

December 16, 2022

## Kassis Property – Rancho Cordova

# Project Description

**Location:** Folsom Boulevard – APN# 075-0450-009  
**City of Rancho Cordova, Sacramento County, CA**  
Total Gross Project Area: 41.07 -acres

Due to inaction by the Planning Department of the City of Rancho Cordova, Trumark Homes is officially withdrawing its Initial Application, which proposed to build 245 single-family homes, a public park, and public trail connection. We have no choice but to submit a new housing development application for the same site, attached to this letter. The New Application proposes residential development as required per the City of Rancho Cordova General Plan, Zoning, and Folsom Boulevard Specific Plan. The Specific Plan designates the 41-acre Kassis site as Residential Mixed-Use District. The Specific Plan allows a residential density of 6.1 to 40 homes per acre allowing up to 1,600 homes. Ten Acres of the site has been identified to assist the City in meeting its RHNA obligations and assumes 240 homes for lower income households. Consistent with the Specific Plan, the New Application proposes 440 new homes, including a 252-unit affordable housing neighborhood along Folsom Boulevard. The New Application also includes a public park and public trail connection. The New Application is covered under the protections of, SB 330, including the Housing Accountability Act (HAA), and other streamlining provisions that require the project to be consistent with the General Plan and the Specific Plan which serves as the zoning regulations for the Kassis site.

## Site Planning:

The 41.07-acre site has four varying edge conditions driving site design. The most unique and valuable condition is the 1,900 lineal feet of American River shoreline. The water's edge is approximately 20' below the site elevation and is not directly accessible for pedestrians due to riparian growth and a steep riverbank. Piers, docks or boat access is not possible. However, the views and setting are spectacular. The new application proposes twenty-nine (29) 4,000 square foot lots fronting the American River with 2-story single-family homes. The new application proposes a total of sixty-seven (67) 4,000 square foot lots and an additional one-hundred-twenty-one (121) 2,900 square foot lots sharing the lower terrace of the site closest to the American River.

The second condition is Folsom Boulevard. Folsom Boulevard provides the primary access to the site. Folsom Boulevard is a 2-lane collector street running parallel to the American River and Highway 50. Land uses along Folsom range from dated single-family residential, to dated convenience retail and commercial uses. A new light-rail line runs parallel to Folsom on the opposite side of the street with a station within a 10-minute walk of the site. Public transportation advocates clearly support higher density residential land uses adjacent to public transportation. The new application proposes 252 affordable garden-style apartments on the 10-acres fronting Folsom Boulevard. A public street will bisect the affordable site providing access to the lower terrace with a 2-acre public park and 188 single-family homes.

The third edge condition is a fence line along the northeast edge of the site backing to a 1/2-acre lot neighborhood called Tiffany Farms. A trail easement also runs along this north edge connecting to the river's edge. The New Application maintains the trail connection while also providing appropriate buffers to the adjacent Tiffany Farms lots. The New Application provides a full street as a buffer to this neighborhood with a trail along the North edge.

The final edge condition includes the rear fence line of existing 1 and 2-story single-family homes on approximately 6,000 square foot lots within the Tiffany West neighborhood. Most of these homes site above, and look over the Kassis site. The homes are dated. A secondary site access occurs along the East edge of the site from within this existing neighborhood. As planned when Tiffany West was developed, Stirling Park Drive will extend into, and connect to the new proposed development, and provide a needed secondary access. The New Application proposes a combination of streets, small-lot single-family homes, and 3-story garden apartments along this edge.

LAND USE SUMMARY					
Item	Unit	Count	Area (sq. ft.)	Volume (cu. ft.)	Value (\$)
Single-Family Detached	Units	100	100,000	1,000,000	10,000,000
Multi-Family (Garden Apartments)	Units	100	100,000	1,000,000	10,000,000
Public Open Space	Sq. Ft.	10,000	10,000	100,000	1,000,000
Streets	Sq. Ft.	100,000	100,000	1,000,000	10,000,000
Landscaping	Sq. Ft.	100,000	100,000	1,000,000	10,000,000
Utilities	Sq. Ft.	100,000	100,000	1,000,000	10,000,000
Other	Sq. Ft.	100,000	100,000	1,000,000	10,000,000
<b>Total</b>		<b>200</b>	<b>400,000</b>	<b>4,000,000</b>	<b>40,000,000</b>

- Overall Project Elements Legend**
- 1. Existing parcel (shaded in light blue)
  - 2. Proposed Multi-Family (shaded in light green) - 100 units
  - 3. Proposed Single-Family (shaded in light yellow) - 100 units
  - 4. Open Space (shaded in light purple) - 10,000 sq. ft.
  - 5. Streets (shaded in light orange) - 100,000 sq. ft.
  - 6. Landscaping (shaded in light pink) - 100,000 sq. ft.
  - 7. Utilities (shaded in light grey) - 100,000 sq. ft.
  - 8. Other (shaded in light brown) - 100,000 sq. ft.

MULTI-FAMILY PROJECT DATA	
Project Name	Project Number: 22
Address	City: Newport Beach, CA
Project Description	4,000 sq. ft. Multi-Family (Garden Apartments)
Project Status	Phase 1: 100 Units
Project Budget	\$10,000,000
Project Schedule	Start: 2023, End: 2025
Project Team	Architect: Trumark Homes, Inc.
Project Contact	Phone: 949.555.1234
Project Website	www.trumarkhomes.com

LOCAL MARKET TRENDS						
Year	2020	2021	2022	2023	2024	2025
Units Sold	1,200	1,500	1,800	2,000	2,200	2,500
Average Price	\$250,000	\$275,000	\$300,000	\$325,000	\$350,000	\$375,000
Inventory	100	120	140	160	180	200
Days on Market	45	50	55	60	65	70
Market Outlook	Stable	Growing	Strong	Very Strong	Peak	Declining

DETACHED RESIDENTIAL						
Year	2020	2021	2022	2023	2024	2025
Units Sold	1,000	1,200	1,400	1,600	1,800	2,000
Average Price	\$300,000	\$320,000	\$340,000	\$360,000	\$380,000	\$400,000
Inventory	150	180	210	240	270	300
Days on Market	60	65	70	75	80	85
Market Outlook	Stable	Growing	Strong	Very Strong	Peak	Declining



**Housing Program:**

Aside from the required 240-unit minimum, 10-acre affordable housing site, market research overwhelmingly suggested providing homes with price-points attainable by young couples, and young and maturing families. The bulk of home sales in this part of Rancho Cordova are in the \$400,000's. The Kassis property's location near the river, regional recreation, and light rail direct to downtown Sacramento, makes the site ideal for new home construction, bringing new families to an area that needs retail and community support. Based on our current design assumptions the New Application proposes the following:

Product	Kassis Segmentation		
	Home Square Footage Average	Lot Size Square Footage	Unit Count
Riverfront 50 x80 Lots	2,750	4,000	29
Single Family 50 x 80 Lots	2,750	4,000	38
Single Family Small Lots	2,200	2,900	121
3-story Garden Apartments	800	Apartment	252
Site Total	627,650 gross sf		440

**Architectural Styles:**

The New Application submittal includes massing elevations for homes matching the general description above. The architectural styles were well received by Staff and City Council interviews from the Initial Application. The proposed architectural elevations resemble a historical connection to Central Valley California architecture including farmhouse, craftsman and prairie styles. Contemporary versions of these styles have gained popularity and are included. Design and style refinements will occur in coordination with objective city design standards through the SB 330 approval process. Elevations for all proposed buildings are included in the attached design review booklet. Here are some examples:

**Elevations of the homes on 4,000 square foot lots measuring 50' wide x 80' deep**



**Elevations of the homes on 2,900 square foot lots measuring 45' wide x 65' deep**



**Elevations of the 3-story Apartments**



**Further Site Details:**

The northern portion of the site (lower terrace) will be raised approximately six feet to remove those lots from the flood zone. A retaining wall will be incorporated at the rear of the river view lots providing for flat, usable rear yards above the wall. At the base of the six-foot retaining wall, a 20’ minimum wide landscaped lot that will run the entire length of the river edge. A publicly accessible passive trail occurs in this landscaped lot. The trail connects to the internal sidewalk system and internal 2-acre public park. River overlook nodes connect the neighborhood and community to the river.

A landscaped detention basin located in the center of the 41-acre site will serve as dual-use, park and storm water treatment, which will be irrigated in the summer months to maintain landscaping and community aesthetics. A community gathering space is planned at the southern tip of the park. A site plan also provides a connection for pedestrians and cyclist at the existing eastern easement allowing easy access to Rod Beaudry Drive, River Bend Park, and destinations beyond.

The site provides for an easy commute to downtown Sacramento with nearby freeway access, an existing light rail station within cycling distance, and a light rail station a short walk from the site. The site also provides excellent recreational opportunities with the 444-acre River Bend Park and the 23-mile American River Parkway multiuse trail accessible through the connecting neighborhood to the east.

The Apartment site includes a single-story private clubhouse and recreation area to be accessed by residents only.



RIGHT ELEVATION



REAR ELEVATION



LEFT ELEVATION



FRONT ELEVATION

## HOUSING CRISIS ACT of 2019 – SB 330

### PRELIMINARY APPLICATION FORM

#### PURPOSE

This form serves as the preliminary application for housing development projects seeking vesting rights pursuant to SB 330, the Housing Crisis Act of 2019.

#### GENERAL INFORMATION

An applicant for a housing development project that includes (1) residential units (2) a mix of commercial and residential uses with two-thirds of the project's square footage used for residential purposes; or (3) transitional or supportive housing, shall be deemed to have submitted a preliminary application upon provision of all of the information listed in this Preliminary Application form and payment of the permit processing fee to the agency from which approval for the project is being sought.

After submitting this Preliminary Application to the local agency, an applicant has 180 days to submit a full application or the Preliminary Application will expire.

#### Submittal Date Stamp\*1,2:



\*1Submittal of all the information listed and payment of the permit processing fee freezes fees and development standards as of this date, unless exceptions per Government Code § 65889.5(o) are triggered.

\*2Note: Record keeping pertaining to which standards and fees apply at date of submittal is imperative, as **penalties may apply for imposing incorrect standards**

#### Notes:

1. California Environmental Quality Act (CEQA) and Coastal Act standards apply.
2. After submittal of all of the information required, if the development proponent revises the project to change the number of residential units or square footage of construction changes by 20 percent or more, excluding any increase resulting from Density Bonus Law, the development proponent must resubmit the required information so that it reflects the revisions.

**SITE INFORMATION**

1. **PROJECT LOCATION** - The specific location, including parcel numbers, a legal description, and site address, if applicable.

Street Address \_\_\_\_\_ Unit/Space Number \_\_\_\_\_

Legal Description (Lot, Block, Tract) \_\_\_\_\_ Attached? YES  NO

Exhibit "A" Legal Description  
The land described herein is situated in the State of California, County of Sacramento, City of Rancho Cordova, described as follows:  
  
Parcel 2, as said parcel is shown on that certain Parcel Map entitled "Portion of Roulter 82-48/100A, and of Boyd 157-85/100A, Rancho Rio De Los Americanos, recorded December 26, 1973, in Book 16 of Parcel Maps, at Page 5.  
  
Excepting therefrom, all that portion of said land as conveyed to Sharon Capobianco, an unmarried woman, in that certain Deed recorded August 28, 1968, as Book 9508-26, Page 0191 of Official Records.  
  
Also excepting therefrom, Parcels 1, 2 and 3 as shown on the map entitled "Parcel Map Subdivision No. FM-2015-004-D1 Parcel Two of 16 PM 5 A Portion of Roulter 82-48 / 100A Rancho Rio De Los Americanos, said map filed for recorded on June 21, 2015, in Book 227 of Parcel Maps, Page 3, Sacramento County records.  
  
Said land being shown as "Unsurveyed Remainder," on map last referenced above.  
  
As described in that certain Certificate of Compliance recorded July 3, 2016, in Book 20160703, Page 388, Official Records.

Assessor Parcel Number(s) APN 075-0450-009

2. **EXISTING USES** - The existing uses on the project site and identification of major physical alterations to the property on which the project is to be located.

The existing use of the property is fallow land and an old non-native, non-producing walnut orchard.

3. **SITE PLAN** - A site plan showing the building(s) location on the property and approximate square footage of each building that is to be occupied.

Attached? YES  NO

4. **ELEVATIONS** - Elevations showing design, color, material, and the massing and height of each building that is to be occupied.

Attached? YES  NO

5. **PROPOSED USES** - The proposed land uses by number of units and square feet of residential and nonresidential development using the categories in the applicable zoning ordinance.

The proposed use will be consistent with the Folsom Boulevard Specific Plan, whereby 10-acres of the 41.4 acre Kassis property is designated as a housing opportunity site allocated for high density for rent affordable housing. The 10-acres closest to Folsom Blvd, will consist of 252 attached affordable apartments with a net density of 24 d.u./ac. The remaining 31.4-acres to be developed with 188 for sale market rate homes, comprising of 67 - 50'x80' lots of detached residential and 121 small lots of detached residential.

a. **RESIDENTIAL DWELLING UNIT COUNT:**

Please indicate the number of dwelling units proposed, including a breakdown of levels by affordability, set by each income category.

	Number of Units
Market Rate	188
Managers Unit(s) – Market Rate	3
Extremely Low Income	
Very Low Income	
Low Income	
Moderate Income	249
<b>Total No. of Units</b>	<b>440</b>
<b>Total No. of Affordable Units</b>	<b>249</b>
<b>Total No. of Density Bonus Units</b>	<b>0</b>

Other notes on units:

6. **FLOOR AREA** - Provide the proposed floor area and square footage of residential and nonresidential development, by building (attach relevant information by building and totals here):

	Residential	Nonresidential	Total
<b>Floor Area (Zoning)</b>	656,524	3,508	660,032
<b>Square Footage of Construction</b>	<b>656,524</b>	<b>3,508</b>	<b>660,032</b>

7. **PARKING** - The proposed number of parking spaces:

752 Market Rate Housing + 396 Apartment Spaces / Total 1148 Parking Spaces

8. **AFFORDABLE HOUSING INCENTIVES, WAIVERS, CONCESSIONS and PARKING REDUCTIONS** - Will the project proponent seek Density Bonus incentives, waivers, concessions, or parking reductions pursuant to California Government Code Section 65915?

YES  NO

If "YES," please describe:



9. **SUBDIVISION** – Will the project proponent seek any approvals under the Subdivision Map Act, including, but not limited to, a parcel map, a vesting or tentative map, or a condominium map?

YES  NO

If "YES," please describe:

1 Large Lot Tentative Map, 1 Small Lot Vesting Tentative Maps, Final Maps, Architectural Design Review (Market Rate and Apartment Site); Grading and Improvement Plans, Model Complex Permit, Building Permits

10. **POLLUTANTS** – Are there any proposed point sources of air or water pollutants?

YES  NO

If "YES," please describe:

11. **EXISTING SITE CONDITIONS** – Provide the number of existing residential units on the project site that will be demolished and whether each existing unit is occupied or unoccupied. Provide attachment, if needed.

	Occupied Residential Units	Unoccupied Residential Units	Total Residential Units
Existing	0	0	0
To Be Demolished	0	0	0

12. **ADDITIONAL SITE CONDITIONS** –

a. Whether a portion of the property is located within any of the following:

i. A very high fire hazard severity zone, as determined by the Department of Forestry and Fire Protection, pursuant to Section 51178?

YES  NO

ii. Wetlands, as defined in the United States Fish and Wildlife Service Manual, Part 660 FW 2 (June 21, 1993)?

YES  NO

iii. A hazardous waste site that is listed pursuant to Section 65962.5, or a hazardous waste site designated by the Department of Toxic Substances Control pursuant to Section 25356 of the Health and Safety Code?

YES  NO

- iv. A special flood hazard area subject to inundation by the 1 percent annual chance flood (100-year flood) as determined by any official maps published by the Federal Emergency Management Agency?

YES  NO

- v. A delineated earthquake fault zone as determined by the State Geologist in any official maps published by the State Geologist, unless the development complies with applicable seismic protection building code standards adopted by the California Building Standards Commission under the California Building Standards Law (Part 2.5 (commencing with Section 18901) of Division 13 of the Health and Safety Code), and by any local building department under Chapter 12.2 (commencing with Section 8875) of Division 1 of Title 2?

YES  NO

- vi. A stream or other resource that may be subject to a streambed alteration agreement pursuant to Chapter 6 (commencing with Section 1600) of Division 2 of the Fish and Game Code?

YES  NO

If "YES" to any, please describe:

Approved CLOMR-F issued for subject property.

- b. Does the project site contain historic and/or cultural resources?

YES  NO

If "YES," please describe:

Small fragments of ground stone, obsidian flakes, shell and glass fragments were identified. Please refer to Stantec's Final Cultural Resources Investigations for the Kassis property dated October 20, 2022 for full content.

- c. Does the project site contain any species of special concern?

YES  NO

If "YES," please describe:

Please refer to Madrone Ecological Biological Resources Assessment, updated February 2022 for full content. Pre-construction surveys will be conducted per the requirements set forth in the report and prior to any ground disturbance activities.

d. Does the project site contain any recorded public easement, such as easements for storm drains, water lines, and other public rights of way?

YES  NO

If "YES," please describe:

Please refer to Placer Title Company Preliminary Title Report, dated October 14, 2022 and existing site condition exhibit.

e. Does the project site contain a stream or other resource that may be subject to a streambed alteration agreement pursuant to Chapter 6 (commencing with Section 1600) of Division 2 of the Fish and Game Code? Provide an aerial site photograph showing existing site conditions of environmental site features that would be subject to regulations by a public agency, including creeks and wetlands.

YES  NO

If "YES," please describe and depict in attached site map:

[Empty box for site map description]

13. **COASTAL ZONE** - For housing development projects proposed to be located within the coastal zone, whether any portion of the property contains any of the following:

a. Wetlands, as defined in subdivision (b) of Section 13577 of Title 14 of the California Code of Regulations.

YES  NO

b. Environmentally sensitive habitat areas, as defined in Section 30240 of the Public Resources Code.

YES  NO

c. A tsunami run-up zone.

YES  NO

d. Use of the site for public access to or along the coast.

YES  NO

14. **PROJECT TEAM INFORMATION** - The applicant's contact information and, if the applicant does not own the property, consent from the property owner to submit the application.

Applicant's Name Garrett Hinds / Heide Antonescu

Company/Firm Trumark Homes

Address 3001 Bishop Drive Unit/Space Number Suite 100

City San Ramon State CA Zip Code 94583

Telephone (925) 999-3970/(925) 999-3967 Email ghinds@trumarkco.com / hantonescu@trumarkco.com

Are you in escrow to purchase the property? YES  NO

**Property Owner of Record**

Same as applicant  Different from applicant

Name (if different from applicant) TH Rancho Cordova LLC, a California limited liability company

Address 3001 Bishop Drive Unit/Space Number Suite 100

City San Ramon State CA Zip Code 94583

Telephone (925) 999- Email tbosowski@trumarkco.com

**Optional: Agent/Representative Name** \_\_\_\_\_

Company/Firm \_\_\_\_\_

Address \_\_\_\_\_ Unit/Space Number \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Telephone \_\_\_\_\_ Email \_\_\_\_\_

**Optional: Other** (Specify Architect, Engineer, CEQA Consultant, etc.) \_\_\_\_\_

Name Jeff Potts

Company/Firm SDG Architects Inc.

Address 3361 Walnut Blvd. Unit/Space Number 120

City Brentwood State CA Zip Code 94513

Telephone (925) 634-7000 Email JPotts@sdgarchitectsinc.com

Primary Contact for Project:  Owner  Applicant  Agent/Representative  Other

### PROPERTY OWNER AFFIDAVIT

Before the application can be accepted, the owner of each property involved must provide a signature to verify the Preliminary Application is being filed with their knowledge. Staff will confirm ownership based on the records of the City Engineer or County Assessor. In the case of partnerships, corporations, LLCs or trusts, the agent for service of process or an officer of the ownership entity so authorized may sign as stipulated below.

- **Ownership Disclosure.** If the property is owned by a partnership, corporation, LLC or trust, a disclosure identifying the agent for service of process or an officer of the ownership entity must be submitted. The disclosure must list the names and addresses of the principal owners (25 percent interest or greater). The signatory must appear in this list of names. A letter of authorization, as described below, may be submitted provided the signatory of the letter is included in the Ownership Disclosure. Include a copy of the current partnership agreement, corporate articles, or trust document as applicable.
- **Letter of Authorization (LOA).** A LOA from a property owner granting someone else permission to sign the Preliminary Application form may be provided if the property is owned by a partnership, corporation, LLC or trust, or in rare circumstances when an individual property owner is unable to sign the Preliminary Application form. To be considered for acceptance, the LOA must indicate the name of the person being authorized to file, their relationship to the owner or project, the site address, a general description of the type of application being filed and must also include the language in items 1-3 below. In the case of partnerships, corporations, LLCs or trusts, the LOA must be signed by the authorized signatory as shown on the Ownership Disclosure or in the case of private ownership by the property owner. Proof of Ownership for the signatory of the LOA must be submitted with said letter.
- **Grant Deed.** Provide Copy of the Grant Deed if the ownership of the property does not match local records. The Deed must correspond exactly with the ownership listed on the application.
- **Multiple Owners.** If the property is owned by more than one individual (e.g., John and Jane Doe, or Mary Smith and Mark Jones) signatures are required of all owners.

1. I hereby certify that I am the owner of record of the herein previously described property located in the City of Rancho Cordova APN# 075-0450-009 which is involved in this Preliminary Application, or have been empowered to sign as the owner on behalf of a partnership, corporation, LLC, or trust as evidenced by the documents attached hereto.
2. I hereby consent to the filing of this Preliminary Application on my property for processing by the Department of Planning at the City of Rancho Cordova for the sole purpose of vesting the proposed housing project subject to the Planning and Zoning ordinances, policies, and standards adopted and in effect on the date that this Preliminary Application is deemed complete.
3. Further, I understand that this Preliminary Application will be terminated and vesting will be forfeited if the housing development project is revised such that the number of residential units or square footage of construction increases or decreases by 20 percent or more, exclusive of any increase resulting from the receipt of a density bonus, incentive, concession, waiver, or similar provision, and/or an application requesting approval of an entitlement is not filed with the City of Rancho Cordova within 180 days of the date that the Preliminary Application is deemed complete.
4. By my signature below, I certify that the foregoing statements are true and correct.

Signature     Tony Bosowski      
 Printed Name     Tony Bosowski      
 Date     December 16, 2022    

Signature \_\_\_\_\_  
 Printed Name \_\_\_\_\_  
 Date \_\_\_\_\_

# DEVELOPMENT APPLICATION/ SB 330 PRE-APPLICATION

## KASSIS | RANCHO CORDOVA, CA

Folsom Blvd. Specific Plan			
Chapter 4 - Development Standards			
Chapter 5 - Kassis Opportunity Site			
Zone	FBSP - FB-RMU		
FBSP / RCMC Section	Zoning Standard	Proposed	
FBSP Table 4-1	<b>Development Density</b>	Minimum Maximum	6.1 du/AC. 40 du/AC.
FBSP Ch. 5	<b>Development Density (Kassis Opportunity Site)</b>	10 Ac. Min.	24 du/AC. min.
FBSP Table 4-1	<b>Floor Area Ratio</b>	Minimum Maximum	0.2 No Maximum
FBSP Table 4-1	<b>Setback</b>		per zoning
	Front - general		10 ft.
	Side - Interior lot / detached lots		n/a
	Side - interior lot / attached lots		0 ft.
	Side - street side / corner lot		10 ft.
	Side - zero lot line		n/a
	Rear - In general		10 ft.
	Rear - setback to alley ROW		n/a
	Interior		0 ft.
	Interior - attached units		0 ft.
	Interior - detached units		5 ft.
	Interior - zero lot line		0 ft. / 10 ft.
FBSP Table 4-1	<b>Height</b>		per zoning
	Primary Structure	Maximum	50 ft.
	Accessory / Secondary Units	Maximum	25 ft.
FBSP Table 4-1	<b>Encroachments</b>		per zoning
	Awnings, Canopy, Eave, Sill, Cornice, and Similar	Maximum	2 ft.
	Balcony, Fire Escape, Outside Stairway,	Maximum	3 ft.
	Bay Window	Maximum	2 ft.
	Front Yard Porch or Stoop	Maximum	3 ft.
FBSP Table 4-1	<b>Parking Ratio Maximum</b>	The number of vehicle parking spaces shall not exceed 150 percent of the minimum parking ratio. Where no parking is required the maximum parking allowance is two spaces.	per zoning
RCMC 23.719.040	<b>Off-Street Parking</b>		per zoning
	<b>Single Family Dwelling</b>	2/Unit	
	<b>Multi-Family</b>		
	1 Bed Units	1 / Unit	
	2 & 3 Beds	2 / Unit	
	4 or more Beds	2 / Unit	
	Guest Parking	0.2/Unit	
FBSP Table 4-1	<b>Common Open Space</b>	Not Required	per zoning

Note: See Folsom Blvd. Specific Plan, Municipal Code and consult with Planning Department for Additional Information and requirements.

### PROJCT TEAM INFO:

**CLIENT**  
**TRUMARK HOMES**  
 3001 BISHOP DRIVE, SUITE 100  
 SAN RAMON, CA 94583  
 TEL: 925.999.3970  
 CONTACT: GARRETT HINDS  
 GHINDS@TRUMARKCO.COM

**CIVIL ENGINEER**  
**MACKAY & SOMPS**  
 5142 FRANKLIN DRIVE, SUITE B  
 PLEASANTON, CA 94588  
 TEL: 925.225.0690  
 CONTACT: GREG MANESS  
 GMANESS@MSCE.COM

**ARCHITECT**  
**SDG ARCHITECTS**  
 3361 WALNUT BLVD. SUITE 120  
 BRENTWOOD, CA 94513  
 TEL: 925.634.7000  
 CONTACT: JEFF POTTS  
 JPOTTS@SDGARCHITECTSINC.COM

### SHEET INDEX:

- A0.00 COVER SHEET
- SHEET 1 PRELIMINARY LANDSCAPE PLAN
- SHEET 1 EXISTING SITE CONDITIONS
- A0.01 SITE CONTEXT
- A1.00 SMALL LOT STREET SCAPE
- A1.01 SMALL LOT - PLAN 1 FRONT ELEVATIONS
- A1.02 SMALL LOT - PLAN 1 CONTEMPORARY CRAFTSMAN ELEVATIONS
- A1.03 SMALL LOT - PLAN 1 MODERN PRAIRIE ELEVATIONS
- A1.04 SMALL LOT - PLAN 1 MODERN FARMHOUSE ELEVATIONS
- A1.05 SMALL LOT - PLAN 2 FRONT ELEVATIONS
- A1.06 SMALL LOT - PLAN 2 CONTEMPORARY CRAFTSMAN ELEVATIONS
- A1.07 SMALL LOT - PLAN 2 MODERN PRAIRIE ELEVATIONS
- A1.08 SMALL LOT - PLAN 2 MODERN FARMHOUSE ELEVATIONS
- A1.09 SMALL LOT - PLAN 3 FRONT ELEVATIONS
- A1.10 SMALL LOT - PLAN 3 CONTEMPORARY CRAFTSMAN ELEVATIONS
- A1.11 SMALL LOT - PLAN 3 MODERN PRAIRIE ELEVATIONS
- A1.12 SMALL LOT - PLAN 3 MODERN FARMHOUSE ELEVATIONS
- A2.00 50' X 80' LOTS STREETSCAPES
- A2.01 50' X 80' LOTS - PLAN 1 FRONT ELEVATIONS
- A2.02 50' X 80' LOTS - PLAN 1 CONTEMPORARY CRAFTSMAN ELEVATIONS
- A2.03 50' X 80' LOTS - PLAN 1 MODERN PRAIRIE ELEVATIONS
- A2.04 50' X 80' LOTS - PLAN 1 MODERN FARMHOUSE ELEVATIONS
- A2.05 50' X 80' LOTS - PLAN 2 FRONT ELEVATIONS
- A2.06 50' X 80' LOTS - PLAN 2 CONTEMPORARY CRAFTSMAN ELEVATIONS
- A2.07 50' X 80' LOTS - PLAN 2 MODERN PRAIRIE ELEVATIONS
- A2.08 50' X 80' LOTS - PLAN 2 MODERN FARMHOUSE ELEVATIONS
- A2.09 50' X 80' LOTS - PLAN 3 FRONT ELEVATIONS
- A2.10 50' X 80' LOTS - PLAN 3 CONTEMPORARY CRAFTSMAN ELEVATIONS
- A2.11 50' X 80' LOTS - PLAN 3 MODERN PRAIRIE ELEVATIONS
- A2.12 50' X 80' LOTS - PLAN 3 MODERN FARMHOUSE ELEVATIONS
- A3.01 BUILDING TYPE 3S-24A - ELEVATIONS - FRONT & RIGHT
- A3.02 BUILDING TYPE 3S-24A - ELEVATIONS - REAR & LEFT
- A3.03 BUILDING TYPE 3S-30B - ELEVATIONS - FRONT & RIGHT
- A3.04 BUILDING TYPE 3S-30B - ELEVATIONS - REAR & LEFT
- A3.05 BUILDING TYPE 3S-36A - ELEVATIONS - FRONT & RIGHT
- A3.06 BUILDING TYPE 3S-36A - ELEVATIONS - REAR & LEFT
- A3.07 CLUBHOUSE ELEVATIONS

### VICINITY MAP:



NOT TO SCALE

Kassis  
 Rancho Cordova, CA  
 December 16, 2022

**TRUMARK HOMES**  
 3001 Bishop Drive, Suite 100, San Ramon, CA 94583  
 925.648.8300

**MACKAY & SOMPS**  
 ENGINEERS PLANNERS SURVEYORS

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COVER SHEET  
 A0.00

## LAND USE SUMMARY

Village	Land Use	Typical Lot Size	Gross Acres	Net Acres	Dwelling Units	Gross Density	Net Density
1	Small Lot Villa Residential (detached)	50' x 80'	11	10	67	6.1	6.7
2	Cluster Lots (detached)	45' x 65'	17.1	15.2	121	7.1	8.0
3	Affordable Apartments (attached)	Flats	10	10	252	25.2	25.2
<b>Subtotal</b>			<b>38.1</b>	<b>35.2</b>	<b>440</b>	<b>11.5</b>	<b>12.5</b>
Detention / Water Quality Basin (HOA)			0.7	0.7			
Neighborhood Park (CRPD)(3)			1.9	1.9			
Landscape (HOA)				0.03			
Neighborhood Green (City)				1.4			
Neighborhood Green (City)				0.4			
Landscape Paseo (HOA)				0.5			
Landscape (HOA)				0.3			
Encroachment Area (Private)(4)				0.2			
Existing Driveway (Private)				0.05			
Private Drive (HOA)				0.3			
Folsom Boulevard ROW				0.4			
<b>Subtotal</b>			<b>3.3</b>	<b>6.2</b>			
<b>Total</b>			<b>41.4</b>	<b>41.4</b>	<b>440</b>		

## Overall Project Elements Legend

- ① Existing private drive (Lot N).
- ② Proposed Multi-use path, typ. Path is 10' except when adjacent to Lot D - Private Drive. At this location, the width of the path varies from 6'-10'.
- ③ Open space access easement and asphalt path, typ.
- ④ Fencing at lot lines, typ. Exact fencing type at each location to be determined.
- ⑤ Asphalt path to Rod Beaudry Drive

## MULTI-FAMILY

### PROJECT DATA

Jurisdiction	Rancho Cordova, CA		
Existing Zoning	FB-RMU - Residential Mixed Use		
Gross Land Area (Including Easements and Dedications)	478,511 S.F.	10.99 ACRES	
Net Land Area (Not including Easements and Dedications)	436,757 S.F.	10.03 ACRES	
Total Units Proposed	252		
Density Proposed per Gross Acre (DU/AC.)	22.94		
Density Proposed per Net Acre (DU/AC.)	25.13		
<b>PARKING SUMMARY</b>			
Standard Stalls			386
Compact Stalls			0
Accessible Stalls	2%	7.92	10
Total Proposed			396
Total Required	1 Bedroom = 1 Space per unit	1	120
Per Rancho Cordova	2 Bedroom = 2 Spaces per unit	2	66
Municipal Code Table	3 Bedroom = 2 Spaces per unit	2	66
23.719-1			384
Covered Parking			252

FLOOR AREA PROPOSED (Private Balcony area & Garages Excluded)						
	3s-24A 24 Units	3s-30B 30 Units	3s-36A 36 Units		Clubhouse Building	Total
Level 1	6,356	8,310	9,510		3,508 S.F.	
Level 2	6,356	8,310	9,510		0	
Level 3	6,356	8,310	9,510		0	
Building Floor Area	19,068	24,930	28,530		3,508 S.F.	
Total Floor Area (sf)	<b>38,136</b>	<b>49,860</b>	<b>114,120</b>		<b>3,508</b>	
Total Gross Floor Area Proposed						205,624 S.F.
Floor Area Ratio Proposed (With Easements)						0.43

PORCHES & DECKS				
	1st FLOOR	2nd FLOOR	3rd FLOOR	
U1	142 S.F.	142 S.F.	114 S.F.	
U2A	143 S.F.	143 S.F.	82 S.F.	
U2B	120 S.F.	120 S.F.	78 S.F.	
U3	160 S.F.	160 S.F.	146 S.F.	
U3A	160 S.F.	160 S.F.	128 S.F.	
<b>TOTAL</b>				
3s-24A	1,128 S.F.	1,128 S.F.	904 S.F.	3,160 S.F.
3s-30B	1,454 S.F.	1,454 S.F.	1,136 S.F.	4,044 S.F.
3s-36A	1,738 S.F.	1,738 S.F.	1,364 S.F.	4,840 S.F.
<b>TOTAL</b>	<b>2,582 S.F.</b>	<b>2,582 S.F.</b>	<b>2,040 S.F.</b>	<b>12,044 S.F.</b>

ADDITIONAL BUILDING	
CLUBHOUSE	3,508 S.F.

