

**Alameda County Affordable Housing Development Program
Measure A1 Housing Bond**

HOMEOWNER HOUSING DEVELOPMENT FUND

**NOTICE OF FUNDING AVAILABILITY (NOFA) AND
REQUEST FOR PROPOSALS (RFP)**

Released November 10, 2022

Proposals Due:

*November 21, 2022
5:00 PM*

Contact for Questions:

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I. Funding Available

Through this Notice of Funding Availability (NOFA) and Request for Proposals (RFP) the Alameda County Housing and Community Development (HCD) Department announces the release of up to \$2,500,000 in Measure A1 Homeowner Housing Development funds available for County-wide geographic distribution with no regional allocations. This is the first of 3 funding opportunities that will be released for the Measure A1 Homeowner Housing Development funds. This award is intended to support critically urgent needs for projects with expiring permits or financing in Alameda County. Funding shall be used for the construction or acquisition and rehabilitation of homes for sale that remain permanently affordable to low-income, first-time homebuyer households. Land Trusts and other long-term ground lease ownership housing projects are also permitted, as long as developer meets all policies specified in the Measure A1 Implementation Policies for the Homeowner Housing Development Fund (the “Implementation Policies”). The final adopted Implementation Policies may be found at HCD’s website at www.acgov.org/cda/hcd/housing/program.htm.

II. Application Due Date

Applications must be completed on-line through Alameda County Housing and Community Development Department’s City Data Services portal at www.citydataservices.net.

Applications must be submitted by no later than November 21, 2022 (“Application Due Date”). Additional information on the on-line application process may be found in Appendix A of this RFP and will be provided at the Mandatory Bidders’ Conferences. If you have any questions, contact HCD at nick.draper@acgov.org or HCDRFP@acgov.org.

Applications become public records. Applicants should understand that, under the California Public Records Act, all documents that are submitted in response to this RFP are considered part of the public record and will be made available to the public, upon request, following the application deadline. The County reserves the right to suspend, amend, or modify the provisions of this RFP, to reject proposals, to negotiate modifications of proposals, or to award less than the full amount of funding available. Alameda County is an Equal Housing Opportunity and Accessible Housing Provider.



III. Measure A1 Overview and Implementation Policies

A. Measure A1 Background

Measure A1, the \$580 million countywide housing bond, was passed by over 73% of Alameda County voters in November 2016. It will fund three programs related to homeownership and two programs related to rental housing development. Implementation of the Bond programs is expected to be substantially completed over an eight-year period. Of the total Housing Bond, \$25 million is allocated to the Homeownership Development Program to assist in the development and long-term affordability of homeownership housing for low-income households to become first-time homebuyers.

B. Homeowner Housing Development Fund Implementation Policies

The Alameda County Board of Supervisors adopted the broad framework for the Measure A1 Housing Bond in June 2016. This is the first of 3 RFPs that will be released in the next two years to support the development of homeownership opportunities funded by the A1 Homeownership Housing Development Fund. The next RFP will be released in roughly 6 months and the remaining RFP will be released in 2024. The guiding principles for Measure A1 investment through the Homeowner Housing Development Fund are to:

- 1) Assist in the development and long-term affordability of homeownership housing for low-income, first-time homebuyer households (at a maximum of 80% of Area Median Income).
- 2) Make funds available to developers of homeownership housing to help construct or acquire and rehabilitate homes for sale to low-income qualified households, with the intent that the funds remain with the housing units as subsidy for the low-income first-time homebuyers.
- 3) Make Homeownership Development funds available for County-wide geographic distribution with no regional allocations.
- 4) Select feasible projects that can compete well for State/Federal funding and maximize leverage to produce the largest number of units possible.
- 5) Fund projects at a level to ensure viability for the life of the resale restriction; and
- 6) Ensure Bond proceeds fill a gap and not supplant other funding.
- 7)

HCD serves as lead implementation agency for the Measure A1 Housing Bond programs. Following an extensive development and public input process undertaken in 2017, the Board of Supervisors in November of 2017 adopted the Measure A1 Implementation Policies for the Homeowner Housing Development Fund (the “Implementation Policies”). The final adopted Implementation Policies may be found at HCD’s website at <https://www.acgov.org/cda/hcd/documents/FINALHomeownerHousingDevelopmentPolicies.pdf>

Following are highlights of the Implementation Policies:

- Project funds will serve households with a maximum income of 80% of Area Median



Income (AMI) for Alameda County and provide long-term affordable homeownership housing.

- Sale of homes will be restricted to “First Time Homebuyers,” and the unit must be their primary residence.
- Homeownership and financial counseling will be mandatory for homebuyers.
- Projects must give priority to Alameda County residents, those displaced from Alameda County, and Alameda County workforce.
- HCD will require a Fair Marketing Plan for each project to ensure that county resident and workforce populations will be aware of the housing opportunities to the greatest extent possible. The Marketing Plan must include a viable and proactive strategy for securing applications from population groups traditionally underrepresented in homeownership.
- Mixed-income projects including homes at moderate and/or market rate are eligible, but only the units at or below 80% AMI will receive Measure A1 funding.
- Funds can be used for new construction or acquisition and rehabilitation projects, as well as Land Trusts or other forms of long-term ground lease ownership housing.
- Projects that will permanently displace current low- or moderate-income residents are ineligible for Measure A1 funding.
- Developers must demonstrate previous success with homebuyers at 80% or below AMI.
- Uses of funds will be flexible, within the parameters of eligibility for use of general obligation bond proceeds, including acquisition, development, and construction.
- Funds for project development will be provided in the form of development loans to developers on a project basis, which will convert to deeds of trust associated with each home when purchased by the homebuyer.
- Upon sale of individual homes to eligible homebuyers, the development loan will be repaid or the homebuyers will assume a pro rata portion of the loan with new security documents.
- Layering of Measure A1 Downpayment Assistance Loan Program (DALP) funds is permitted, with an emphasis on targeting lower-income educators and first responders who meet the income requirements for the Homeowner Housing Development Program.
- Project funds should support projects with urgent funding needs
- Project funds should support projects that will break ground within 6 months of the funding award.

