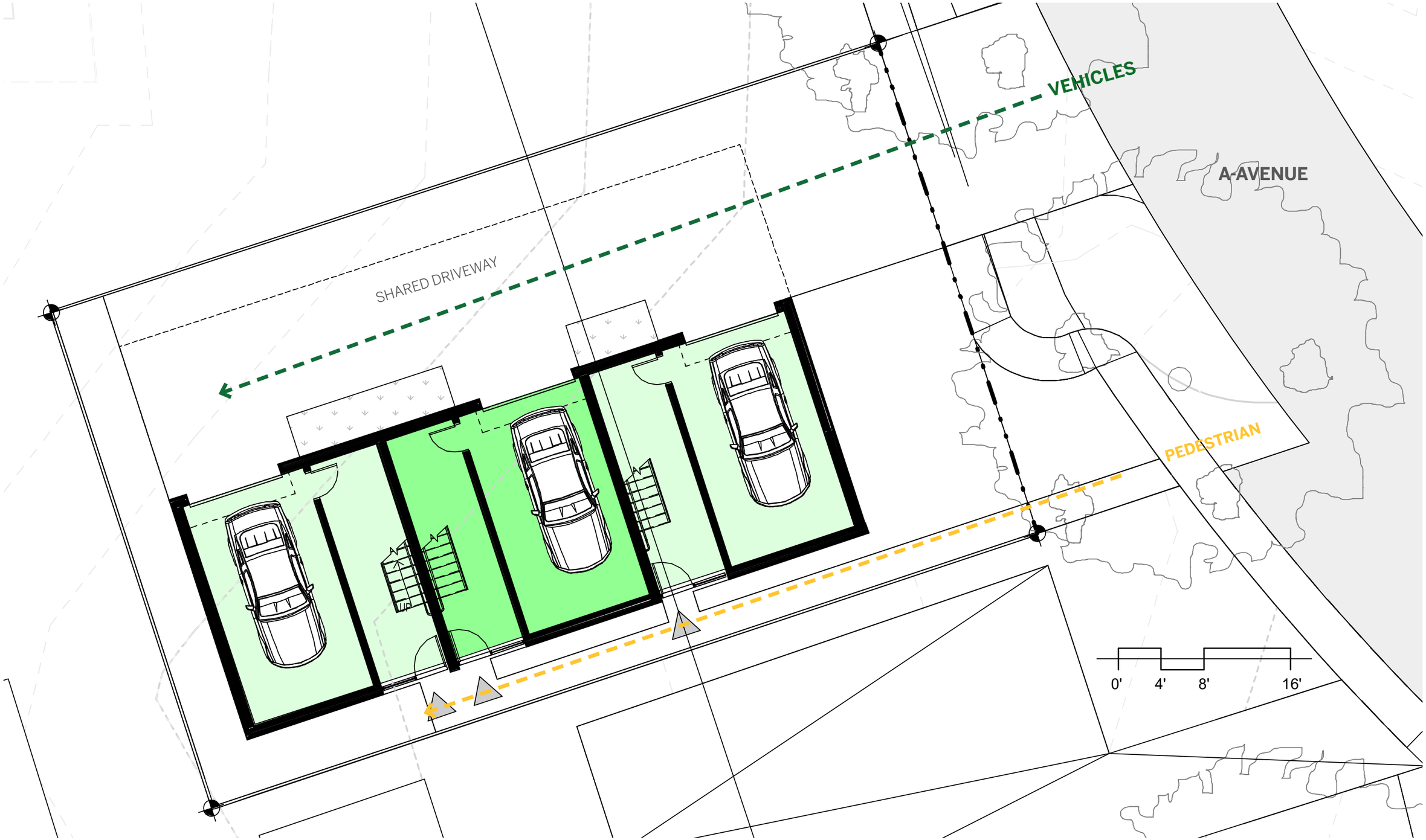


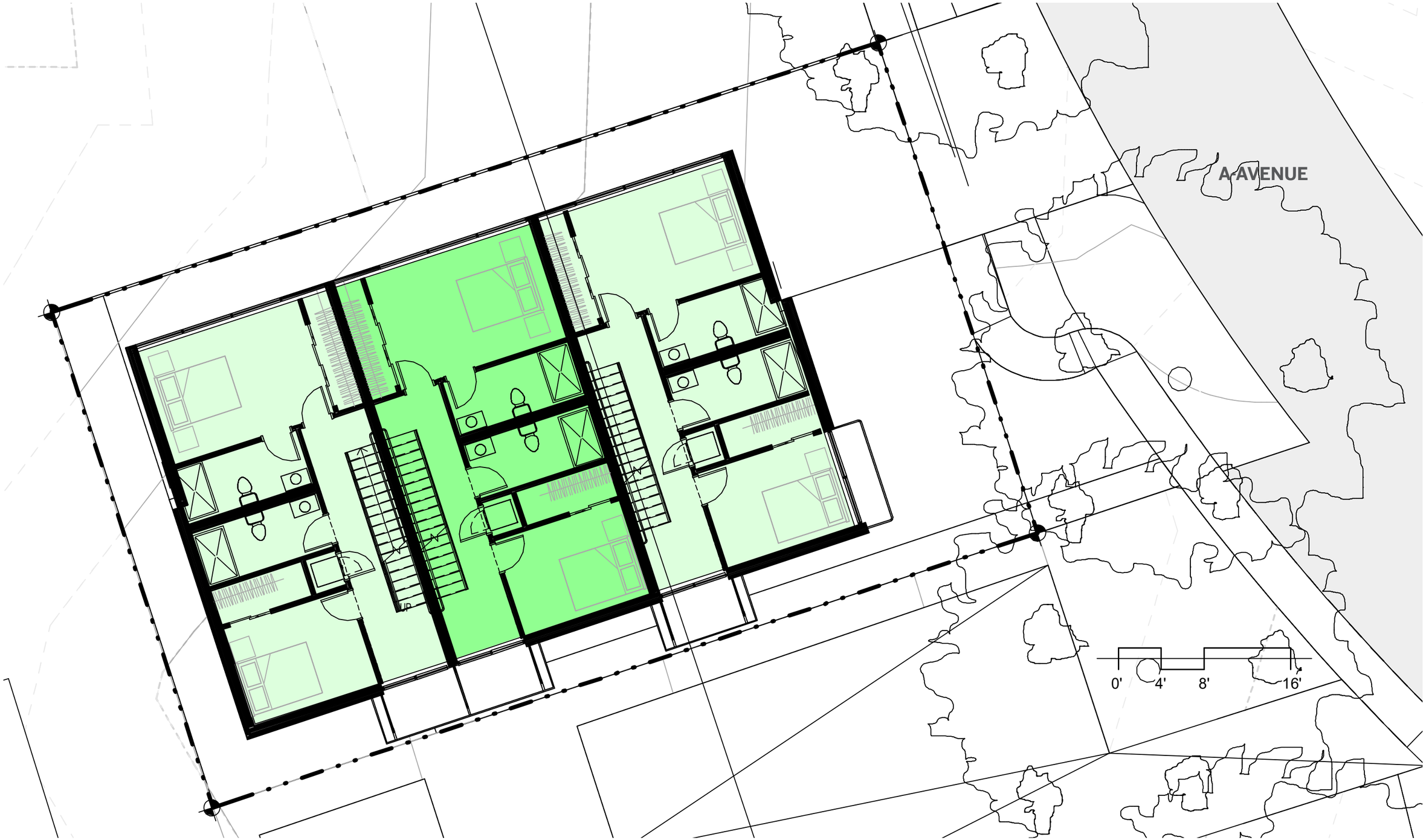


A AVENUE
CONTEXT VIEW 1



A AVENUE
CONTEXT VIEW 2

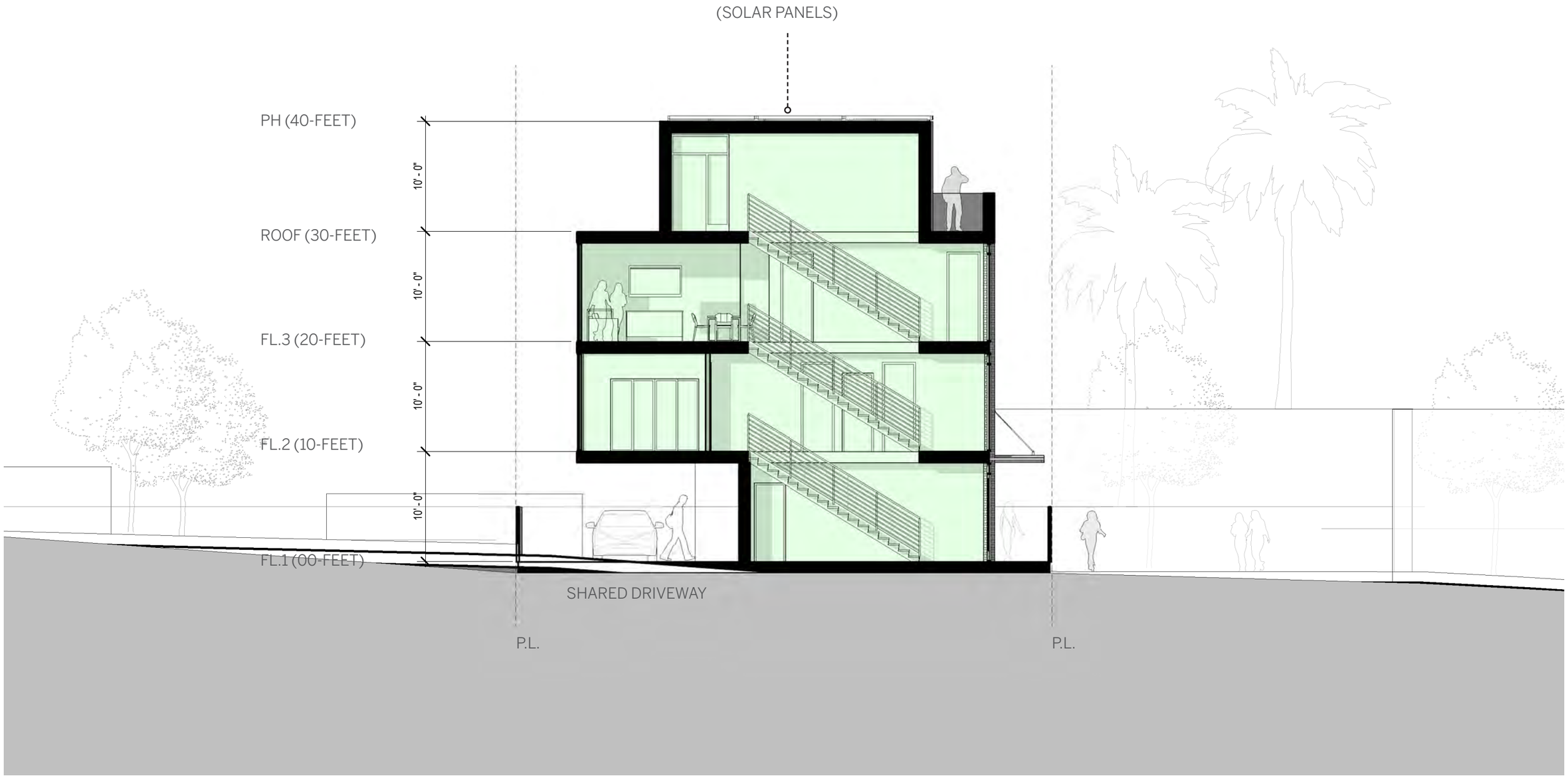

VEHICLES
A-AVENUE