## DETACHED RESIDENTIAL

SMALL LOTS				50X80 LOTS			
Plan	Plan SF	# of Plans	Total SF	Plan	Plan SF	# of Plans	Total SF
1	2,000	40	80,000	1	2,500	22	55,000
2	2,200	40	88,000	2	2,750	22	60,500
3	2,400	41	98,400	3	3,000	23	69,000
<b>SubTotal</b>		<b>121</b>	<b>266,400</b>	<b>SubTotal</b>		<b>67</b>	<b>184,500</b>
<b>TOTAL SF</b>			<b>450,900</b>				





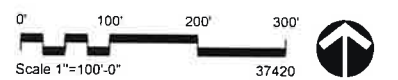
# Kassis Property

Existing Site Conditions

Rancho Cordova, California

December 16, 2022

Sheet 1







SITE NOT TO SCALE



VIEW ALONG FOLSOM BOULEVARD



VIEW OUT TO FOLSOM BOULEVARD



WEST EDGE



WEST EDGE AT RIVER



EAST EDGE



EAST EDGE

Kassis  
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December 16, 2022



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SITE CONTEXT  
A0.01

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PLAN 2 MODERN FARMHOUSE

PLAN 1 CONTEMPORARY CRAFTSMAN

PLAN 3 MODERN PRAIRIE

Kassis  
Rancho Cordova, CA  
December 16, 2022

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A1.00  
SMALL LOT STREET SCAPE

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**EXTERIOR MATERIALS**

CONTEMPORARY CRAFTSMAN ELEVATION

CEMENT PLASTER FINISH  
 COMP. SHINGLE ROOFING  
 2X WINDOW TRIM  
 DECORATIVE GARAGE DOOR  
 DECORATIVE CORBEL w/ KICKER  
 STONE VENEER

MODERN PRAIRIE ELEVATION

CEMENT PLASTER FINISH  
 COMP. SHINGLE ROOFING  
 2X WOOD WINDOW TRIM  
 DECORATIVE GARAGE DOOR  
 HORIZONTAL WOOD SIDING

MODERN FARMHOUSE ELEVATION

BOARD AND BATTEN SIDING  
 COMP. SHINGLE ROOFING  
 2X WOOD WINDOW TRIM  
 DECORATIVE GARAGE DOOR  
 DECORATIVE CORBEL w/ KICKER



CONTEMPORARY CRAFTSMAN



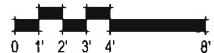
MODERN FARMHOUSE



MODERN PRAIRIE

Kassis  
 Rancho Cordova, CA  
 December 16, 2022

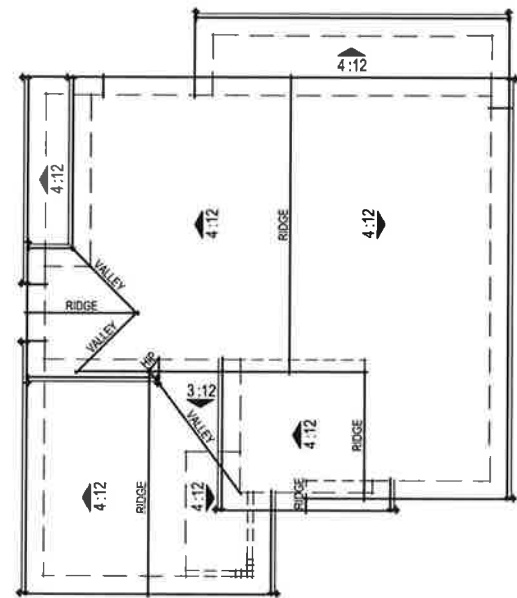
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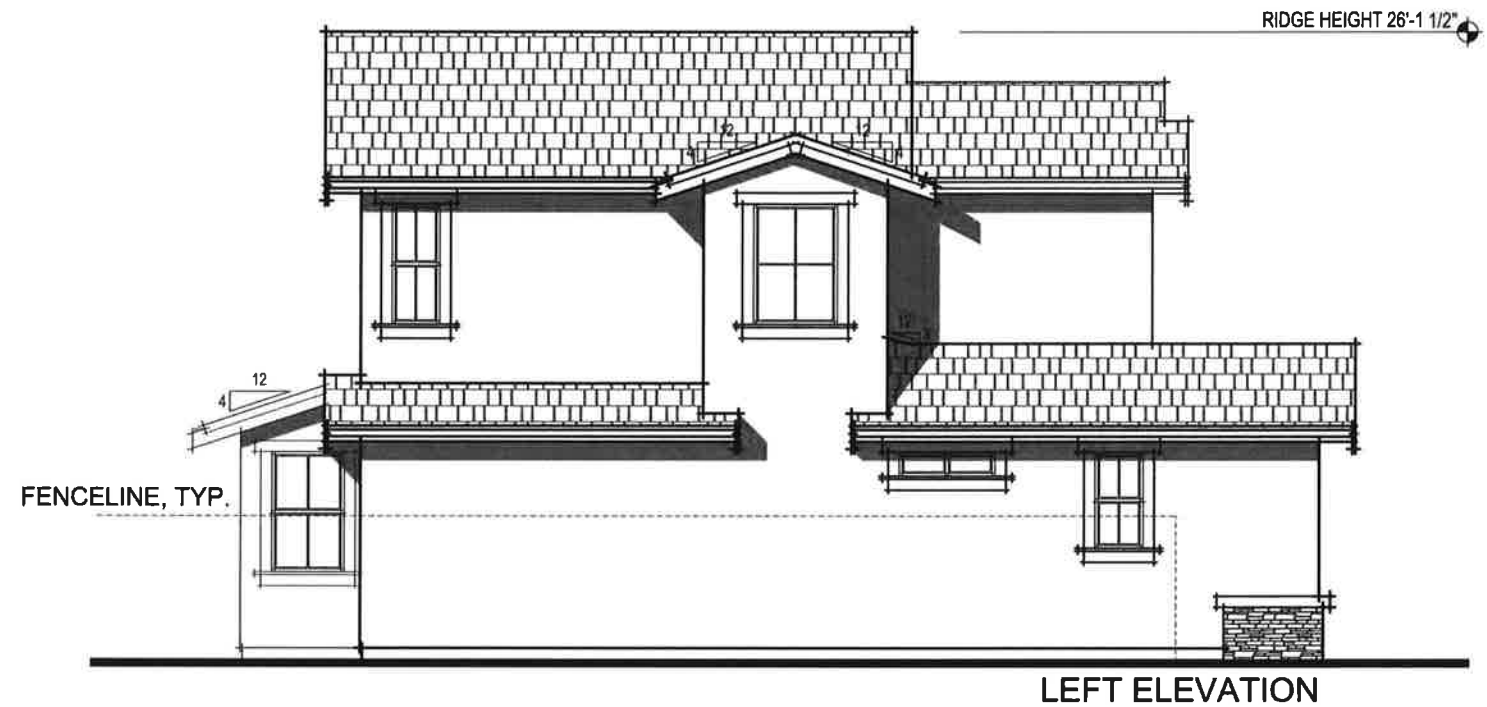
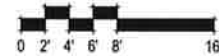
SMALL LOT - PLAN 1 FRONT ELEVATIONS  
 A1.01

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ROOF PLAN



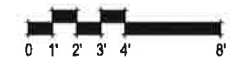
LEFT ELEVATION



RIGHT ELEVATION



REAR ELEVATION



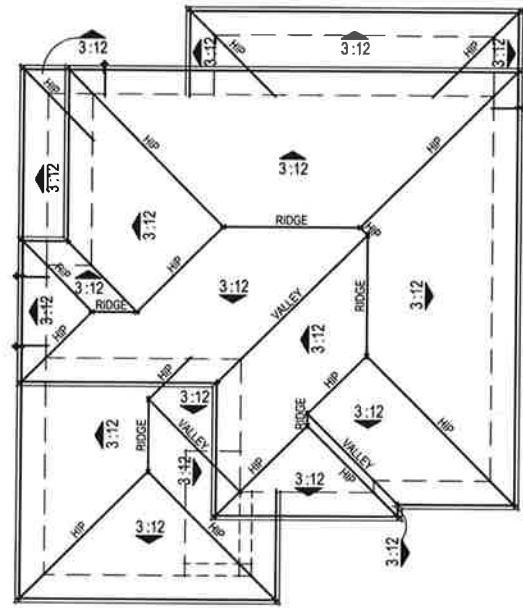
Kassis  
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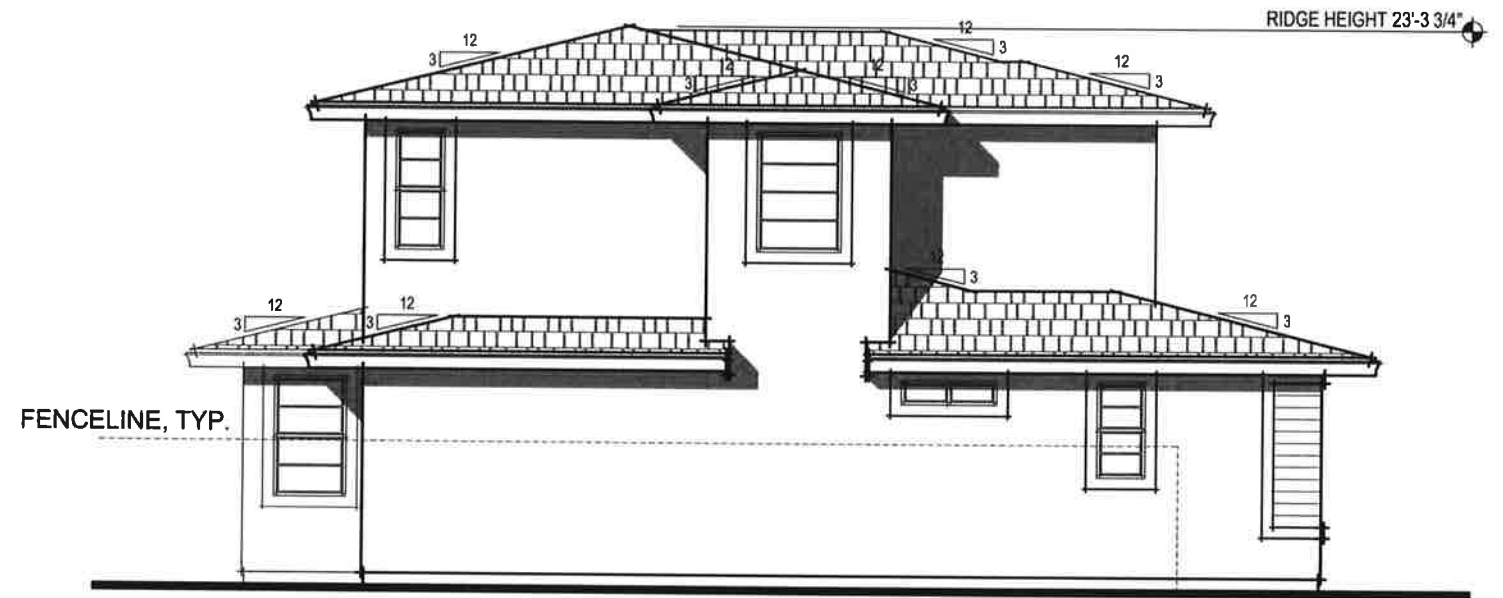
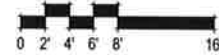
SMALL LOT - PLAN 1 CONTEMPORARY CRAFTSMAN ELEVATIONS  
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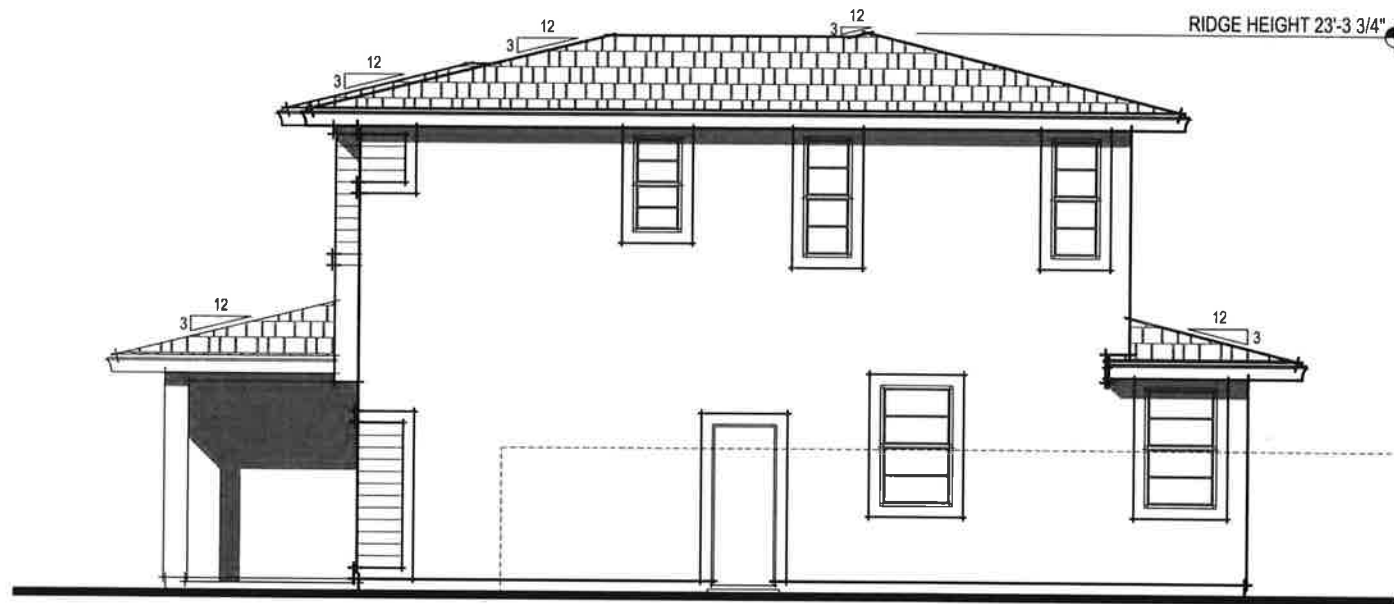




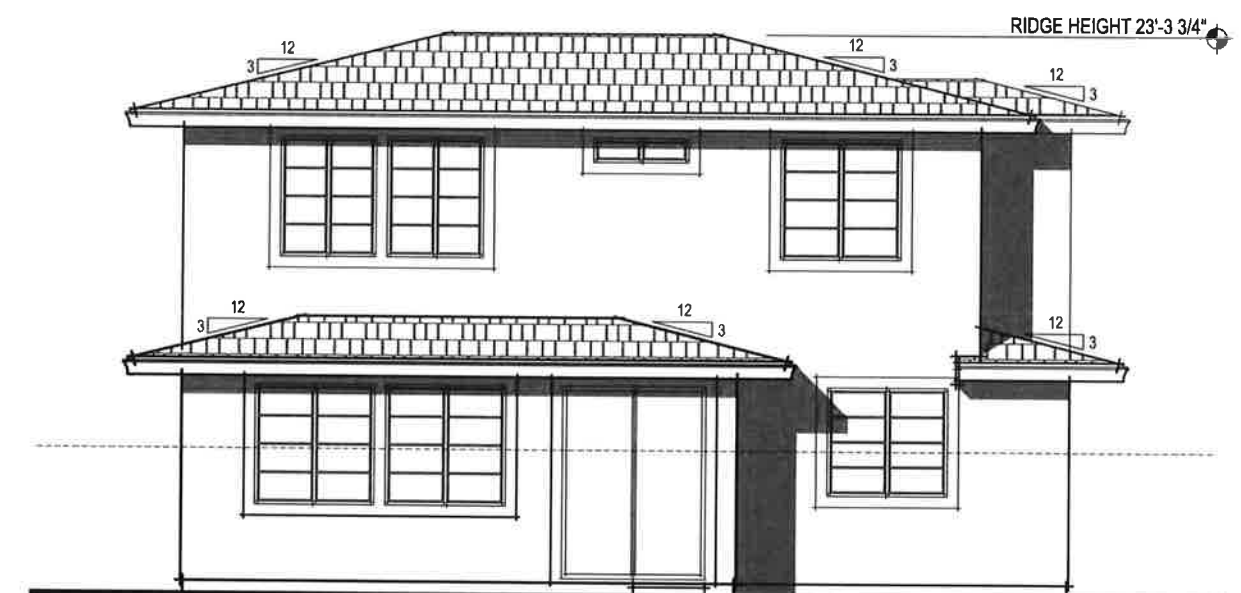
ROOF PLAN



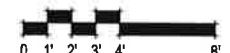
LEFT ELEVATION



RIGHT ELEVATION



REAR ELEVATION



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 Rancho Cordova, CA  
 December 16, 2022

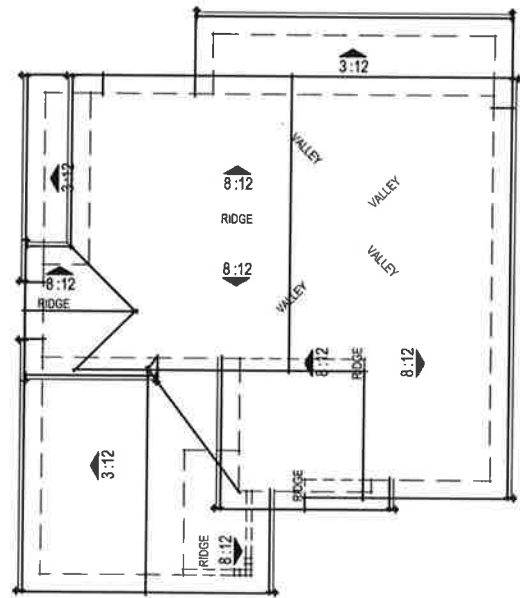
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SMALL LOT - PLAN 1 MODERN PRAIRIE ELEVATIONS

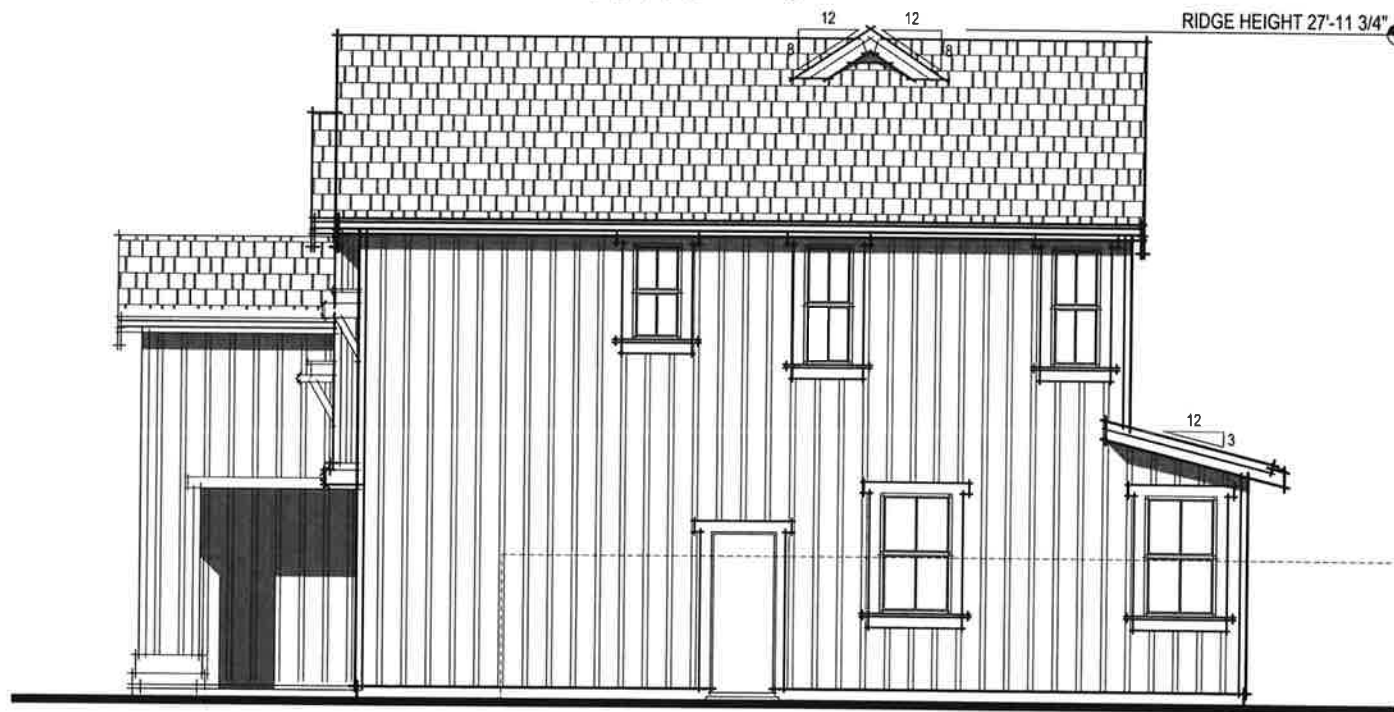
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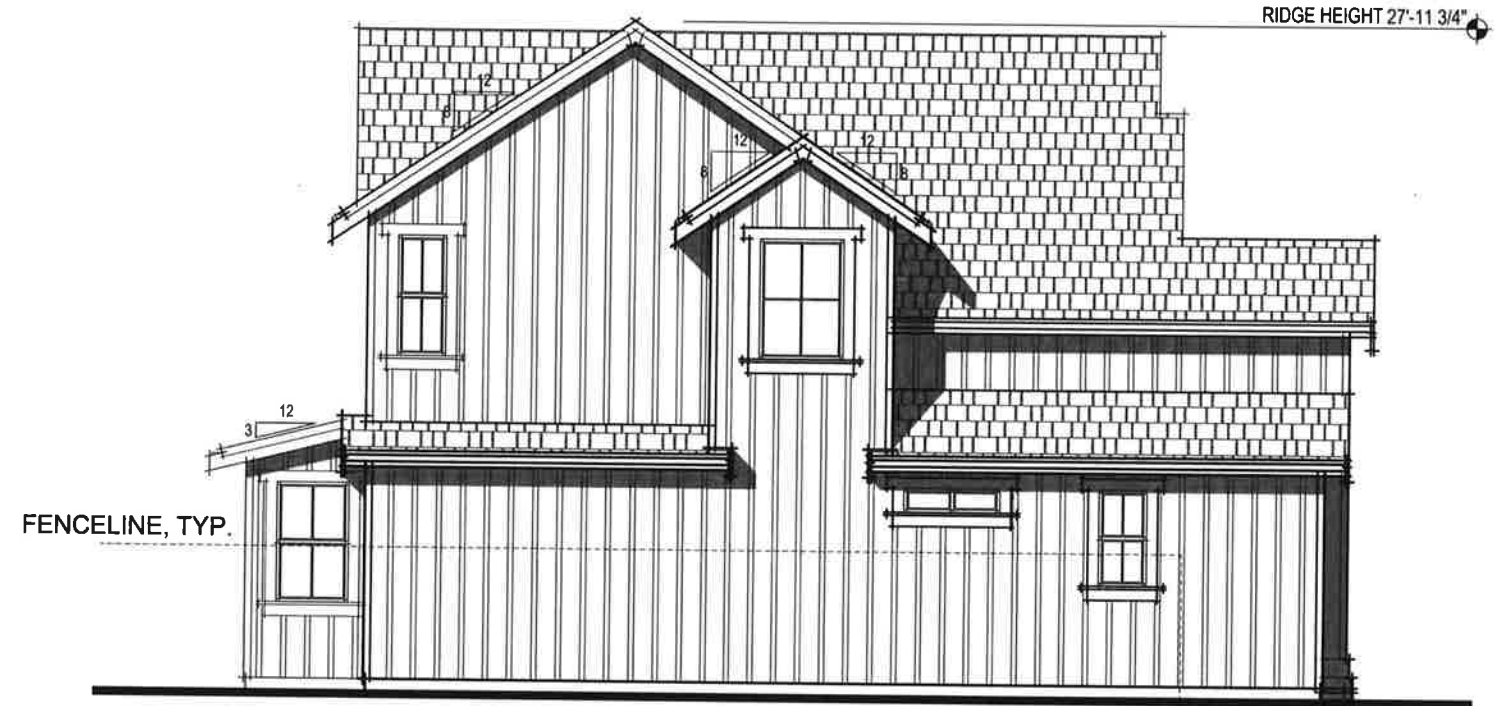




ROOF PLAN



RIGHT ELEVATION

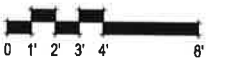


FENCELINE, TYP.

LEFT ELEVATION



REAR ELEVATION



Kassis  
Rancho Cordova, CA  
December 18, 2022

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SMALL LOT - PLAN 1 MODERN FARMHOUSE ELEVATIONS

A1.04

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**EXTERIOR MATERIALS**

**CONTEMPORARY CRAFTSMAN ELEVATION**

CEMENT PLASTER FINISH  
 COMP. SHINGLE ROOFING  
 2X WINDOW TRIM  
 DECORATIVE GARAGE DOOR  
 DECORATIVE CORBEL w/ KICKER  
 STONE VENEER

**MODERN PRAIRIE ELEVATION**

CEMENT PLASTER FINISH  
 COMP. SHINGLE ROOFING  
 2X WOOD WINDOW TRIM  
 DECORATIVE GARAGE DOOR  
 HORIZONTAL WOOD SIDING

**MODERN FARMHOUSE ELEVATION**

BOARD AND BATTEN SIDING  
 COMP. SHINGLE ROOFING  
 2X WOOD WINDOW TRIM  
 DECORATIVE GARAGE DOOR  
 DECORATIVE CORBEL w/ KICKER



CONTEMPORARY CRAFTSMAN



MODERN FARMHOUSE



MODERN PRAIRIE

Kassis  
 Rancho Cordova, CA  
 December 16, 2022



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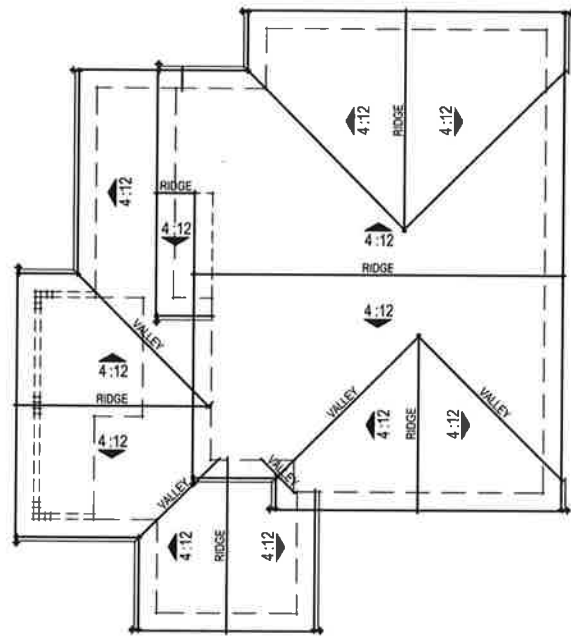


SMALL LOT - PLAN 2 FRONT ELEVATIONS

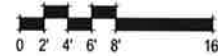
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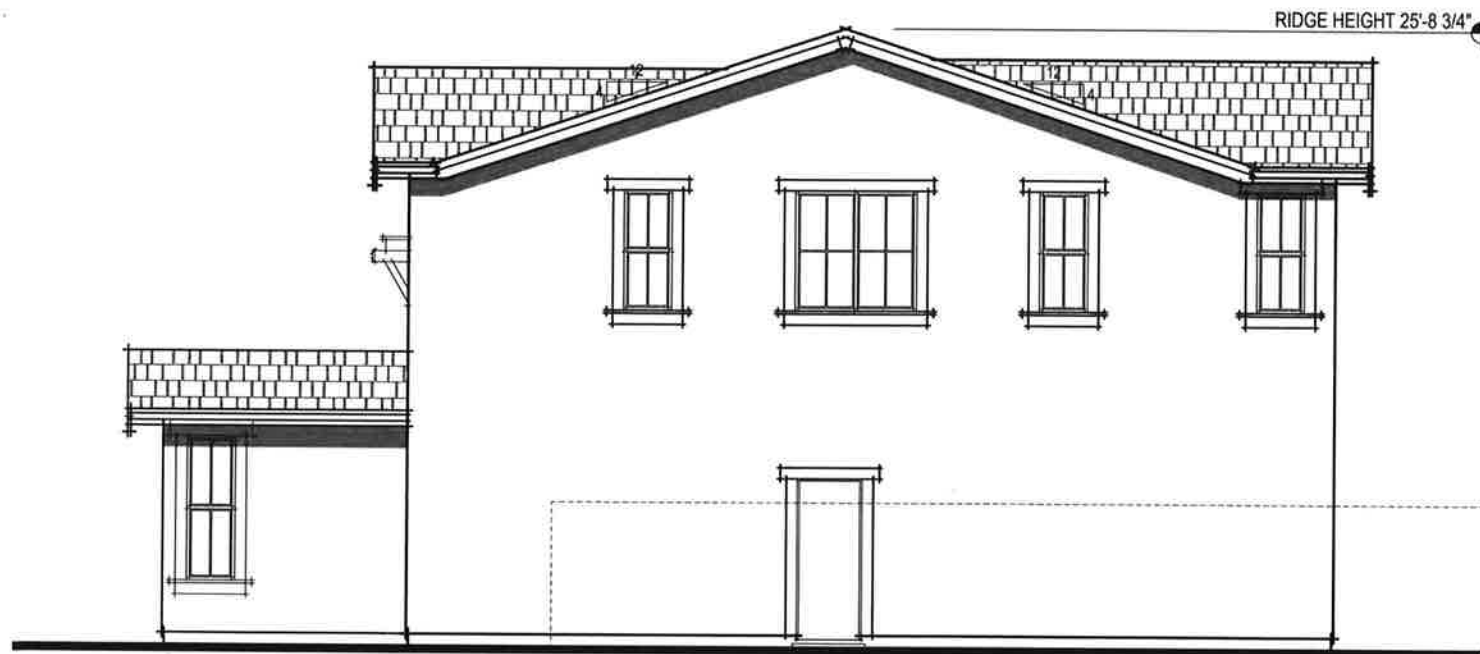




ROOF PLAN



LEFT ELEVATION



RIGHT ELEVATION



REAR ELEVATION



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Rancho Cordova, CA  
December 16, 2022

TRUMARKHOMES

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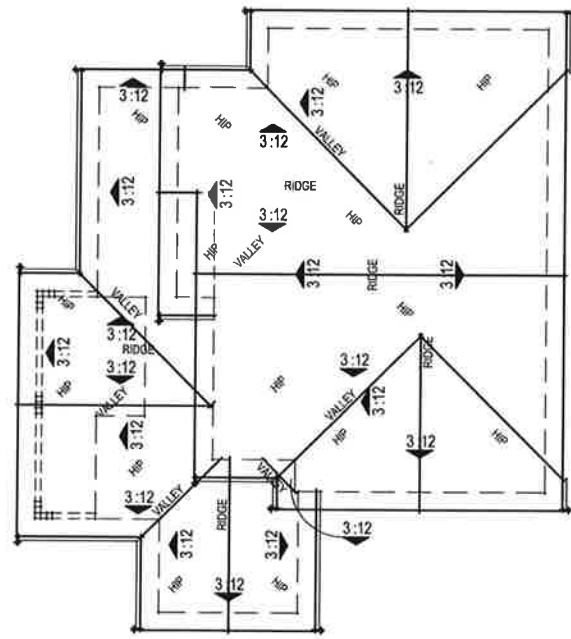
SMALL LOT - PLAN 2 CONTEMPORARY CRAFTSMAN ELEVATIONS