IV. Funded Projects Requirements

Long-term affordable homeownership housing development projects funded with Measure A1 must meet the terms and requirements of this RFP and the Homeowner Housing Development Fund Implementation Policies. In addition, projects must adhere to HCD’s “Administrative Loan Terms” – these may be found as Attachment A to the Implementation Policies. HCD also maintains policies and procedures to guide its Affordable Housing Development Program. The Policies and Procedures document has greater detail on the County’s overall rental housing program requirements and local policies as well as policies for federal funding released through HCD (e.g. CDBG, HOME, and HOPWA funding), financing and underwriting requirements, contracting requirements, and other important information. The

most current Policies and Procedures document can be found at the Alameda County Housing and Community Development Department website: <https://www.acgov.org/cda/hcd/rhd/requirements.htm>. Links to these documents are provided through the Application. Project applicants are strongly encouraged to review and understand the Measure A1 Implementation Policies, Administrative Loan Terms, and the AHDP Policies and Procedures prior to submittal of proposals through this RFP.

In this RFP process, Alameda County seeks exceptional projects that meet the County's stated priorities to expand and preserve the supply of quality affordable housing to serve the neediest households throughout the County. To that end, the County is seeking projects that, to the greatest degree possible, serve very low and extremely low income households, meet the stated priorities and goals of the Measure A1 Housing Bond, and are in the best position to move forward to construction and occupancy. HCD reserves the right to re-allocate program resources from the funding released in this RFP as needed to ensure that overall County goals are achieved.

V. RFP, Application Submission, Review and Funding Process

A. Mandatory Bidders Conference

Those interested in submitting an application in response to this RFP are required to attend a Mandatory Virtual Bidders' Conference, where HCD will present the RFP content, the application formats, and instructions for use of the City Data Services online application portal, on Monday, November 14, 2022, from 1 pm to 3 pm. [You can register using this link.](#)

B. On-Line Application Requirement

Affordable Housing Developers will apply directly to the County through HCD's online application on the on-line portal established for HCD through City Data Services (CDS), a company that provides housing, community development and human services data base management to cities and counties. The Application may be found at www.citydataservices.net. To ensure that the proposed project meets the policy and programmatic requirements of the Measure A1 Homeownership Development Fund, the on-line application requires submittal of information in a number of subject areas (e.g. developer information, project information, project design, market, financial feasibility, resident services, developer capacity, etc.). Applicants are also required to complete narratives, upload supporting documentation, and complete the Excel-based project pro forma using the downloadable template provided in the on-line Application.

A tutorial on the on-line application process will be given at the Mandatory Bidders' Conferences. Written instructions on accessing the CDS Application portal may be found at **Appendix A.**



Applicants must complete the on-line application and submit it by no later than 5 p.m. on the due date of Monday, November 21, 2022. Late applications will not be considered unless sufficient funding remains after all on-time eligible applications are reviewed, rated, ranked and awarded funds.

C. Application Organization

The Application is divided into 12 subsections. Within each section, the Application indicates whether additional documentation is required to be uploaded. Guidance on particular topics is also offered at the end of each section, with a reference to the relevant section of HCD's Affordable Housing Development Program Policies & Procedures, and/or the Measure A1 Implementation Policies. A complete list of required documentation to be uploaded may be found in Section 12 of the Application (List of Attachments).

D. Frequently Asked Questions (FAQs)

FAQs will be sent out to all participants of the Mandatory Bidders Conference. Applicants must email all questions regarding the RFP and/or application process to HCDRFP@acgov.org. HCD will respond to all questions in a consolidated Frequently Asked Question (FAQ) document that will be sent on Friday, November 18, 2022 only to those organizations that participated in the Mandatory Virtual Bidders' Conference. This FAQ will reflect questions received via email and discussed during the Conference.

All contact during the RFP process and evaluation phase shall only be through the designated email for the RFP at HCDRFP@acgov.org. Applicants shall neither contact nor lobby County staff or evaluators during the evaluation process. Attempts by the applicant to contact and/or influence application evaluators may result in disqualification of the applicant.

E. Revisions to RFP

If it becomes necessary to modify any aspect of this RFP, HCD will provide an addendum to each organization attending a Mandatory Bidders' Conference.

F. Modifications to Submittals

Applicants may not modify their Submittal at any time after the due date, except in direct response to a request from HCD for clarification. Any Submittal and proposed information items must be valid for at least 180 days after submission.

G. Expense of Preparation

HCD is not responsible for any expense incurred in preparation of submittals or in any action in connection with the process, or for the costs of any services performed in connection with submittal, interviews, or approval process.

H. Reservation of Rights

HCD reserves the right to conduct any investigation of the qualifications of any proposer that it deems appropriate, negotiate modifications to any of the items submitted, request additional information from any proposer, extend the deadline, reject any or all submittals, and waive any irregularities. HCD retains the right to negotiate the terms and services in any submittal. HCD retains the right to cancel this process, extend the deadline, re-start the process or not select any provider.

I. Review and Funding Process

Subsequent to the Application due date, Applications will be reviewed by HCD for completeness and the project's compliance with Measure A1 requirements, attainment of basic threshold requirements, and competitiveness.

Please note:

- Incomplete applications will not be accepted.
- Staff may ask clarifying questions of applicants after the Application due date and require submittal of additional documentation or responses to questions. Staff will include this information as part of the review process.
- Proposals that do not meet the basic thresholds may be rejected, may not be rated or ranked, and may not be considered for a funding award, at the Housing Director's sole discretion.
- HCD reserves the right to refuse funding for any and all applications, at the Housing Director's sole discretion.

Evaluation Process

To be considered for funding, applications will first be reviewed on the basis of whether they have met the **basic thresholds** as outlined in Part X of this RFP. Qualified projects that have passed the basic thresholds will then be scored (rated) based on the Measure A1 Homeowner Housing Development Fund evaluation criteria (the "**evaluation criteria**") as set forth in Part X of this RFP.

A County Selection Committee (CSC) will individually review, rate and rank the projects. The CSC will meet in December to review the scores and rank the proposals for final funding recommendation. HCD reserves the right to recommend funding for less than the amount requested by an applicant, and/or apportion funds between projects in cases of tie scores, as needed to expend funds in a timely fashion, and/or to achieve Measure A1 goals.

All developments financed with Measure A1 bond funds must have the support and approval of the cities in which they are located.

Recommendation to Board of Supervisors Health Committee and Board of Supervisors

Once the CSC ranking process is complete, HCD will provide staff reports and recommendations. HCD staff will submit recommendations to the Alameda County Board of Supervisors and a funding commitment resolution for each recommended project at a hearing



tentatively scheduled for December 20, 2022. Following Board of Supervisors' approval, HCD will issue a commitment letter to the awarded applicant(s) within five (5) working days. The RFP and funding process schedule may be found in **Attachment A**.