SHARED DRIVEWAY
PEDESTRIAN
UP
0'
4'
8'
16'


A-AVENUE
UP
0'
4'
8'
16'

FL.03 - PLAN



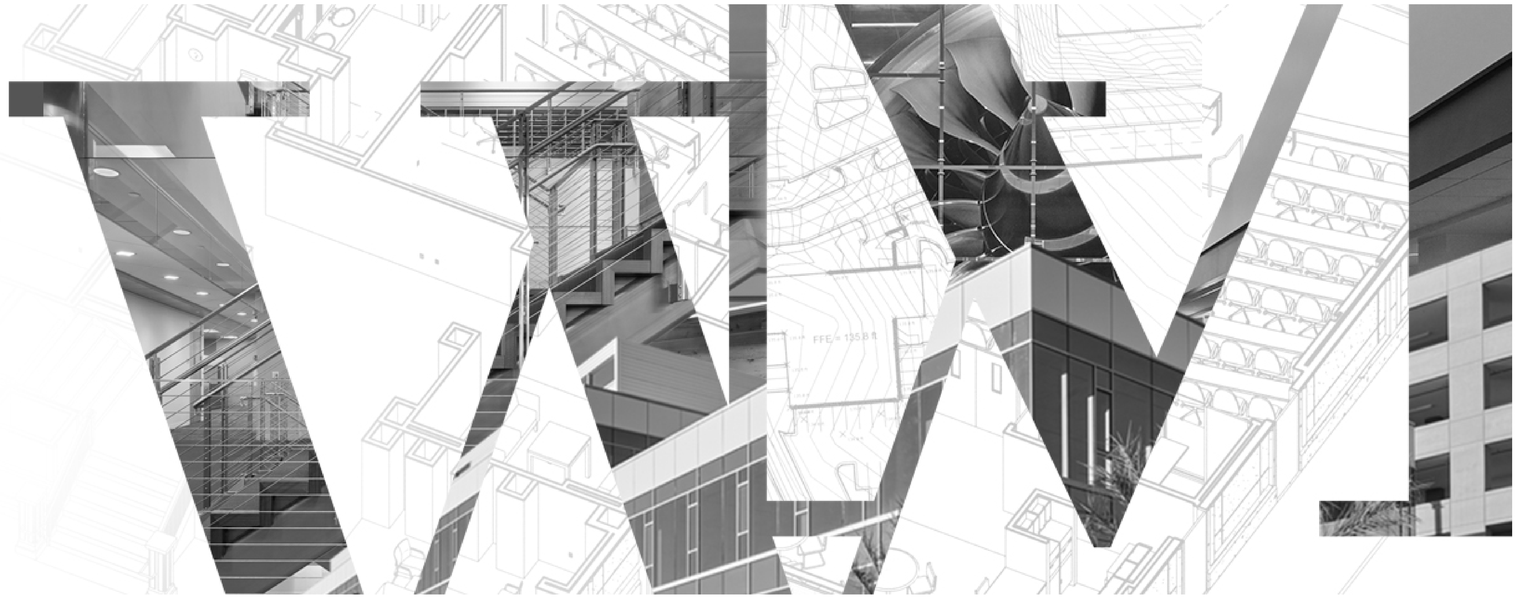
SECTION VIEW



Site 4: A Avenue and E. 11th Street

(“A Avenue Lot”)