A1.06

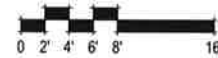
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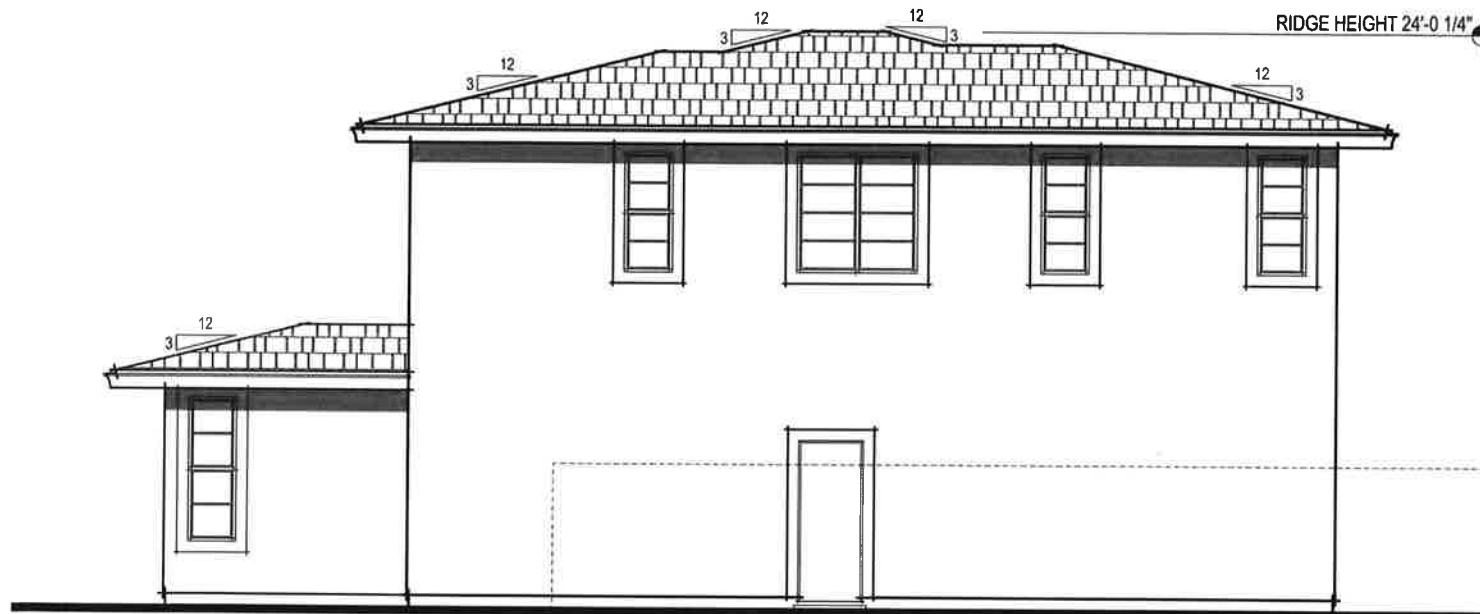




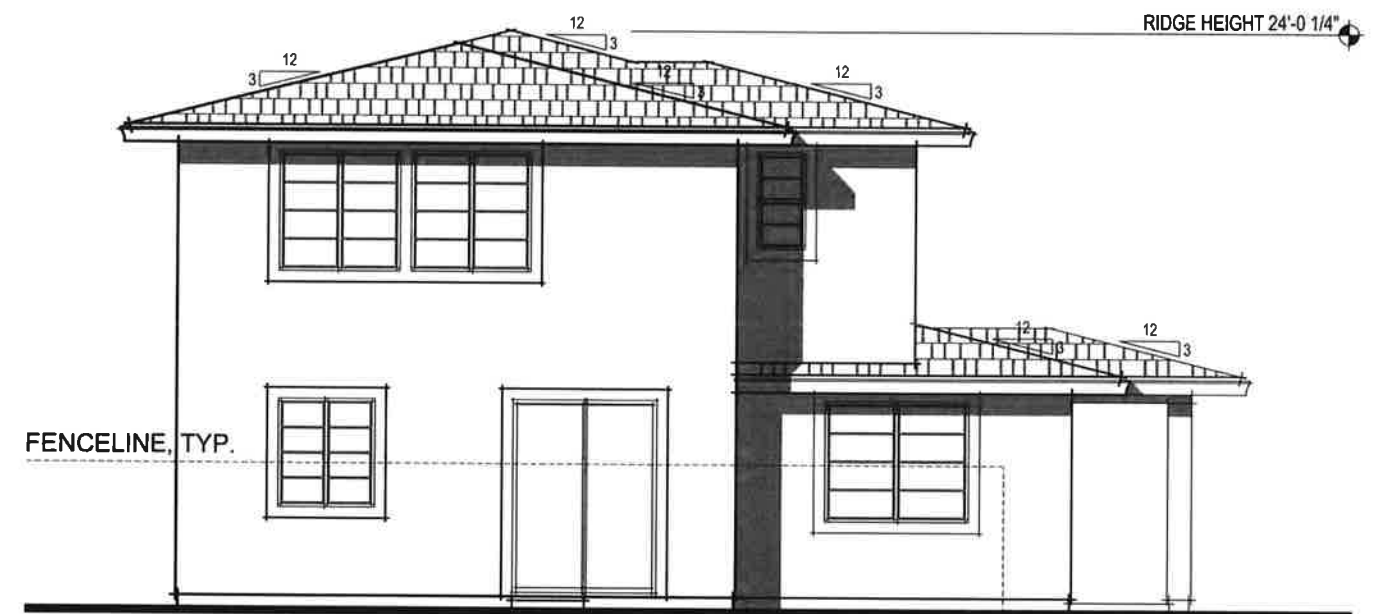
ROOF PLAN



LEFT ELEVATION



RIGHT ELEVATION



REAR ELEVATION

FENCELINE, TYP.



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 December 16, 2022

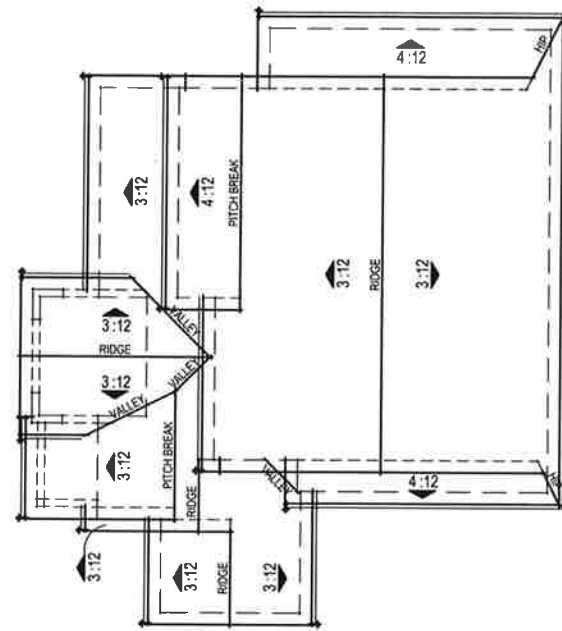
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SMALL LOT - PLAN 2 MODERN PRAIRIE ELEVATIONS  
 A1.07

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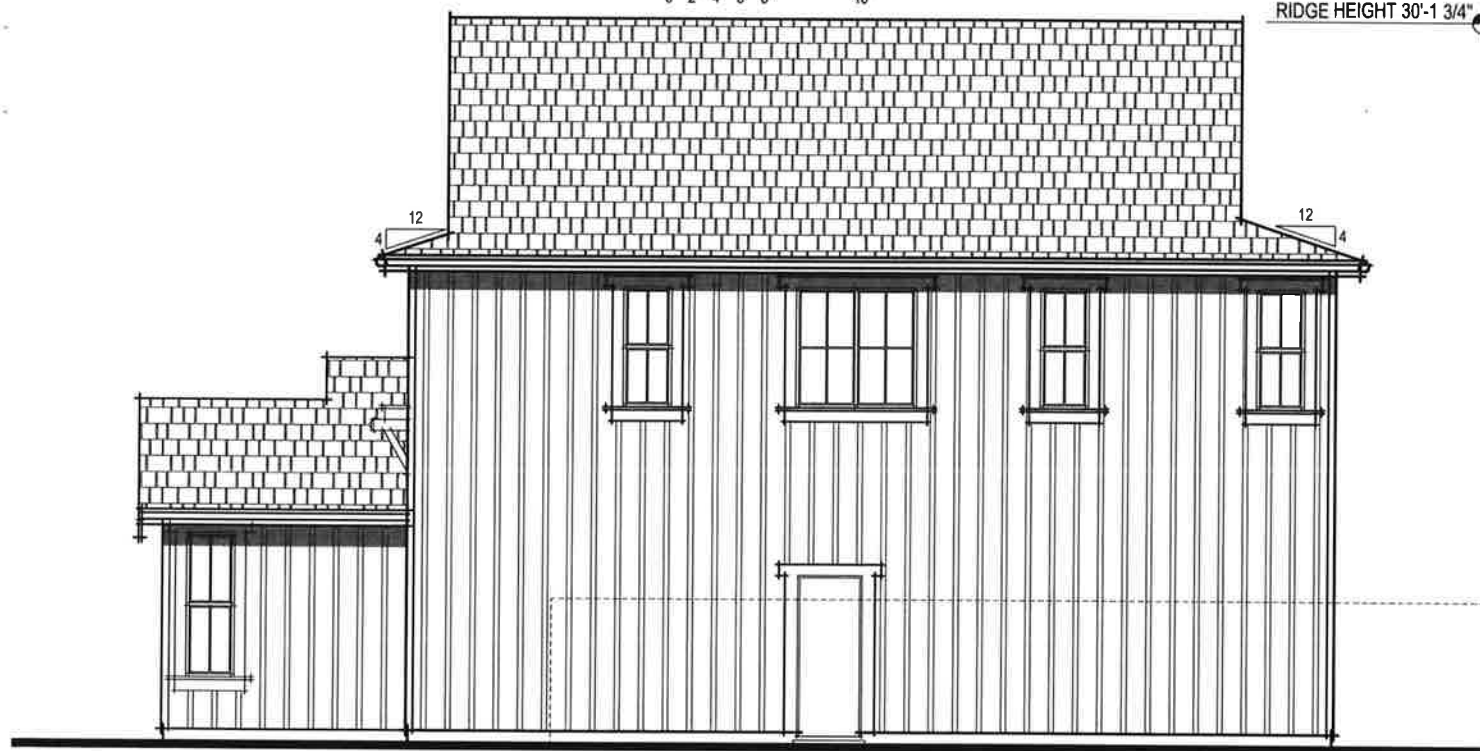




ROOF PLAN



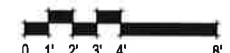
LEFT ELEVATION



RIGHT ELEVATION



REAR ELEVATION



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 Rancho Cordova, CA  
 December 16, 2022

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SMALL LOT - PLAN 2 MODERN FARMHOUSE ELEVATIONS

A1.08

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**EXTERIOR MATERIALS**

CONTEMPORARY CRAFTSMAN ELEVATION

CEMENT PLASTER FINISH  
 COMP. SHINGLE ROOFING  
 2X WINDOW TRIM  
 DECORATIVE GARAGE DOOR  
 DECORATIVE CORBEL w/ KICKER  
 STONE VENEER

MODERN PRAIRIE ELEVATION

CEMENT PLASTER FINISH  
 COMP. SHINGLE ROOFING  
 2X WOOD WINDOW TRIM  
 DECORATIVE GARAGE DOOR  
 HORIZONTAL WOOD SIDING

MODERN FARMHOUSE ELEVATION

BOARD AND BATTEN SIDING  
 COMP. SHINGLE ROOFING  
 2X WOOD WINDOW TRIM  
 DECORATIVE GARAGE DOOR  
 DECORATIVE CORBEL w/ KICKER



CONTEMPORARY CRAFTSMAN



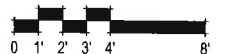
MODERN FARMHOUSE



MODERN PRAIRIE

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 Rancho Cordova, CA  
 December 16, 2022

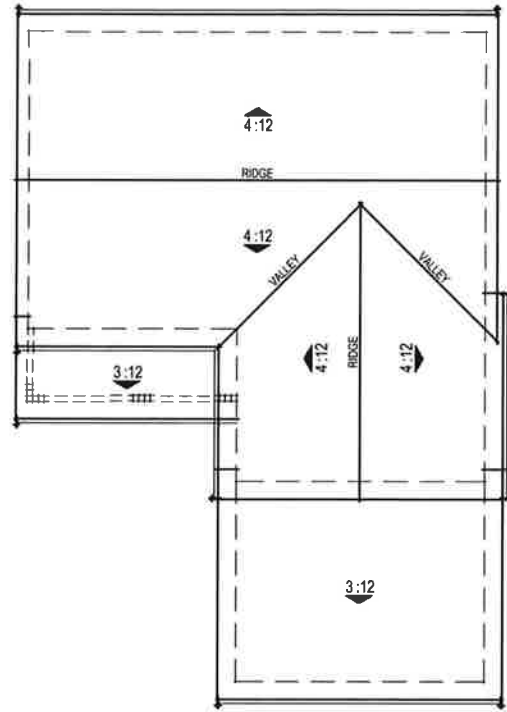
TRUMARK HOMES  
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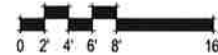
SMALL LOT - PLAN 3 FRONT ELEVATIONS  
 A1.09

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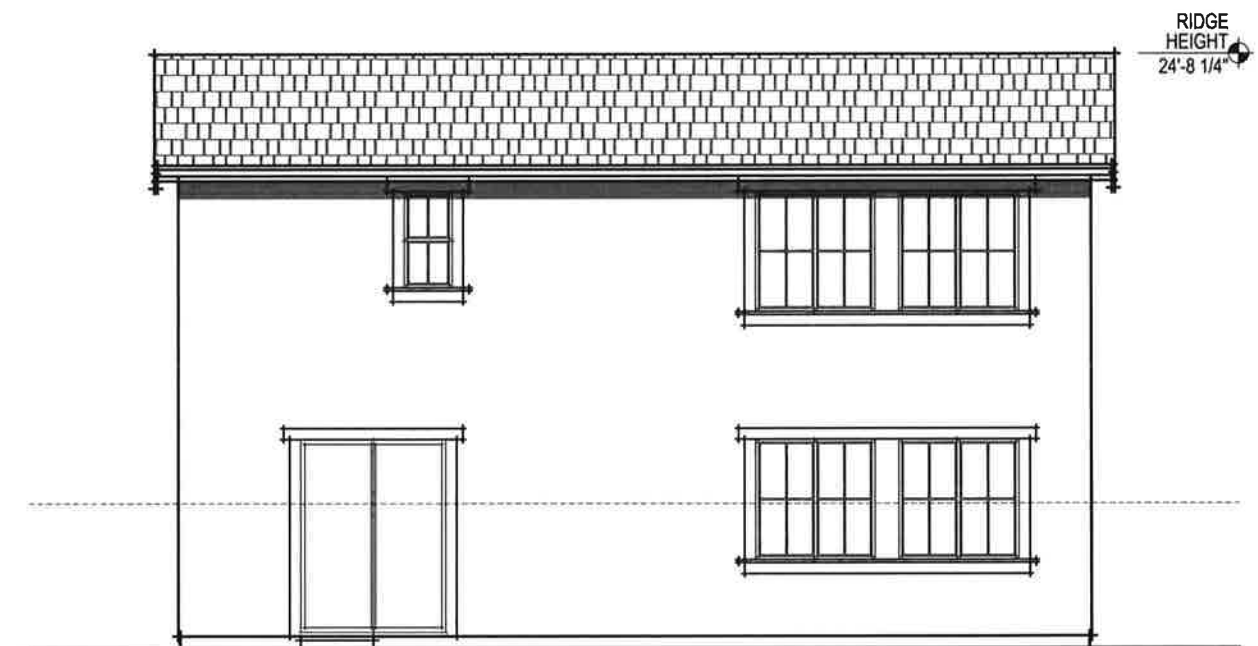
ROOF PLAN



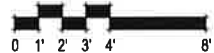
LEFT ELEVATION



RIGHT ELEVATION



REAR ELEVATION



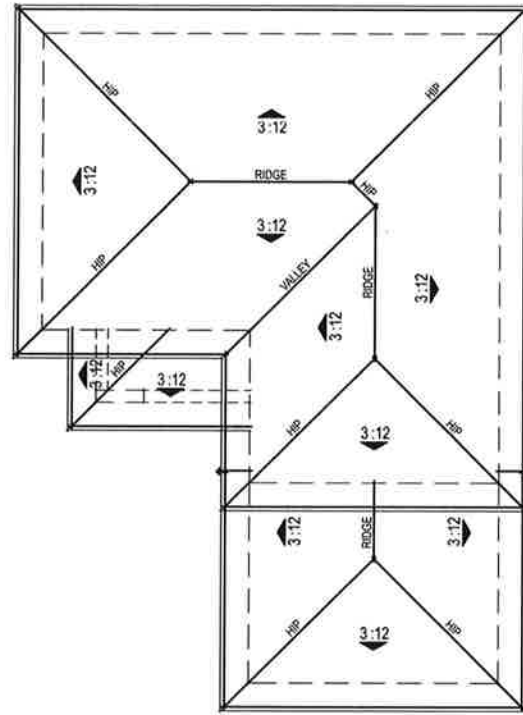
Kassis  
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 December 16, 2022

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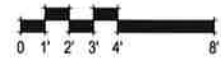
SMALL LOT - PLAN 3 CONTEMPORARY CRAFTSMAN ELEVATIONS  
 A1.10

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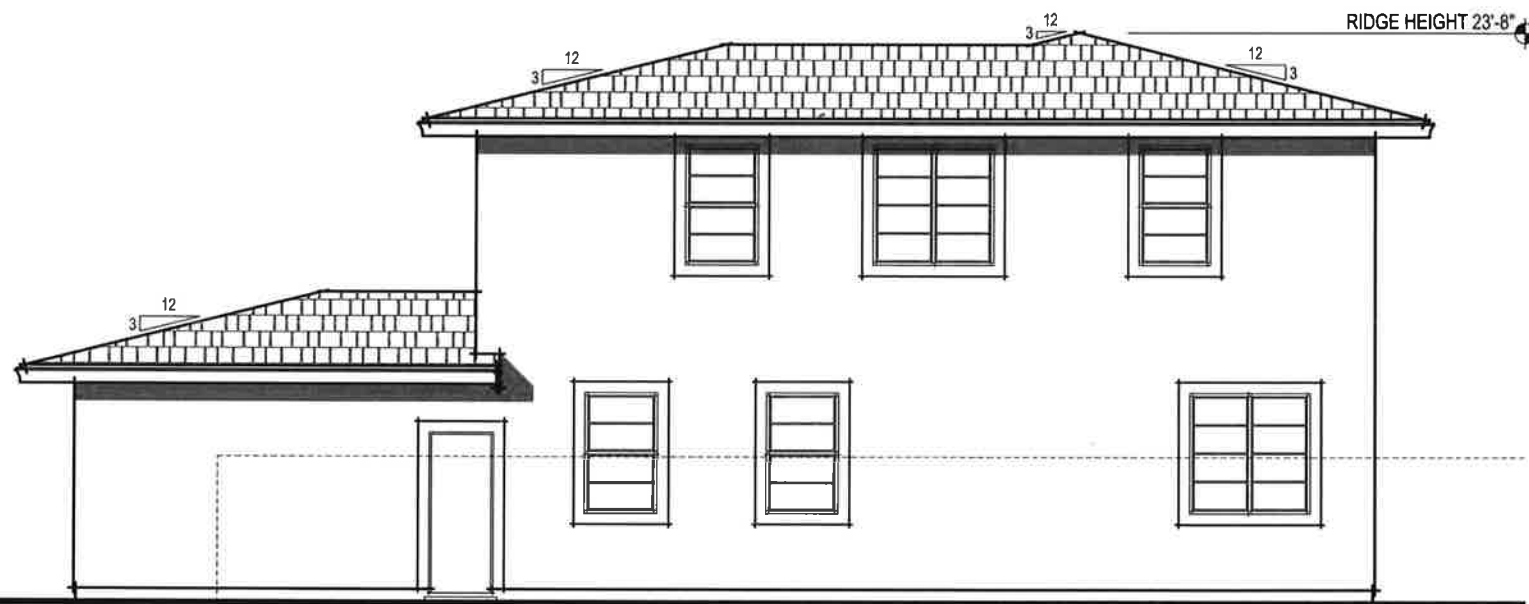




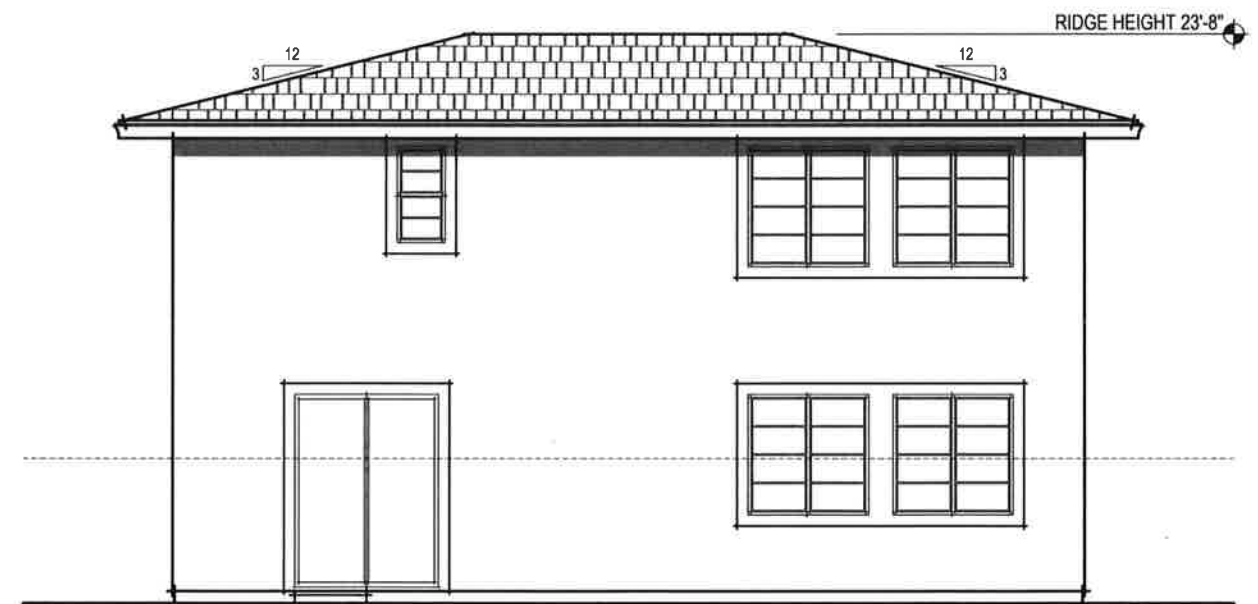
ROOF PLAN



LEFT ELEVATION



RIGHT ELEVATION



REAR ELEVATION



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 December 16, 2022

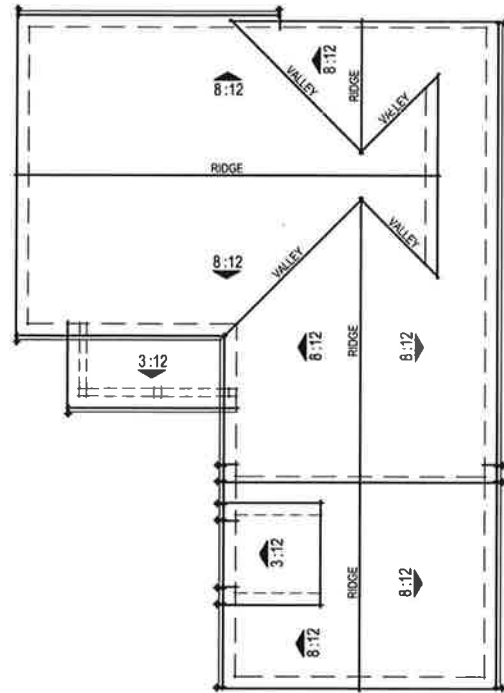
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SMALL LOT - PLAN 3 MODERN PRAIRIE ELEVATIONS

A1.11

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ROOF PLAN



LEFT ELEVATION



RIGHT ELEVATION



REAR ELEVATION



Kassis  
Rancho Cordova, CA  
December 16, 2022

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SMALL LOT - PLAN 3 MODERN FARMHOUSE ELEVATIONS  
A1.12

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PLAN 1 MODERN FARMHOUSE

PLAN 1 CONTEMPORARY CRAFTSMAN

PLAN 2 MODERN PRAIRIE

Kassis  
 Rancho Cordova, CA  
 December 16, 2022

**TRUMARK HOMES**  
 3001 Bishop Drive, Suite 100, San Ramon, CA 94583  
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A2.00  
 50' X 80' LOTS STREETSCAPES

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 Brentwood, CA 94513  
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**EXTERIOR MATERIALS**

CONTEMPORARY CRAFTSMAN ELEVATION

CEMENT PLASTER FINISH  
 COMP. SHINGLE ROOFING  
 2X WINDOW TRIM  
 DECORATIVE GARAGE DOOR  
 DECORATIVE CORBEL w/ KICKER  
 STONE VENEER

MODERN PRAIRIE ELEVATION

CEMENT PLASTER FINISH  
 COMP. SHINGLE ROOFING  
 2X WOOD WINDOW TRIM  
 DECORATIVE GARAGE DOOR  
 HORIZONTAL WOOD SIDING

MODERN FARMHOUSE ELEVATION

BOARD AND BATTEN SIDING  
 COMP. SHINGLE ROOFING  
 2X WOOD WINDOW TRIM  
 DECORATIVE GARAGE DOOR  
 DECORATIVE CORBEL w/ KICKER



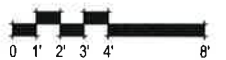
CONTEMPORARY CRAFTSMAN



MODERN FARMHOUSE



MODERN PRAIRIE



50' X 80' LOTS - PLAN 1 FRONT ELEVATIONS

A2.01

Kassis  
 Rancho Cordova, CA  
 December 16, 2022

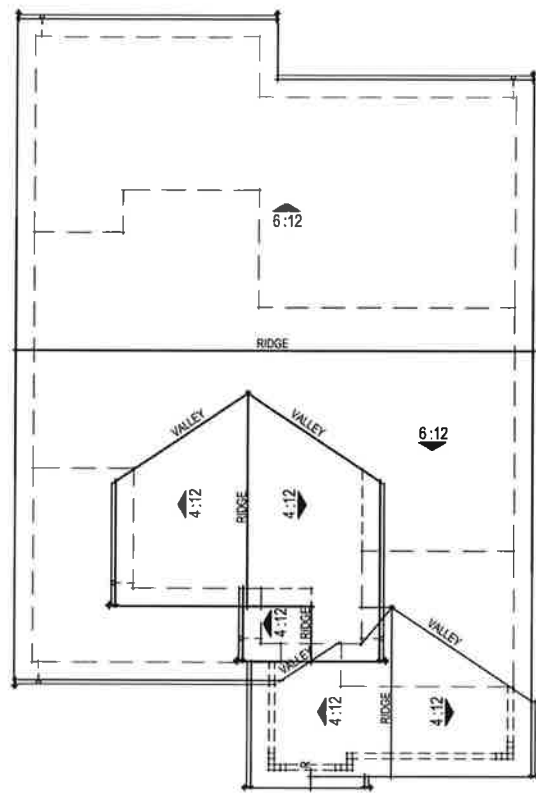


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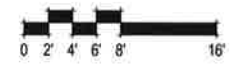
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ROOF PLAN



LEFT ELEVATION



RIGHT ELEVATION



REAR ELEVATION



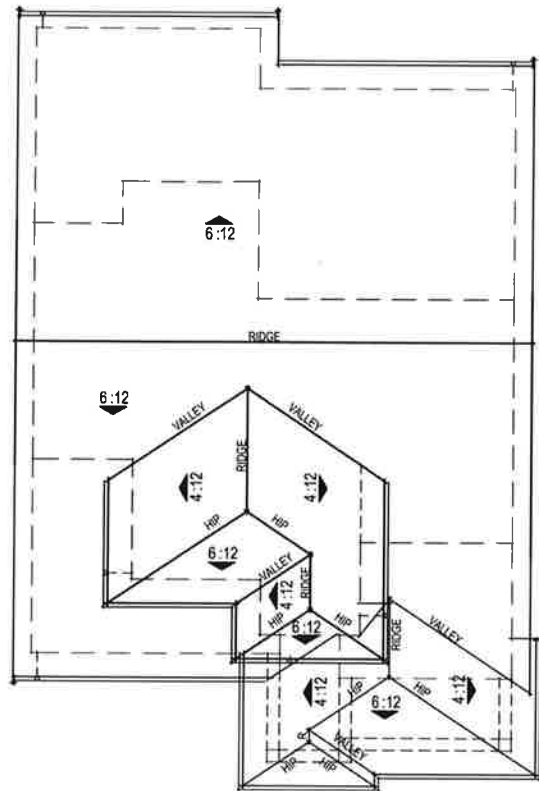
Kassis  
Rancho Cordova, CA  
December 16, 2022

TRUMARKHOMES  
3001 Bishop Drive, Suite 100, San Ramon, CA 94583  
925.648.8300

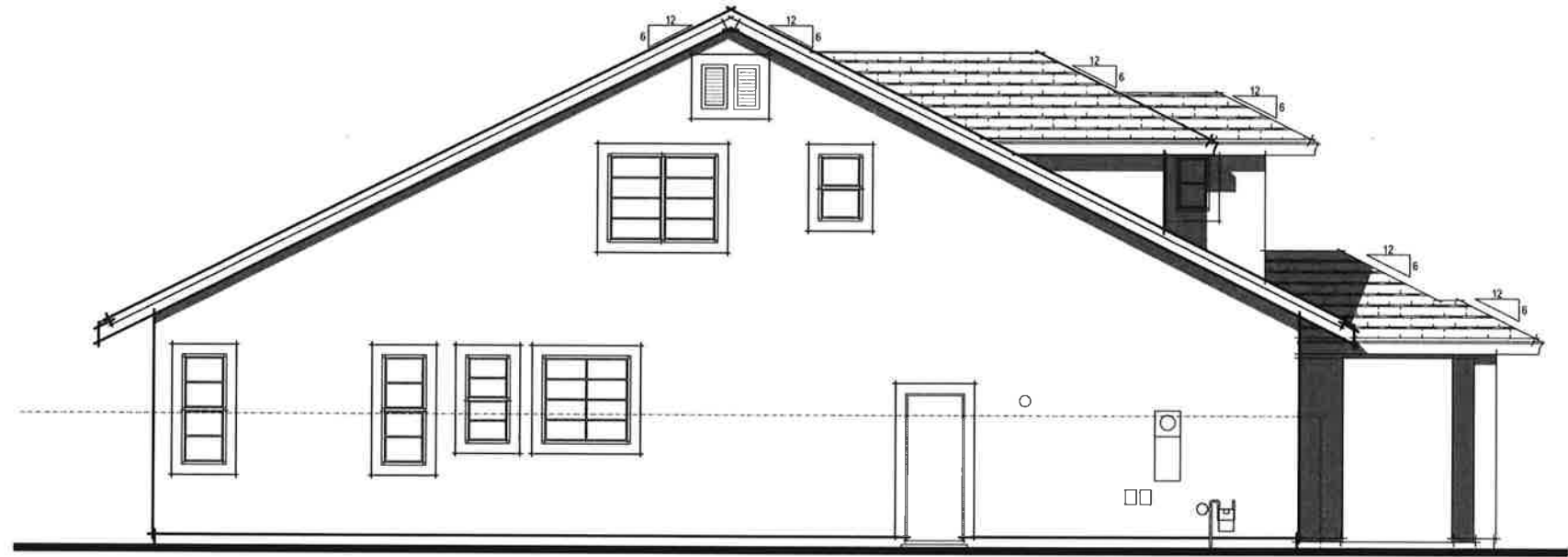
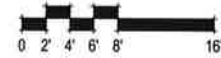
50' X 80' LOTS - PLAN 1 CONTEMPORARY CRAFTSMAN ELEVATIONS  
A2.02

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ROOF PLAN



LEFT ELEVATION



RIGHT ELEVATION



REAR ELEVATION



Kassis  
 Rancho Cordova, CA  
 December 16, 2022

TRUMARKHOMES

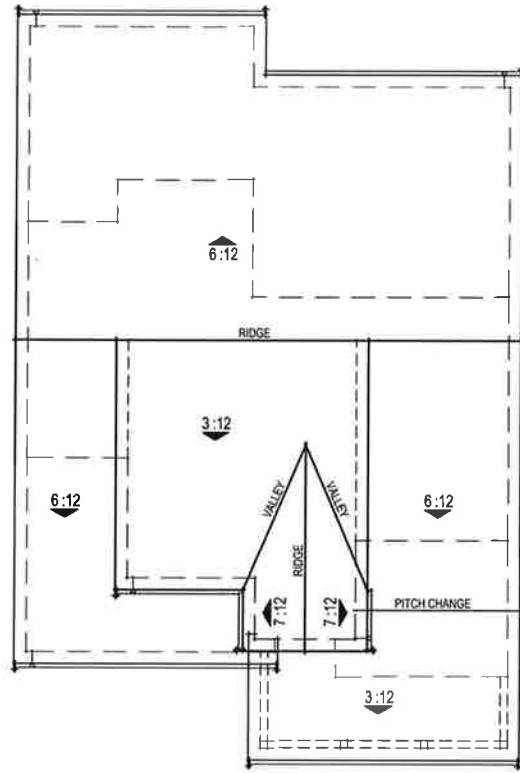
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50' X 80' LOTS - PLAN 1 MODERN PRAIRIE ELEVATIONS