Copies of HCD staff reports to the Health Committee and Board of Supervisors will be available to project applicants and to participants of the mandatory bidder's conference. Results of the RFP process will be announced and sent to applicants no less than two weeks (10 business days) prior to the first scheduled Health Committee meeting at which the committee will take action on the staff funding recommendation. Applicants are strongly encouraged to attend the Health Committee meetings and must proactively track the dates and times of these meetings should they wish to attend. Applicants recommended for funding must be present at all committee/Board of Supervisors meetings related to their applications and should be prepared to make a 2-3 minute brief presentation on their project proposal before the Health Committee. Lack of participation could result in changes to funding recommendations.

VI. Protests/Appeals Process

HCD will abide by the following appeals policy. For the purposes of this section, applicants will be referred to as 'proposers', appeals will be referred to as 'protests' and applicants who have submitted appeals will be referred to as 'protestors'.

- A. HCD prides itself on the establishment of fair and competitive contracting procedures and the commitment made to follow those procedures. The following is provided in the event that proposers wish to protest the selection process or appeal the recommendation to award a contract once the Notices of Intent to Award/Non-Award have been issued. Protests submitted prior to issuance of the Notices of Intent to Award/Non-Award will not be accepted by the County.
 1. A protest of the award notice by a proposer must be submitted in hard copy to Michelle Starratt, HCD Director, 224 W. Winton Avenue, Room 108, Hayward CA 94544 or by email to HCDRFP@acgov.org **before 5:00 p.m. of the FIFTH (5th) business day following the date of issuance of the Notice of Intent to Award by email, NOT the date received by the Bidder of a hard copy mailed through the US postal service.** A protest received after 5:00 p.m. is considered received as of the next business day.
 2. Protests must be based on threshold determination or the points awarded to the protestor's application under the evaluation criteria. Protests may not be based on subjective criteria.
- B. The protest must contain a complete statement of the basis for the protest, including the rationale and underlying facts supporting the protest.
- C. The protest must refer to the specific portions of all documents that form the basis for the protest.

- D. The protest must include the name, address, email address, fax number and telephone number of the person representing the protestor, which will be used for communicating about the protest with the protestor regarding the protest.
- E. HCD will transmit a copy of the protest to all proposers as soon as possible after receipt of the protest.
- F. Upon receipt of written protest, the HCD Director, or designee will review and evaluate the protest and issue a written decision. The HCD Director may, at her discretion, investigate the appeal, obtain additional information, and provide an opportunity to settle the protest by mutual agreement and/or schedule a meeting with the protesting proposer and others, as appropriate, to discuss the protest.
1. The decision on the protest will be issued at least ten (10) business days prior to the first County Committee scheduled to hear recommendations. If additional levels of protest are received, the anticipated meeting date at which the recommendations will be heard may be altered.
 2. The decision will be issued by e-mail and U.S. Postal Service to the protestor and will inform the protestor whether the recommendation to the Board of Supervisors in the Notice of Intent to Award is going to change. A copy of the decision will be furnished to all proposers affected by the decision. As used in this paragraph, a proposer is affected by the decision of a protest if a decision on the protest could have resulted in a change in the recommendation in regards to their application.
- G. The decision of the HCD Director on the protest may be appealed to the County's GSA—Office of Acquisition Policy, ATTN: Contract Compliance Officer, located at 1401 Lakeside Drive, 10th Floor, Oakland, CA 94612, Fax: (510) 208-9720, before 5:00 p.m. of the FIFTH (5th) business day following the date the decision is communicated by the HCD Director (not the date the communication is received by the protestor). A protest received after 5:00 p.m. is considered received as of the next business day. A protest received after the FIFTH (5TH) business day following the date of issuance of the decision by the HCD Director shall not be considered under any circumstances by the GSA.
1. In reviewing protest appeals, GSA will not re-judge the proposal(s). The protest to the OCCR shall be limited to review of the procurement process to determine if the contracting department (HCD) materially erred in following the RFP or, where appropriate, County contracting policies or other laws and regulations.
 2. The protest must contain a complete statement of the reasons and facts for the protest.

3. The protest must refer to the specific portions of all documents that form the basis for the protest.
 4. The protest must include the name, address, e-mail address, fax number and telephone number of the person representing the protesting party.
 5. The County Agency/Department will notify all protestors of the protest as soon as possible.
- H. Upon receipt of written protest, GSA–Office of Acquisition Policy, or designee will review and evaluate the protest and issue a written decision. The GSA–Office of Acquisition Policy, may, at its discretion, investigate the protest, obtain additional information, provide an opportunity to settle the protest by mutual agreement, and/or schedule a meeting(s) with the protestor and others (as appropriate) to discuss the protest. The decision on the protest will be issued at least ten (10) business days prior to the first County Committee scheduled to hear recommendations. If additional levels of protest are received, the anticipated meeting date at which the recommendations will be heard may be altered. The decision will be communicated by e-mail, fax, or US Postal Service mail, and will inform the protestor whether or not the recommendation to the Board of Supervisors or GSA in the Notice of Intent to Award is going to change. A copy of the decision will be furnished to all Bidders affected by the decision. As used in this paragraph, a Bidder is affected by the decision on a protest if a decision on the protest could have resulted in the Bidder not being the apparent successful Bidder on the RFP.
- I. The decision of the GSA–Office of Acquisition Policy on the protest may be appealed to the Auditor- Controller’s Office of Contract Compliance & Reporting (OCCR) located at 1221 Oak St., Room 249, Oakland, CA 94612, Fax: (510) 272-6502 unless the OCCR determines that it has a conflict of interest in which case an alternate will be identified to hear the protest and all steps to be taken by OCCR will be performed by the alternate. The protestor whose Bid is the subject of the protest and all Bidders affected by the GSA–Office of Acquisition Policy’s decision on the protest have the right to appeal if not satisfied with the GSA–Office of Acquisition Policy’s decision. All protests to the Auditor-Controller’s OCCR shall be in writing and submitted within five (5) business days following the issuance of the decision by the GSA-Office of Acquisition Policy, not the date received by the protestor. A protest received after 5:00 p.m. is considered received as of the next business day. A protest received after the FIFTH (5TH) business day following the date of issuance of the decision by the GSA Office of Acquisition Policy shall not be considered under any circumstances by the GSA or the Auditor-Controller OCCR.
1. In reviewing protest appeals, the OCCR will not re-judge the proposal(s). The protest to the OCCR shall be limited to review of the procurement process to determine if the contracting department materially erred in following the Bid