Otumba LLC. and San Andres Real Estate Group



Otumba

SAN ANDRÉS
REAL ESTATE GROUP

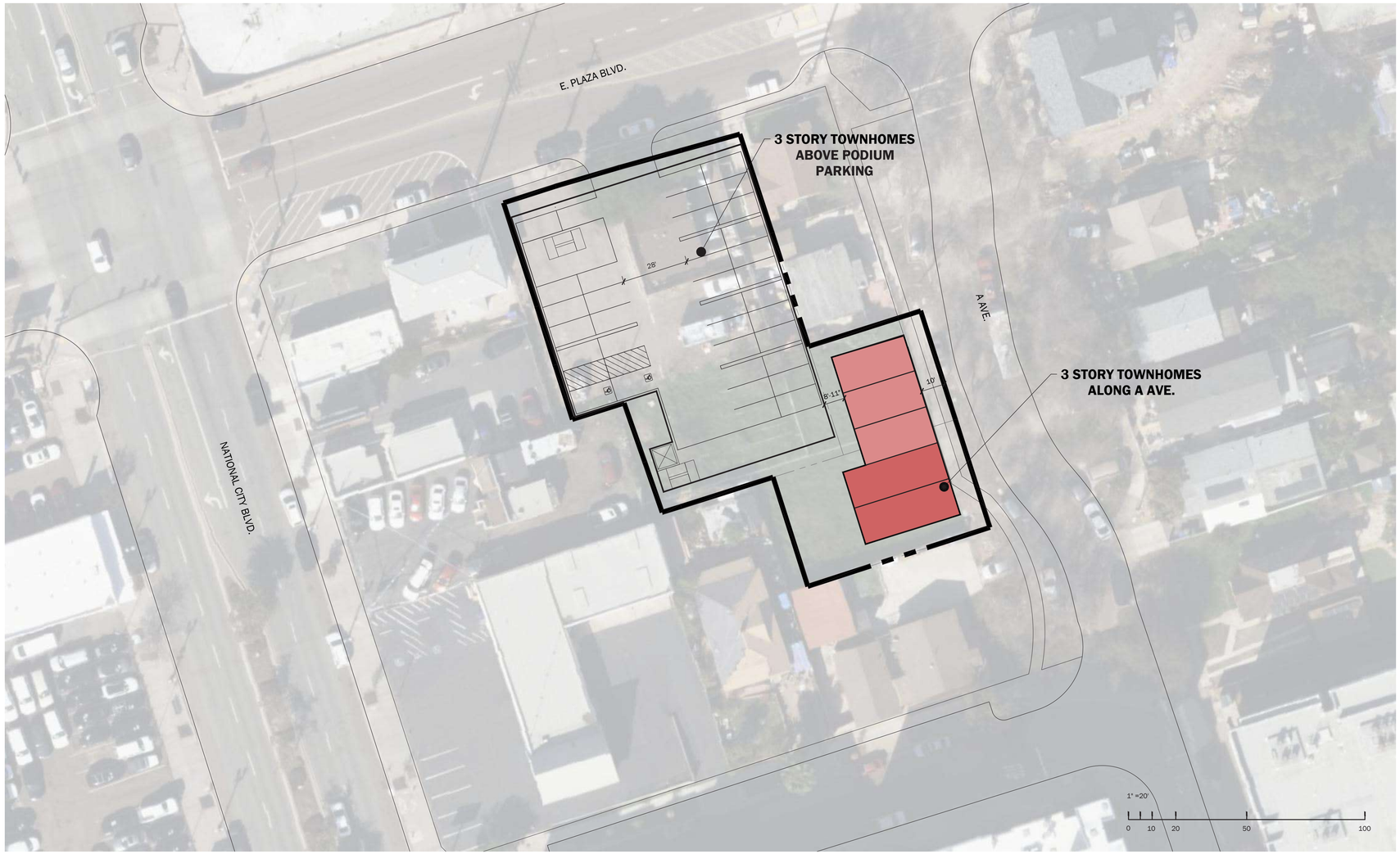
NATIONAL CITY RFP

A AVENUE
NATIONAL CITY, CA

CONCEPTUAL DESIGN
SDG25-0028-00
06.06.2025

TOTAL PAGE IN THIS PACKAGE: **5**

WARE MALCOMB



Jurisdiction		National City
Zoning Designation		D-SP-5A
Max Density		75.00 DU/AC [4]
Max F.A.R		3:1
Max Height		50 FT
Max Stories		5 Stories
Parking Standards		
Min Stall Size		9'x18'
Drive Aisle		24 FT
Fire Lane		26 FT
Landscape Islands		TBD [3]
Required Parking		
2 Bed		1.5/DU
3 Bed		1.5/DU
4 Bed		1.5/DU
Other Uses		2.5/1,000 SF

Development Summary

Gross Site Area	28,326 SF	0.65 AC
Net Site Area	28,326 SF	0.65 AC
Total Unit Count		**18 DU**
Total Parking		**36 Stalls**
Avg. Unit Area		1,723 SF
Site Density		27.68 DU/AC

Unit Tabulations

Unit Types			Net Area†	Unit Count	Total Net Area†
TH 1	2 Bed	2 Bath	1,396 SF	2 DU	2,792 SF
TH 2	3 Bed	2 Bath	1,632 SF	8 DU	13,056 SF
TH 3	3 Bed	2 Bath	1,696 SF	3 DU	5,088 SF
TH 4	4 Bed	3 Bath	2,016 SF	5 DU	10,080 SF
Total/Average			1,723 SF	18 DU	31,016 SF

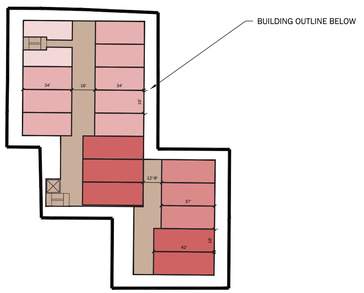
†Net area is measured to the exterior of frame walls. Balconies, patios, and balcony storage are not included.

Parking Summary

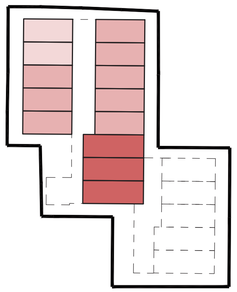
Parking Required		
2 Bed		3 Stalls
3 Bed		17 Stalls
4 Bed		8 Stalls
Total		27 Stalls
Parking Provided		
Garage		36 Stalls
Total		36 Stalls
		@2.00 Stalls/DU

Notes

1. 5th story stepback from 4th story street wall: 8'.
   4th, and 5th story stepback from 2nd story walls adjacent to RS zone: 15'.
2. For all non-residential uses except a) eating and drinking establishments that have a common parking area with other uses and b) outdoor dining areas.
3. To be determined by city.
4. Density from SB.

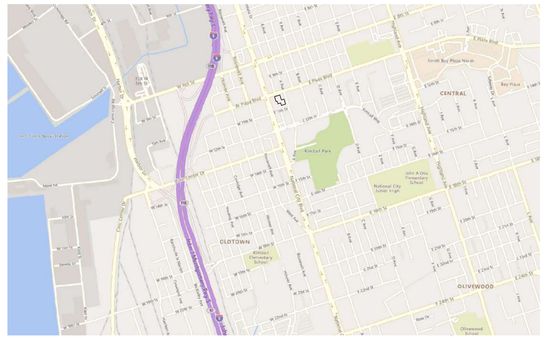


2-3 FLOOR 2-3



4 FLOOR 4

1" =40'
0
20
40
100
200



NORTH

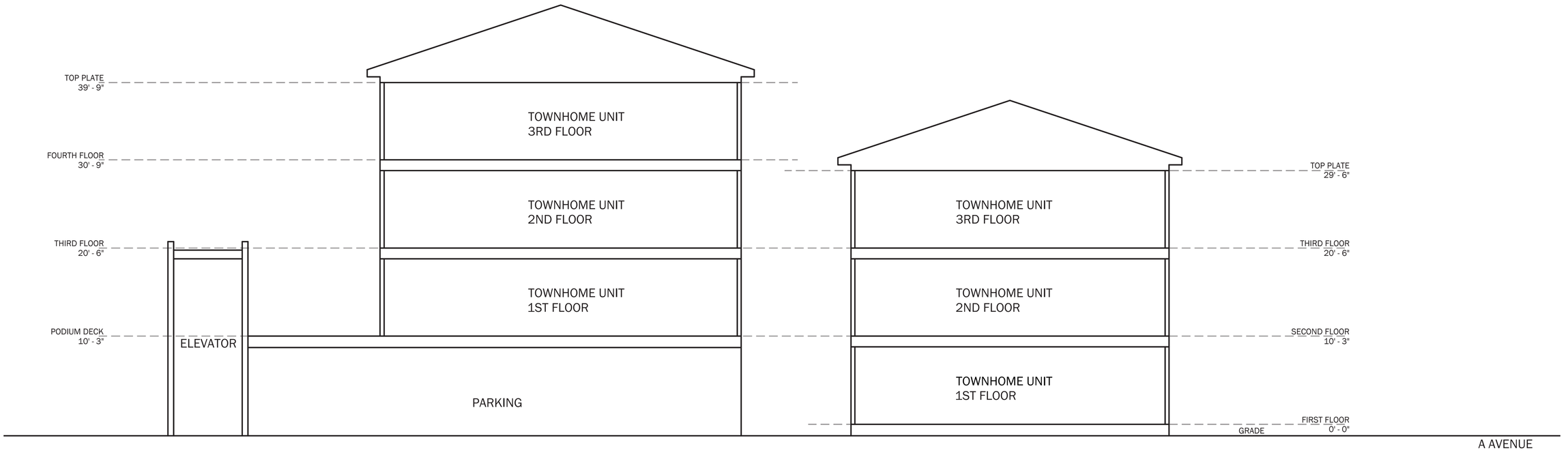
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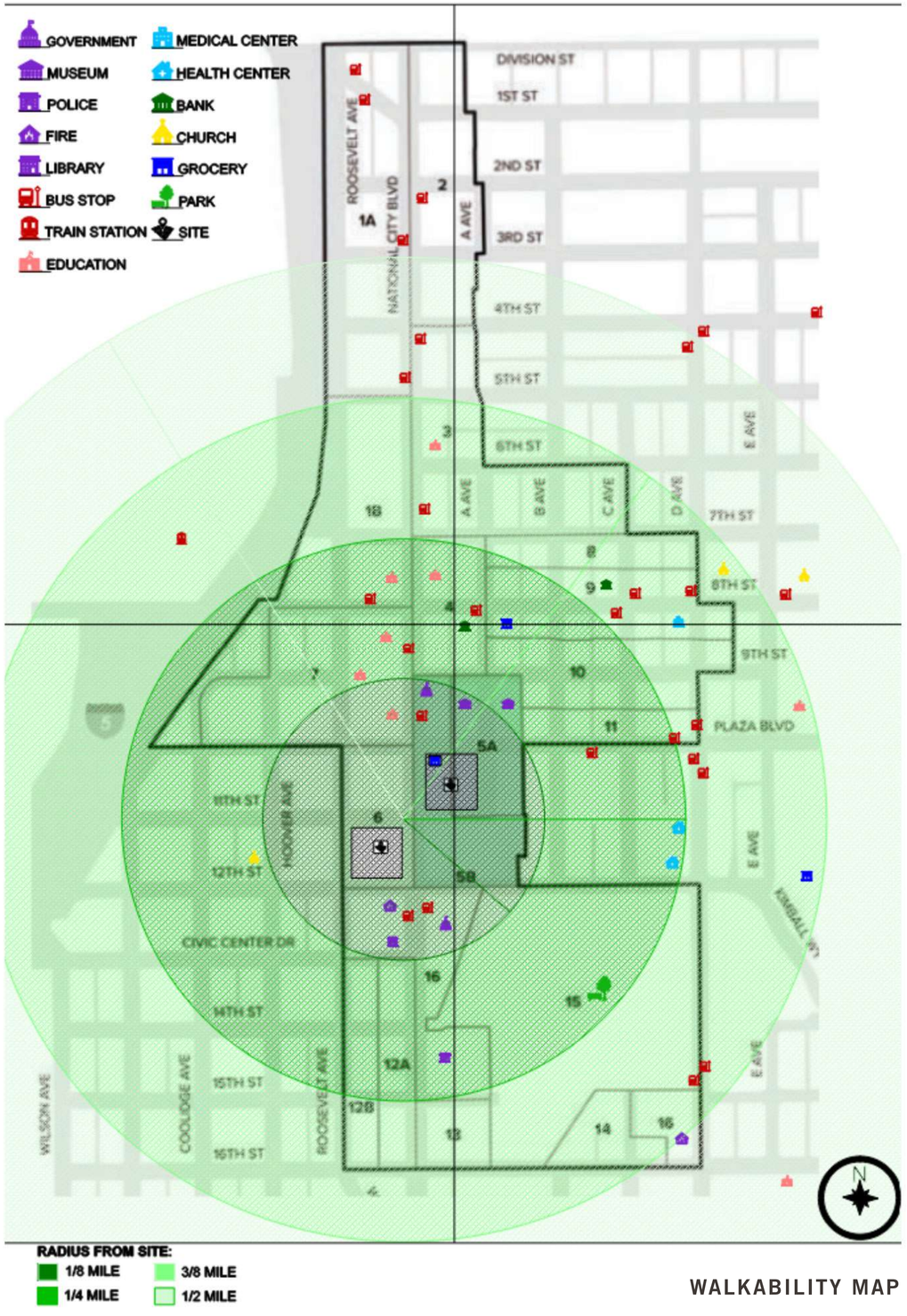
A AVENUE - CONCEPTUAL SITE PLAN