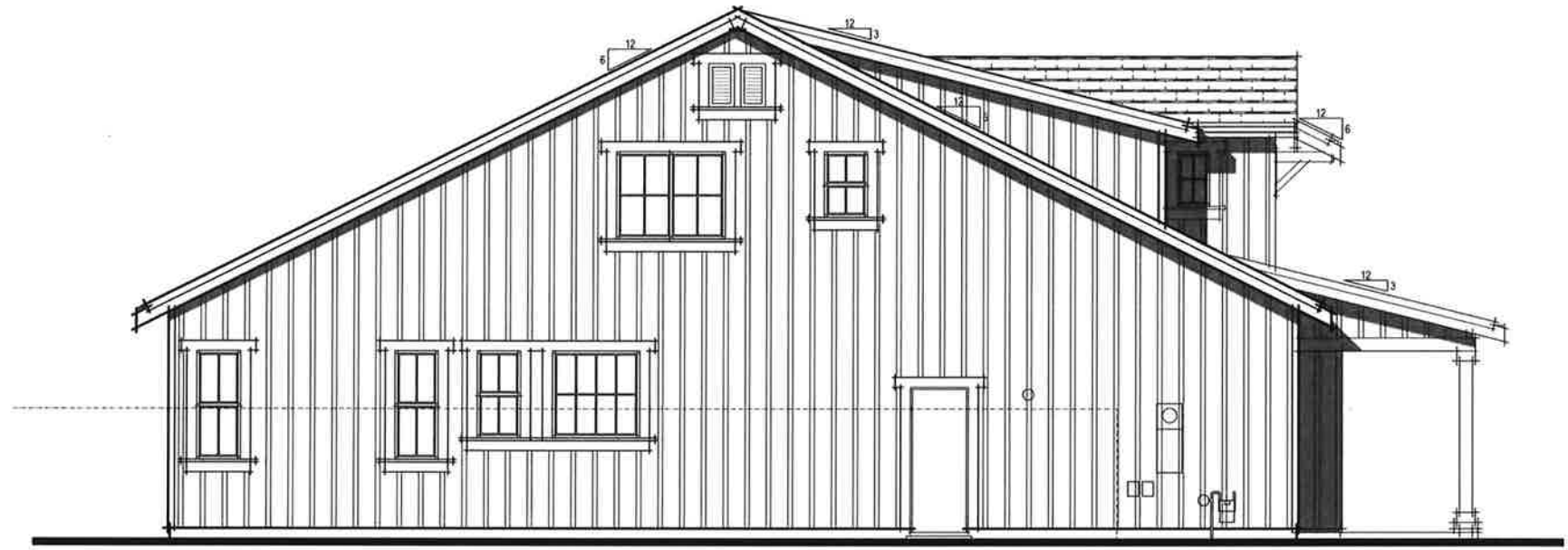
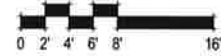
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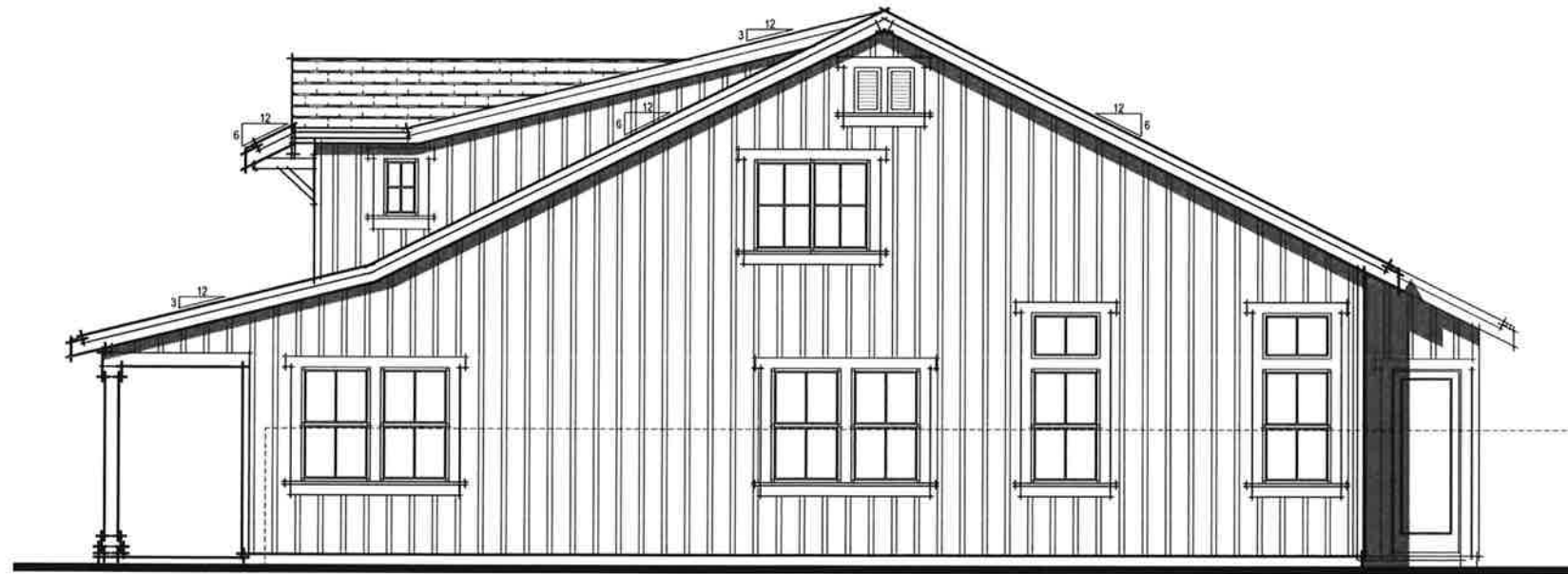




ROOF PLAN



LEFT ELEVATION



RIGHT ELEVATION



REAR ELEVATION



Kassis  
Rancho Cordova, CA  
December 16, 2022



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50' X 80' LOTS - PLAN 1 MODERN FARMHOUSE ELEVATIONS

A2.04

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**EXTERIOR MATERIALS**

CONTEMPORARY CRAFTSMAN ELEVATION

CEMENT PLASTER FINISH  
 COMP. SHINGLE ROOFING  
 2X WINDOW TRIM  
 DECORATIVE GARAGE DOOR  
 DECORATIVE CORBEL w/ KICKER  
 STONE VENEER

MODERN PRAIRIE ELEVATION

CEMENT PLASTER FINISH  
 COMP. SHINGLE ROOFING  
 2X WOOD WINDOW TRIM  
 DECORATIVE GARAGE DOOR  
 HORIZONTAL WOOD SIDING

MODERN FARMHOUSE ELEVATION

BOARD AND BATTEN SIDING  
 COMP. SHINGLE ROOFING  
 2X WOOD WINDOW TRIM  
 DECORATIVE GARAGE DOOR  
 DECORATIVE CORBEL w/ KICKER



RIDGE HEIGHT 26'-3 1/4"

CONTEMPORARY CRAFTSMAN



RIDGE HEIGHT 28'-6 1/2"

MODERN FARMHOUSE



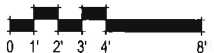
RIDGE HEIGHT 24'-11 1/2"

MODERN PRAIRIE

Kassis  
 Rancho Cordova, CA  
 December 16, 2022



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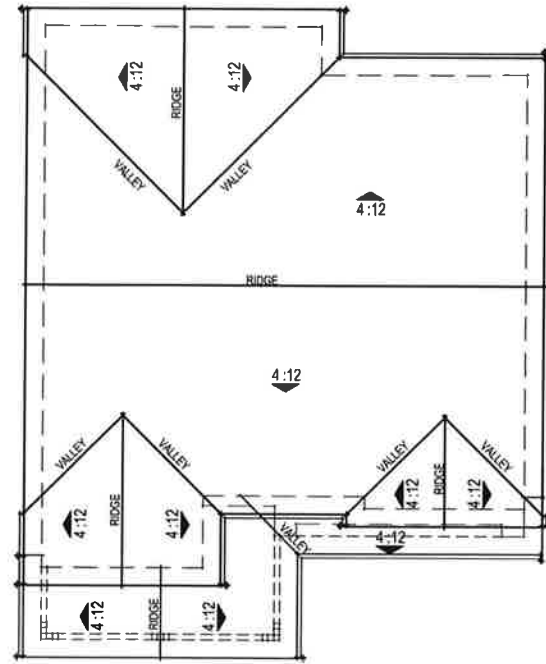


50' X 80' LOTS - PLAN 2 FRONT ELEVATIONS

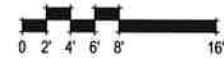
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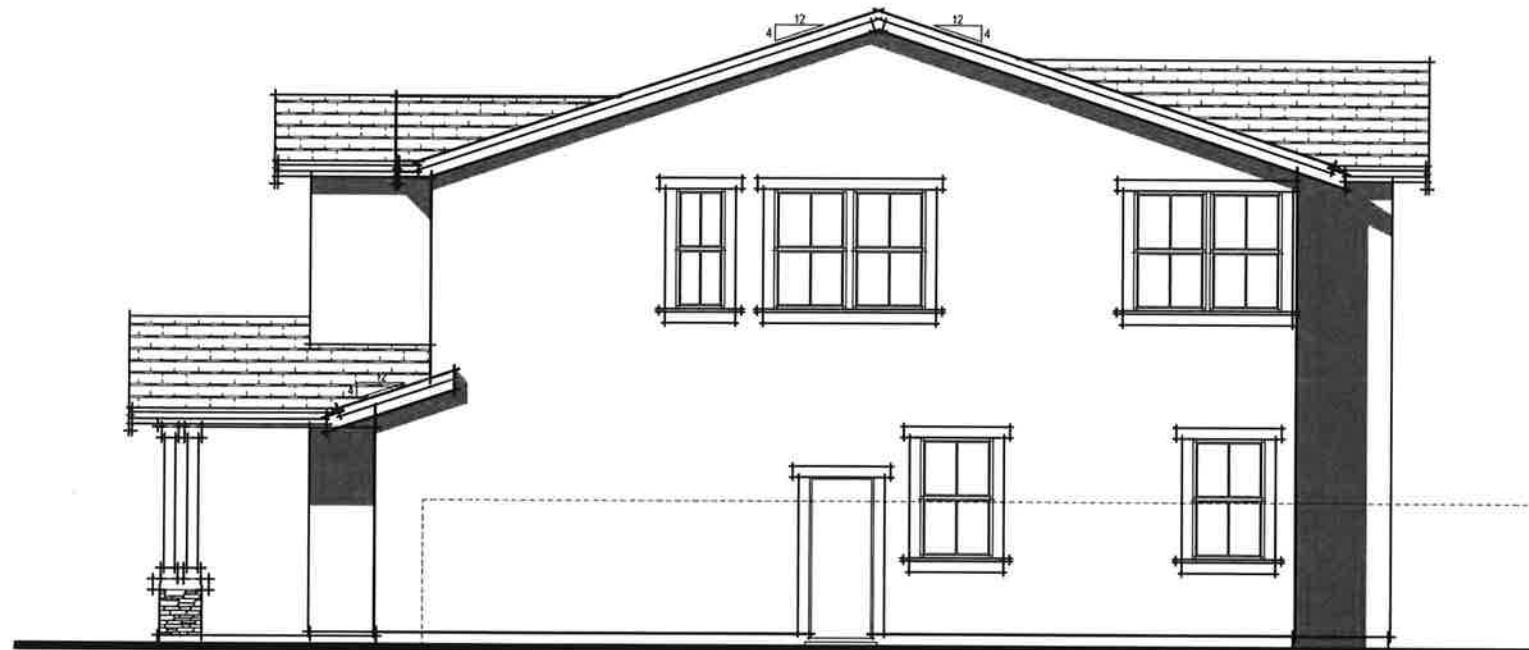




ROOF PLAN



LEFT ELEVATION



RIGHT ELEVATION



REAR ELEVATION



Kassis  
 Rancho Cordova, CA  
 December 16, 2022

TRUMARKHOMES

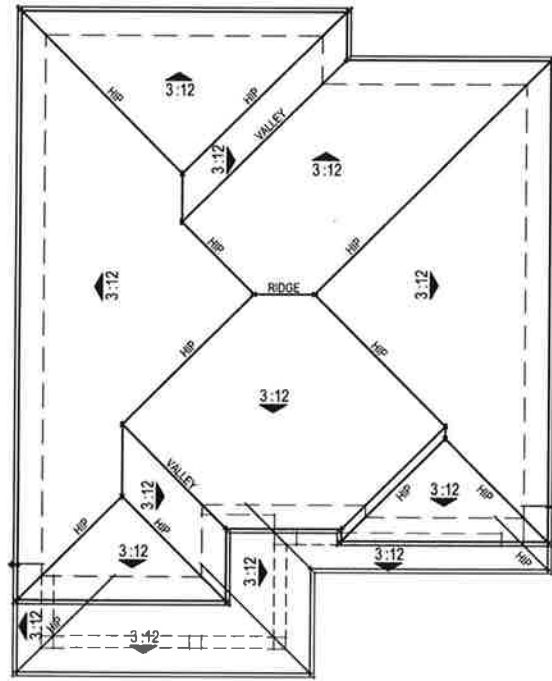
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50' X 80' LOTS - PLAN 2 CONTEMPORARY CRAFTSMAN ELEVATIONS

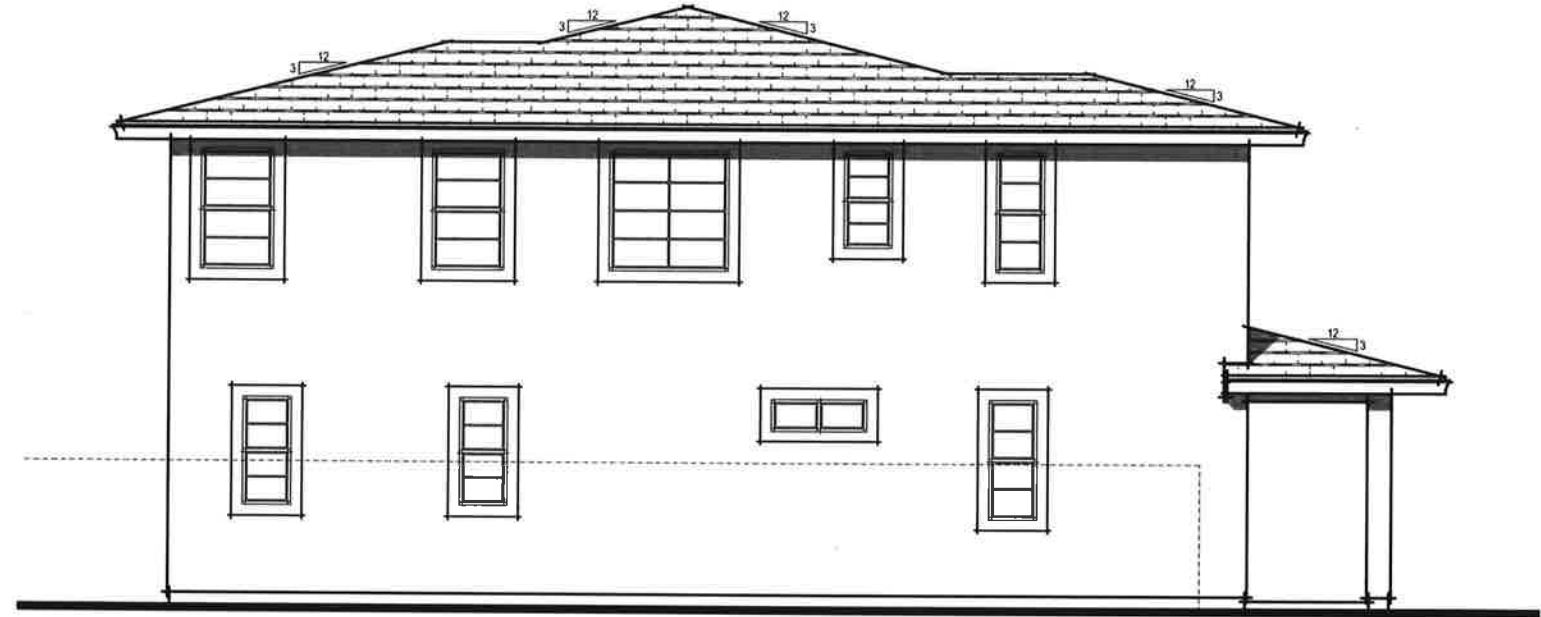
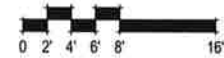
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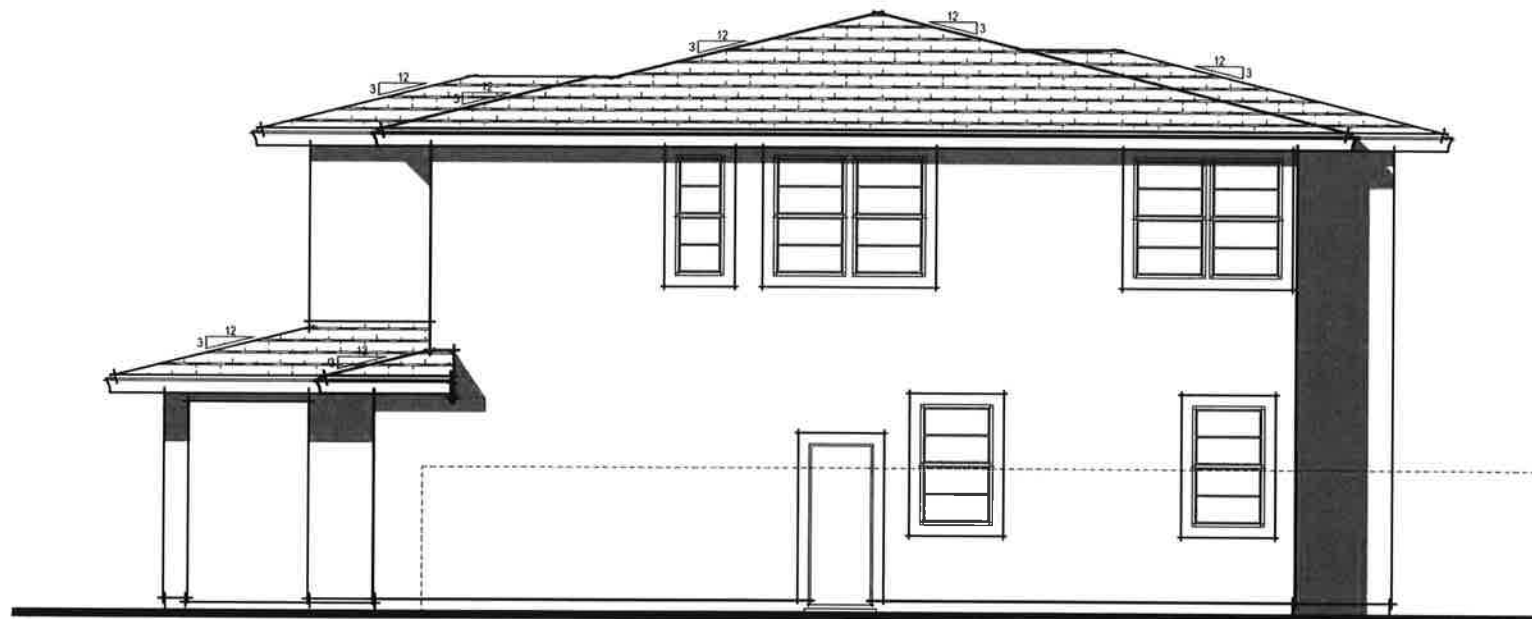




ROOF PLAN



LEFT ELEVATION



RIGHT ELEVATION



REAR ELEVATION



Kassis  
 Rancho Cordova, CA  
 December 16, 2022

TRUMARKHOMES

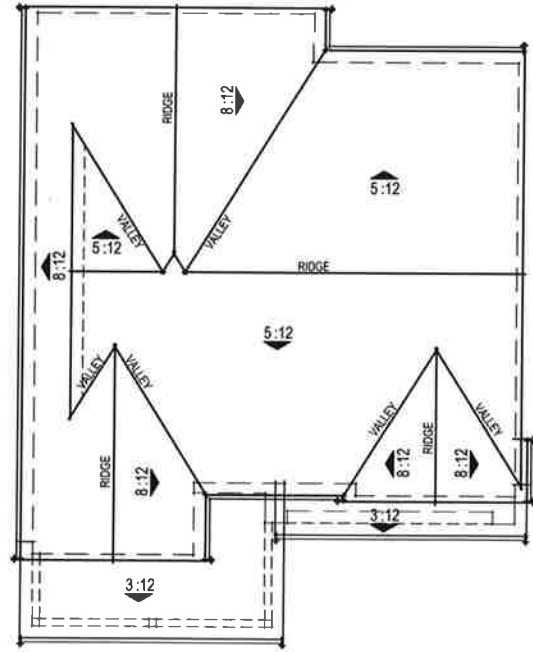
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 925.648.8300

50' X 80' LOTS - PLAN 2 MODERN PRAIRIE ELEVATIONS

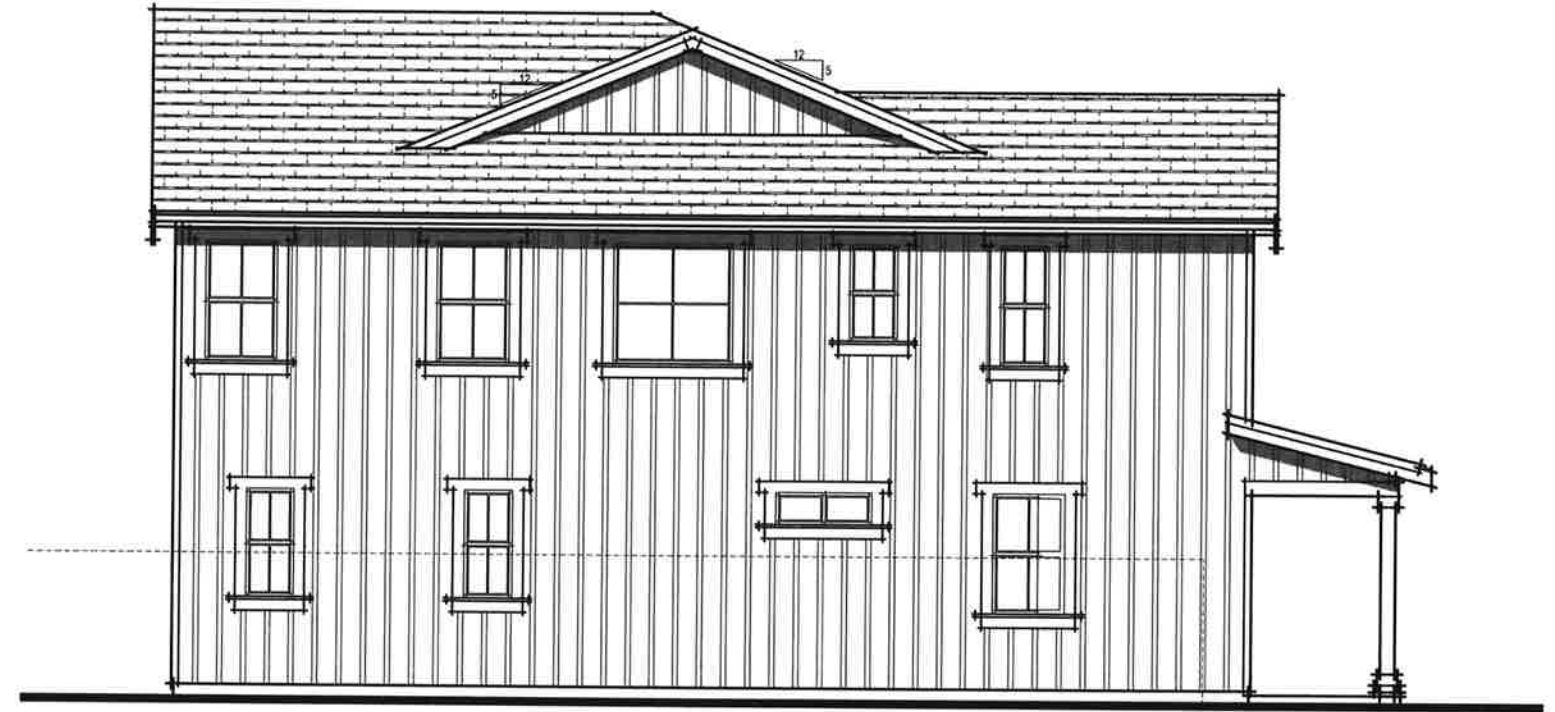
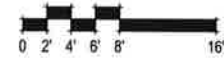
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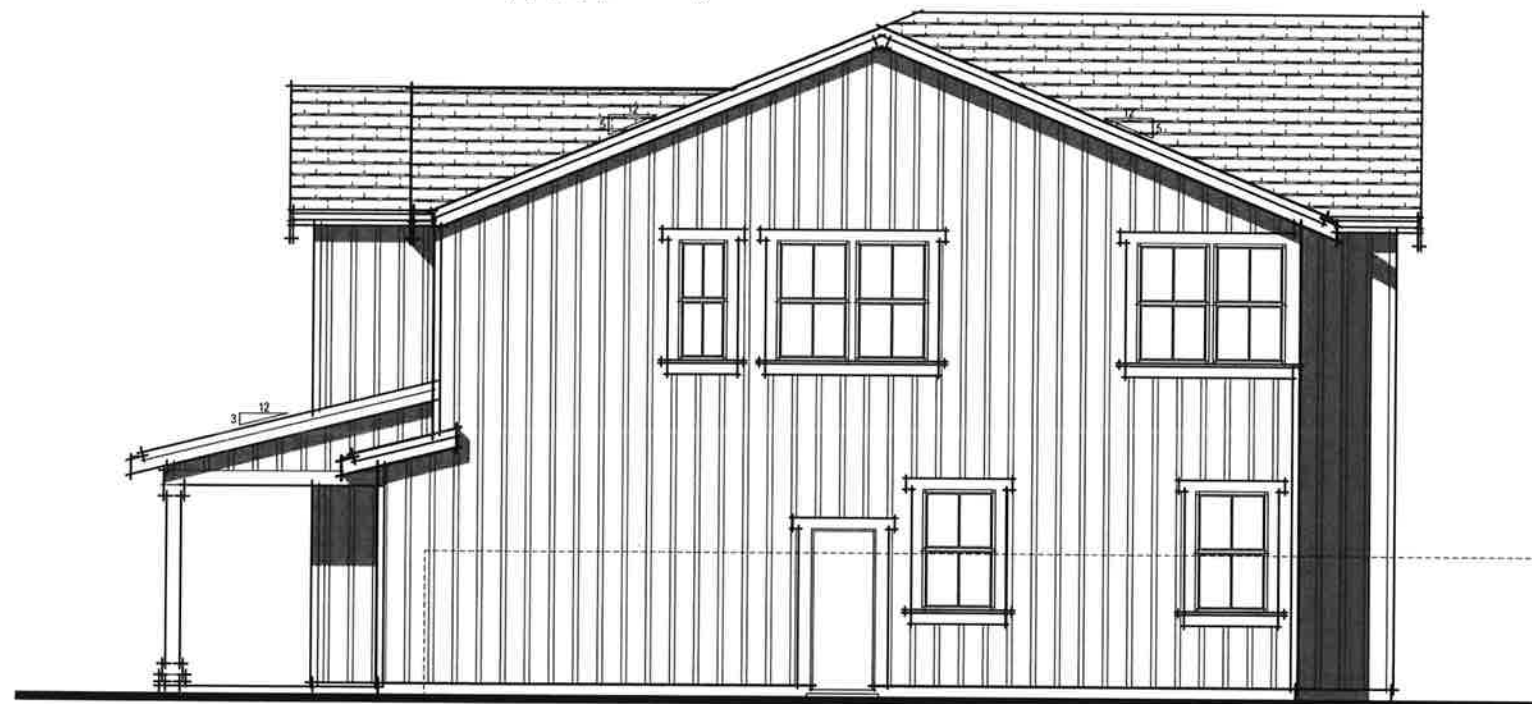




ROOF PLAN



LEFT ELEVATION



RIGHT ELEVATION



REAR ELEVATION



Kassis  
 Rancho Cordova, CA  
 December 16, 2022

TRUMARKHOMES

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50' X 80' LOTS - PLAN 2 MODERN FARMHOUSE ELEVATIONS

A2.08

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**EXTERIOR MATERIALS**

CONTEMPORARY CRAFTSMAN ELEVATION

CEMENT PLASTER FINISH  
 COMP. SHINGLE ROOFING  
 2X WINDOW TRIM  
 DECORATIVE GARAGE DOOR  
 DECORATIVE CORBEL w/ KICKER  
 STONE VENEER

MODERN PRAIRIE ELEVATION

CEMENT PLASTER FINISH  
 COMP. SHINGLE ROOFING  
 2X WOOD WINDOW TRIM  
 DECORATIVE GARAGE DOOR  
 HORIZONTAL WOOD SIDING

MODERN FARMHOUSE ELEVATION

BOARD AND BATTEN SIDING  
 COMP. SHINGLE ROOFING  
 2X WOOD WINDOW TRIM  
 DECORATIVE GARAGE DOOR  
 DECORATIVE CORBEL w/ KICKER



CONTEMPORARY CRAFTSMAN



MODERN FARMHOUSE



MODERN PRAIRIE

Kassis  
 Rancho Cordova, CA  
 December 16, 2022

TRUMARK HOMES  
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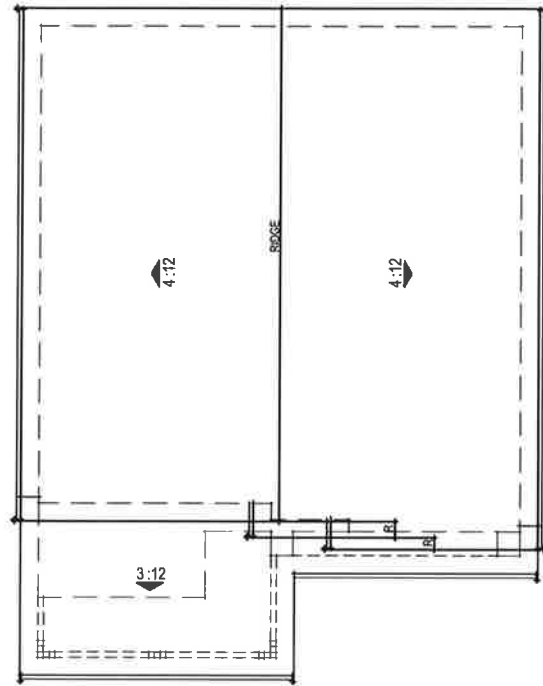