- or, where appropriate, County contracting policies or other laws and regulations.
2. The protest shall specify the decision being appealed and all the facts and circumstances relied upon in support of the protest.
 3. The protest to the OCCR also shall be limited to the grounds raised in the original protest and the decision by the GSA-Office of Acquisition Policy. As such, a protestor is prohibited from stating new grounds for a protest in its protest. The Auditor-Controller (OCCR) shall only review the materials presented to, the process of and conclusions reached by the GSA-Office of Acquisition Policy or department designee and will determine whether to uphold or overturn the protest decision.
 4. The Auditor's Office may overturn the results of a bid process for ethical violations by Procurement staff, County Selection Committee members, subject matter experts, or any other County staff managing or participating in the competitive bid process, regardless of timing or the contents of a bid protest.
 5. The decision of the Auditor-Controller's OCCR is the final step of the appeal process. A copy of the decision of the Auditor Controller's OCCR will be furnished to the protestor, the Bidder whose Bid is the subject of the Bid protest, and all Bidders affected by the decision.
 6. The County will complete the Bid protest/appeal procedures set forth in this paragraph before a recommendation to award the Contract is considered by the Board of Supervisors.
 7. The procedures and time limits set forth in this paragraph are mandatory and are each Bidder's sole and exclusive remedy in the event of Bid Protest. A Bidder's failure to timely complete both the Bid protest and appeal procedures shall be deemed a failure to exhaust administrative remedies. Failure to exhaust administrative remedies, or failure to comply otherwise with these procedures, shall constitute a waiver of any right to further pursue the Bid protest, including filing a Government Code Claim or legal proceedings.

VII. Time Frame for Use of Funds

Applicants must be able to meet time parameters for the Measure A1 Homeowner Housing Development Fund, as outlined in Section D of the Implementation Policies (www.acgov.org/cda/hcd/documents/FINALHomeownerHousingDevelopmentPolicies.pdf). The Policies provide that the time frame for use of funds will be flexible, within the parameters of eligible uses of general obligation bond proceeds including; development, construction, and acquisition (acquisition of land is only eligible if construction starts within three years). This may be modified at the Housing Director's discretion, so long as the project is making

satisfactory progress towards milestones.

HCD will evaluate projects in terms of meeting the Measure A1 key goal of expanding the supply of long-term affordable homeownership housing to serve the neediest households while considering those projects that are in the best position to move forward to construction and occupancy. It is the County's intention to fund projects with a high degree of readiness and which are financially feasible and programmatically viable. It is the Project Developer's responsibility to keep HCD staff apprised of all schedules and milestones for the project. **Failure to keep HCD staff apprised could mean the loss of funds. Failure to move the project forward in a reasonable way could result in loss of funds for funded projects.** Additional submittals will be required prior to loan closing if a project is funded, as well as through the construction period and post-occupancy; these are detailed in the Affordable Housing Development Program Policies & Procedures document under Part 5-Contracting with the County.

VIII. Match, Leveraging and Measure A1 Investment

The Homeowner Housing Development Fund Implementation Policies require that projects leverage Measure A1 investment to the maximum extent possible and Measure A1 funds must fill a gap and not supplant other funding. The County will evaluate projects on the basis of their feasibility and on their leveraging of other funding sources. **Specific policies around Measure A1 investments may be found in Section G of the Implementation Policies.**

The maximum amount of Measure A1 funds allowed in projects on a per unit basis will be based on the reasonable and comparable development costs for similar projects, less the first mortgage loan and required down payment and any additional leverage. See **Attachment B to the Implementation Policies** as an example.

IX. Eligible Uses of Measure A1 Funds

Measure A1 funds may be used for a variety of project-related costs, including acquisition costs if the project is developed within a reasonable period of time, predevelopment period costs, construction period costs, permanent financing so long as the uses paid with construction financing meet Measure A1 requirements, and temporary relocation costs. Land banking and operating and services costs are not eligible uses of these funds.

X. Basic (minimum) Thresholds and Evaluation Criteria

Applications submitted in response to this RFP will be assessed against **basic thresholds and evaluation criteria** in order to evaluate, rate and rank these applications. Applications will first be reviewed by HCD staff to determine if the basic thresholds are satisfied. Projects must meet all threshold requirements in order to be considered for funding. Projects meeting threshold requirements will then be evaluated according to the rating criteria.

A. Basic Threshold Requirements

- 1) The proposed project must be located in Alameda County.
- 2) The developer must be an eligible Tier One developer. In order to meet this basic threshold, a developer must demonstrate experience and capacity to complete the project. Experience includes the successful development and completion of three projects of a similar size and scope by the developer. Capacity includes having staff assigned to the project who have worked on similar projects and whose resumes demonstrate their ability to guide the project through all stages of the development process. **For developers that do not meet these requirements, a partnership with a Tier One developer is required. See Attachment A to the Implementation Policies for more details.** Developer must demonstrate previous success with homebuyers at the 80% or below Area Median Income level.
- 3) Project funds will serve households with a maximum income of 80% of Area Median Income (AMI) for Alameda County, as published by the State of California Department of Housing and Community Development (State HCD) based on the annual income limits published by the U.S. Department of Housing and Urban Development (HUD). The current income limits in effect are found in Attachment B, and on the State HCD website: <http://www.hcd.ca.gov/grants-funding/income-limits/state-and-federal-income-limits.shtml>
- 4) Sale of homes must be restricted to “First Time Homebuyers,” and the unit must be the first-time homebuyer’s primary residence. The definition of “First Time Homebuyer” is found in Section A of the Implementation Policies.
- 5) Projects must have site control, unless the project is a scattered-site home acquisition and rehabilitation proposal. Evidence of site control must be included in the Application.
- 6) The project must be new construction, acquisition and rehabilitation, or Land Trust/long term ground lease ownership housing.
- 7) Project must provide permanent affordability. The affordability term length should be 99 years and will reset at each re-purchase or transfer to a new eligible homebuyer.
- 8) The project must be ready to break ground within 6 months of the funding award.
- 9) Requested funds must fill a financing gap. The project must not already be fully funded with permanent financing, and Measure A1 may not replace other permanent funding on the project.
- 10) Projects will not permanently displace current low- or moderate-income residents.
- 11) Final sale price must be approved by HCD, and must be affordable to households at 80

percent AMI or below as defined by the Department of Housing and Urban Development regulation as found in 24 CFR 92.217