NATIONAL CITY, CA - SDG25-0028-00

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06.06.2025


TOP PLATE
39' - 9"
FOURTH FLOOR
30' - 9"
THIRD FLOOR
20' - 6"
PODIUM DECK
10' - 3"
TOWNHOME UNIT
3RD FLOOR
TOWNHOME UNIT
2ND FLOOR
TOWNHOME UNIT
1ST FLOOR
ELEVATOR
PARKING
TOP PLATE
29' - 6"
TOWNHOME UNIT
3RD FLOOR
THIRD FLOOR
20' - 6"
TOWNHOME UNIT
2ND FLOOR
SECOND FLOOR
10' - 3"
TOWNHOME UNIT
1ST FLOOR
FIRST FLOOR
0' - 0"
GRADE
A AVENUE



WALKABILITY MAP

















CHARACTER IMAGES



Otumba

SAN ANDRÉS
REAL ESTATE GROUP

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A AVENUE - CONCEPTUAL RENDERING

NATIONAL CITY, CA - SDG25-0028-00

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06.06.2025

PAGE
5

Site 5:
Plaza Boulevard and E Avenue
(“Lambs’ Theater”)

Casa Familiar, Inc.

Project Design

Komunidad National City is a visionary, community-centered housing project that transforms a historically significant site—the former Lamb's Theatre—into a vibrant, inclusive, and sustainable neighborhood asset. The project is designed to foster intergenerational homeownership, active mobility, social cohesion, and long-term affordability through a thoughtfully planned built environment grounded in both cultural memory and forward-thinking design.

Conceptual Site Plan and Development Program

The conceptual site plan for *Komunidad National City* integrates three parcels—two owned by Casa Familiar and one city-owned—into a single, unified development. The plan emphasizes pedestrian connectivity, outdoor living, and community gathering, while providing a variety of residential and commercial spaces.

Key Elements Include:

- 60 for-sale affordable housing units (1-, 2-, and 3-bedroom configurations) organized in two buildings that frame a central courtyard
- Flexible commercial space along the main street frontage, designed to activate the ground level and support local entrepreneurs
- Outdoor paseos and landscaped walkways are used to connect residents and guest to an outdoor performance space, inspired by the legacy of the Lamb's Theatre, providing community gathering areas and celebrating the site's cultural past
- Shared amenities include a community room, indoor lounges, central courtyard, and children's play areas.
- Each unit will be given its personal washer and dryer.
- Sustainable design features including all-electric construction, drought-tolerant landscaping, biofiltration/rainwater treatment planters, and stormwater detention basins
- Integrated mobility options:
    - 68 total parking spaces
    - Micro Transit drop-off zone
    - Centralized bike room and in-unit bike storage
    - Pedestrian-oriented entries and circulation pathways

Surrounding Context (within 300 feet):

The project is situated within a mixed-use neighborhood that includes small-scale residential housing, commercial retail, and civic buildings. It is bordered by Central Elementary School to the north, Walmart Supercenter to the east, Kimball Park to the south, and a residential

community to the west. The design thoughtfully responds to the surrounding context through stepped massing, smooth transitions, and transparent ground-level elements that enhance the pedestrian experience.

Cross-Sections of Major Building Types
Type V-A (wood framed) low and mid-rise buildings are proposed, each with distinct massing and functionality:

Building A – Mixed-Use Residential + Commercial (3-4 Stories):

- Lower Floor: Parking garage, utilities and storage spaces
- Ground Floor: Flexible commercial space (retail/office), community room, bike room, and lobby
- Upper Floors: Residential units arranged around a central courtyard. Exterior elevated walkways and stacked circulation cores are used to access the units.
- Floor-to-Floor Heights:
    - Ground floor: ~15 ft (to accommodate commercial ceiling height)
    - Residential floors: ~10 ft per floor
- Overall height: ~45-50 ft
- Green Roof / Solar Panels atop mechanical penthouses where feasible

Building B – Residential (3 Stories):

- All Floors: Residential units arranged around a central courtyard, all accessed from front doors located on the ground floor.
- Outdoor balconies and interior-facing units to promote safety and social interaction
- Consistent floor-to-floor height of ~10 ft, with gabled or flat roofs to respond to adjacent lower-scale homes
- Interior Courtyard Access and small private patios on the ground level and rooftop.

Context and Perspective Drawings (Narrative Description)

Perspective Illustration Narrative:

The visual representation of *Komunidad National City* shows two distinct buildings framing a central landscaped courtyard that acts as the heart of the community. Paseos connect residents and visitors to outdoor seating areas, community gardens, and play zones. The architecture blends modern urban design with warm, tactile materials—stucco, wood accents, and perforated metal for shade screens and balcony railings.

The street-facing commercial frontage integrates large windows and shaded arcades, promoting transparency and engagement with the public realm. The massing steps back from the street to respect neighboring one- and two-story buildings, and the project's form is broken up with varied rooflines and articulated facades.

Contextual massing diagrams demonstrate how the project fits within the surrounding neighborhood, maintaining pedestrian scale and continuity with adjacent streetscapes. Special attention is paid to the transition zones between commercial and residential areas, with clear pathways, seating, and wayfinding.

Design Intent Summary

Komunidad National City is designed to be a model of equitable, sustainable urban infill, where design reinforces community ownership, mobility, and cultural identity. The integration of permanently affordable for-sale housing, ground-level commercial space, climate-resilient infrastructure, and resident-centered amenities reflects a commitment to long-term impact, inclusive growth, and the cultural legacy of National City.

Please see attachment 9.1 for the full design detail and rendering of the proposed project.

KOMUNIDAD NATIONAL CITY

Casa Familiar, Inc. plans to redevelop E. Plaza Blvd. & E Avenue (Lamb Theater) site in coordination with two adjacent, contiguous parcels under our ownership. By integrating these sites, we aim to create a larger-scale, affordable for-sale housing development that fully maximizes the potential of the city-owned parcel. This unified approach will allow us to deliver a cohesive, community-centered project that reflects local needs and strengthens neighborhood connectivity.

Komunidad National City is an innovative, community-rooted development setting a new standard for affordable housing in National City. This visionary project delivers up to 60 rent-to-own units held under a Community Land Trust (CLT) model — creating a unique pathway to permanent affordability and resident ownership in National City.



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Architect: yellow giraffe architects

Developer: Casa Familiar

KOMUNIDAD: NATIONAL CITY

TITLE SHEET

A0

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PLAZA BLVD.