50' X 80' LOTS - PLAN 3 FRONT ELEVATIONS  
 A2.09

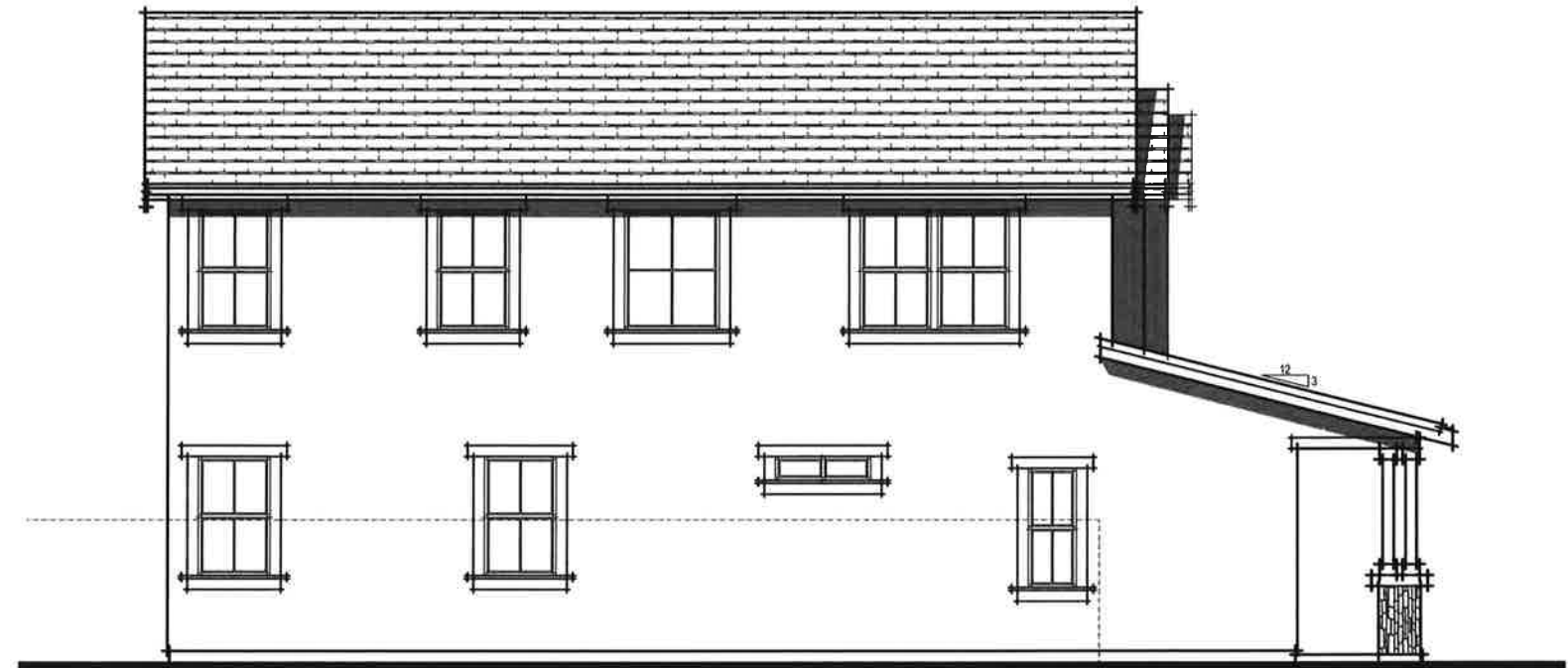
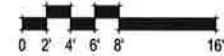
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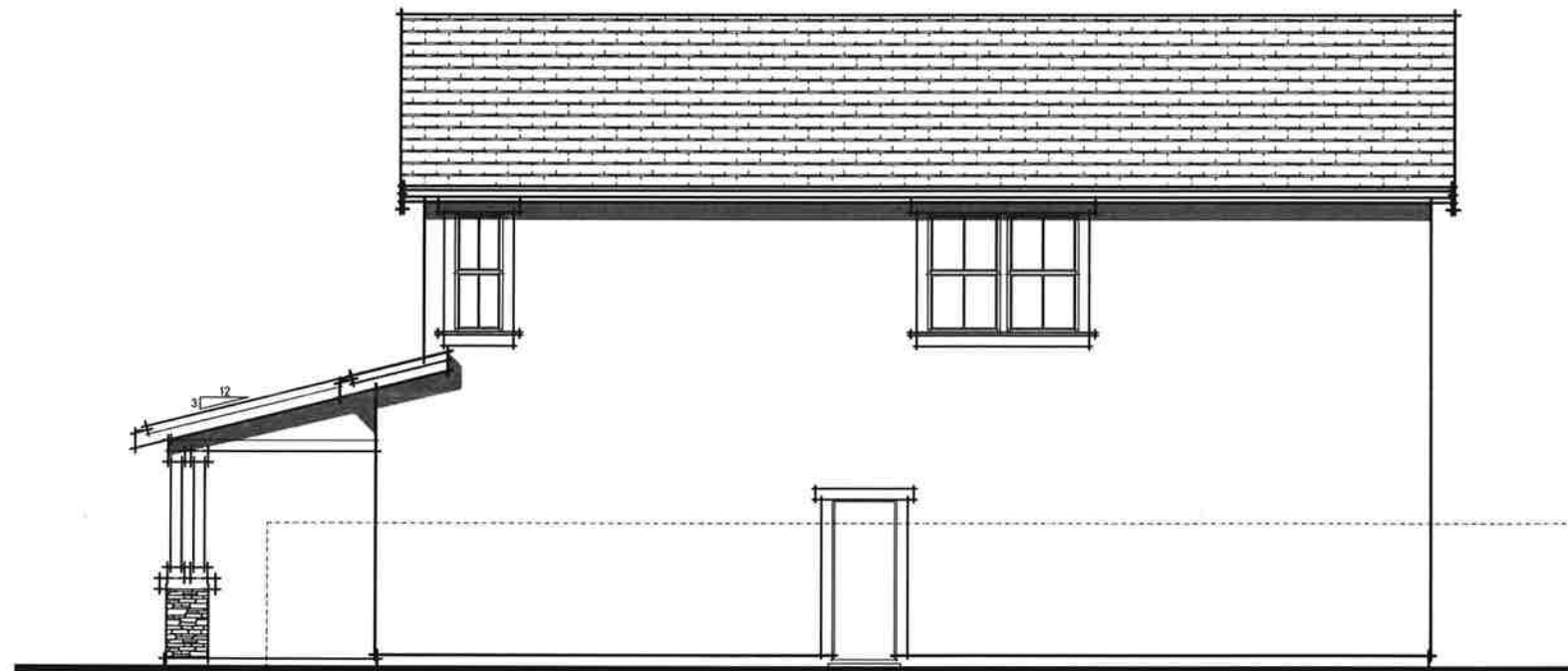




ROOF PLAN



LEFT ELEVATION



RIGHT ELEVATION



REAR ELEVATION



Kassis  
Rancho Cordova, CA  
December 16, 2022

TRUMARKHOMES

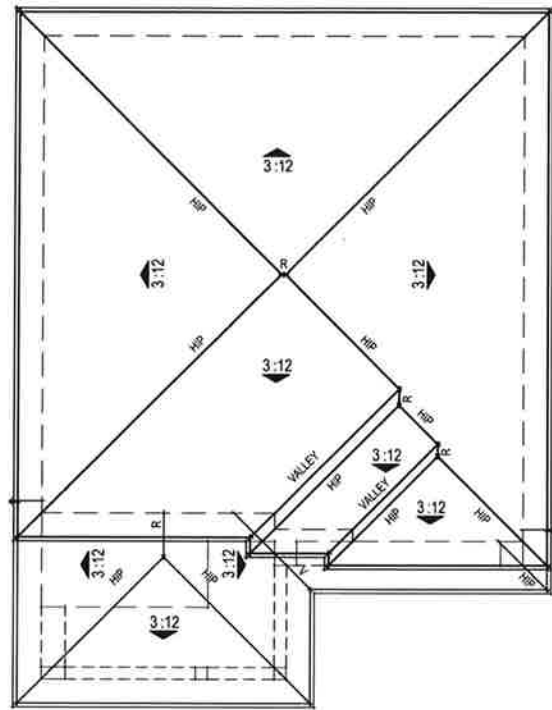
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925.848.6300

50' X 80' LOTS - PLAN 3 CONTEMPORARY CRAFTSMAN ELEVATIONS

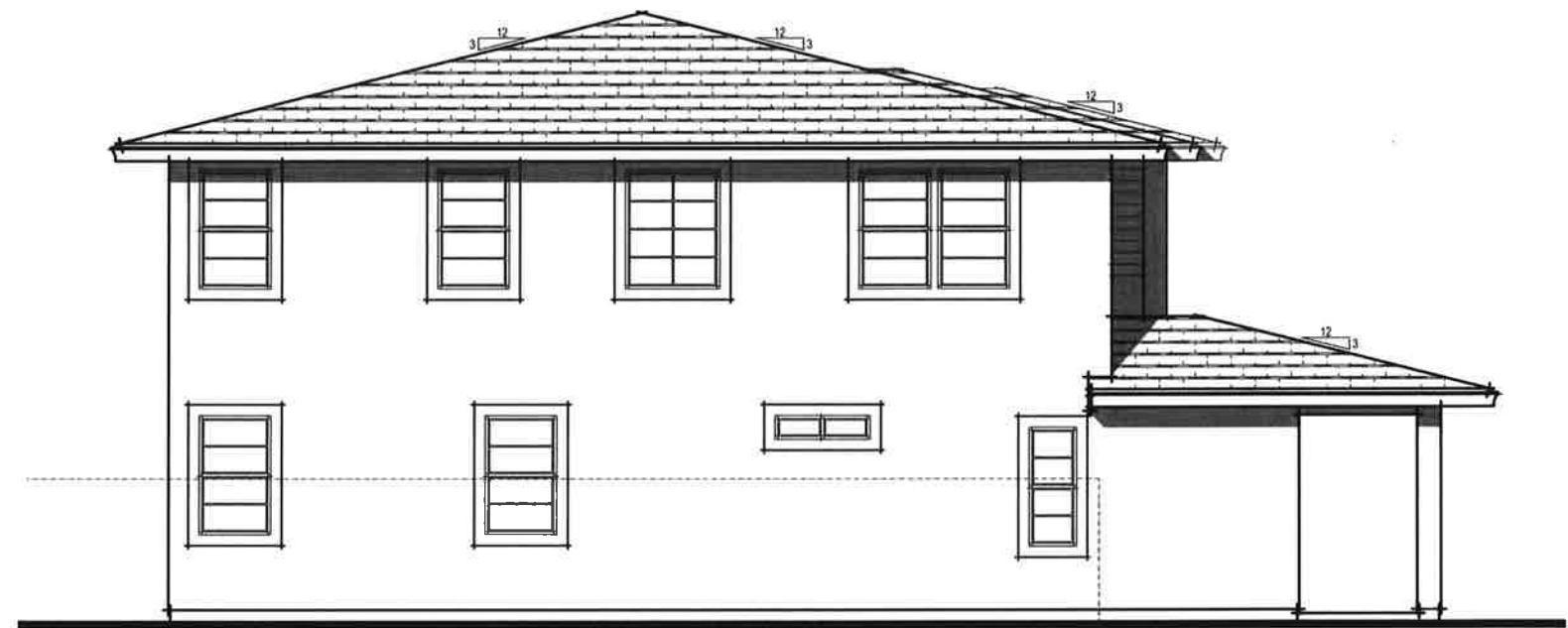
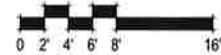
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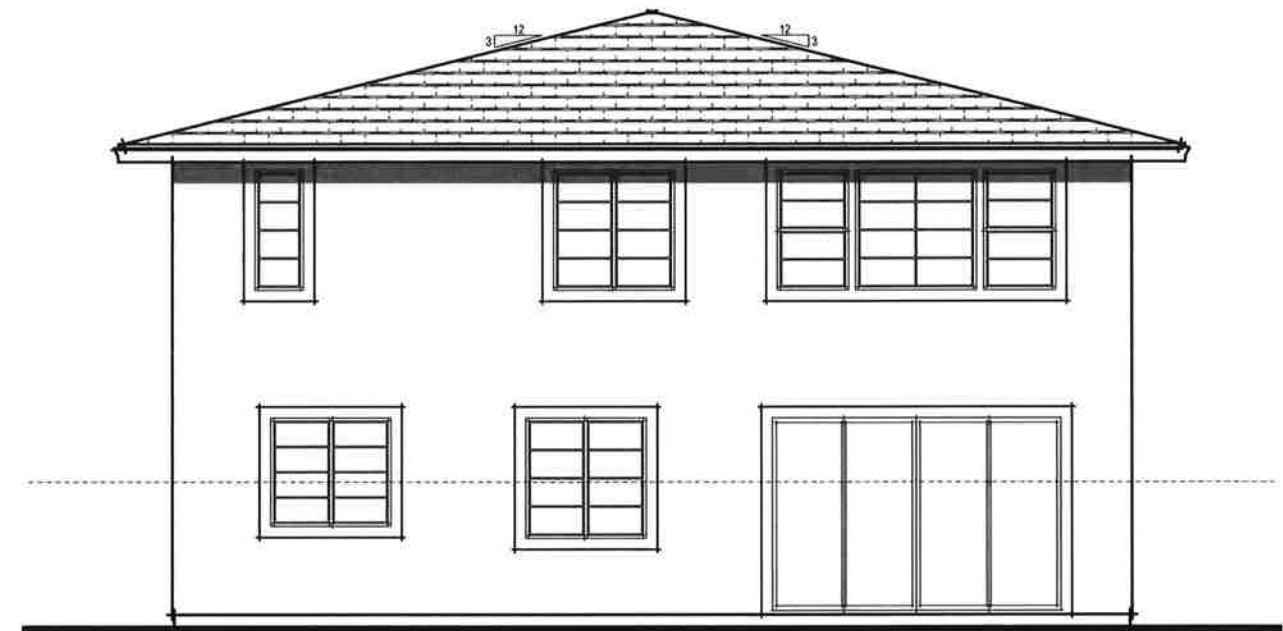
ROOF PLAN



LEFT ELEVATION



RIGHT ELEVATION



REAR ELEVATION



Kassis  
 Rancho Cordova, CA  
 December 16, 2022

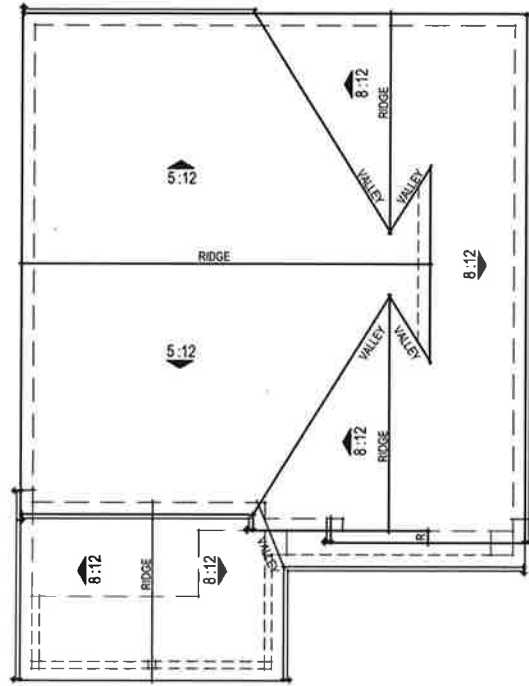
TRUMARKHOMES  
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 925.848.8300

50' X 80' LOTS - PLAN 3 MODERN PRAIRIE ELEVATIONS

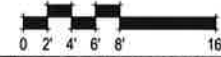
A2.11

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ROOF PLAN



LEFT ELEVATION



RIGHT ELEVATION



REAR ELEVATION



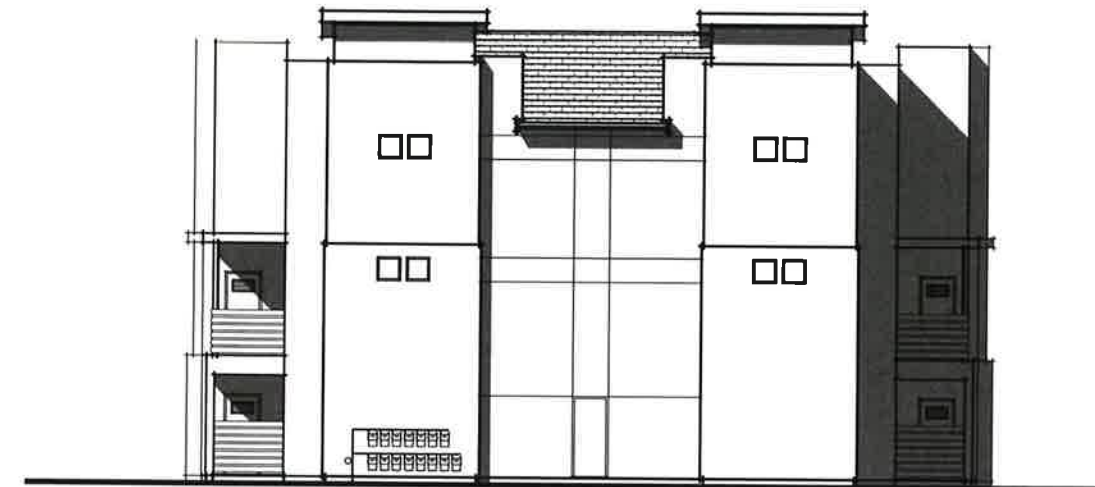
Kassis  
Rancho Cordova, CA  
December 16, 2022

TRUMARKHOMES  
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50' X 80' LOTS - PLAN 3 MODERN FARMHOUSE ELEVATIONS  
A2.12

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UNIT 2B  
860 SF

UNIT 2B  
860 SF

RIGHT ELEVATION



UNIT 3  
1,118 SF

UNIT 1  
600 SF

UNIT 1  
600 SF

UNIT 2B  
860 SF

FRONT ELEVATION

Kassis  
Rancho Cordova, CA  
December 16, 2022

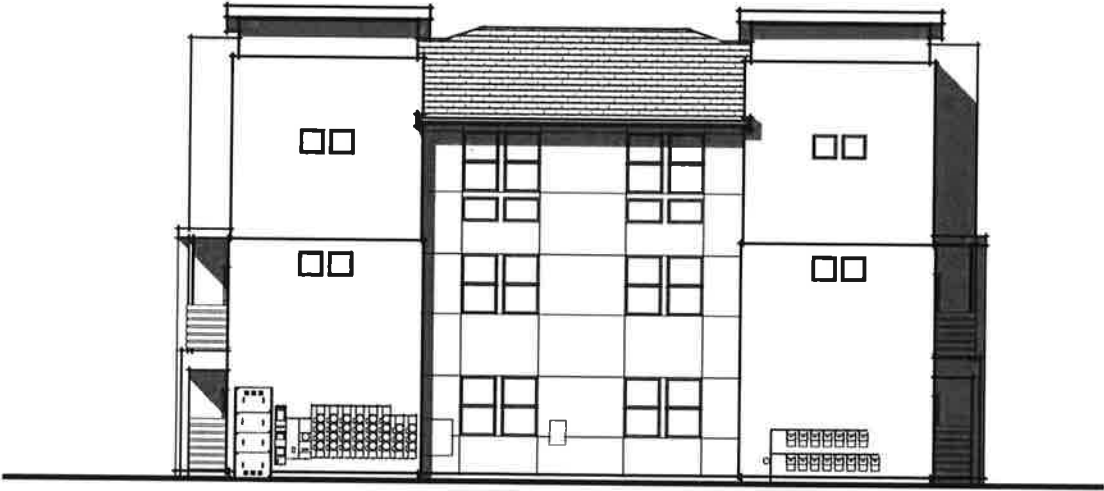


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BUILDING TYPE 3S-24A - ELEVATIONS - FRONT & RIGHT  
A3.01

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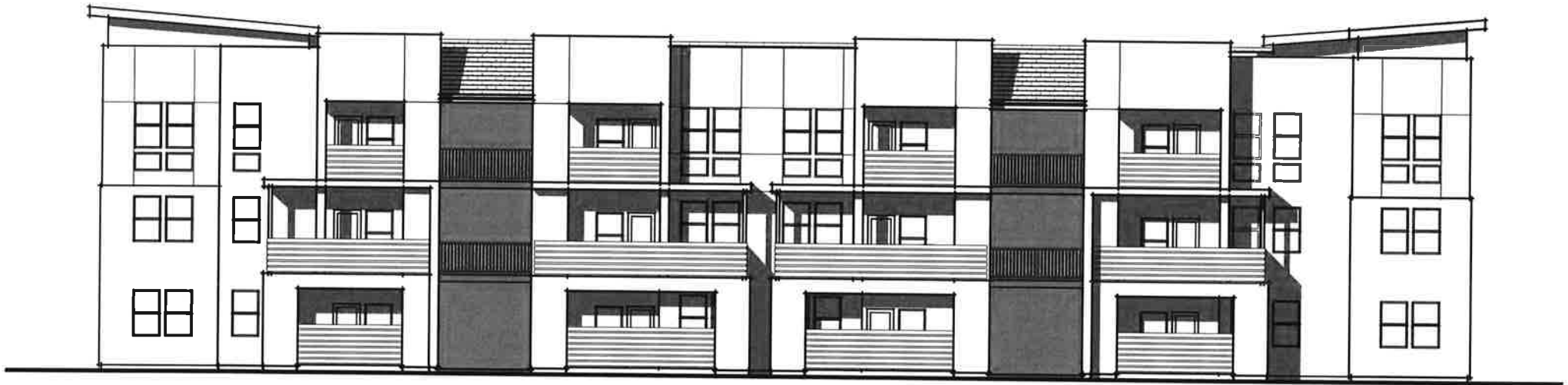




UNIT 3  
1,118 SF

UNIT 3  
1,118 SF

LEFT ELEVATION



UNIT 2B  
860 SF

UNIT 1  
600 SF

UNIT 1  
600 SF

UNIT 3  
1,118 SF

REAR ELEVATION

Kassis  
Rancho Cordova, CA  
December 18, 2022

TRUMARKHOMES

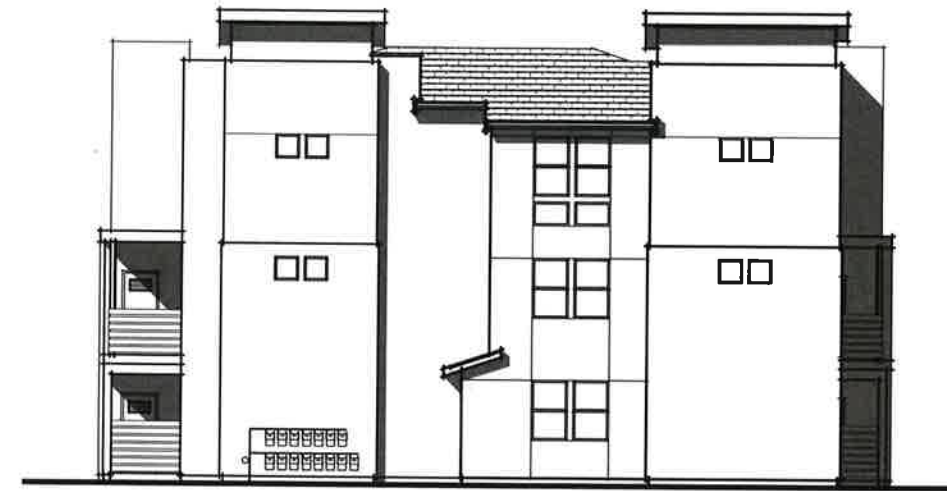
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BUILDING TYPE 3S-24A - ELEVATIONS - REAR & LEFT

A3.02

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Brentwood, CA 94513  
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UNIT 2B  
860 SF

UNIT 3  
1,118 SF

RIGHT ELEVATION



40'-0" HEIGHT LIMIT

SW 7020 BLACK FOX

SW 7018 MINDFUL GRAY

SW 7004 SNOWBOUND

SW 7019 GAUNTLET GRAY

COMPOSITION SHINGLES

MONO SLOPE ROOF FORMS

EXTERIOR PLASTER

EXTERIOR PRIVATE DECKS w/ COMPOSITE WOOD RAILING, TYP

SAND COLORED VINYL WINDOWS

UNIT 3  
1,118 SF

UNIT 1  
600 SF

UNIT 1  
600 SF

UNIT 2A  
848 SF

UNIT 2B  
860 SF

FRONT ELEVATION

Kassis  
Rancho Cordova, CA  
December 16, 2022

TRUMARK HOMES

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BUILDING TYPE 3S-30B - ELEVATIONS - FRONT & RIGHT  
A3.03

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UNIT 3  
1,118 SF

UNIT 3  
1,118 SF

LEFT ELEVATION



UNIT 3  
1,118 SF

UNIT 2A  
848 SF

UNIT 1  
600 SF

UNIT 1  
600 SF

UNIT 3  
1,118 SF

REAR ELEVATION

Kassis  
Rancho Cordova, CA  
December 16, 2022

TRUMARKHOMES

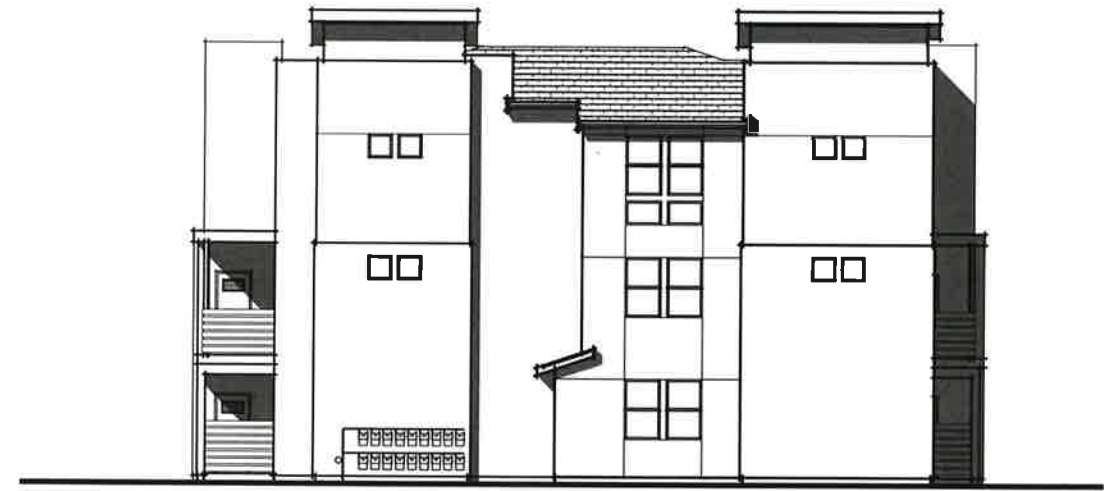
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925.648.8300

BUILDING TYPE 3S-30B - ELEVATIONS - REAR & LEFT

A3.04

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Brenwood, CA 94513  
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UNIT 2B  
860 SF

UNIT 3  
1,118 SF

RIGHT ELEVATION



UNIT 3  
1,118 SF

UNIT 1  
600 SF

UNIT 1  
600 SF

UNIT 2A  
848 SF

UNIT 1  
600 SF

UNIT 2B  
860 SF

FRONT ELEVATION

Kassis  
Rancho Cordova, CA  
December 16, 2022



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BUILDING TYPE 3S-36A - ELEVATIONS - FRONT & RIGHT  
A3.05

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UNIT 3  
1,118 SF

UNIT 3  
1,118 SF

LEFT ELEVATION



UNIT 3  
1,118 SF

UNIT 1  
600 SF

UNIT 2A  
848 SF

UNIT 1  
600 SF

UNIT 1  
600 SF

UNIT 3  
1,118 SF

REAR ELEVATION

Kassis  
Rancho Cordova, CA  
December 16, 2022

TRUMARKHOMES  
3001 Bishop Drive, Suite 100, San Ramon, CA 94583  
925.648.8300

BUILDING TYPE 3S-36A - ELEVATIONS - REAR & LEFT  
A3.06

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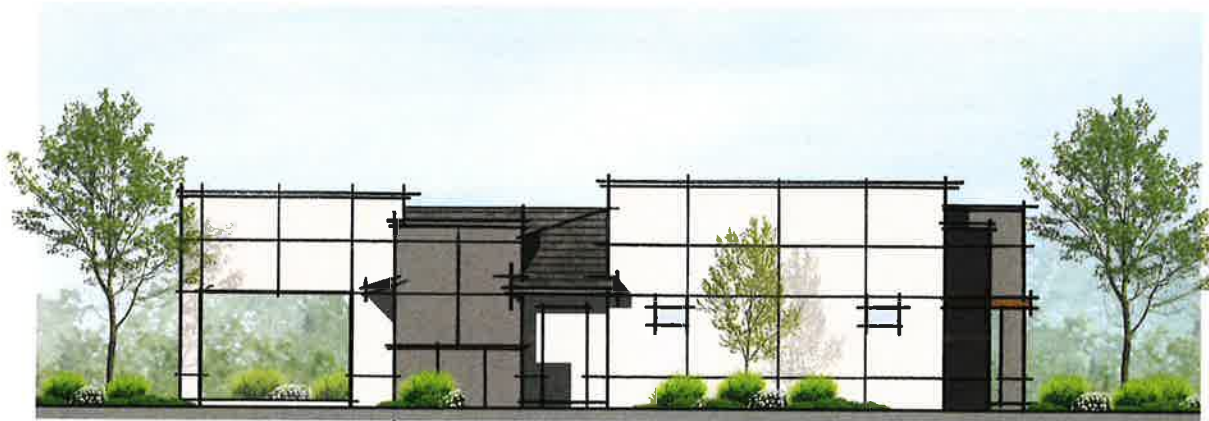




RIGHT ELEVATION



REAR ELEVATION



LEFT ELEVATION



FRONT ELEVATION

December 16, 2022

Darcy Goulart  
Planning Manager  
City of Rancho Cordova  
2729 Prospect Park Drive  
Rancho Cordova, CA 95670

**Re: Trumark Homes – Proposed Housing Development on Kassis Site  
Withdraw of Initial Application and Submittal of New Application under  
SB 330 and Government Code Section 65583.2(h)**

Dear Darcy:

The purpose of this letter to inform the City that Trumark is withdrawing the current development project application on the Kassis site (“Initial Application”) and submitting a new housing development application (“New Application”) on the same site. The New Application will start with the filing of an SB 330 Preliminary Application consistent with Government Code Section 65941.1 (“Preliminary Application”). The Initial Application proposed 245 single-family units. The New Application proposes a total of 440 residential units (252 units will be affordable to lower income households).

**I. WITHDRAW OF INITIAL APPLICATION.**

Trumark filed the Initial Application in April 2019 and to date, an environmental document under CEQA has yet to be prepared and circulated for public review. While Trumark provided a compelling analysis demonstrating that the Initial Application is exempt from additional analysis under CEQA, the City required the preparation of an EIR to satisfy the decisionmakers and community. We were informed that the initial study being prepared by the City for the EIR is finding that there are no significant unavoidable environmental impacts from the proposed development. This confirms our finding that the Initial Application qualified for a CEQA exemption. A much denser development on the site (approximately 1,600 units) was already analyzed in the environmental documents for the General Plan and Folsom Boulevard Specific Plan (“Specific Plan”) and those analyses are adequate to cover the Initial Application which was only proposing 245 units.

Darcy Goulart  
December 16, 2022  
Page 2

In 2019, the City initiated a tribal consultation on the Initial Application. Tribal consultations are not required until and unless a CEQA Notice of Preparation (“NOP”) informing the public that an EIR or MND is being prepared is filed by the City. Even though the tribal consultation was initiated, an NOP on the Initial Application was neither prepared nor filed by the City.

After two years of working with the City and its consultant on cultural resources, a final Cultural Investigation Report (“CIR”) was prepared by Stantec and submitted to the City on October 20, 2022. The cultural resources investigations was exhaustive and required Trumark to hire two different archaeologist firms (Peak and Associates, Stantec). The investigation involved extensive field work, including a ground penetrating survey, canine forensics survey, pedestrian survey and subsurface excavations at the request of the City. City personnel and tribal representatives were invited and present at these investigations. Both of the firms retained by Trumark concluded that the Initial Application will not have significant impacts on cultural, tribal, archeological or historic resources.

As part of the tribal consultation, the City forwarded the CIR to interested tribes on November 3, 2022 and solicited comments by November 18th. The CIR was originally forwarded to the same tribes by Stantec on May 30, 2022 and no comments were received. Shingle Springs and UAIC requested additional time to review the CIR and the City granted an extension to December 14th. As of the date of this letter, we have not heard of any comments by the Tribes.

The Specific Plan requires at least 10 acres of the site to be developed at a minimum of 24 du/acre, for a total of 240 units for lower income households to assist the City in fulfilling its RHNA obligations (Specific Plan at p. 5-9). The Initial Application did not propose this high density development in response to the community’s objections expressed to City officials and at several workshops Trumark conducted on the Initial Application. Existing housing law requires a “no net loss” in the RHNA obligation so a transfer of this obligation to another property is required to approve the Initial Application. Trumark has no real assurance that this RHNA obligation will be removed and transferred from the Kassis site and to another site. Moreover, Trumark has little assurance that without this transfer, the Initial Application will be viewed by the City as consistent with the General Plan and Specific Plan.

In order to provide some assurance that a project will be processed in a timely fashion, Trumark has no choice but to withdraw its Initial Application and proceed with a project that complies with, and is covered under the protections of, SB 330, including the Housing Accountability Act (“HAA”), and other streamlining provisions afforded by the Legislature. The HAA and streamlining provisions require the project to be consistent with the General Plan and the Specific Plan which serves as the zoning regulations for the Kassis site.

Darcy Goulart  
December 16, 2022  
Page 3

## II. PROCESSING OF NEW APPLICATION.

### A. Brief Description of New Application.

The Specific Plan designates the 41-acre Kassis site as Residential Mixed-Use District “in recognition of its suitability for residential development and its setting within a predominately residential district” (Specific Plan at p. 5-5). The Specific Plan allows a residential density of 6.1- 40 du/acre which allows up to 1600 residential units. Ten acres of the site have been identified to assist the City is meeting its RHNA obligation and assumes 240 units for lower income households. Consistent with the Specific Plan, the New Application proposes 440 residential units, including 252 apartments for lower income households along Folsom Boulevard. Trumark has prepared a more detailed project description that is being submitted along with this letter.

### B. SB 330 Processing/Approval Limitations.

Since the New Application is consistent with the General Plan and Specific Plan, the Application is subject only to the ordinances, policies, development standards, which includes development impact fees, that were adopted and in effect at the time the Preliminary Application is filed.