B. Rating and Ranking Evaluation Criteria

HCD will rate and rank project applications that have passed basic threshold review using the Measure A1 Evaluation Criteria found in Attachment C. The evaluation criteria categories are as follows:

Evaluation Criteria	Score Weighting
Readiness to Proceed	19
Project Amenities and proximity (employment, transit, childcare, green building/utilities)	15
Financing	15
Targeting/Deep Affordability, Marketing, and Selection Process	17
Homeownership and Financial Counseling	16
Developer/Sponsor Experience	14
Marketability	04
Total Points	100

The three reviewers will individually score the project proposals and rate them on the degree to which they meet the respective evaluation rating and ranking criteria. The scores will then be averaged to come up with the final score for each proposal. The proposals will be ranked based on the highest to lowest scores. Please note that if an applicant has an outstanding monitoring finding from HCD or has been unresponsive during a current or previous monitoring process, as determined solely at the discretion of HCD, five (5) points shall be deducted from the overall score.

As noted previously, projects are required to meet the general Measure A1 Homeowner Housing Development Fund Implementation Policies. The Implementation Policies also provide for policy areas that can be considered in competitive processes for funding.

XI. List of Attachments

- Attachment A—RFP and Funding Process Schedule
- Attachment B—2022 Alameda County Income Limits
- Attachment C—Homeowner Housing Development Fund Evaluation Criteria
- Attachment D—Alameda County Loan Terms
- Attachment E—Alameda County Minimum Insurance Requirements



Attachment A – Funding Process Schedule

Thursday, November 10 th , 2022	RFP Release Date
Monday, November 14 th , 2022	Hold Mandatory Virtual Bidders’ Conference
Wednesday, November 16 th , 2022	Last day to submit questions for FAQs
Friday, November 18 th , 2022	Last FAQ Issuance
Monday, November 21 st , 2022	RFP Deadline
December 2022	Review applications and preparation of staff report/letter to Board of Supervisors with funding recommendations
Tuesday, December 13 th 2022	HCD to send Notice of Award to applicants and copies of staff reports to attendees of Mandatory Bidders Conference
Tuesday, January 10 th , 2022	Board of Supervisors hearing to allocate project funding after appeals period completed.

Attachment B – 2022 Alameda County Income Limits

Income Category	Number of Persons in Household					
	1	2	3	4	5	6
Extremely Low	\$ 30,000	\$ 34,300	\$ 38,600	\$ 42,850	\$ 446,300	\$ 49,750
Very Low Income	\$ 50,000	\$ 57,150	\$ 64,300	\$ 71,400	\$ 77,150	\$ 82,850
Low Income	\$ 76,750	\$ 87,700	\$ 98,650	\$ 109,600	\$ 118,400	\$ 127,150
Median Income	\$ 99,950	\$ 114,250	\$ 128,500	\$ 142,800	\$ 154,200	\$ 165,650
Moderate Income	\$ 119,950	\$ 137,100	\$ 154,200	\$ 171,350	\$ 185,050	\$ 198,750

Source: State of California Department of Housing and Community Development, “Official State Income Limits for 2022 (effective May 13, 2022)” <https://www.hcd.ca.gov/docs/grants-and-funding/inc2k22.pdf>

For the most recent information, and for determination of income limits for households larger than six persons, see the State of California Department of Housing and Community Development’s Official State Income Limits: <https://www.hcd.ca.gov/grants-and-funding/income-limits/state-and-federal-income-rent-and-loan-value-limits>



Attachment C – Homeowner Housing Development Fund Evaluation Criteria

Measure A1 HOMEOWNERSHIP HOUSING DEVELOPMENT FUND Rating and Ranking Evaluation Criteria		
EVALUATION CRITERIA	Maximum points available	SCORING DESCRIPTION
A. Readiness to Proceed	19	
1. Amount of Financing Commitments	5	Points awarded based on a percentage of total committed permanent financing sources, with exception of Measure A1 funding request . All funding sources with exception of A1 must be committed to receive maximum points. Points awarded on a sliding scale for evidence of enforceable financing commitments other than Measure A1: 5 points if all but A1 are committed; 4 points if 90-99% committed; 3 points if 80-89%; 2 points if 70-79%; 5 points if 60-69%; 1 point if 50-59%; 0 points if less than 50% committed excluding Measure A1.
2. Environmental Review Approvals	2	Sliding scale based on project's progress towards obtaining Environmental Review Approvals. 2 points if awarded, 1 if under review, and 0 if not yet sought.
3. Entitlements	2	Sliding scale based on project's progress towards obtaining Land Use or Planning Entitlements. 2 points if awarded, 1 if under review, and 0 if not yet sought.
4. Project Ownership Entity	2	2 points if project ownership entity (LLC or LP) has been formed and documentation has been submitted with Application; otherwise, 0 points. For the purposes of this criteria, a W-9, LP Agreement or Articles of Incorporation will be considered acceptable evidence of ownership entity formation.
5. Evaluation of Scope of Development and Project Plan	2	Sliding scale: 2 points for well-defined project that responds comprehensively to required components of the Project Narrative submitted with Application, and scope of development is feasible and meets Measure A1 goals and policies. Otherwise points deducted.



6. Community Outreach Plan is Completed or Underway	2	2 points if Application includes documentation that Community Outreach Plan has been completed or is underway and evidence of such engagement (presentations, flyers, sign-in-sheets, comments received, actions taken) is included with application; 1 points if Community Outreach Plan has been developed but has not begun; 0 points if no plan submitted and no actions taken.
7. Construction Start Date	4	Full points if construction will begin within 18 months of the commitment of funding by the Alameda County Board of Supervisors. 3 points if within 24 months of commitment; 2 points if within 36 months of commitments; 0 points if over 36 months. Must be able to complete environmental review and planning approval process, obtain all financing, execute HCD contract. HCD will consider project schedule and TCAC tie breaker score submitted with Application.
B. Neighborhood Access and Amenities, Project Amenities, Accessibility and Green Building	15	
8. Proximity to services that meet needs of target population(s) of the project (e.g. for family development, proximity to public schools; for senior development, proximity to senior services; for special needs, proximity to services for target population)	2	2 points if project is within 1/2 mile, 1 point if within 1 mile, 0 points if more than 1 mile away. TCAC Regulations have points for types of services needed for type of population. For a general family development, proximity to public schools shall be evaluated. For a Senior Development, proximity to a daily operated senior center or services site for seniors shall be evaluated. For a Special Needs development, proximity to services serving the target population shall be evaluated.
9. Proximity to full-scale grocery store, neighborhood market, and/or farmers' market	1	1 point if project is within 1/2 mile of a full-scale grocery store, 1/2 point if within 1 mile, 0 points if more than 1 mile away. Full-scale grocery stores have at least 25,000 gross interior square feet where staples, fresh meat, and fresh produce are sold. 1/2 point if project is within 1/4 mile of neighborhood market of 5,000 sf where staples, fresh meat, and fresh produce are sold. 1/2 point if project is within 1/2 mile of a weekly farmers' market on list of Certified Farmers' Markets maintained by CA Department of Food & Agriculture and operated at least 5 months per year.