LEVEL 1/GROUND FLOOR BUILDING PLAN (1)
SCALE: 1" = 20'

LINE / SYMBOL LEGEND

- PROPERTY LINE
- R.O.W. DEDICATION
- PERVIOUS PAVERS
- CONCRETE PODIUM
- CONCRETE SIDEWALK
- GRASS
- BIOFILTRATION PLANTERS
- TREES
- SHADE STRUCTURE
- CAR PARKINGS SPACE
- BIKE PARKINGS SPACE
- SOLAR PANELS
- (X) VIEW POINT



CORNER VIEW FROM E AVE. (A)
NO SCALE



PARK / OUTDOOR THEATER VIEW (B)
NO SCALE

Architect: yellow giraffe architects

Developer: Casa Familiar

KOMUNIDAD: NATIONAL CITY

GROUND FLOOR

A1



LINE / SYMBOL LEGEND

- PROPERTY LINE
- R.O.W. DEDICATION
- PERVIOUS PAVERS
- CONCRETE PODIUM
- CONCRETE SIDEWALK
- GRASS
- BIOFILTRATION PLANTERS
- TREES
- SHADE STRUCTURE
- CAR PARKINGS SPACE
- BIKE PARKINGS SPACE
- SOLAR PANELS
- X VIEW POINT

LEVEL 1/GROUND FLOOR BUILDING PLAN (2)

SCALE: 1" = 20'



CORNER VIEW FROM PLAZA BLVD. (C)

NO SCALE



COURTYARD VIEW (D)

NO SCALE

Architect: yellow giraffe architects

Developer: Casa Familiar

KOMUNIDAD: NATIONAL CITY

LEVEL 2 FLOOR PLAN

A2

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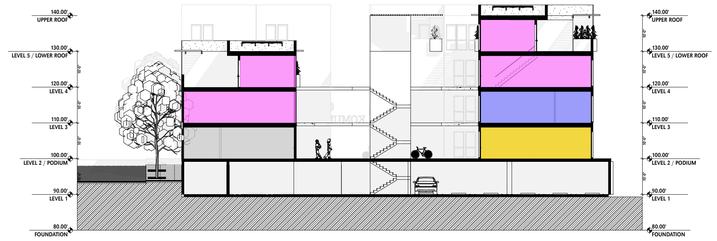
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LEVEL 3 BUILDING PLAN 3
SCALE: 1" = 20'

LINE / SYMBOL LEGEND

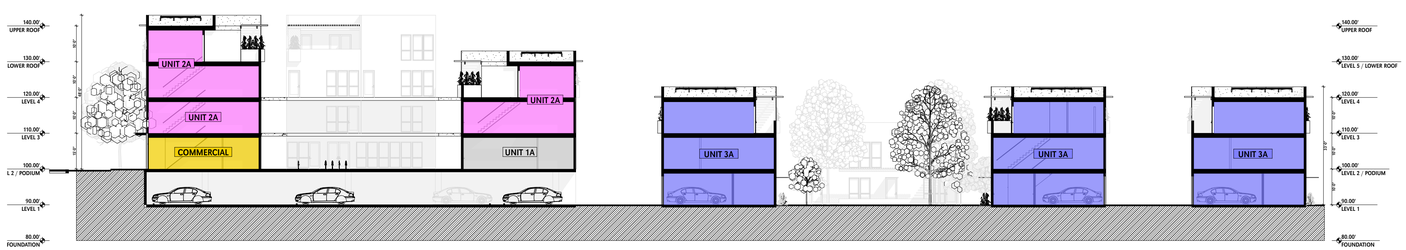
- PROPERTY LINE
- R.O.W. DEDICATION
- PERVIOUS PAVERS
- CONCRETE PODIUM
- CONCRETE SIDEWALK
- GRASS
- BIOFILTRATION PLANTERS
- TREES
- SHADE STRUCTURE
- CAR PARKINGS SPACE
- BIKE PARKINGS SPACE
- SOLAR PANELS
- X VIEW POINT



BUILDING SECTION - E E
SCALE: 1" = 20'



BUILDING SECTION - F F
SCALE: 1" = 20'



BUILDING SECTION - G G
SCALE: 1" = 20'

Architect: yellow giraffe architects

Developer: Casa Familiar

KOMUNIDAD: NATIONAL CITY

LEVEL 3 FLOOR PLAN

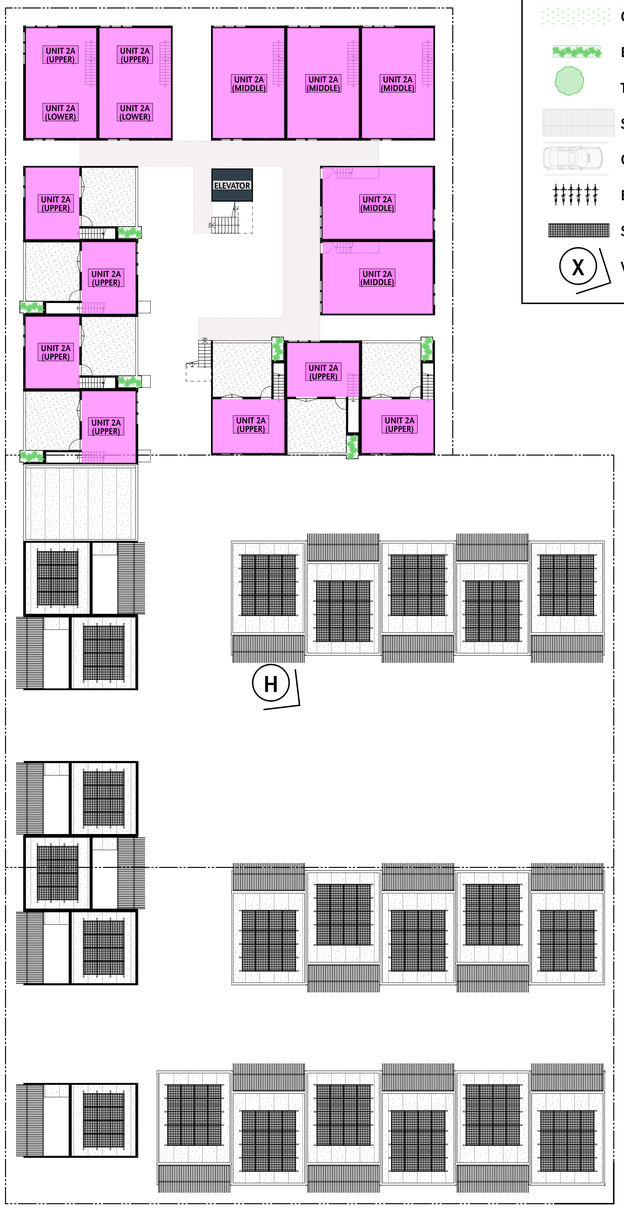
A3

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LINE / SYMBOL LEGEND

- PROPERTY LINE
- R.O.W. DEDICATION
- PERVIOUS PAVERS
- CONCRETE PODIUM
- CONCRETE SIDEWALK
- GRASS
- BIOFILTRATION PLANTERS
- TREES
- SHADE STRUCTURE
- CAR PARKINGS SPACE
- BIKE PARKINGS SPACE
- SOLAR PANELS
- X VIEW POINT



LEVEL 4 BUILDING / ROOF PLAN
SCALE: 1" = 20'
4



VIEW FROM UNIT PATIO
NO SCALE
H



ARIEL VIEW FROM SOUTH CORNER
NO SCALE
J

Architect: yellow giraffe architects

Developer: Casa Familiar

KOMUNIDAD: NATIONAL CITY

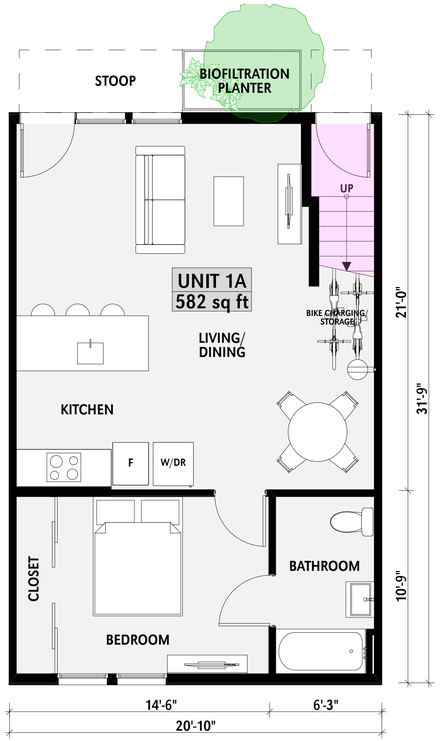
LEVEL 4 / ROOF PLAN

A4

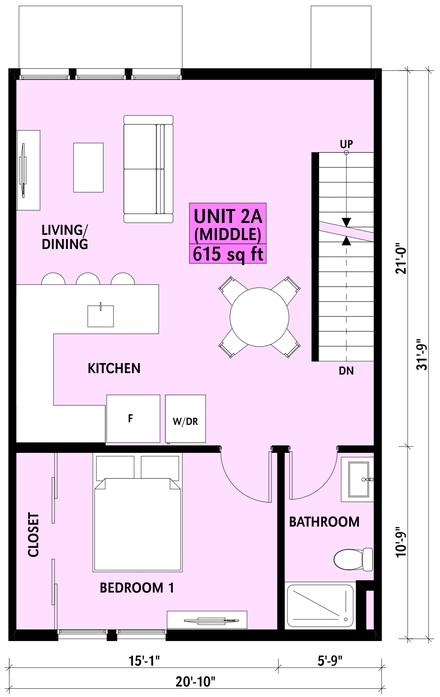
project and site. None of these ideas, designs, arrangements, and plans indicated or represented by these drawings are owned by, and property of YELLOW GIRAFFE ARCHITECTS INC. and were created, evolved, and developed as instruments of service on, and in connection with the specified