Within 180 days from the date the Preliminary Application is filed, Trumark will submit “project applications”. These project applications will include a subdivision and design review. Once the project applications are filed, the City has 30 days to determine if the applications are complete for processing. If the City does not respond within 30 days, the applications are automatically deemed complete. If the City determines the final applications are incomplete, the City is required to provide a list of the incomplete items which are contained on the City's submittal checklist. Trumark will then have 90 days to respond. The City then has another 30 days to respond to any supplemental project application information submitted and Trumark has another 90 days to respond. If the City again determines the application is missing information, the City will provide Trumark with an appeal process to determine if the final application is in fact complete.

Under the HAA, because the project is an affordable project (more than 20% of the units will be rented to lower income households), the City cannot disapprove, reduce the density, or condition the project in a manner that makes the project infeasible, unless it finds it will have a specific adverse impact on the public health and safety that cannot be satisfactorily mitigated

Darcy Goulart  
December 16, 2022  
Page 4

without rendering the project unaffordable. Gov't Code sect. 65589.5(d). A "specific adverse impact" is defined as "a significant, quantifiable, direct, and unavoidable impacts, based on objective, identified written public health or safety standards, policies, or conditions as they existed on the date the [preliminary] application was deemed complete." Gov't Code sect. 65589.5(j)(1)(A). Trumark has prepared numerous studies on this site and all have confirmed the New Application will not have a specific adverse impact on the health or safety of the community.

In an effort to promote and encourage housing developments, the HAA requires these findings to be based on the "preponderance of the evidence in the record" which poses a higher bar for the City. Moreover, the City has limited ability to deny, reduce the density, or condition the project in a manner that makes it infeasible, since the site is identified as a housing opportunity site for lower income households and has been designated as such for several housing cycles. Gov't Code sect. 65589.5(d)(5)(A).

C. By Right Processing Under Government Code sect. 66583.2(h).

In addition to the protections under SB 330, the New Application is being submitted under Government Code section 66583.2(h). Under this provision, because the site was zoned to meet the lower income households to satisfy the RHNA obligations, the project is allowed "by right" since it proposes more than 20% of the units for lower incomes. Under the "by right" provision, the City cannot require a discretionary approval that would constitute a "project" under CEQA. However, the Subdivision Map Act still applies and the City may require design review. Government Code sect. 66583.2(i).

As a housing development project under the HAA and under Government Code sect. 66583.2(h), the City can only apply objective design standards to the project. Objective standards are those involving no personal or subjective judgement and being uniformly verifiable by reference to an external and uniform benchmark or criterion available and knowable by both Trumark and the City. The City is required to inform Trumark of these objective design standards.

Under SB 330, the New Application is limited to five hearings, including continuances and appeals, and under Government Code sect. 66583.2(h) these hearings can only be related to design review. We believe consideration of the design of the project will take fewer than five hearings.

Darcy Goulart  
December 16, 2022  
Page 5

We look forward to processing the New Application with the City and are pleased to present a project that will assist the City in meeting its RHNA obligations for lower income households, in addition to market rate housing.

Very truly yours,

FENNEMORE LLP

Patricia E. Curtin

PEC/slk

cc: Cyrus Adhar, City Manager  
Micah Runner, Deputy City Manager  
Adam Lindgren, City Attorney  
Heide Antonescu, Director Forward Planning, Trumark  
Garrett Hinds, Vice President of Architecture, Trumark  
Claire Cassidy, Development Coordinator, Trumark

# **Biological Resources Assessment**

Kassis Property

Sacramento County, California

January 2020

Updated February 2022



**Prepared for:**

Heide Antonescu  
Trumark Homes  
3001 Bishop Drive, Suite 100  
San Ramon, CA 94583

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# CONTENTS

## Biological Resources Assessment Kassis Property

<b>1.0 INTRODUCTION</b>	<b>1</b>
<b>1.1 Project Description</b>	<b>1</b>
<b>2.0 REGULATORY SETTING</b>	<b>2</b>
<b>2.1 Federal Regulations</b>	<b>2</b>
2.1.1 Federal Endangered Species Act	2
2.1.2 Clean Water Act, Section 404	2
2.1.3 Migratory Bird Treaty Act	3
<b>2.2 State Regulations</b>	<b>3</b>
2.2.1 California Environmental Quality Act	3
2.2.2 State Endangered Species Act	4
2.2.3 Native Plant Protection Act	4
2.2.4 Clean Water Act, Section 401	4
2.2.5 California Water Code, Porter-Cologne Act	4
2.2.6 California Fish and Game Code, Section 1600 – Streambed and Lake Alteration	5
2.2.7 California Fish and Game Code, Section 3503.5 – Raptor Nests	5
<b>2.3 Local Regulations</b>	<b>5</b>
2.3.1 City of Rancho Cordova Tree Ordinance	5
<b>3.0 METHODOLOGY</b>	<b>6</b>
<b>3.1 Literature Review</b>	<b>6</b>
<b>3.2 Field Surveys</b>	<b>6</b>
<b>4.0 EXISTING CONDITIONS</b>	<b>7</b>
<b>4.1 Aquatic Resources</b>	<b>8</b>
<b>4.2 Soils</b>	<b>8</b>
<b>5.0 RESULTS</b>	<b>9</b>
<b>5.1 Invertebrates</b>	<b>9</b>
5.1.1 Valley Elderberry Longhorn Beetle	9
<b>5.2 Reptiles</b>	<b>18</b>
5.2.1 Western Pond Turtle	18
<b>5.3 Birds</b>	<b>18</b>
5.3.1 Burrowing Owl	18
5.3.2 Swainson’s Hawk	18
5.3.3 White-Tailed Kite	19
<b>5.4 Mammals</b>	<b>19</b>
5.4.1 Pallid Bat	19
5.4.2 Silver-Haired Bat	19
5.4.3 Western Red Bat	20
5.4.4 Hoary Bat	20

<b>6.0 IMPACTS TO SENSITIVE BIOLOGICAL RESOURCES</b>	<b>20</b>
6.1 Aquatic Resources	21
6.2 Valley Elderberry Longhorn Beetle	21
6.3 Western Pond Turtle	22
6.4 Burrowing Owl	22
6.5 Swainson’s Hawk and White-Tailed Kite	22
6.6 Other Nesting Raptors	22
6.7 Other Nesting Birds	22
6.8 Roosting Bats	22
6.9 Protected Trees	23
<b>7.0 PROPOSED AVOIDANCE AND MINIMIZATION MEASURES</b>	<b>22</b>
A&M-1 Valley Elderberry Longhorn Beetle	22
A&M-2 Western Pond Turtle	22
A&M-3 Burrowing Owl	23
A&M-4 Swainson’s Hawk and White-Tailed Kite Nesting	24
A&M-5 Swainson’s Hawk Foraging	25
A&M-6 Other Nesting Raptors and Migratory Birds	26
A&M-7 Roosting Bats	26
A&M-8 Protected Trees	27
<b>8.0 REFERENCES</b>	<b>27</b>

**Tables**

Table 1. Special-Status Species with Potential to Occur within the Study Area	10
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**Figures**

- Figure 1. Vicinity Map
- Figure 2. California Natural Diversity Database Occurrences of Plant Species and Critical Habitats
- Figure 3. California Natural Diversity Database Occurrences of Wildlife Species and Critical Habitats
- Figure 4. NRCS Soils Map
- Figure 5. Terrestrial Vegetation Communities
- Figure 6. Elderberry Shrubs
- Figure 7. Elderberry Shrubs and 20-Foot Buffers

**Attachments**

- Attachment A. Kassis Property Proposed Site Plan
- Attachment B. IPaC Trust Resource Report for the Study Area
- Attachment C. CNPS Inventory of Rare and Endangered Plants Query for the “Carmichael, California”  
USGS Quadrangle and Eight Surrounding Quadrangles
- Attachment D. Memo Regarding Potential VELB Impacts

## 1.0 INTRODUCTION

This report presents the results of a Biological Resources Assessment (BRA) conducted for the approximately 41-acre Kassis Property (Study Area). The Study Area is located north of Folsom Boulevard and generally east of the terminus of Mira del Rio Drive in Sacramento County, California. The Study Area is within the Rio de los Americanos Land Grant and is located in portions of Section 4, Township 8 North, Range 6 East (MDB&M); and Section 33, Township 9 North, Range 6 East (MDB&M) of the "Carmichael, California" 7.5-Minute Series USGS Topographic Quadrangle (USGS 2015) (**Figure 1**).

The Study Area is within the Folsom Boulevard Specific Plan (FBSP) area (City of Rancho Cordova, 2013), and is described as the Kassis Property Opportunity Site as a planned suburban and primarily residential environment.

Potential impacts to biological resource within the Study Area were analyzed in the Rancho Cordova General Plan Final Environmental Impact Report (GP FEIR) (City of Rancho Cordova, 2006, pp. 4.10-34 through 68) certified in June 2006 by the City Council and the Folsom Boulevard Specific Plan Mitigated Negative Declaration (FBSP MND) (City of Rancho Cordova, 2007) approved by the City Council in July 2008 (see FBSP MND, pp. 3.0-14 through 18). The applicable mitigation measures relating to biological resources from the GP FEIR and FBSP MND will be imposed as a condition of a project approval.

This report was prepared as required by MM 4.2 in the FBSP MND which requires preparation of a biological resources survey for a specific project.

## 1.1 Project Description

The Proposed Kassis Project (Project) is a residential subdivision, which currently consists of 198 mixed-density residential lots. The Project will also include a stormwater detention basin, storm water outfall, open space areas, and a multi-purpose trail network. The preliminary site plan is included as **Attachment A**.

The Project plans include components to address the protection of the Valley Elderberry Longhorn Beetle (VELB). These components were developed in response to a request for technical assistance from the U.S. Fish & Wildlife Service on the presence of the VELB on the site (See memo from G. Fodge of Madrone Ecological Consulting to K. Berry of USFWS, dated May 30, 2019) and include the following:

- *Fencing*: All off-site elderberry shrubs to be avoided during construction activities will be fenced and/or flagged with high-visibility materials as close to construction limits as feasible.
- *Worker Education*: Prior to initiation of any work along the Project's northern and western boundaries a qualified biologist will provide training for all contractors, work crews, and any onsite personnel on the status of the VELB, its host plant and habitat, the need to avoid damaging the elderberry shrubs, and the possible penalties for non-compliance.

- *Erosion Control and Re-vegetation*: Erosion control will be implemented throughout construction.
- *Construction Monitoring*: A qualified biologist will monitor the work area during construction along the Project's northern and western boundaries to assure that the above avoidance and minimization measures are implemented.
- *Notification in River Trail Easement Document* . In the River Trail easement document that will be recorded on lots that contain the elderberry shrubs, state that the shrubs are host to the Federally-threatened VELB, and that the shrubs may not be removed or branches larger than 1 inch in diameter trimmed without prior coordination with the U.S. Fish & Wildlife Service. This requirement would apply as long as the VELB is listed as threatened or endangered under FESA.

## **2.0 REGULATORY SETTING**

This section describes federal, state and local laws and policies that are relevant to this assessment of biological resources.

### **2.1 Federal Regulations**

#### **2.1.1 Federal Endangered Species Act**

The Federal Endangered Species Act (FESA) of 1973 protects species that are federally listed as endangered or threatened with extinction. FESA prohibits the unauthorized "take" of listed wildlife species. Take includes harassing, harming, pursuing, hunting, shooting, wounding, killing, trapping, capturing, or collecting wildlife species or any attempt to engage in such activities. Harm includes significant modifications or degradations of habitats that may cause death or injury to protected species by impairing their behavioral patterns. Harassment includes disruption of normal behavior patterns that may result in injury to or mortality of protected species. Civil or criminal penalties can be levied against persons convicted of unauthorized "take." In addition, FESA prohibits malicious damage or destruction of listed plant species on federal lands or in association with federal actions, and the removal, cutting, digging up, damage, or destruction of listed plant species in violation of state law. FESA does not afford any protections to federally listed plant species that are not also included on a state endangered species list on private lands with no associated federal action.

#### **2.1.2 Clean Water Act, Section 404**

Section 404 of the Federal Clean Water Act requires that a Department of the Army permit be issued prior to the discharge of any dredged or fill material into waters of the United States, including wetlands. The U.S. Army Corps of Engineers (Corps) administers this program, with oversight from the U. S. Environmental Protection Agency. Waters of the United States include all navigable waters; interstate waters and wetlands; all intrastate waters and wetlands that could affect interstate or foreign commerce; impoundments of the above; tributaries of the above; territorial seas; and wetlands adjacent to the above.

### **2.1.3 Migratory Bird Treaty Act**

The Migratory Bird Treaty Act (MBTA) prohibits the take, possession, import, export, transport, selling, purchase, barter, or offering for sale, purchase or barter, any native migratory bird, their eggs, parts, and nests, except as authorized under a valid permit (50 CFR 21.11.). Likewise, Section 3513 of the California Fish & Game Code prohibits the “take or possession” of any migratory non-game bird identified under the MBTA. Therefore, activities that may result in the injury or mortality of native migratory birds, including eggs and nestlings, would be prohibited under the MBTA.

## **2.2 State Regulations**

### **2.2.1 California Environmental Quality Act**

The California Environmental Quality Act (CEQA) requires evaluations of project effects on biological resources. Determining the significance of those effects is guided by Appendix G of the CEQA guidelines. These evaluations must consider direct effects on a biological resource within the project site itself, indirect effects on adjacent resources, and cumulative effects within a larger area or region. Effects can be locally important but not significant according to CEQA if they would not substantially affect the regional population of the biological resource. Significant adverse impacts on biological resources would include the following:

- Substantial adverse effects on any species identified as candidate, sensitive, or special-status in local or regional plans, policies, or regulations or by the California Department of Fish and Wildlife (CDFW) or the U.S. Fish and Wildlife Service (USFWS) (these effects could be either direct or via habitat modification);
- Substantial adverse impacts to species designated by the California Department of Fish and Game (2009) as Species of Special Concern;
- Substantial adverse effects on riparian habitat or other sensitive habitat identified in local or regional plans, policies, or regulations or by CDFW and USFWS;
- Substantial adverse effects on federally protected wetlands defined under Section 404 of the Clean Water Act (these effects include direct removal, filling, or hydrologic interruption of marshes, vernal pools, coastal wetlands, or other wetland types);
- Substantial interference with movements of native resident or migratory fish or wildlife species population, or with use of native wildlife nursery sites;
- Conflicts with local policies or ordinances protecting biological resources (e.g. tree preservation policies); and
- Conflict with provisions of an adopted Habitat Conservation Plan (HCP), Natural Community Conservation Plan (NCCP), or other approved local, regional, or state habitat conservation plan.

Study Area is within the Folsom Boulevard Planning Area of the City of Rancho Cordova General Plan. The GP FEIR included a program-level analysis considering the broad environmental effects of the General Plan. The GP FEIR is used to evaluate subsequent projects and activities under the proposed General Plan. When individual projects or activities under the General Plan are proposed, the City is required to examine the

projects or activities to determine whether their effects are adequately analyzed in the program GP FEIR (State CEQA Guidelines Section 15168). If the projects or activities would have no effects beyond those analyzed in the GP FEIR, no further CEQA compliance is required.

The City conducted a tiered analysis of impacts in the FBPA MND, and determined impacts from the implementation of the FBPA would not be greater than those identified by the GP FEIR and that Avoidance and Minimization Measures included in the GP FEIR and FBPA MND apply to the Study Area.

### **2.2.2 State Endangered Species Act**

With limited exceptions, the California Endangered Species Act (CESA) of 1984 protects state-designated endangered and threatened species in a way similar to FESA. For projects on private property (i.e. that for which a state agency is not a lead agency), CESA enables CDFW to authorize take of a listed species that is incidental to carrying out an otherwise lawful project that has been approved under CEQA (Fish & Game Code Section 2081).

### **2.2.3 Native Plant Protection Act**

The Native Plant Protection Act (NPPA) was enacted in 1977 and allows the Fish and Game Commission to designate plants as rare or endangered. There are 64 species, subspecies, and varieties of plants that are protected as rare under the NPPA. The NPPA prohibits take of endangered or rare native plants, but includes some exceptions for agricultural and nursery operations; emergencies; and after properly notifying CDFW for vegetation removal from canals, roads, and other sites, changes in land use, and in certain other situations.

### **2.2.4 Clean Water Act, Section 401**

Section 401 of the Clean Water Act requires any applicant for a 404 permit in support of activities that may result in any discharge into waters of the United States to obtain a water quality certification with the Regional Water Quality Control Board (RWQCB). This program is meant to protect these waters and wetlands by ensuring that waste discharged into them meets state water quality standards. Because the water quality certification program is triggered by the need for a Section 404 permit (and both programs are a part of the Clean Water Act), the definition of waters of the United States under Section 401 is the same as that used by the Corps under Section 404.

### **2.2.5 California Water Code, Porter-Cologne Act**

The Porter Cologne Act, from Division 7 of the California Water Code, requires any person discharging waste or proposing to discharge waste that could affect the quality of waters of the state to file a report of waste discharge (RWD) with the RWQCB. The RWQCB can waive the filing of a report, but once a report is filed, the RWQCB must either waive or adopt water discharge requirements (WDRs). "Waters of the state" are defined as any surface water or groundwater, including saline waters, within the boundaries of the state.

## **2.2.6 California Fish and Game Code, Section 1600 – Streambed and Lake Alteration**

The CDFW is responsible for conserving, protecting, and managing California’s fish, wildlife, and native plant resources. To meet this responsibility, the Fish and Game Code, Section 1602, requires notification to CDFW of any proposed activity that may substantially modify a river, stream, or lake. Notification is required by any person, business, state or local government agency, or public utility that proposes an activity that will:

- substantially divert or obstruct the natural flow of any river, stream or lake;
- substantially change or use any material from the bed, channel, or bank of any river, stream, or lake; or
- deposit or dispose of debris, waste, or other material containing crumbled, flaked, or ground pavement where it may pass into any river, stream, or lake.

For the purposes of Section 1602, rivers, streams and lakes must flow at least intermittently through a bed or channel. If notification is required and CDFW believes the proposed activity is likely to result in adverse harm to the natural environment, it will require that the parties enter into a Lake or Streambed Alteration Agreement (LSAA).

## **2.2.7 California Fish and Game Code, Section 3503.5 - Raptor Nests**

Section 3503.5 of the Fish and Game Code makes it unlawful to take, possess, or destroy hawks or owls, unless permitted to do so, or to destroy the nest or eggs of any hawk or owl.

## **2.3 Local Regulations**

### **2.3.1 City of Rancho Cordova Tree Ordinance**

The City of Rancho Cordova (City) Tree Ordinance (Chapter 19.12 of the Rancho Cordova Municipal Code) (Tree Ordinance) regulates the removal and preservation of trees within the City. “Protected Trees” under the Tree Ordinance includes native oak (*Quercus lobata*, valley oak; *Quercus wislizeni*, interior live oak; *Quercus douglasii*, blue oak; or *Quercus morehus*, oracle oak) having a trunk diameter at breast height (DBH) of at least six inches, or any tree species other than native oak having a DBH of at least 12 inches for nonresidential properties and 24 inches for residential properties. For Protected Trees that branch below breast height, the diameter shall be measured at the narrowest point between the grade and the branching point. For Protected Trees that branch at the ground, the diameter shall be measured as the sum of the diameter of the largest trunk and one-half the cumulative diameter of the remaining trunks at breast height. The Tree Ordinance requires a Tree Permit for any trench, grade, or fill within the dripline of a Protected Tree, or for the damaging, killing, or removal of a Protected Tree. In addition, any major trimming of a Protected Tree also requires a Tree Permit.



## 3.0 METHODOLOGY

### 3.1 Literature Review

A list of special-status species with potential to occur within the Study Area was developed by conducting a query of the following databases:

- California Natural Diversity Database (CNDDDB) (CNDDDB 2019) query of the Study Area and all areas within 5 miles of the Study Area (**Figures 2 and 3**);
- USFWS Information for Planning and Conservation (IPaC) (USFWS 2019) query for the Study Area (**Attachment B**);
- California Native Plant Society (CNPS) Rare and Endangered Plant Inventory (CNPS 2019) query of the “Carmichael, California” USGS topo quadrangle, and the eight surrounding quadrangles (**Attachment C**); and
- Western Bat Working Group (WBWG) Species Matrix (WBWG 2019).

In addition, any special-status species that are known to occur in the region, but that were not identified in any of the above database searches were also analyzed for their potential to occur within the Project area.

For the purposes of this Biological Resources Assessment, special-status species are defined as those species that are:

- listed as threatened or endangered, or proposed or candidates for listing by the USFWS or National Marine Fisheries Service;
- listed as threatened or endangered and candidates for listing by CDFW;
- identified as Fully Protected species or species of special concern by CDFW;
- identified as Medium or High priority species by the WBWG (WBWG 2019); and
- plant species considered to be rare, threatened, or endangered by the CNPS and CDFW [California Rare Plant Rank (CRPR) 1 and 2]:
  - CRPR 1A: Plants presumed extinct.
  - CRPR 1B: Plants rare, threatened, or endangered in California and elsewhere.
  - CRPR 2A: Plants extirpated in California, but common elsewhere.
  - CRPR 2B: Plants rare, threatened, or endangered in California, but more common elsewhere.

### 3.2 Field Surveys

Madrone senior biologist Bonnie Peterson conducted a field survey of the Study Area on 1 September 2018 and 7 February 2019 to assess the suitability of habitats on-site to support special-status species, and to conduct the targeted surveys detailed below. Meandering pedestrian surveys were performed on foot throughout the Study Area, and the entire site was surveyed. Vegetation communities were classified in accordance with *The Manual of California Vegetation, Second Edition* (Sawyer, Keeler-Wolf and Evens 2009), and plant taxonomy was based on the nomenclature in the *Jepson eFlora* (Jepson Flora Project 2019).

## **4.0 EXISTING CONDITIONS**

The Study Area is bordered to the north and east by a residential subdivision, while the southern portion of the property is bounded by Folsom Boulevard. The western edge of the site is bordered by the American River and some low-density residential development.

The Study Area is an infill property, and is comprised primarily of an inactive walnut orchard. The site is generally comprised of two terraces, separated by a steep slope that bisects the Study Area from east to west. The northern terrace resides at an elevation of approximately 55 feet above sea level, and is a historic floodway of the American River. The terrace consists of an aged and defunct orchard dominated by paradox walnut (*Juglans hindsii* x *Juglans regia*). The western border of the terrace includes a mature riparian vegetation band along the American River. The southern terrace is located approximately 75 feet above sea level and also includes some of the remnant orchard. However, most of the southernmost portion of the terrace near Folsom Boulevard consists of non-native annual grassland. Understory vegetation in both the orchard and annual grassland is regularly disked for fire control, and predominantly consists of ruderal species and non-native annual grasses and forbs. Generally, surrounding homes are built up steep hillslopes from the Study Area.

A delineation of aquatic resources was conducted on 15 April 2019 (Madrone, 2019). The Study Area for the delineation of aquatic resources was slightly larger than the Study Area for this Biological Resources Assessment and including an off-site portion of the American River. A Preliminary Jurisdictional Determination (PJD) was issued on 2 January 2020 (USACE, 2020). The PJD confirmed the lack of wetlands or other waters within the Project Area and established the ordinary high water mark of the American River west of Project for avoidance.

### **4.0.1 Annual Grassland**

The annual grassland community within the Study Area is dominated by non-native annual grasses, forbs, and ruderal species. Prevalent species include johnsongrass (*Sorghum halepense*), crabgrass (*Digitaria spp.*), dallisgrass (*Paspalum dilatatum*), yellow star-thistle (*Centaurea solstitialis*), wild oat (*Avena sp.*), black mustard (*Brassica nigra*), horseweed (*Erigeron canadensis*), milk thistle (*Silybum marianum*), prickly lettuce (*Lactuca serriola*), perennial ryegrass (*Festuca perennis*), and brome (*Bromus spp.*).

### **4.0.2 Orchard**

The disused orchard on-site consists primarily of planted mature paradox walnut. Understory vegetation consists of largely the same species as found in the annual grassland.

### **4.0.3 Ornamental**

This community is heavily vegetated with ruderal grassland species and contains a mix of walnut trees, interior live oak (*Quercus wislizeni*), valley oak (*Quercus lobata*), and ornamental trees such as common fig (*Ficus carica*) and tree of heaven (*Ailanthus altissima*).

#### **4.0.4 Paved/Disturbed**

The paved portion of the Study Area is an unnamed road and is unvegetated. The disturbed portion consists of power lines paralleling Folsom Boulevard. This area is sparsely vegetated with ruderal species.

#### **4.0.5 Riparian**

Vegetation along the western edge of the Study Area bordering the American River consists of a band of mature riparian tree and shrub species. Dominant vegetation in this community includes interior live oak, Oregon ash (*Fraxinus latifolia*), Fremont cottonwood (*Populus fremontii*), willow species (*Salix spp.*), wild grape (*Vitis californica*), and blue elderberry (*Sambucus mexicana*).

### **4.1 Aquatic Resources**

During the field surveys conducted on 1 September 2018 and 7 February 2019, no aquatic resources were identified within the Study Area, although the site is located directly adjacent to the American River. A protocol-level aquatic resources delineation was conducted for the Study Area on 1 April 2019. This delineation included a portion of the American River to the west of the Study Area to establish the location of the ordinary high water mark for planning purposes, and no aquatic resources were identified on-site.

### **4.2 Soils**

According to the Natural Resources Conservation Service (NRCS) Soil Survey Database (NRCS 2019), three soil mapping units occur within the Study Area (**Figure 4**): (102) Americanos-Urban land complex, 0 to 2 percent slopes; (199) Reiff fine sandy loam, 0 to 2 percent slopes, occasionally flooded; and (205) Rossmoor-Urban land complex, 0 to 2 percent slopes. The soils within the Study Area fall within the hydrological soil groups A and B, which generally have a low to moderately low runoff potential when thoroughly wet, a high to moderate infiltration rate when thoroughly wet, and a high to moderate rate of water transmission. None of these soils consist of hydric components, but all of them may contain hydric inclusions (NRCS 2019).

## **5.0 RESULTS**

**Table 1** provides a list of special-status species that were evaluated, including their listing status, habitat associations, and their potential to occur in the Study Area. The following set of criteria was used to determine each species' potential for occurrence on the site:

- Present: Species occurs on the site based on CNDDDB records, and/or was observed on the site during field surveys.

- High: The site is within the known range of the species and suitable habitat exists.
- Moderate: The site is within the known range of the species and very limited suitable habitat exists.
- Low: The site is within the known range of the species and there is marginally suitable habitat or the species was not observed during protocol-level surveys conducted on-site.
- Absent/No Habitat Present: The site does not contain suitable habitat for the species, the species was not observed during field surveys conducted on-site, or the site is outside the known range of the species.

Figures 2 and 3 are exhibits displaying CNDDDB occurrences within five miles of the Study Area. The site lacks aquatic habitat and as such does not provide suitable habitat for a number of special status species. Below is a discussion of all special-status species with potential to occur on the site.

## 5.1 Invertebrates

### 5.1.1 Valley Elderberry Longhorn Beetle

The Valley elderberry longhorn beetle (*Desmocerus californicus dimorphus*, VELB) is listed as threatened pursuant to the federal Endangered Species Act. The historic range of this beetle is limited to moist Valley oak woodlands along margins of rivers and streams in the lower Sacramento and lower San Joaquin Valleys (USFWS 1984). At the time of its listing, the beetle was known from fewer than 10 localities in Merced, Sacramento, and Yolo Counties (USFWS 1980). Its current distribution is patchy throughout California's Central Valley and associated foothills (USFWS 1999).

The VELB is completely dependent on its host plant, elderberry (*Sambucus* species), which occurs in riparian and other woodland communities in California's Central Valley and the associated foothills (USFWS 1999). Female beetles lay their eggs in crevices on the stems or on the leaves of living elderberry plants. When the eggs hatch, larvae bore into stems with a diameter of one inch or more. The larval stages last for one to two years. The fifth instar larvae create emergence holes in the stems and then plug the holes and remain in the stems through pupation (Talley 2003). Adults emerge through the emergence holes from late March through June. The short-lived adult beetles forage on leaves and flowers of elderberry shrubs.

Several elderberry shrubs have been identified within the Study Area, thereby increasing the likelihood that Valley elderberry longhorn beetle (VELB) occurs within the Study Area (Figure 6). The Project is located outside of the Critical Habitat area for VELB (Figure 3). VELB has been documented in the CNDDDB within 5 miles of the Project Area (CNDDDB 2019).

**Table 1. Special-Status Species with Potential to Occur within the Kassis Property Study Area**

<b>Scientific Name (Common Name)</b>	<b>Federal Status</b>	<b>State Status</b>	<b>Habitat Requirements</b>	<b>Potential for Occurrence</b>
<b>Plants</b>				
<i>Cuscuta obtusiflora</i> var. <i>glandulosa</i> Peruvian dodder	--	CRPR 2B.2	Freshwater marshes and swamps.	<b>No Habitat Present.</b> There is no suitable aquatic habitat within the Study Area.
<i>Downingia pusilla</i> Dwarf downingia	--	CRPR 2B.2	Vernal pools and other depressional wetlands.	<b>No Habitat Present.</b> There is no suitable aquatic habitat within the Study Area.
<i>Gratiola heterosepala</i> Bogg's Lake hedge-hyssop	--	CE, CRPR 1B.2	Vernal pools and margins of marshes, swamps, and lakes/ponds.	<b>No Habitat Present.</b> There is no suitable aquatic habitat within the Study Area.
<i>Hibiscus lasiocarpus</i> var. <i>occidentalis</i> Woolly rose-mallow	--	CRPR 1B.2	Freshwater-saturated riverbanks and low peat islands located within sloughs along the Sacramento River at elevations below 360 feet.	<b>No Habitat Present.</b> The Study Area is outside of the known range of the species.
<i>Juglans hindsii</i> Northern California black walnut	--	CRPR 1B.1	This species prefers riparian scrub and riparian woodland habitats. Although it was previously thought that only two of three known native stands were still in existence, new documentation has since indicated that the species is abundant (Potter et al. 2018).	<b>High.</b> Suitable habitat is present. However, new documentation indicates this species is abundant throughout northern California. Arborist report did not identify this species within the Study Area.
<i>Juncus leiospermus</i> var. <i>ahartii</i> Ahart's dwarf rush	--	CRPR 1B.2	Valley and foothill grassland (mesic), and edges of vernal pools and other seasonally ponded features.	<b>No Habitat Present.</b> No suitable aquatic or mesic habitat is present within the Study Area.

<b>Scientific Name (Common Name)</b>	<b>Federal Status</b>	<b>State Status</b>	<b>Habitat Requirements</b>	<b>Potential for Occurrence</b>
<i>Legenere limosa</i> Legenere	--	CRPR 1B.1	Vernal pools and other depressional wetlands.	<b>No Habitat Present.</b> There is no suitable aquatic habitat within the Study Area.
<i>Lepidium latipes</i> var. <i>heckardii</i> Heckard's pepper-grass	--	CRPR 1B.2	Typically occurs in wetlands in valley and foothill grasslands with alkaline soils.	<b>No Habitat Present.</b> There is no suitable aquatic or alkaline habitat within the Study Area.
<i>Navarretia myersii</i> ssp. <i>myersii</i> Pincushion navarretia	--	CRPR 1B.1	Vernal pools.	<b>No Habitat Present.</b> There are no vernal pools within the Study Area.
<i>Orcuttia tenuis</i> Slender Orcutt grass	FT	CE, CRPR 1B.1	Vernal pools and other seasonally ponded features.	<b>No Habitat Present.</b> There is no suitable aquatic habitat within the Study Area.
<i>Orcuttia viscida</i> Sacramento Orcutt grass	FE	CE, CRPR 1B.1	Vernal pools.	<b>No Habitat Present.</b> There are no vernal pools within the Study Area.
<i>Sagittaria sanfordii</i> Sanford's arrowhead	--	CRPR 1B.2	Emergent marsh habitat, typically associated with drainages, canals, or irrigation ditches.	<b>No Habitat Present.</b> There is no suitable aquatic habitat within the Study Area.
<i>Trifolium hydrophilum</i> Saline clover	--	CRPR 1B.2	Marshes, swamps, and vernal pools with alkaline soils.	<b>No Habitat Present.</b> There is no suitable aquatic habitat within the Study Area.
<b>Invertebrates</b>				
<i>Branchinecta conservatio</i> Conservancy fairy shrimp	FE	--	Very large, turbid vernal pools.	<b>No Habitat Present.</b> There are no vernal pools within the Study Area.
<i>Branchinecta lynchi</i> Vernal pool fairy shrimp	FT	--	Vernal pools.	<b>No Habitat Present.</b> There are no vernal pools within the Study Area.