10. Proximity to public transit station	1	1 point if project is within 1/3 mile of public bus stop, light rail station, commuter rail station, ferry terminal, bus station and/or BART station with service at least every 30 minutes during the hours of 7-9am and 4-6pm Monday-Friday. 1/2 point if within 1/2 mile of these public transit facilities, 0 points if more than 1/2 mile away.
11. Proximity to public park, recreation or community center open to the public	1	1 point if project is within 1/2 mile of a public park, recreation center or community center open to the public, 1/2 point if within 3/4 miles, 0 points if more than 3/4 mile away
12. Project exceeds minimum accessibility requirements	5	(Sliding Scale: Universal Design = full points; minimum accessibility = 0 points since it is threshold). 2 points if exceeds the minimum number of required accessible units per Section 504 of the Rehabilitation Act of 1973 by at least 20%; 3 points if exceeds minimum accessible units by at least 20% <u>plus</u> all remaining units are adaptable; 4 points if exceeds min. accessible units by at least 20%, and all remaining units adaptable <u>plus</u> 100% of project units being Visitable; 5 points if project exceeds Section 504 accessibility by 20%, remaining adaptable units, and project uses Universal Design principles.
13. Project Level of Energy Efficiency/Green Building	5	For Rehab Projects: GPR of 80+ points receives 5 points; GPR score 65-79 gets 3 points; less than GPR score of 65 gets no points. For New construction projects: GPR 140+ (Platinum) or LEED Platinum receives 5 points; GPR 110-139 (Gold) gets 4 points; GPR 80-109 (Silver) or LEED Silver gets 2 points, less than these standards gets no points. Hybrid Rehab/New Construction Projects will receive a weighted score dependent on the number of units associated with each type of development.
D. Match, Leveraging, and Measure A1 Investment	15	
14. Additional Match Provided beyond Minimum Requirements	5	Sliding Scale based on degree to which match exceeds minimum amount required per the Measure A1 Implementation Policies. Ratio of total confirmed proposed match to minimum required amount. If ratio =>30, then full 5 points given (i.e. proposed match is 30x minimum required); if ratio is 25-29, 4 points; if ratio is 20-24, 3 points; if ratio is 15-19, 2 points; if ratio is 1-14, 1 point.



15. Leveraging of Measure A1 Funding Based on Permanent Commitments	5	Degree to which enforceable permanent financing commitments have been received to leverage Measure A1 funds. Based on amount of enforceable permanent financing commitments from sources other than Measure A1 as percentage of requested amount of Measure A1, as follows: 0 points for less than 25%; 1 point: 25-49%; 2 points: 50-99%; 3 points 100% to 149%; 4 points 150% to 199%; 5 points: >200%.
16. Amount of Measure A1 Investment Per Project - Based on Permanent Financing Need	5	Ratio of total proposed Measure A1 funds as a percentage of total project costs (TPC) based on permanent financing need. 0 points if Applicant is seeking maximum A1 funds per Policies. For 9% TCAC projects, 1 point if A1 is >25% but less than 30% of TPC; 2 points if A1 is >20% but less than 25%; 3 points if A1 is >15% but less than 20% of TPC; 4 points if A1 is >10% but less than 15% of TPC; 5 points is A1 is less than 10% of TPC. For 4% TCAC projects, 1 point if A1 is >30% but less than 40% of TPC; 2 points if A1 is >20% but less than 30% TPC; 3 points if A1 is >10% but less than 20% TPC; 4 points if A1 is >5% but less than 10% TPC; 5 points if A1 is less than 5% TPC. <u>For project not seeking tax credits, will use 9% TCAC scale.</u>
E. Targeting, Marketing and Selection Process	17	
17. Project Marketing Plan meets county standard	2	<i>Full points if Affirmative Fair Housing Marketing Plan attached with application, otherwise 0 points</i>
18. Project serves Alameda County residents, those displaced from Alameda County, and Alameda County workforce.	2	Full points if marketing materials and selection process are targeted towards county residents, displaced county residents, and county workforce, Otherwise 0 points.
19. Project seeks to promote homeownership in populations that have been historically underrepresented	2	Sliding scale base on inclusivity of the marketing materials and selection process towards underrepresented populations.
20. Maximum Sales Price Calculation meets Measure A1 policies.	2	Full points if yes, 0 points if no
21. Affordability Term and Resale Restrictions meet Measure A1 policies.	2	Full points if yes, 0 points if no
22. Market demand for the specific project at its specific	2	Full point if well evidenced; 0 points if no. Must be documented in Market Study submitted with application.