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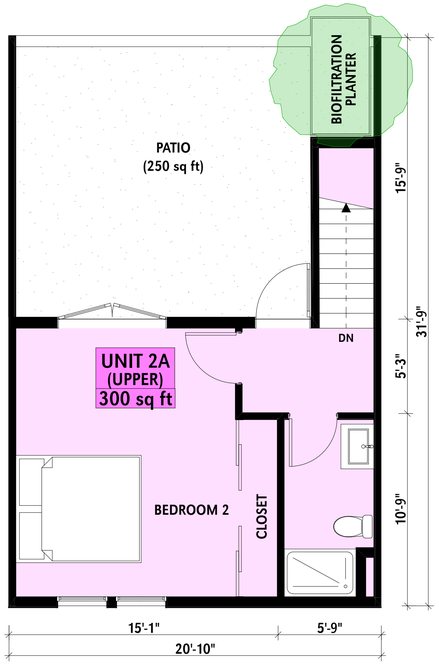
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UNIT 1A - FLOOR PLAN
SCALE: 1/4" = 1'-0" (1)



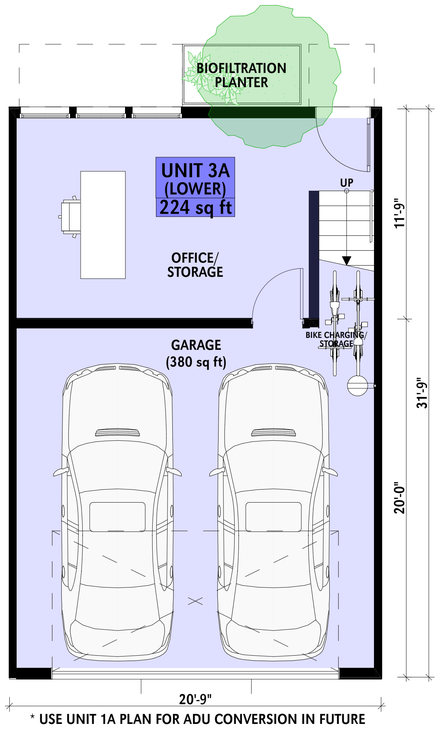
UNIT 2A - FLOOR PLAN (LOWER LEVEL)
SCALE: 1/4" = 1'-0" (2)



UNIT 2A - FLOOR PLAN (UPPER LEVEL)
SCALE: 1/4" = 1'-0" (3)

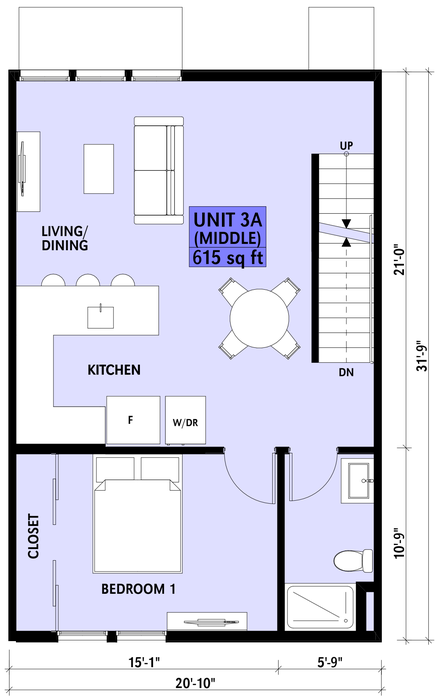


UNIT 1A AND 2A - SECTION CUT
SCALE: 1:1.27 (4)

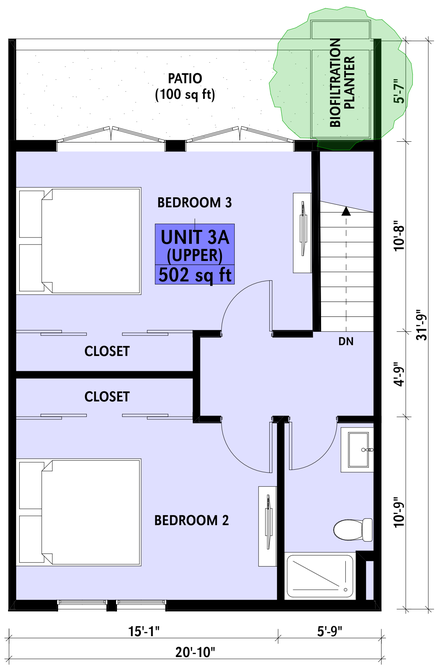


* USE UNIT 1A PLAN FOR ADU CONVERSION IN FUTURE

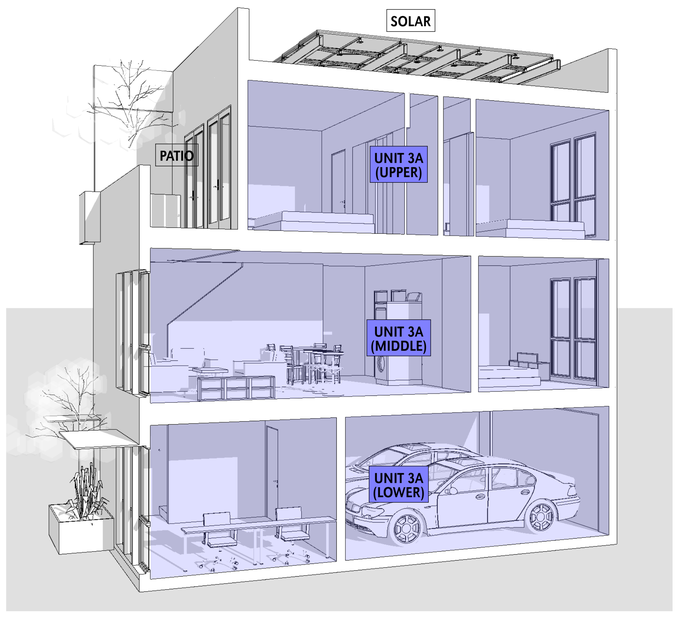
UNIT 3A - FLOOR PLAN (LOWER)
SCALE: 1/4" = 1'-0" (5)



UNIT 3A - FLOOR PLAN (MIDDLE)
SCALE: 1/4" = 1'-0" (6)



UNIT 3A - FLOOR PLAN (UPPER)
SCALE: 1/4" = 1'-0" (7)



UNIT 3 - SECTION CUT
SCALE: 1:1.18 (8)