<b>Scientific Name (Common Name)</b>	<b>Federal Status</b>	<b>State Status</b>	<b>Habitat Requirements</b>	<b>Potential for Occurrence</b>
<i>Desmocerus californicus dimorphus</i> Valley elderberry longhorn beetle	FT	--	Dependent upon elderberry ( <i>Sambucus</i> species) shrubs as primary host species.	<b>High.</b> Elderberry shrubs are present on and adjacent to the Study Area. This species is known to occur within riparian habitat in the area, with the closest documented occurrence located approximately 200 meters north of the Study Area. Critical habitat for this species is located northeast of the Study Area along the American River.
<i>Lepidurus packardi</i> Vernal pool tadpole shrimp	FE	--	Vernal pools.	<b>No Habitat Present.</b> There are no vernal pools within the Study Area.
<b>Fish</b>				
<i>Hypomesus transpacificus</i> Delta smelt	FT	CE	Adults are found in the brackish open surface waters of the Delta and Suisun Bay. Though spawning has never been observed, it is believed to occur in tidally influenced sloughs and drainages on the freshwater side of the mixing zone.	<b>No Habitat Present.</b> No tidally influenced sloughs or drainages are present within the Study Area.
<i>Oncorhynchus mykiss irideus</i> Steelhead (Central Valley population)	FT	--	Anadromous species requiring small, cool, well-oxygenated, freshwater stream tributaries with gravelly substrates for breeding. The young remain in freshwater areas before migrating to estuarine and marine environments.	<b>No Habitat Present.</b> No suitable streams or tributaries are present within the Study Area. However, the American River north of the Study Area is Critical Habitat for this species.
<b>Amphibians</b>				

<b>Scientific Name (Common Name)</b>	<b>Federal Status</b>	<b>State Status</b>	<b>Habitat Requirements</b>	<b>Potential for Occurrence</b>
<i>Ambystoma californiense</i> California tiger salamander	FT	CT	Breeds in ponds or other deeply ponded wetlands, and uses gopher holes and ground squirrel burrows in adjacent grasslands for upland refugia/foraging.	<b>No Habitat Present.</b> There is no suitable breeding habitat on or adjacent to the Study Area.
<i>Rana draytonii</i> California red-legged frog	FT	CSC	Breeds in permanent to semi-permanent aquatic habitats including lakes, ponds, marshes, creeks, and other drainages.	<b>No Habitat Present.</b> There is no suitable breeding habitat on or adjacent to the Study Area. This species is not known to occur in the Lower American River.
<i>Spea hammondi</i> Western spadefoot	--	CSC	Breeds in vernal pools, seasonal wetlands and associated swales, cattle tanks, and occasionally in pools of intermittent streams. Forages and hibernates in adjacent grasslands.	<b>No Habitat Present.</b> There is no suitable aquatic habitat for this species within or adjacent to the Study Area.
<b>Reptiles</b>				
<i>Emys marmorata</i> Western pond turtle	--	CSC	Ponds, rivers, streams, wetlands, and irrigation ditches with associated marsh habitat.	<b>Moderate.</b> There is no suitable aquatic habitat within the Study Area. This species is known to occur within the adjacent American River. While known to nest up to 402 meters from water, this species typically nests within 28 meters of aquatic habitat.
<i>Thamnophis gigas</i> Giant garter snake	FT	CT	Rivers, canals, irrigation ditches, rice fields, and other aquatic habitats with slow moving water and heavy emergent vegetation.	<b>No Habitat Present.</b> There is no suitable aquatic habitat within the Study Area.
<b>Birds</b>				



<b>Scientific Name (Common Name)</b>	<b>Federal Status</b>	<b>State Status</b>	<b>Habitat Requirements</b>	<b>Potential for Occurrence</b>
<i>Agelaius tricolor</i> Tricolored blackbird	--	CE, CSC	Colonial nester in cattails, bulrush, or blackberries associated with marsh habitats.	<b>No Habitat Present.</b> There is no suitable marsh or other aquatic habitat within the Study Area. The adjacent American River corridor does not provide typical nesting habitat for this species.
<i>Aquila chrysaetos</i> Golden eagle	--	CFP	Forages in open area including grasslands, savannas, deserts, and early successional stages of shrub and forest communities. Nests in large trees and cliffs.	<b>No Nesting Habitat Present.</b> No suitable nesting habitat is located within the Study Area. Foraging within the grassland within the Study Area is possible but unlikely as the overall vicinity lacks suitable large tracts of foraging habitat suitable to support this species.
<i>Athene cunicularia</i> Burrowing owl	--	CSC	Nests in abandoned ground squirrel burrows associated with open grassland habitats.	<b>Moderate.</b> Suitable ground squirrel burrows and open foraging habitat are located within the Study Area. Regular disking of the property decreases the likelihood of nesting within the Study Area.
<i>Buteo swainsoni</i> Swainson's hawk	--	CT	Nests in large trees, preferably in riparian areas. Forages in fields, cropland, irrigated pasture, and grassland near large riparian corridors.	<b>Moderate.</b> Orchards within the Study Area are not typically considered foraging or typical nesting habitat for this species. Suitable nesting habitat present along the adjacent American River and in isolated trees in the southern portion of the site. This species may forage in the open grasslands within the southern portion of the Study Area.

<b>Scientific Name (Common Name)</b>	<b>Federal Status</b>	<b>State Status</b>	<b>Habitat Requirements</b>	<b>Potential for Occurrence</b>
<i>Coccyzus americanus occidentalis</i> Western yellow-billed cuckoo	FT	CE	Requires dense, large tracts of humid riparian woodlands with well-developed understories for breeding (gallery forests).	<b>No Nesting Habitat Present.</b> There are no suitable tracts of riparian woodland in the Study Area.
<i>Elanus leucurus</i> White-tailed kite	--	CFP	Open grasslands, fields, and meadows are used for foraging. Isolated trees in close proximity to foraging habitat are used for perching and nesting.	<b>High.</b> Trees throughout the Study Area provide suitable nesting habitat, and the grassland provides suitable foraging habitat.
<i>Geothlypis trichas sinuosa</i> Saltmarsh common yellowthroat	--	CSC	Lives in thick vegetation associated with marshes, swamps, and other wet areas within the San Francisco Bay Area.	<b>No Habitat Present.</b> The Study Area is outside the known range of the species.
<i>Haliaeetus leucocephalus</i> Bald eagle	--	CE, CFP	Nests within forested areas adjacent to large bodies of water, such as lakes and rivers, where they forage.	<b>No Nesting Habitat Present.</b> This species may utilize the American River and adjacent riparian habitat for foraging and nesting, respectively.
<i>Melospiza melodia</i> Song sparrow (Modesto population)	--	CSC	Found in areas with extensive wetlands (freshwater marsh), in riparian and early succession riparian areas.	<b>No Nesting Habitat Present.</b> There is no suitable nesting habitat for the species within the Study Area.
<i>Pipilo maculatus clementae</i> San Clemente spotted towhee	--	CSC	Endemic to Santa Rosa Island and Santa Catalina Island, part of the Channel Islands off of Southern California.	<b>No Habitat Present.</b> The Study Area is outside the known range of the species.
<i>Riparia riparia</i> Bank swallow	--	CT	Nests in holes dug in sandy cliffs and river banks.	<b>No Nesting Habitat Present.</b> There is no suitable nesting habitat for the species within the Study Area. This species may forage within the Study Area.
<b>Mammals</b>				

<b>Scientific Name (Common Name)</b>	<b>Federal Status</b>	<b>State Status</b>	<b>Habitat Requirements</b>	<b>Potential for Occurrence</b>
<i>Antrozous pallidus</i> Pallid bat	--	CSC, WBWG H	Roosts include crevices in rocky outcrops and cliffs, caves, mines, trees (e.g., basal hollows of redwoods, bole cavities of oaks, exfoliating bark, deciduous trees in riparian areas, and fruit trees in orchards), and various human structures such as bridges, barns, porches, bat boxes, and both occupied and vacant buildings (WBWG 2019).	<b>High.</b> Suitable roosting habitat for this species is present in tree hollows and under exfoliating bark on trees within the Study Area.
<i>Lasionycteris noctivagans</i> Silver-haired bat	--	WBWG M	Roosts in abandoned woodpecker holes, under bark, and occasionally in rock crevices. It forages in open wooded areas near water features.	<b>High.</b> Suitable roosting habitat for this species is present in tree hollows and under exfoliating bark on trees within the Study Area.
<i>Lasiurus blossevillii</i> Western red bat	--	CSC, WBWG H	Requires large leaf trees such as cottonwoods, willows, and fruit/nut trees for daytime roosts. Often associated with wooded habitats that are protected from above and open below. Often found in association with riparian corridors. Requires open space for foraging.	<b>High.</b> Suitable roosting habitat for this species is present in tree hollows and under exfoliating bark on trees within the Study Area.
<i>Lasiurus cinereus</i> Hoary bat	--	WBWG M	Roosts primarily in foliage of both coniferous and deciduous trees at the edges of clearings (WBWG 2019).	<b>High.</b> Trees within the Study Area represent suitable roosting habitat for this species.

<b>Scientific Name (Common Name)</b>	<b>Federal Status</b>	<b>State Status</b>	<b>Habitat Requirements</b>	<b>Potential for Occurrence</b>
<i>Taxidea taxus</i> American badger	--	CSC	This species prefers dry open fields, grasslands, and pastures.	<b>No Habitat Present.</b> The grasslands represent suitable habitat for this species; however, the area is isolated from large tracts of suitable habitat and no suitable burrows were observed.

Status Codes:

CC - CDFW Candidate for Listing  
CE - CDFW Endangered  
CT - CDFW Threatened  
CSC - CDFW Species of Concern  
CFP - CDFW Fully Protected

CRPR - California Rare Plant Rank  
FE - Federally Endangered  
FT - Federally Threatened  
WBWG M - Western Bat Working Group Medium Threat Rank  
WBWG H - Western Bat Working Group High Threat Rank

## **5.2 Reptiles**

### **5.2.1 Western Pond Turtle**

The Western pond turtle (*Emys marmorata*) is not federally or state listed, but is a CDFW species of special concern. Western pond turtle utilizes streams, large rivers and canals with slow-moving water, aquatic vegetation, and open basking sites (Jennings and Hayes 1994). Although the turtles must live near water, they can tolerate drought by burrowing into the muddy beds of dried drainages. This species feeds mainly on invertebrates such as insects and worms, but will also consume small fish, frogs, mammals and some plants. Western pond turtle predators include raccoons, coyotes, raptors, weasels, large fish, and bullfrogs. This species breeds from mid to late spring in adjacent open grasslands or sandy banks (Jennings and Hayes 1994).

The American River provides suitable habitat for this species, and it may breed within the Study Area. Western pond turtle has been documented in the CNDDDB within 5 miles of the Project Area (CNDDDB 2019).

## **5.3 Birds**

### **5.3.1 Burrowing Owl**

Burrowing owl (*Athene cunicularia*) is not listed pursuant to either the California or federal Endangered Species Acts; however, it is designated as a species of special concern by the CDFW. They typically inhabit dry open rolling hills, grasslands, desert floors, and open bare ground with gullies and arroyos. This species typically uses burrows created by fossorial mammals, most notably the California ground squirrel, but may also use man-made structures such as culverts; concrete, asphalt, or wood debris piles; or openings beneath concrete or asphalt pavement (CDFG 1995). The breeding season extends from February 1 through August 31 (CBOC 1993, CDFG 1995).

Suitable ground squirrel burrows and open foraging habitat are located throughout the Study Area. This species has been documented in the CNDDDB within 5 miles of the Project Area (CNDDDB 2019), but was not observed within the Study Area. Regular disking of both the understory of the orchard and the grassland area decreases the likelihood of nesting within the Study Area.

### **5.3.2 Swainson's Hawk**

Swainson's hawk (*Buteo swainsoni*) is a raptor species that is not federally listed, but is listed as threatened by CDFW. Breeding pairs typically nest in tall trees associated with riparian corridors, and forage in grassland, irrigated pasture, and cropland with a high density of rodents (Shuford and Gardali 2008). The Central Valley populations breed and nest in the late spring through early summer before migrating to Central and South America for the winter (Shuford and Gardali 2008).

Although the orchard within the Study Area typically would not be considered appropriate Swainson's hawk foraging or nesting habitat, the annual grassland on-site represents suitable foraging habitat for this species. The trees along the American River and in isolated locations on the southern portion of the site provide suitable nesting habitat. Swainson's hawk has been documented in the CNDDDB within 5 miles of the Study Area (CNDDDB 2019) but was not observed on-site.

### **5.3.3 White-Tailed Kite**

White-tailed kite (*Elanus leucurus*) is not federally or state listed but is a CDFW fully protected species. This species is a yearlong resident in the Central Valley and is primarily found in or near foraging areas such as open grasslands, meadows, farmlands, savannas, and emergent wetlands (Shuford and Gardali 2008). White-tailed kites typically nest from March through June in trees within riparian, oak woodland, and savanna habitats of the Central Valley and Coast Range (Shuford and Gardali 2008).

The annual grassland and dry farmed and fallow fields within the Study Area represent suitable foraging habitat for white-tailed kite, and the trees throughout the site provide suitable nesting habitat. This species has been documented in the CNDDDB within 5 miles of the Study Area (CNDDDB 2019) but was not observed within the site.

## **5.4 Mammals**

### **5.4.1 Pallid Bat**

Pallid bat (*Antrozous pallidus*) is not federally or state listed but is considered a CDFW species of special concern, and is classified by the WBWG as a High priority species. It favors roosting sites in crevices in rock outcrops, caves, abandoned mines, hollow trees, and human-made structures such as barns, attics, and sheds (WBWG 2019). Though pallid bats are gregarious, they tend to group in smaller colonies of 10 to 100 individuals. It is a nocturnal hunter and captures prey in flight, but unlike most American bats, the species has been observed foraging for flightless insects, which it seizes after landing (WBWG 2019).

Tree hollows and exfoliating bark on trees scattered throughout the Study Area represent marginally suitable roosting habitat for pallid bat. Pallid bat has not been documented in the CNDDDB within 5 miles of the site (CNDDDB 2019).

### **5.4.2 Silver-Haired Bat**

Silver-haired bat (*Lasionycteris noctivagans*) is not federally or state listed, but is classified by the WBWG as a Medium priority species. Primarily considered a coastal and montane forest species, the silver-haired bat occurs in more xeric environments during winter and seasonal migrations (WBWG 2019). It roosts in abandoned woodpecker holes, under bark, and occasionally in rock crevices. This insectivore's favored foraging sites include open wooded areas near water features (WBWG 2019).

Tree hollows and exfoliating bark on trees throughout the Study Area represent suitable roosting habitat for silver-haired bat. Silver-haired bat has not been documented in the CNDDDB within 5 miles of the site (CNDDDB 2019).

### **5.4.3 Western Red Bat**

Western red bat (*Lasiurus blossevillii*) is not federally or state listed but is considered a CDFW species of special concern, and is classified by the WBWG as a High priority species. Western red bat is typically solitary, roosting primarily in the foliage of trees or shrubs (WBWG 2019). Day roosts are commonly in edge habitats adjacent to streams or open fields, in orchards, and sometimes in urban areas. There may be an association with intact riparian habitat (particularly willows, cottonwoods, and sycamores) (WBWG 2019).

Tree hollows and exfoliating bark on trees throughout the Study Area represent suitable roosting habitat for western red bat. Western red bat has not been documented in the CNDDDB within 5 miles of the Study Area (CNDDDB 2019).

### **5.4.4 Hoary Bat**

The hoary bat (*Lasiurus cinereus*) is not federally or state listed but is classified by the WBWG as a Medium priority species. It is considered to be one of the most widespread of all the American bats, with a range extending from Canada to central Chile and Argentina, as well as Hawaii (WBWG 2019). Hoary bats are solitary and roost primarily in foliage of both coniferous and deciduous trees, near the ends of branches at the edge of a clearing (WBWG 2019). This species may also occasionally roost in caves, beneath a rock ledge, in a woodpecker hole, in a grey squirrel nest, under a wood plank, or cling to the side of a building (WBWG 2019).

Tree hollows and exfoliating bark on trees within the Study Area represent suitable roosting habitat for hoary bat. Hoary bat has not been documented in the CNDDDB within 5 miles of the Study Area (CNDDDB 2019).

## **6.0 IMPACTS TO SENSITIVE BIOLOGICAL RESOURCES**

This section details potential impacts to the biological resources discussed above associated with construction of the residential development, as discussed in **Section 1.1** and shown in **Attachment A**. This section does not identify any additional biological resources that were not already analyzed in the GP FEIR or FBSP MND and does not identify any new impacts to the biological resources already analyzed in those previous documents.

## 6.1 Aquatic Resources

No aquatic resources have been mapped within the Study Area. The proposed storm water outfall will be designed to avoid the discharge of fill material below the ordinary high water mark of the American River. Therefore, construction of the Kassis Project would result in no direct effects to any aquatic resources.

## 6.2 Valley Elderberry Longhorn Beetle

In 2017 the U.S. Fish & Wildlife Service published a framework document for assessing potential impacts to VELB. This framework was consulted as part of the evaluation of potential impacts to VELB as part of development of the site. For project sites within the current or historic range of the VELB, elderberry shrubs within riparian habitat should be considered suitable habitat and likely occupied by the VELB. For non-riparian shrubs an exit hole survey can be done to determine potential occupancy by VELB (USFWS 2017).

Construction of the Kassis Project would impact three elderberry shrubs that are located within the proposed development area. **Figure 7** shows the locations of these shrubs, which are located along the slope between the north and south terraces and outside of the riparian corridor (see Inset C and D). These non-riparian shrubs were surveyed for exit holes in order to determine potential occupancy by VELB; no exit holes were identified.

Four elderberry shrubs identified along the northern boundary of the Study Area were determined to be located within the adjoining residential lots and outside of the proposed development (see Inset A). The remainder of the elderberry shrubs identified within the Study Area are located on the western boundary within the riparian corridor (see Inset A and B). Since none of these shrubs are proposed for removal, they were not surveyed for exit holes; the drip lines of the shrubs were flagged and surveyed. Per the avoidance and minimization measures identified in the framework document, a minimum 20-foot buffer was established between the dripline of the elderberry shrubs within the Study Area and the nearest ground-disturbance and/or development feature. The buffers are shown on **Figure 7**.

As recommended in the framework document, the U.S. Fish & Wildlife Service was contacted in order to determine whether "take" of VELB is likely to occur as a result of the proposed Project, therefore requiring a Section 10(a)(1)(B) permit. A memo describing the Project, the removal of three elderberry shrubs, and the proposed avoidance and minimization measures that would be implemented during Project construction was provided to Ms. Kellie Berry, Sacramento Valley Division Chief. Following a telephone discussion on June 7, 2019, Ms. Berry provided an email concurring with the conclusion that the Project as described would not result in take of VELB. When the site plan was revised Ms. Berry was again contacted, and an additional measure was discussed that would ensure that take of VELB would not occur (**Attachment D**).



### **6.3 Western Pond Turtle**

The American River and its banks provide suitable habitat for western pond turtle; although the Project will not include any work within the river, western pond turtle may breed within the Project area and could potentially be impacted by development activities.

### **6.4 Burrowing Owl**

The annual grassland within the Study Area provides suitable foraging habitat for burrowing owl, and ground squirrel burrows throughout the Study Area provide suitable burrow habitat. If ground disturbance occurred while burrowing owls were inhabiting burrows, this species could be impacted.

### **6.5 Swainson's Hawk and White-Tailed Kite**

The trees and annual grassland within the Study Area provide suitable habitat for white-tailed kite and marginally suitable habitat for Swainson's hawk. These species or their habitat may be impacted by construction of the Kassis Project.

### **6.6 Other Nesting Raptors**

Although the Study Area does not provide suitable habitat for bald eagle, this species may utilize the adjacent American River and associated riparian habitat for nesting and foraging. In addition, trees scattered throughout the Study Area represent potential nesting habitat for other raptors. Project construction in the vicinity of active nests could impact these species.

### **6.7 Other Nesting Birds**

Other bird species protected by the MBTA have the potential to nest on or adjacent to the Project site. Project construction in the vicinity of active nests could impact these species.

### **6.8 Roosting Bats**

Trees within the Study Area provide habitat for several special-status bat species. If special-status bats were roosting in trees to be removed by Project construction, they could be injured or killed when the trees are cut down.

## 6.9 Protected Trees

Live Oak Associates conducted an arborist survey of the Study Area and identified 147 protected trees, based on the criteria outlined in the current tree ordinance. A total of 142 protected trees comprising six different species were identified within the footprint of development. The majority of these trees (119) are cultivated walnut (*Juglans regia x hindsii*). Other species of protected trees to be removed include pecan (*Carya illinoensis*)(5), common fig (*Ficus carica*)(3), velvet ash (*Fraxinus velutina*) (3), white walnut (*Juglans cinerea*)(2), and interior live oak (*Quercus wislizeni*)(10) (Live Oak 2019). Of these species, only interior live oak is native to California.

## 7.0 PROPOSED AVOIDANCE AND MINIMIZATION FOR IMPACTS TO SENSITIVE BIOLOGICAL RESOURCES

The applicable General Plan policies and measures identified in the FBSP MND (MM 4-1 through 4-3) shall be implemented to avoid or minimize impacts to sensitive biological resources that may be associated with construction of the Project. No impacts to aquatic resources or VELB were identified. The Project may have direct or indirect impacts on City protected trees, roosting bats, western pond turtle, burrowing owl, Swainson's hawk, white-tailed kite, and other nesting birds. As discussed below, preconstruction surveys will be conducted for sensitive biological resources as required by General Plan Action NR.1.1.4 and MM 4.2 in the FBSP MND.

A discussion of the General Plan policies and measures in the FBSP MND and other project components incorporated to minimize impacts are provided below.

### A&M-1 Valley Elderberry Longhorn Beetle

No direct or indirect impacts to VELB are anticipated as part of this Project. The Project plans as discussed in Section 1.1 have been designed in coordination with the USFWS to minimize the potential for Project impact to VELB.

### A&M-2 Western Pond Turtle

The American River provides suitable habitat for western pond turtle; although the Project will not include any work within the river, western pond turtle may breed within the Project area and could potentially be impacted by development activities. Prior to any ground disturbance or vegetation removal within 150 feet of the American River, a western pond turtle survey shall be conducted within 48 hours prior to construction. If no western pond turtles or nests are found, no further mitigation is necessary. If a western pond turtle is observed within the proposed impact area, a qualified biologist shall relocate the individual to suitable habitat outside of the proposed impact area prior to construction. If a western pond turtle nest is observed within the proposed impact area, the nest shall be fenced off and avoided until the eggs hatch and young disperse into the river. A qualified biologist shall monitor to ensure that hatchlings do not disperse into the construction area. Relocation of hatchlings will occur as stipulated above, if necessary.

### **A&M-3 Burrowing Owl**

Burrowing owl may occur within the approximately 16.4 acres of non-native annual grassland. A targeted burrowing owl nest survey shall be conducted for all suitable habitat within 500 feet of the proposed construction area. Surveys will be conducted within 14 days prior to construction activities utilizing 60 foot transects as outlined in the *Staff Report on Burrowing Owl Mitigation* (CDFG 2012) (Staff Report). If burrowing owls are identified during the pre-construction surveys the following measures will be implemented:

- If work occurs during the non-breeding season (September 1 through January 31), a circular exclusion zone with a radius of 160 feet shall be established around occupied burrows. If a buffer cannot be established (except as provided below), burrowing owls shall be evicted from the entire construction area using passive relocation techniques. One-way doors shall be installed in all suitable burrows, left in place for a minimum of 48 hours, and monitored daily to evaluate owl exclusion and to ensure doors are functioning properly. Burrows shall then be excavated, using hand tools whenever possible, and refilled to prevent reoccupation. Sections of flexible plastic pipe shall be inserted into burrows during excavation to maintain an escape route for any animals inside the burrow.
- If work occurs during the breeding season (February 1 through August 31), a qualified biologist shall establish a circular exclusion zone with a radius of 250 feet around each occupied burrow. No construction-related activity (e.g., site grading, staking, surveying, any use of construction equipment) shall occur in the exclusion zone during the breeding season. Once the breeding season is over, passive relocation may proceed as described above.
- Construction buffer radii may be reduced from the 250-foot breeding season buffer and 160-foot non-breeding season buffer in accordance with the following requirements:
  - A site-specific analysis prepared by a qualified biologist indicates that the nesting pair(s) or wintering owl(s) would not be adversely affected by construction activities. The City must approve this analysis in writing before construction can proceed.
  - Monitoring by a qualified biologist is conducted for a sufficient time (during all construction activities for a minimum of 10 consecutive days following the initiation of construction), the nesting pair does not exhibit adverse reactions to construction activities (e.g., changes in behavioral patterns, reactions to noise), and the burrows are not in danger of collapse due to equipment traffic.
  - Monitoring is continued at least once a week through the nesting/wintering cycle at that site, and no change in behavior by the owls is observed. This long-term monitoring may be reduced to a minimum of 2 hours in the morning and 2 hours in the afternoon during construction activities; however, additional and more frequent monitoring may be required if any adverse reactions are noted.
  - Monitoring reports are to be submitted to the City.

#### **A&M 4 Swainson's Hawk and White-Tailed Kite Nesting**

If active Swainson's hawk or White-tailed kite nests are identified during the pre-construction surveys the following measures will be implemented:

- Construction shall cease within ¼ mile of the nest until a qualified biologist determines that the young have fledged or it is determined that the nest is no longer active. If the applicant desires to work within ¼ mile of the nest, the applicant shall consult with the City to determine if the nest buffer can be reduced. The buffer may only be reduced under the following conditions:
  - A site-specific analysis prepared by a qualified biologist indicates that the nesting pair under consideration are not likely to be adversely affected by construction activities (e.g., the nest is located in an area where the hawks are habituated to human activity and noise levels comparable to anticipated construction work). The City, must approve this analysis before construction may begin within 0.25 mi of a nest.
  - Monitoring by a qualified biologist is conducted for a sufficient time (during all construction activities for a minimum of 10 consecutive days following the initiation of construction), and the nesting pair does not exhibit adverse reactions to construction activities (e.g., changes in behavioral patterns, reactions to construction noise).
  - Monitoring is continued at least once a week through the nesting cycle at that nest. This long-term monitoring may be reduced to a minimum of 2 hours in the morning and 2 hours in the afternoon during construction activities; however, additional and more frequent monitoring may be required if any adverse reactions are noted.
  - Monitoring reports are submitted to the City.

If a nest tree becomes occupied by Swainson's hawk during ongoing construction activities, construction activities shall not occur within 500 ft of the nest, except where monitoring consistent with the criteria in the above measures documents that adverse effects will not occur.

#### **A&M-5 Swainson's Hawk Foraging Habitat**

Action NR.1.2.1 in the General Plan contemplated the City's establishment of a Swainson's Hawk Ordinance to address mitigation for the loss of the Hawk's habitat. No such Ordinance has been created. As a result, the following is proposed consistent with the *CDFG Staff Report regarding Impacts to Swainson's Hawk for the Central Valley of California* (Staff Report)(CDFG, 1994), which outlines model mitigation measures judged to be consist with policies, standards, and legal mandates of the Legislature and CDFW and are pre-approved by CDFW.

If it is determined that the Project site is within 10 miles of an active Swainson's hawk nest (an active nest is defined as a nest with documented Swainson's hawk use within the past 5 years), the applicant shall mitigate for the loss of 16.4 acres of suitable Swainson's hawk foraging habitat by implementing one of the following measures:

- Active nest identified within 1 mile of the Project site: One acre of suitable foraging habitat shall be protected for each acre of suitable foraging habitat developed. Protection shall be via purchase of mitigation bank credits or other land protection mechanism acceptable to the City.
- Active nest identified within 5 miles (but greater than 1 mile) of the Project site: 0.75 acre of suitable foraging habitat shall be protected for each acre of suitable foraging habitat developed. Protection shall be via purchase of mitigation bank credits or other land protection mechanism acceptable to the City.
- Active nest identified within 10 miles (but greater than 5 miles) of the Project site: 0.5 acre of suitable foraging habitat shall be protected for each acre of suitable foraging habitat developed. Protection shall be via purchase of mitigation bank credits or other land protection mechanism acceptable to the City.

### **A&M-6 Other Nesting Raptors and Migratory Birds**

Consistent with the FBSP MND, MM 4.1 prior to each phase of grading and construction or any other site disturbance between the dates of March 1 and August 31, a determinate survey shall be conducted to determine if active nesting by birds protected under the Migratory Bird Treaty Act (MBTA) or other special-status bird species is taking place. Surveys shall be conducted according to the following requirements:

- The survey(s) shall be conducted by a qualified biologist or other equivalent professional.
- The survey(s) shall be conducted no more than 30 days and no less than 14 days prior to site disturbance to occur between March 1 and August 31.
- The survey(s) shall include all areas within 100 feet of the project site.
- A copy of the survey(s) shall be provided to the City no less than 7 business days prior to site disturbance.

If any special-status bird species are found to be nesting within the survey area, the project proponent shall immediately contact the City Department in order to determine the appropriate mitigation, if any, required to minimize impacts to nesting birds. No activity of any kind may occur within 100 feet of any nesting activity or as otherwise required following consultation with the City Planning Department and CDFW until such time as the young have fledged or the City and/or CDFW have determined that construction activities may proceed.

### **A&M-7 Roosting Bats**

No roosting bats were documented within 5 miles of the Project site. Consistent with the FBSP MND, MM 4.2 pre-construction roosting bat surveys shall be conducted by a qualified biologist prior to any tree removal that will occur during the breeding season (April through August). If pre-construction surveys indicate that no roosts of special-status bats are present, or that roosts are inactive or potential habitat is unoccupied, no further mitigation is required. If potential roosting habitat is identified (cavities in trees) within the areas proposed for development, the biologist will survey the potential roosting habitat during the active season (generally April through October or from January through March on days with temperatures in excess of 50 degrees F) to determine presence of roosting bats. These surveys are recommended to be conducted utilizing methods that are considered acceptable by CDFW and bat experts. Methods may include evening emergence

surveys, acoustic surveys, inspecting potential roosting habitat with fiberoptic cameras or a combination thereof. Alternatively, presence may be assumed.

If roosting bats are identified within any of the trees planned for removal, or if presence is assumed, the trees should be removed outside of pup season only on days with temperatures in excess of 50 degrees F. Pup season is generally during the months of May through August. Two-step tree removal shall be utilized under the supervision of the qualified biologist. Two-step tree removal involves removal of all branches of the tree that do not provide roosting habitat on the first day, and then the next day cutting down the remaining portion of the tree. Additionally, it is recommended that all other tree removal be conducted from January through March on days with temperatures in excess of 50 degrees F. The January to March time frame avoids the pupping season, and deep torpor in foliage roosting bats can be avoided when temperatures exceed 50 F.

### **A&M-8 Protected Trees**

A number of City protected trees will be removed. Consistent with General Plan Action NR.4.1.1, and MM 4.3 in the FBSP MND, prior to removal of protected trees, a tree permit will be obtained from the City and a Tree Protection Plan and a Tree Replacement Plan will be prepared in compliance with Title 19 of the City Code. The Tree Protection Plan shall be prepared by a certified arborist stating the protection, steps required and approved work within the dripline or other designated protected areas near protected trees. The Tree Replacement Plan will ensure that trees that are removed as part of the Protect will be replaced at a ratio of one-inch Diameter at Standard Height (DSH) for each inch DSH of tree removed (1:1 ratio), or as approved by the City.