location		
23. Unit prices are affordable compared to comparable homes included in the market study	5	<i>Sliding Scale, Narrative should be based on the Market Study and fully justify Unit prices as compared to comparable market rate homes in the area.</i>
F. Homeownership and Financial Counseling	15	
24. Homebuyer Education Partnership	5	5 points if developer has partnered with with a provider of first-time homebuyer education and counseling. In order to be awarded points, partners must have HUD certified homebuyer counselors. Full points of developer has these resources in-house and provides evidence.
25. First Time Homebuyer education materials	5	full points if well designed and fully defined, 3 point if in need of further improvement
26. Affordability Analysis is well defined and reasonable	5	Sliding scale based on subjective analysis of Affordability Analysis. Projects receiving full points should include credible values and explanations for proposed Household income level, assumptions about down payment, perm loan interest and term, max % of income to be spent on housing costs, any secondary silent loans, proposed HOA fees, unit size and household size assumptions
H. Developer/Sponsor Experience	14	
33. Completing more than 3 similar projects or a combination of equivalent, dissimilar projects on time and within budget	3	3 points if all projects listed completed construction within past 10 years; 2 points if some projects listed completed construction within past 10 years; 1 point if all projects listed completed construction more than 10 years ago.
34. Lead Staff (Project Manager) Experience	2	2 points if PM has completed at least 2 similar projects or a combination of equivalent, dissimilar projects is full points, 1/2 points if they completed 1 project, 0 points if they have not completed any projects
35. Lead Staff (Project Manager) Capacity	1	Working on up to 3 projects (including one in the application) or a combination of equivalent, dissimilar projects is full points, more than 3 projects, 0 points.
36. Strength of Development Team (Architect, GC, Legal, Financial Consultant)	3	Other team members (architect, general contractor, legal, financial consultant) have worked on at least 3 similar projects(including one in the application) or a combination of equivalent, dissimilar projects is full points. If other team members have worked on 2 similar projects, deduct 0.5 point; 1 similar project, deduct 1 point

37. Experience meeting Local/Targeted Hiring Goals	1	The applicant submits evidence of meeting local/targeted hiring goals in at least 3 previous affordable housing developments completed in the past 10 years. 1 point if yes, 0 points if no.
38. Developer has local government reference letter for past performance, including monitoring performance.	4	The applicant submits written letter of reference/recommendation from housing director or equivalent level from jurisdiction other than jurisdiction in which proposed Measure A1 project located. 4 points if letter provides positive recommendation on developer's ability to deliver affordable housing project on-time and on-budget and have no unresolved findings and/or issues with respect to monitoring performance. Deduct points accordingly.
Marketability	4	
Units will be absorbed quickly	2	1 point if within 6 months, 0.5 point if between 6 months and one 1 year, 0 points if longer than 1 year
Sale price at least 10% below market price	2	Full point if yes; 0 points if no
TOTAL POSSIBLE POINTS	100	



Attachment D – Alameda County Loan Terms

Key Terms for Alameda County Loans

These are our Key Terms and do not represent all requirements of the County funding. For additional detail, please see the Alameda County HCD Affordable Housing Development Program Policies and Procedures, Request for Proposals and Loan Documents available on our website at: <https://www.acgov.org/cda/hcd/> that includes the following:

- Contract (must be approved at a Board of Supervisors meeting)
- Loan Agreement
- Regulatory Agreement
- Promissory Note
- Deed of Trust

Term	In general, a 59-year loan term and regulatory period is required for affordable housing projects funded by HCD. This term has, on occasion, been reduced with the Housing Director’s approval to 55 years in tax credit projects, when borrower's counsel justifies the reduction due to tax credit requirements. The term begins as of the date of initial occupancy, which can be set by either the Certificate of Occupancy or by the first occupancy of the building as reported in the closeout report.
Interest Rate	3% simple interest, owed as of the date of disbursement unless the Promissory Note indicates otherwise.
Payments	<p>8) HCD loan may be amortized over a 59-year period, with equal payments throughout the term (amortized loan); or</p> <p>9) In special needs projects that serve Extremely Low-Income Households, payments may be deferred, at the Housing Director’s discretion in order to make the project financially feasible; or</p> <p>10) HCD loan may be repaid through a proportionate share of residual receipts. HCD may allow the General Partner of the borrower partnership to retain up to 50% of the residual receipts as an "Incentive Management Fee" but may restrict this to only 25% if there are soft lenders in addition to HCD sharing repayment from residual receipts. Should the Partnership Agreement not allow the GP to keep the full amount of the Incentive Management Fee, HCD will require that the amount of the soft lender share of residual receipts be increased to capture those funds.</p>



Security	Deed of Trust recorded against fee title or leasehold interest.
Deed Restrictions	The County Regulatory Agreement must be recorded against the fee interest on the property and in senior lien position to bank loan documents. The County's Regulatory Agreement includes nondiscrimination based on the source of a tenant's income.
Income Restrictions	Income restrictions on units are based on the funding source invested in the project. The regulatory agreement will provide specific details. The number of units restricted is determined by the amount of the County loan and type of funds.
Rent Increases	Rent increases are subject to the requirements of the funding source(s) invested in the project. Rent may be increased by not more than 5% annually (unless approved in writing by the Housing Director in advance of the increase). HCD's Regulatory Agreement includes language that requires acceptance of rental assistance programs like Shelter Plus Care and Section 8 Vouchers.
Replacement Reserve	0.6% of the replacement cost of the structure annually, up to \$600 per unit for family developments and \$500 per unit for senior developments.
Operating Reserve	Three months of operating expenses must be capitalized at conversion. Developers must make payments in schedule approved by the County until the reserve reaches 6 months of operating expenses. A larger deposit is encouraged.
Developer Fees	15% of total development costs up to a maximum of \$2,000,000 for rehabilitation or adaptive reuse; and \$2,500,000 for new construction (subject to state law and county negotiations regarding developer fees in 4% tax credit projects).
Retention	HCD will require a retention of \$100,000 or 15% of loan amount, whichever is less, with a minimum of \$50,000. This will be budgeted from the developer fee and held as a performance retention.
Asset/Partnership Management Fees	Combined \$25,000 limit with no escalator; unpaid fees do not accrue; any fees above this amount or escalators must come from borrower's 50% Incentive Management Fee. The amount of this retention is currently under review.
Monitoring Fees	HCD will charge a monitoring fee for each HCD-restricted unit. The current fee is \$300 per restricted unit per year.

Insurance Minimums	<ol style="list-style-type: none"> 1. Workers Compensation: to the extent required by law, including Employer's Liability coverage, at least \$1,000,000 each accident 2. Commercial General Liability: \$2,000,000 per occurrence 3. Commercial Automobile Liability: \$1,000,000 per occurrence 4. Builder's Risk/Property: 100% of property replacement value 5. Commercial Crime: covering all officers and employees, for loss of HCD loan proceeds caused by dishonesty 6. Borrower must ensure that any general contractor or subcontractors maintain the insurance in #1-3 in the amount of \$1,000,000 each. 7. Commercial General Liability and Automobile Liability insurance policies must be endorsed to name as an additional insured HCD, and its officers, agents, employees and members of the County Board of Supervisors.
Records	Records must be maintained for the length of time required by Federal requirements, and at least 5 years from their creation, or such longer period as required by applicable regulations
Reports	<ol style="list-style-type: none"> 1. Quarterly progress reports required during construction and with any invoice; 2. Quarterly reports required during the first year of operations, starting from certificate of occupancy; 3. Annual Reports required (within 180 days of the end of the fiscal year) after the first year and for the term of the loan.
Change Orders	For construction period loans, construction change orders are subject to HCD's approval.