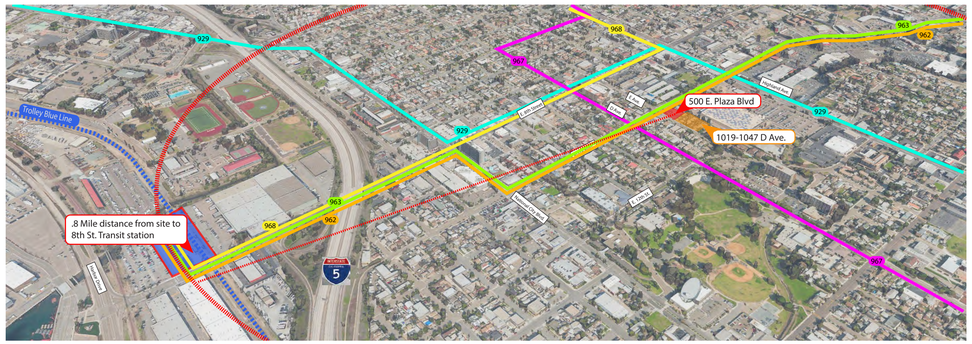
Architect: yellow giraffe architects

Developer: Casa Familiar

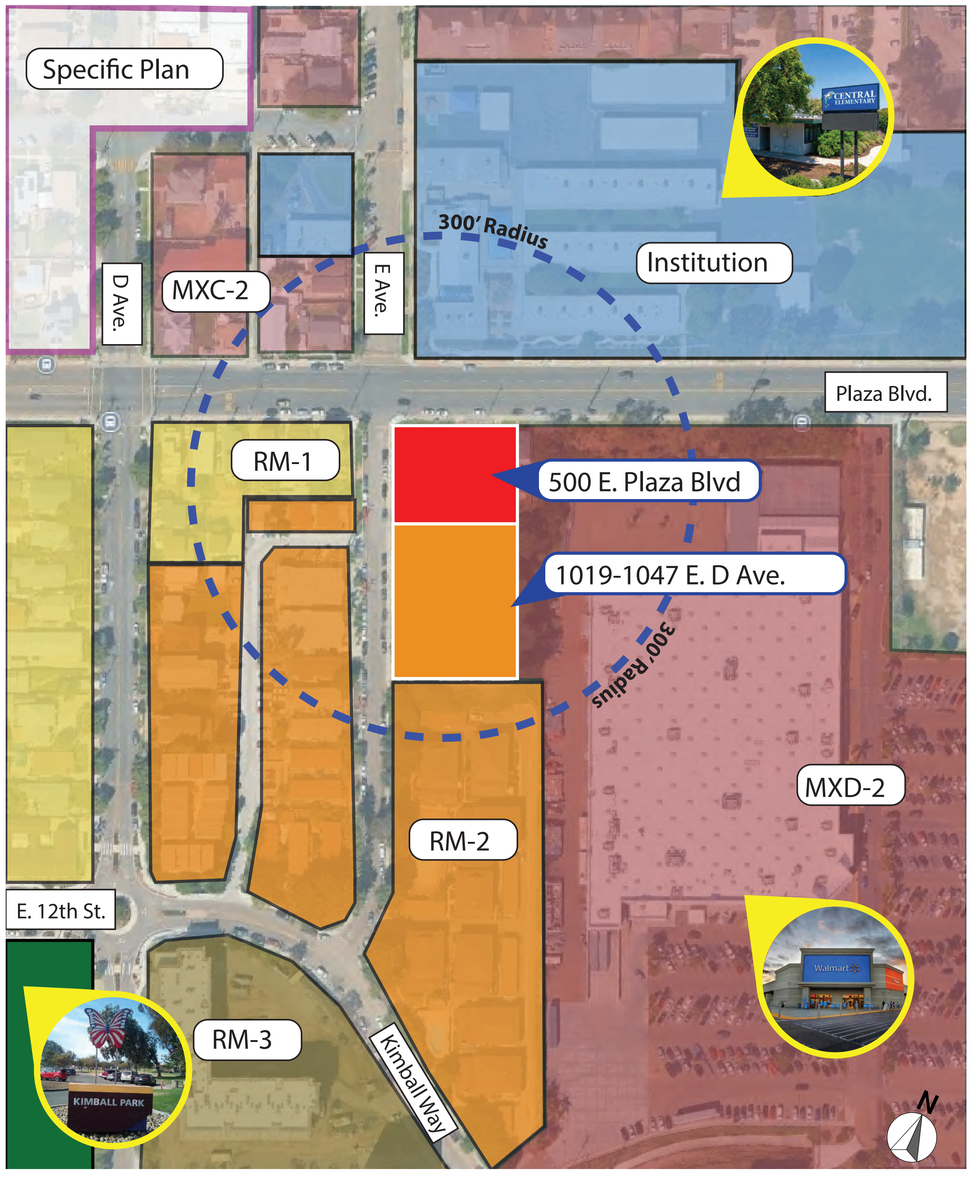
KOMUNIDAD: NATIONAL CITY

ENLARGED UNIT PLANS

A4



PUBLIC TRANSPORTATION ACCESS 1



LAND USE MAP 2
NO SCALE

DEVELOPMENT SUMMARY

SITE INFO
ADDRESS: 500 E. PLAZA BLVD., 1023 E AVE., 1033 E AVE. NATIONAL CITY, CA 91950

APN: 5565603900, 5565603800, 5565603700

LOT AREA: 15,625 SF (.36 ACRES) + 19,550 SF (.45 ACRES) + 15,980 SF (.37 ACRES) = 51,155 SF (1.18 ACRES)

ZONING INFO
BASE ZONE: MXD-2, RM-2

BASE DENSITY ALLOWED: 27 DU (MXD-2) + 22 DU (RM-2) + 18 DU (RM-2) = 67 DU
DENSITY PROPOSED: 60 DU

F.A.R. ALLOWED (PER NATIONAL CITY MUNICIPAL CODE 18.50):
62,500 SF (MXD-2) + 78,200 SF (RM-2) + 63,920 SF (RM-2) = 204,620 SF
F.A.R. PROPOSED: 79,582 SF

HEIGHT ALLOWED: 65' (MXD-2), 65' (RM-2). 65' RM-2
HEIGHT PROPOSED: 48' MAX.

STORIES ALLOWED: 5 STORIES (MXD-2), 6 STORIES (RM-2)
STORIES PROPOSED: 5 STORIES

PARKING REQ.: NOT REQ. PER AB 2097
CAR PARKING PROPOSED: 35 SPACES (GARAGE) + 32 SPACES (UNIT 3A) = 67 SPACES

BIKE PARKING REQ (LONG-TERM): 30 SPACES
BIKE PARKING REQ (SHORT-TERM): 30 SPACES

BIKE PARKING PROPOSED (LONG-TERM): 92 SPACES
BIKE PARKING PROPOSED (SHORT-TERM): 10 SPACES

UNTI TABULATION

RESIDENTIAL:	
(18) UNIT 1A (1 BEDROOM/1 BATH)	583 SF EA.
(24) UNIT 2A (2 BEDROOM/2 BATH)	915 SF EA.
(18) UNIT 3A (3 BEDROOM/2BATH/2 CAR GARAGE)	1,600 SF EA.
TOTAL (60) RES. UNITS @ 61,254 SF	

COMMERCIAL:	
(2) COMMERCIAL UNITS	583 SF EA.
(3) COMMERCIAL UNITS	300 SF EA
TOTAL (5) COMM. UNITS @ 2,915 SF	

COMMUNITY AREA:	
PARK/OUTDOOR PERFORMANCE SPACE	6,000 SF
COURTYARD	3,500 SF
PLAYGROUND	600 SF
COMMUNITY ROOM	1,000 SF
TOTAL COMMUNITY AREA	11,100 SF

Architect: yellow giraffe architects

Developer: Casa Familiar

KOMUNIDAD:
NATIONAL CITY

DEVELOPMENT SUMMARY

A6

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Site 5:
Plaza Boulevard and E Avenue
(“Lambs’ Theater”)

Community HousingWorks and Habitat for Humanity

SITE 05
LAMB'S THEATER

Located at a major gateway to the city core, the Lamb's Theater site maximizes active frontage and livability with a mix of rental units, podium-level townhomes, a central courtyard, and rooftop amenity space. With its stepped massing and civic presence, the building is designed to engage Plaza Boulevard while transitioning thoughtfully into the residential block behind it.

LAMBS THEATER - AXONOMETRIC VIEW





FL.00



FL.01



FL.02-FL.04



FL.05

LAMB THEATER - UNIT COUNT ANALYSIS

FLOOR	CONSTR. TYPE	STUDIO	JR 1 BEDROOM	1 BEDROOM	TOWNHOME 2 BR	TOTAL
FL.00	TYPE IA	–	–	–	–	–
FL. 01	TYPE IIIA, TYPE VB*	1	5	5	6	17
FL. 02	TYPE IIIA, TYPE VB*	1	5	6	–	12
FL. 03	TYPE IIIA, TYPE VB*	1	5	6	–	12
FL. 04	TYPE IIIA	1	5	6	–	12
FL. 05	TYPE IIIA	1	–	8	–	9
ROOF	TYPE IIIA	–	–	–	–	–
UNIT TYPE TOTALS		5	20	31	6	62
UNIT TYPE AS % OF TOTAL		8.06%	32.26%	50.00%	9.68%	100.00%
AVG. TYPE UNIT AREA (SF)		521	530	616	1,315	
UNIT TYPE TOTAL AREAS (SF)		2605	10600	19096	7890	40191
PARKING STALLS		–	1	31	12	44

**NOTE: TOWNHOME STYLE UNITS ON SOUTH PORTION OF THE SITE CAN BE CONSTRUCTION TYPE VB*

Unit areas provided are NET, defined by centerline of party walls and interior face of exterior wall and corridor wall.

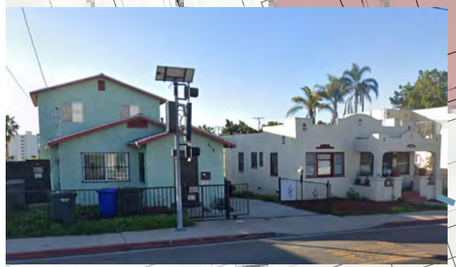
OVERALL A	FL. 0 (GARAGE)	FL. 1	FL. 2	FL. 3	FL. 4	FL. 5	ROOF	ACTUAL TOTAL
GROSS FLOOR AREA	17000	12385	12191	10020	9184	7857	0	68,637
CIRCULATION	0	897	897	897	897	897	0	4,485
CIRCULATION (EXTERIOR)	0	0	691	691	691	691	0	2,764
MECH AND OTHER	2,114	1,504	1,171	1,662	1,662	1,278	0	9,391
UNITS	0	10,114	10,329	7,667	6,831	5,250	0	40,191
AMENITY / LOBBY	0	767	0	0	0	638	0	1,405
PARKING	14,886	0	0	0	0	0	0	14,886
NET AREA		10,881	10,329	7,667	6,831	5,888	0	41,596
EFFICIENCY WITHOUT GARAGE								81%
WEIGHTED AVG UNIT SIZE (SF)								648

CENTRAL ELEMENTARY SCHOOL

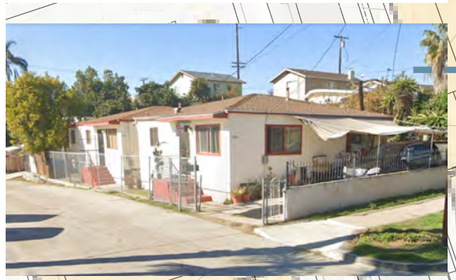
E AVENUE

E Plaza Blvd

E PLAZA BLVD



SINGLE FAMILY HOME , 1-2 FLOORS, WOOD FRAMED





LARGE RETAIL , 1 FLOOR, STEEL FRAME & CONCRETE TILT UP

MXD-2

RM-2

RM-1

D AVENUE

ALLEY



SINGLE FAMILY HOME , 1-2 FLOORS, WOOD FRAMED

LAMBS THEATER - SITE PLAN



LAMBS THEATER - E PLAZA BLVD VIEW



LAMBS THEATER - COURTYARD VIEW



LAMBS THEATER - D AVENUE VIEW



LAMBS THEATER - PHOTOMONTAGE



LAMBS THEATER
CONTEXT VIEW 1



LAMBS THEATER
CONTEXT VIEW 2


E PLAZA BLVD
133' - 2 1/4"
125' - 9 3/4"
BOH
BOH
BOH
44 STALLS
TRASH
GARAGE ENTRY
BIKES
E AVENUE
PARKING ENTRY

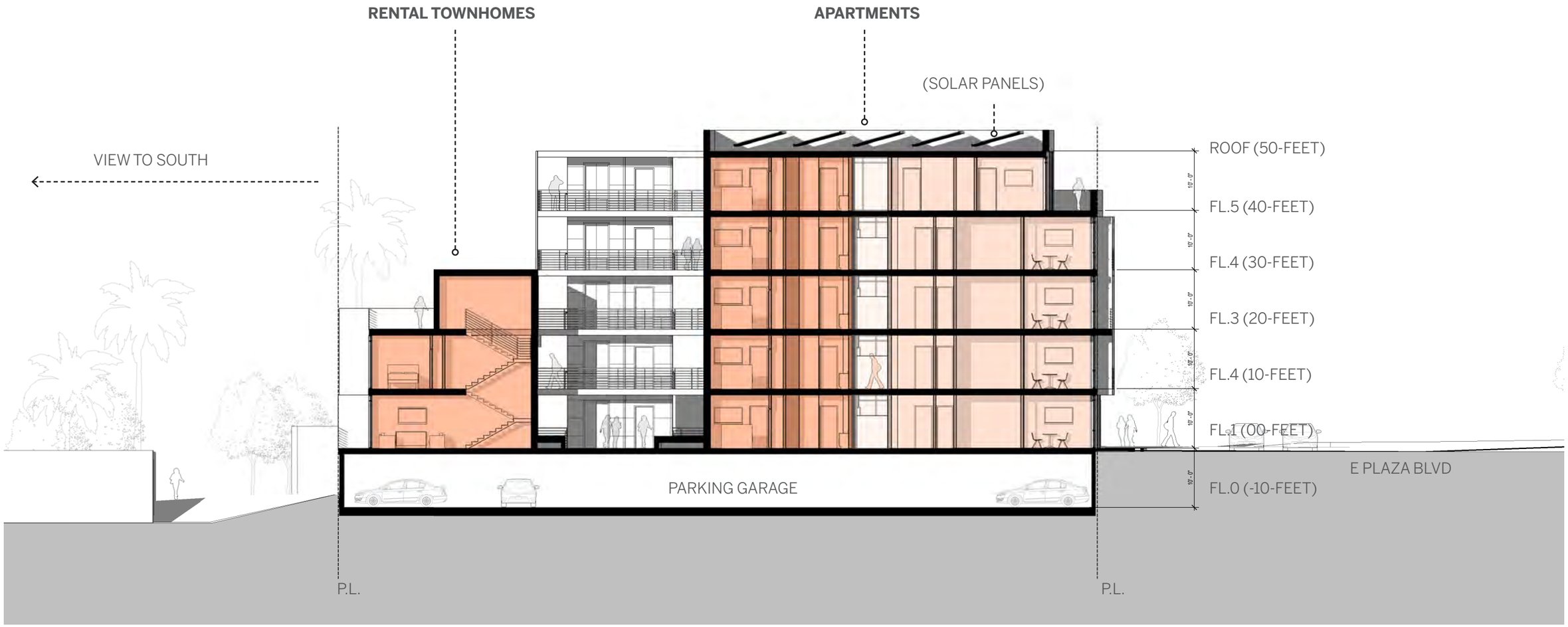

E PLAZA BLVD
E AVENUE
LOBBY
COMMON AREA
128' - 9"
16' - 0"
16' - 0"
16' - 0"
16' - 0"
16' - 0"
23' - 8 1/4"
66' - 0"
120' - 11 1/4"
26' - 5"
28' - 6 1/2"
22' - 8 1/4"
22' - 0"
22' - 0"
22' - 0"
22' - 0"
23' - 5 1/4"


E PLAZA BLVD
E AVENUE
24' - 7 1/4"
16' - 0"
16' - 0"
16' - 0"
128' - 9"
16' - 0"
16' - 0"
23' - 8 1/4"
66' - 0"
120' - 11 1/4"
26' - 5"
28' - 6 1/2"


E PLAZA BLVD
E AVENUE
24' - 7 1/4"
16' - 0"
16' - 0"
16' - 0"
128' - 9"
16' - 0"
16' - 0"
23' - 8 1/4"
66' - 0"
120' - 11 1/4"
27' - 3"
27' - 8 1/2"


E PLAZA BLVD
E AVENUE
AMENITY
24' - 8 3/4"
24' - 0"
120' - 9"
24' - 0"
24' - 0"
24' - 0 1/4"
66' - 0"
120' - 11 1/4"
25' - 5"
28' - 6 1/2"

SECTION VIEW



Site 6: Plaza Bonita Center Way ("Plaza Bonita")

Community HousingWorks and Habitat for Humanity

SITE 06
PLAZA BONITA

Nestled into hillside terrain, Plaza Bonita steps 30 townhomes along the slope to preserve views, privacy, and outdoor connectivity. A proposed trail network and community garden expand access to green space, reinforcing the site's role as both a housing hub and a wellness asset for the surrounding neighborhood.

PLAZA BONITA - AXONOMETRIC VIEW



PLAZA BONITA - AREA SUMMARIES



LEVEL 1



LEVEL 2

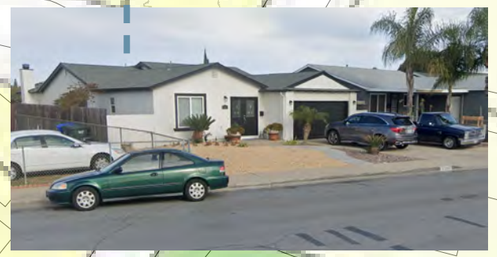
PLAZA BONITA - UNIT COUNT ANALYSIS

UNITS	CONSTR. TYPE	TOWNHOME 3 BR	TOWNHOME 4 BR	TOWNHOME 4 BR+	TOTAL
QUANTITY		15	9	6	30
TOTAL		15	9	6	30
% ACTUAL		50.00%	30.00%	20.00%	100.00%
AVG. UNIT AREA		1,915	1,915	2,455	
UNIT AREAS	TYPE VB	28725	17235	14730	60690
GARAGE		15	–	6	21
SITE PARKING			12		12

Unit areas provided are NET, defined by centerline of party walls and interior face of exterior wall and corridor wall.
Townhome 4-BR garage parking, where provided, is below home.

OVERALL AREAS	FL.0	FL. 1	FL. 2	ROOF	ACTUAL TOTAL
GROSS FLOOR AREA	2711	28244	26757	2978	60,690
PARKING	2711	4455	0	0	7,166
CONDITIONED	–	23,789	26,757	2,978	53,524

PLAZA BONITA - ZONING OVERLAY



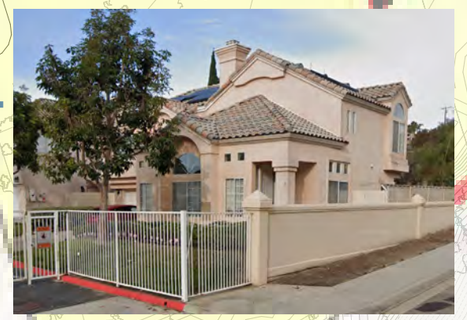
SINGLE FAMILY HOME , 1-2 FLOORS, WOOD FRAMED

OS

SWEETWATER HEIGHTS PARK

RS-1

RS-2



SINGLE FAMILY HOME , 1-2 FLOORS, WOOD FRAMED

PLAZA BONITA - SITE PLAN



PLAZA BONITA - STREET VIEW



PLAZA BONITA - COMMONS VIEW





PLAZA BONITA
CONTEXT VIEW 1



PLAZA BONITA
CONTEXT VIEW 2


TRAIL TO PARK
(12) SITE PARKING
PLAYGROUND
PARKING BELOW
PLAZA BONITA CENTERWAY
COMMUNITY GARDEN


PLAYGROUND
PLAZA BONITA CENTERWAY
COMMUNITY GARDEN

SECTION VIEW