Subcontracts	<ol style="list-style-type: none"> 1. Contractor must submit proof that subcontractors are not debarred prior to construction loan closing. 2. HCD requires competitive bidding for all subcontractors.
Construction Contingency	<ol style="list-style-type: none"> 1. New Construction: 10% required at initial application but can drop down to 5% remaining after construction bids are known. 2. Rehab: 15% construction contingency required.



Hiring	The County’s loan may trigger Davis Bacon and/or Prevailing Wages, and First Source requirements may be triggered. If Borrower or its contractors and subcontractors create jobs due to the procurement of the County contract, they must follow certain requirements that are detailed in the County contract (i.e. First Source Program requirements and Federal Section 3 requirements)
Subordination	HCD will not accept standstill provisions or enter into a standstill agreement requested by senior lenders that prohibits HCD from exercising remedies during a specified period after a default
HCD’s Costs	Borrower (or Project) to pay for required 3 rd party environmental review (NEPA/CEQA), HCD's legal costs associated with development and execution of project legal documents, wage monitoring associated with the project, and construction management costs associated with overseeing the progress of construction.



Attachment E – Alameda County Minimum Insurance Requirements

COUNTY OF ALAMEDA MINIMUM INSURANCE REQUIREMENTS

Without limiting any other obligation or liability under this Agreement, the Contractor, at its sole cost and expense, shall secure and keep in force during the entire term of the Agreement or longer, as may be specified below, the following minimum insurance coverage, limits and endorsements:

TYPE OF INSURANCE COVERAGES		MINIMUM LIMITS
A	Commercial General Liability Premises Liability; Products and Completed Operations; Contractual Liability; Personal Injury and Advertising Liability, Abuse, Molestation, Sexual Actions, and Assault and Battery	\$1,000,000 per occurrence (CSL) Bodily Injury and Property Damage
B	Commercial or Business Automobile Liability All owned vehicles, hired or leased vehicles, non-owned, borrowed and permissive uses. Personal Automobile Liability is acceptable for individual contractors with no transportation or hauling related activities	\$1,000,000 per occurrence (CSL) Any Auto Bodily Injury and Property Damage
C	Workers' Compensation (WC) and Employers Liability (EL) Required for all contractors with employees	WC: Statutory Limits EL: \$100,000 per accident for bodily injury or disease
D	Professional Liability/Errors and Omissions Includes endorsements of contractual liability	\$1,000,000 per occurrence \$2,000,000 aggregate
E	Directors and Officers Liability Including Employment Practices Liability	\$1,000,000 per occurrence
F	Employee Dishonesty (ED) and Crime (C) (ED) Required only if a significant amount of funding is advanced to contractor. (C) Required only if contractor keeps significant sums of money at premises	(ED) Minimum of 75% of the Funding (C) Minimum daily amount kept on premises

G

Endorsements and Conditions:

1. **ADDITIONAL INSURED:** All insurance required above with the exception of Commercial or Business Automobile Liability, Workers' Compensation and Employers Liability, and Professional Liability shall be endorsed to name as additional insured: County of Alameda, its Board of Supervisors, the individual members thereof, and all County officers, agents, employees, volunteers, and representatives. The Additional Insured endorsement shall be at least as broad as ISO Form Number CG 20 38 04 13. Employee Dishonest and Crime Insurance Policy shall be endorsed to name as Loss Pay (as interest may arise): County of Alameda, its Board of Supervisors, the individual members thereof, and all County officers, agents, employees, volunteers, and representatives.
2. **DURATION OF COVERAGE:** All required insurance shall be maintained during the entire term of the Agreement. In addition, Insurance policies and coverage(s) written on a claims-made basis shall be maintained during the entire term of the Agreement and until 3 years following the later of termination of the Agreement and acceptance of all work provided under the Agreement, with the retroactive date of said insurance (as may be applicable) concurrent with the commencement of activities pursuant to this Agreement.
3. **REDUCTION OR LIMIT OF OBLIGATION:** All insurance policies, including excess and umbrella insurance policies, shall include an endorsement and be primary and non-contributory and will not seek contribution from any other insurance (or self-insurance) available to the County. The primary and non-contributory endorsement shall be at least as broad as ISO Form 20 01 04 13. Pursuant to the provisions of this Agreement insurance effected or procured by the Contractor shall not reduce or limit Contractor's contractual obligation to indemnify and defend the Indemnified Parties.
4. **INSURER FINANCIAL RATING:** Insurance shall be maintained through an insurer with a A.M. Best Rating of no less than A:VII or equivalent, shall be admitted to the State of California unless otherwise waived by Risk Management, and with deductible amounts acceptable to the County. Acceptance of Contractor's insurance by County shall not relieve or decrease the liability of Contractor hereunder. Any deductible or self-insured retention amount or other similar obligation under the policies shall be the sole responsibility of the Contractor.
5. **SUBCONTRACTORS:** Contractor shall include all subcontractors as an insured (covered party) under its policies or shall verify that the subcontractor, under its own policies and endorsements, has complied with the insurance requirements in this Agreement, including this Exhibit. The additional Insured endorsement shall be at least as broad as ISO Form Number CG 20 38 04 13.
6. **JOINT VENTURES:** If Contractor is an association, partnership or other joint business venture, required insurance shall be provided by one of the following methods:
 - Separate insurance policies issued for each individual entity, with each entity included as a "Named Insured" (covered party), or at minimum named as an "Additional Insured" on the other's policies. Coverage shall be at least as broad as in the ISO Forms named above.
 - Joint insurance program with the association, partnership or other joint business venture included as a "Named Insured".
7. **CANCELLATION OF INSURANCE:** All insurance shall be required to provide thirty (30) days advance written notice to the County of cancellation.
8. **CERTIFICATE OF INSURANCE:** Before commencing operations under this Agreement, Contractor shall provide Certificate(s) of Insurance and applicable insurance endorsements, in form and satisfactory to County, evidencing that all required insurance coverage is in effect. The County reserves the rights to require the Contractor to provide complete, certified copies of all required insurance policies. The required certificate(s) and endorsements must be sent as set forth in the Notices provision.