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# Figures

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Figure 1. Vicinity Map

Figure 2. California Natural Diversity Database Occurrences of Plant Species and Critical Habitats

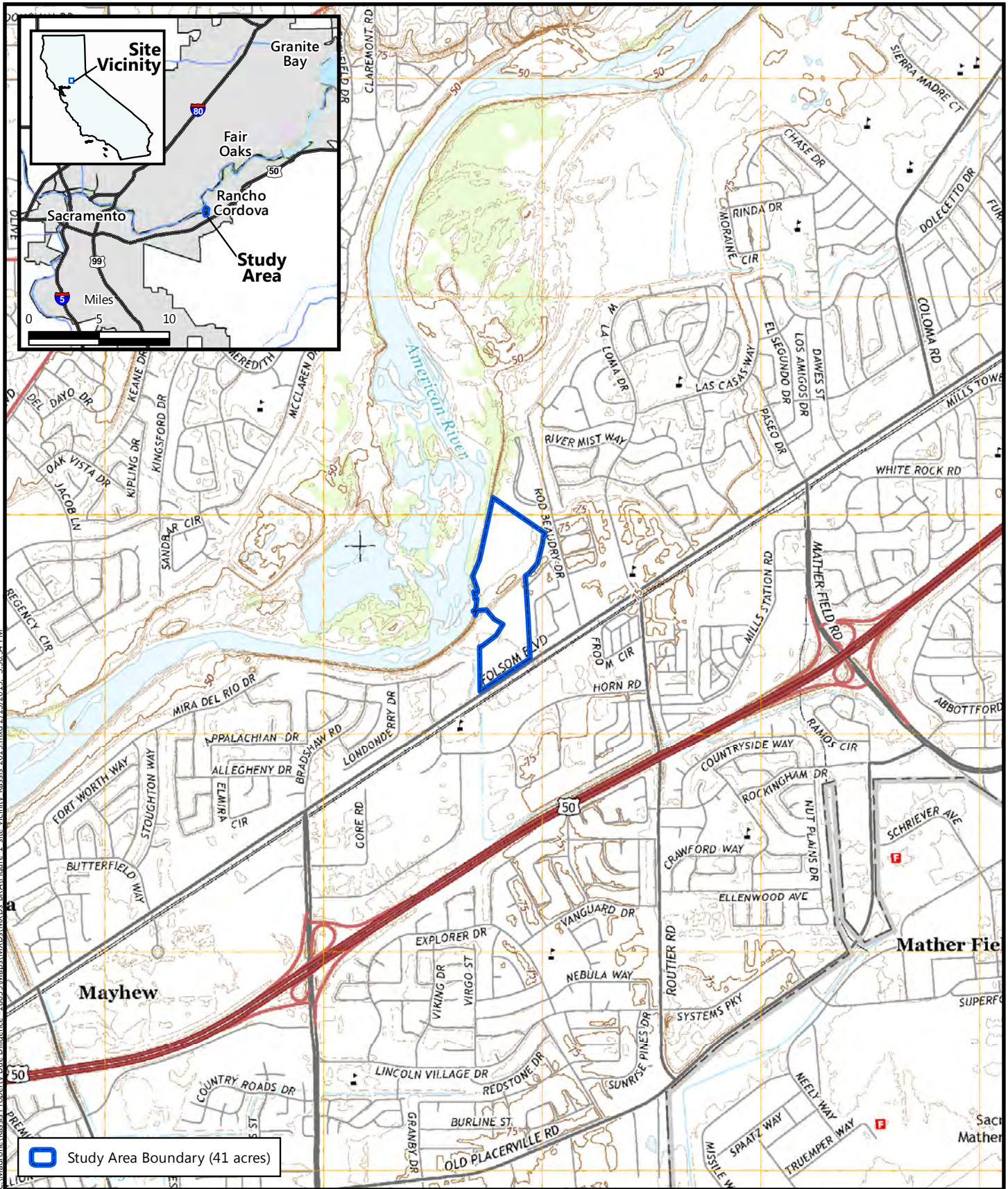
Figure 3. California Natural Diversity Database Occurrences of Wildlife Species and Critical Habitats

Figure 4. NRCS Soils Map

Figure 5. Terrestrial Vegetation Communities


Figure 6. Elderberry Shrubs

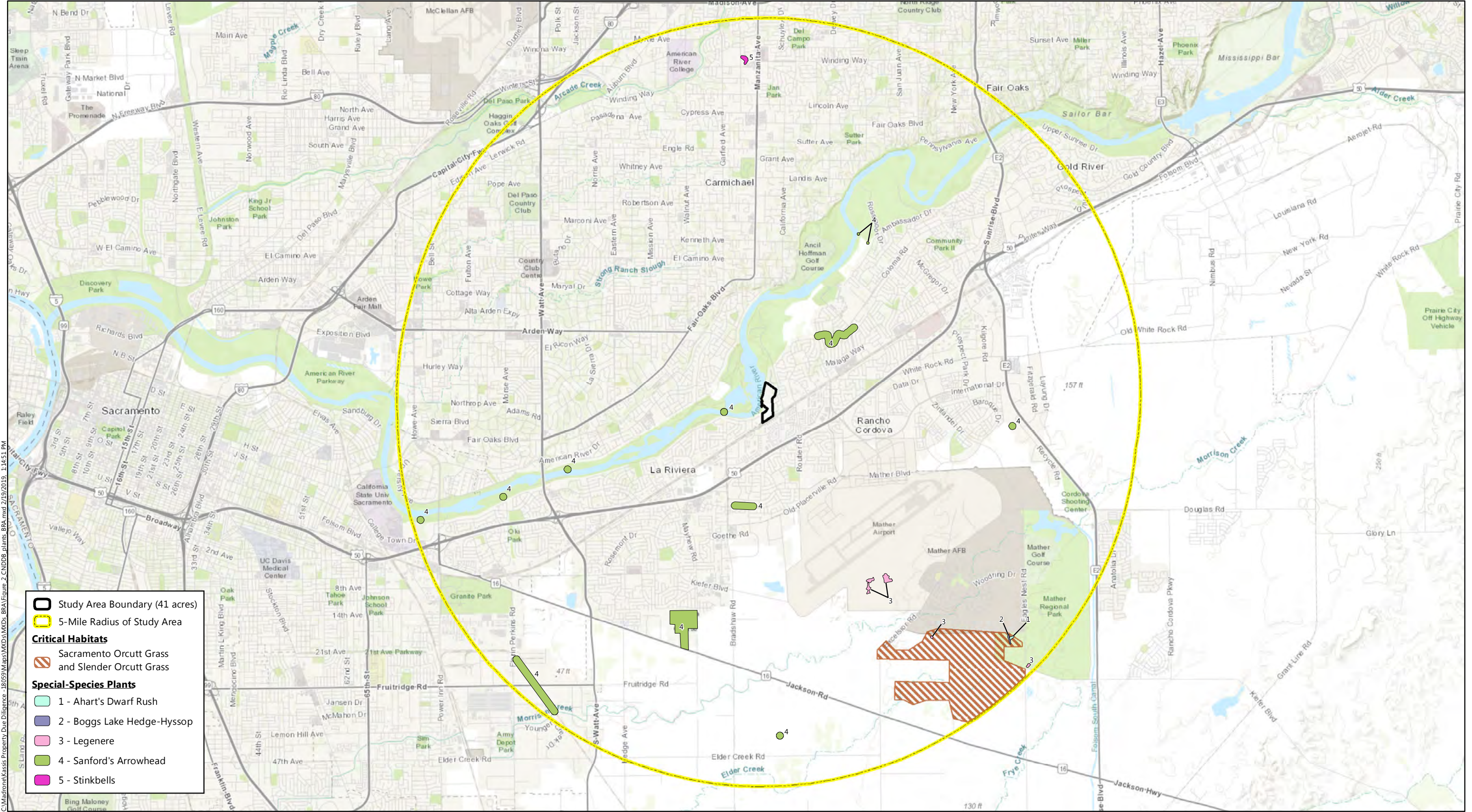
Figure 7. Elderberry Shrubs and 20-Foot Buffers



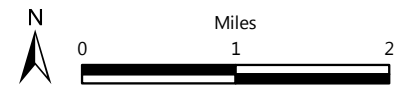
Source: United States Geologic Survey, 2015.  
 Rio de los Americanos Land Grant  
 Townships 8 and 9 North, Range 6 East, MDB&M  
 "Carmichael, California" 7.5-Minute Topographic Quadrangle  
 Longitude -121.325752, Latitude 38.581365

**Kassis Property**  
 Rancho, Cordova, Sacramento County, California





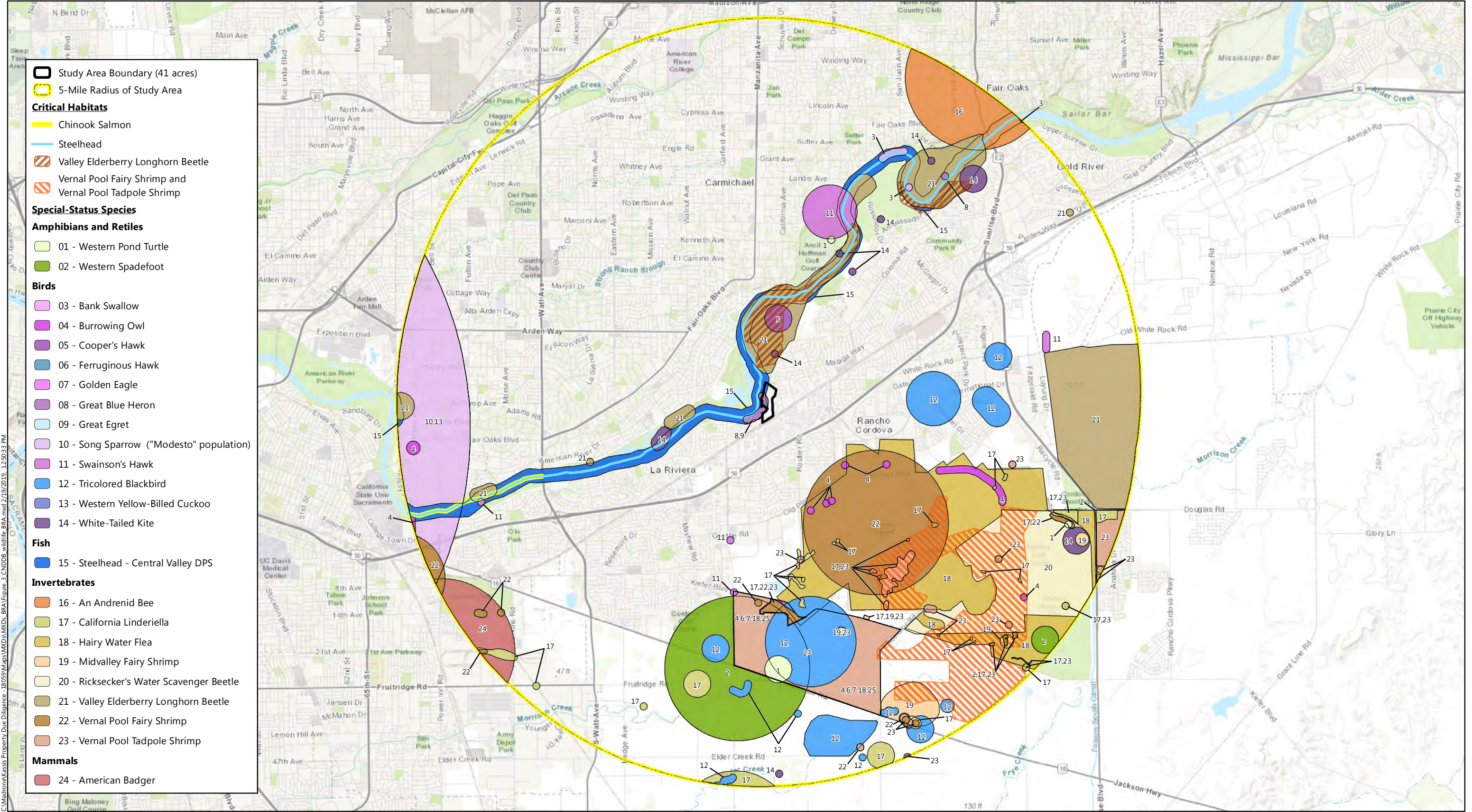
CI:\Madrone\Kassiss Property Due Diligence - 18059\Maps\WXD\1\WXDs - BRA\Figure 2 - CNDDB plants - BRA.mxd 2/19/2019 1:45:51 PM



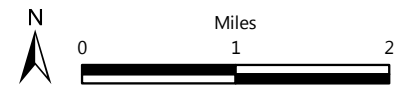
**Figure 2**  
**California Natural Diversity Database**  
**Occurrences of Plant Species**  
**and Critical Habitats**  
 Kassiss Property  
 Rancho, Cordova, Sacramento County, California



Source: California Department of Fish and Wildlife, February 2019.  
 Basemap Source: National Geographic and ESRI



CIMadrone\Kassis Property Due Diligence - 18059\Maps\MXDs\1\XDs - BRA\Figure 3 - CNDDB wildlife - BRA.mxd 2/19/2019 12:50:33 PM



Source: California Department of Fish and Wildlife, February 2019.  
 Basemap Source: National Geographic and ESRI

**Figure 3**  
**California Natural Diversity Database**  
**Occurrences of Wildlife Species**  
**and Critical Habitats**  
 Kassis Property  
 Rancho, Cordova, Sacramento County, California

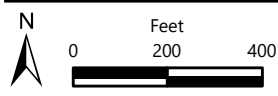




Study Area Boundary (41 acres)

**Soil Map Unit**

- 102 - Americanos-Urban land complex, 0 to 2% slopes
- 199 - Reiff fine sandy loam, 0 to 2% slopes, occasionally flooded
- 205 - Rossmoor-Urban land complex, 0 to 2% slopes



**Figure 4**  
**Natural Resources Conservation Service Soils**

Soil Survey Source: *USDA, Soil Conservation Service.*  
 Soil Survey Geographic (SSURGO) database for Sacramento County, California  
 Aerial Source: Sac Regional GIS Coop, 26 March 2018

*Kassis Property*  
 Rancho, Cordova, Sacramento County, California



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**Figure 5**  
**Terrestrial Vegetation Communities**

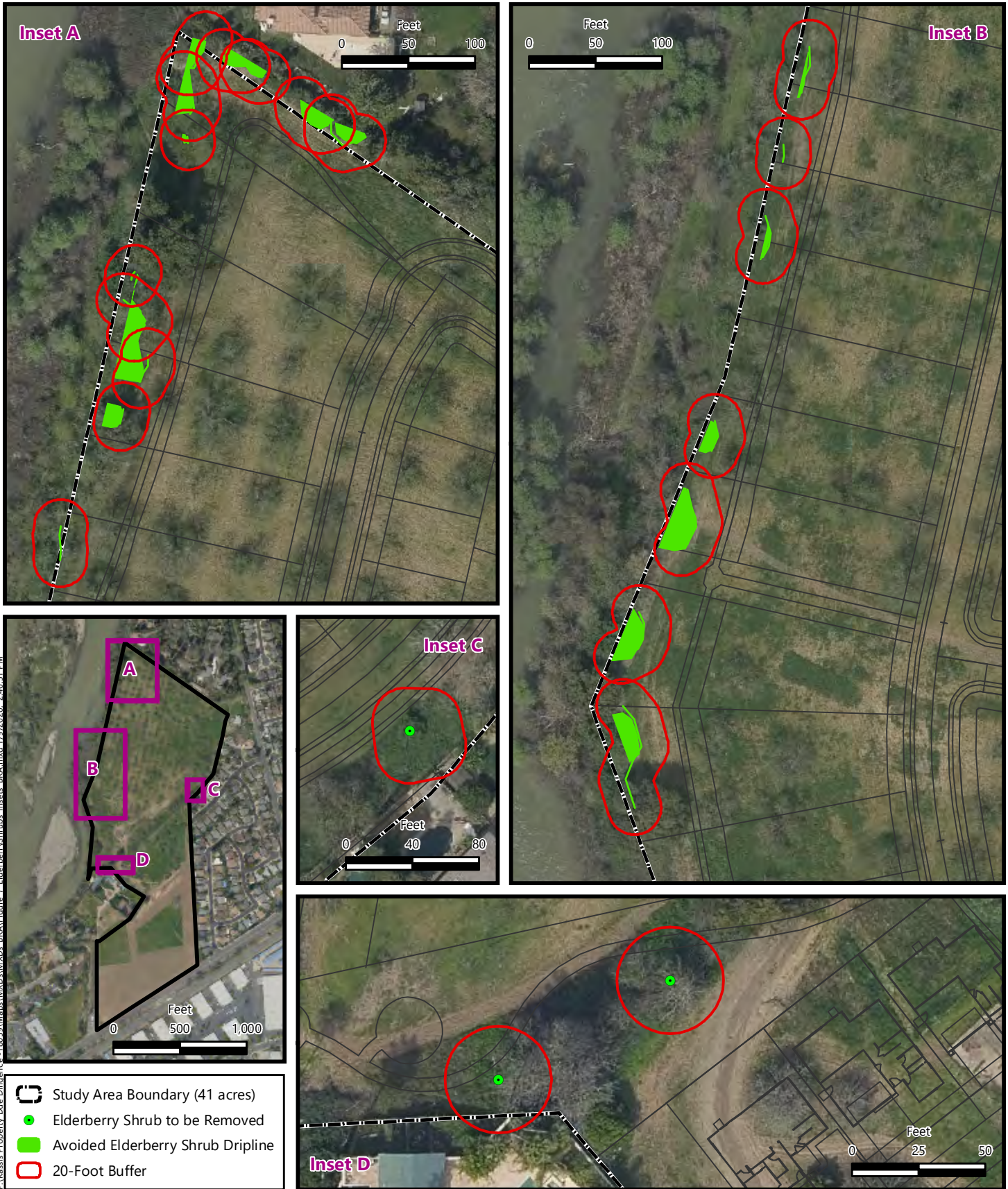




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**Figure 6**  
**Elderberry Shrubs**





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Aerial Source: Sac Regional GIS Coop, 26 March 2018

**Figure 7**  
**Elderberry Shrubs**  
**and 20-Foot Buffers**

Kassis Property  
 Rancho, Cordova, Sacramento County, California





# Attachments

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Attachment A. Kassis Property Proposed Site Plan

Attachment B. IPaC Trust Resource Report for the Study Area

Attachment C. CNPS Inventory of Rare and Endangered Plants Query for the "Carmichael,  
California" USGS Quadrangle and Eight Surrounding Quadrangles

Attachment D. Memo Regarding Potential VELB Impacts

# Attachment A

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## **Kassis Property Proposed Site Plan**

# TENTATIVE SUBDIVISION MAP KASSIS PROPERTY

CITY OF RANCHO CORDOVA, CALIFORNIA  
JANUARY 8, 2020

## PROJECT NOTES

**OWNER**  
ADRIENNE KASSIS  
9821 MIRA DEL RIO DRIVE  
SACRAMENTO, CA 95827

**APPLICANT**  
TRUMARK HOMES  
3001 BISHOP DRIVE, SUITE 100  
SAN RAMON, CA 94583  
CONTACT: HEIDE ANTONESCU  
PHONE: (925) 999-3967

**PLANNER/ENGINEER**  
WOOD RODGERS INC.  
3301 "C" STREET, BLDG. 100-B  
SACRAMENTO, CA 95816  
ENGINEER: JEFF CARPENTER PE 55380  
PLANNER: STAN METTE  
PHONE: (916) 341-7760

**ASSESSORS PARCEL NUMBERS**  
075-0450-009

**AREA**  
41.4 ± ACRES GROSS

**EXISTING USE**  
VACANT

### NOTES:

- SUBDIVIDER(S) RESERVES THE RIGHT TO FILE MULTIPLE MAPS PURSUANT TO SECTION 66456.1 OF THE SUBDIVISION MAP ACT.
- THIS IS AN APPLICATION FOR A DEVELOPMENT PERMIT.
- A 12.5 FOOT PUBLIC UTILITY EASEMENT WILL BE LOCATED ADJACENT TO ALL RIGHTS OF WAY EXCEPT AS APPROVED BY THE CITY ENGINEER.
- VILLAGE NUMBERING IS FOR IDENTIFICATION PURPOSES ONLY AND DOES NOT INDICATE PHASING ORDER OF DEVELOPMENT. ULTIMATE DEVELOPMENT PHASING SHALL BE ORDERLY AND WILL BE DETERMINED AT FINAL MAP AND/OR IMPROVEMENT PLAN STAGE.
- THE AERIAL TOPOGRAPHY SHOWN HEREON WAS PROVIDED IN JANUARY 2019.
- THIS EXHIBIT IS FOR TENTATIVE MAP PURPOSES ONLY. ALL SITE AREAS TO BE VERIFIED PRIOR TO FINAL MAP.

### EXISTING/PROPOSED GENERAL PLAN

FB-RMU - (RESIDENTIAL MIXED USE)

### EXISTING/PROPOSED ZONING

RMU (FBSP) - (RESIDENTIAL MIXED USE)

### NUMBER OF LOTS/PARCELS

238 RESIDENTIAL LOTS  
1 WATER QUALITY BASIN LOT  
1 SEWER LIFT STATION  
1 COMMUNITY AREA LOT  
1 EXISTING PRIVATE DRIVE LOT  
1 OPEN SPACE LOT  
4 LANDSCAPE LOTS  
16 PRIVATE DRIVE LOTS  
2 ENCROACHMENT AREA LOTS

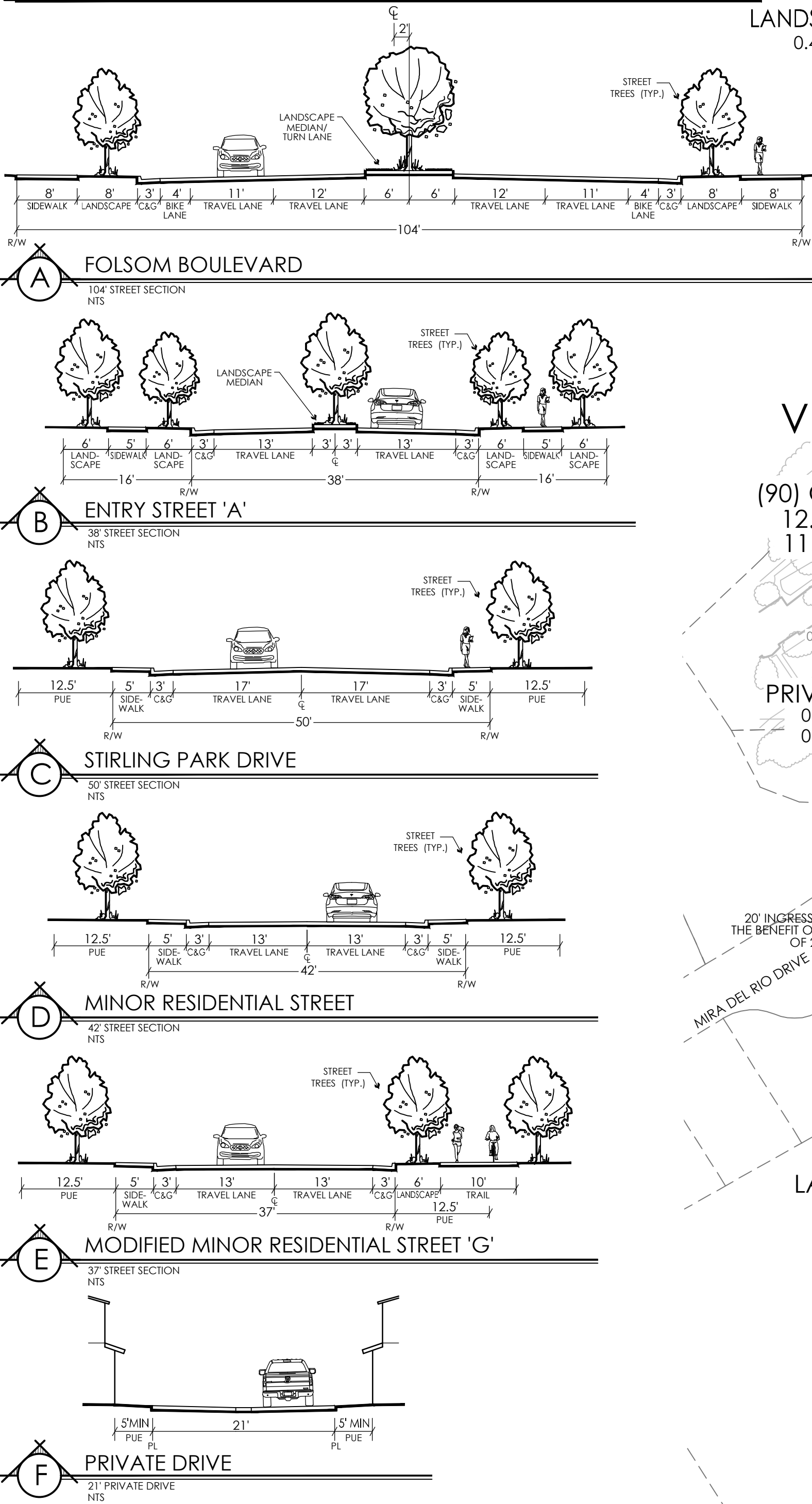
### PUBLIC SERVICES & FACILITY PROVIDERS

WATER: CALIFORNIA AMERICAN WATER  
SEWER: SACRAMENTO AREA SEWER DISTRICT  
ELECTRICITY: CITY OF RANCHO CORDOVA  
S.M.U.D.  
SCHOOL DISTRICT: FOLSOM CORDOVA UNIFIED SCHOOL DISTRICT  
FIRE DISTRICT: SACRAMENTO METRO FIRE DISTRICT  
PARK DISTRICT: CORDOVA RECREATION & PARK DISTRICT

## LAND USE SUMMARY

VILLAGE	LAND USE	LOT SIZE	GROSS ACRES	NET ACRES	DWELLING UNITS	GROSS DENSITY	NET DENSITY
1	SINGLE FAMILY RES.	60' X 180'	8.4	7.9	24	2.9	3.0
2	SINGLE FAMILY RES.	50' X 80'	11.7	11.7	76	6.5	6.5
3	"CLUSTER" LOTS		12.6	11.6	90	7.1	7.8
4	"TOWNHOMES"	T.H.	3.8	2.8	49	12.9	17.3
<b>SUBTOTAL</b>			<b>36.5</b>	<b>34.0</b>	<b>239</b>	<b>6.5</b>	<b>7.0</b>
A	W.Q. BASIN		0.4	0.4			
B	COMMUNITY AREA		2.0	2.0			
C	SEWER LIFT STATION		0.3	0.3			
D	EXISTING PRIVATE DRIVE		0.3	0.3			
E	OPEN SPACE		1.5	1.5			
F-K	LANDSCAPE		-	1.5			
L & M	ENCROACHMENT AREA		-	0.0			
N-DD	PRIVATE DRIVE		-	1.0			
-	PUBLIC RIGHT-OF-WAY		-	-			
-	FOLSOM BLVD. ROW		0.4	0.4			
<b>SUBTOTAL</b>			<b>4.9</b>	<b>7.4</b>			
<b>TOTAL</b>			<b>41.4</b>	<b>41.4</b>	<b>239</b>		

NOTE:  
1) GROSS DENSITY INCLUDES THE LANDSCAPE, ACCESS, PRIVATE DRIVES, ENCROACHMENT AREAS, AND ADJACENT PUBLIC STREETS.  
2) NET DENSITY EXCLUDES LANDSCAPE LOTS, ACCESS LOTS, PRIVATE DRIVE LOTS, AND THE ENCROACHMENT AREA LOTS.



## VILLAGE 1

(24) 60'X180' LOTS  
8.4 ± AC. (G)  
7.9 ± AC. (N)

LOT F  
LANDSCAPE LOT  
0.1 ± AC. (N)

LOT G  
LANDSCAPE LOT  
0.4 ± AC. (N)

## VILLAGE 3

(90) CLUSTER LOTS  
12.6 ± AC. (G)  
11.6 ± AC. (N)

LOT D  
PRIVATE DRIVE  
0.3 ± AC. (G)  
0.3 ± AC. (N)

LOT I  
LANDSCAPE  
0.4 ± AC. (N)

LOT E  
OPEN SPACE  
1.5 ± AC. (G)  
1.5 ± AC. (N)

## VILLAGE 2

(76) 50'X80' LOTS  
11.7 ± AC. (G)  
11.7 ± AC. (N)

LOT M  
ENCROACHMENT LOT  
0.03 ± AC. (N)

LOT L  
ENCROACHMENT LOT  
0.02 ± AC. (N)

LOT A  
WATER QUALITY  
BASIN  
0.4 ± AC. (G)  
0.4 ± AC. (N)

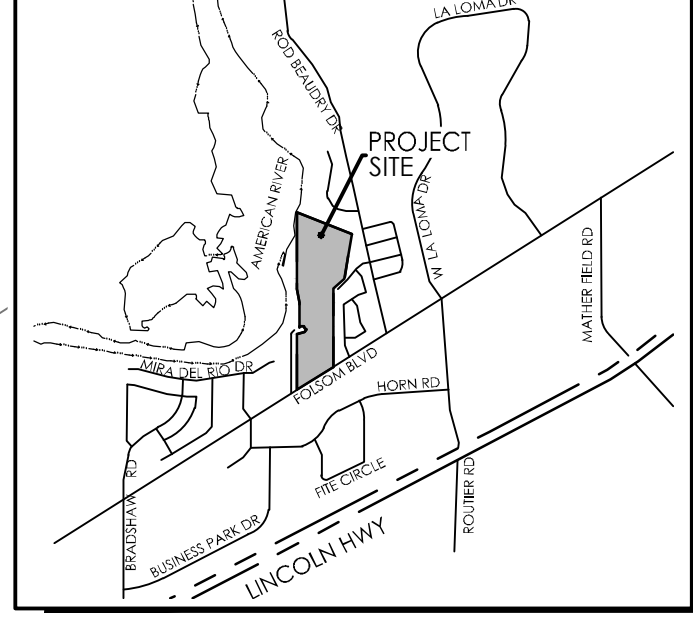
## VILLAGE 4

(49) TOWNHOMES  
3.8 ± AC. (G)  
2.8 ± AC. (N)

LOT K  
LANDSCAPE  
0.1 ± AC. (N)

LOT J  
LANDSCAPE  
0.1 ± AC. (N)

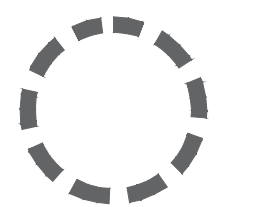
## LOCATION MAP



## SUBDIVISION MODIFICATION

PROPOSED SUBDIVISION  
MODIFICATION:

- ELBOW ANGLE > 5° (2)



**WOOD RODGERS**  
BUILDING RELATIONSHIPS ONE PROJECT AT A TIME

3301 C St, Bldg. 100-B  
Sacramento, CA 95816

Tel 916.341.7760  
Fax 916.341.7767

KASSIS PROPERTY - TENTATIVE SUBDIVISION MAP

# Attachment B

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## **IPaC Trust Resource Report for the Study Area**

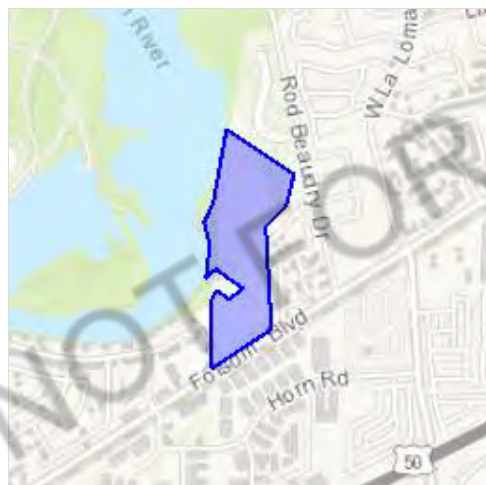
# IPaC resource list

This report is an automatically generated list of species and other resources such as critical habitat (collectively referred to as *trust resources*) under the U.S. Fish and Wildlife Service's (USFWS) jurisdiction that are known or expected to be on or near the project area referenced below. The list may also include trust resources that occur outside of the project area, but that could potentially be directly or indirectly affected by activities in the project area. However, determining the likelihood and extent of effects a project may have on trust resources typically requires gathering additional site-specific (e.g., vegetation/species surveys) and project-specific (e.g., magnitude and timing of proposed activities) information.

Below is a summary of the project information you provided and contact information for the USFWS office(s) with jurisdiction in the defined project area. Please read the introduction to each section that follows (Endangered Species, Migratory Birds, USFWS Facilities, and NWI Wetlands) for additional information applicable to the trust resources addressed in that section.

## Location

Sacramento County, California



## Local office

Sacramento Fish And Wildlife Office

☎ (916) 414-6600

📠 (916) 414-6713

Federal Building

2800 Cottage Way, Room W-2605

Sacramento, CA 95825-1846

# Endangered species

**This resource list is for informational purposes only and does not constitute an analysis of project level impacts.**

The primary information used to generate this list is the known or expected range of each species. Additional areas of influence (AOI) for species are also considered. An AOI includes areas outside of the species range if the species could be indirectly affected by activities in that area (e.g., placing a dam upstream of a fish population, even if that fish does not occur at the dam site, may indirectly impact the species by reducing or eliminating water flow downstream). Because species can move, and site conditions can change, the species on this list are not guaranteed to be found on or near the project area. To fully determine any potential effects to species, additional site-specific and project-specific information is often required.

Section 7 of the Endangered Species Act **requires** Federal agencies to "request of the Secretary information whether any species which is listed or proposed to be listed may be present in the area of such proposed action" for any project that is conducted, permitted, funded, or licensed by any Federal agency. A letter from the local office and a species list which fulfills this requirement can **only** be obtained by requesting an official species list from either the Regulatory Review section in IPaC (see directions below) or from the local field office directly.

For project evaluations that require USFWS concurrence/review, please return to the IPaC website and request an official species list by doing the following:

1. Draw the project location and click CONTINUE.
2. Click DEFINE PROJECT.
3. Log in (if directed to do so).
4. Provide a name and description for your project.
5. Click REQUEST SPECIES LIST.

Listed species<sup>1</sup> and their critical habitats are managed by the [Ecological Services Program](#) of the U.S. Fish and Wildlife Service (USFWS) and the fisheries division of the National Oceanic and Atmospheric Administration (NOAA Fisheries<sup>2</sup>).

Species and critical habitats under the sole responsibility of NOAA Fisheries are **not** shown on this list. Please contact [NOAA Fisheries](#) for [species under their jurisdiction](#).

1. Species listed under the [Endangered Species Act](#) are threatened or endangered; IPaC also shows species that are candidates, or proposed, for listing. See the [listing status page](#) for more information.
2. [NOAA Fisheries](#), also known as the National Marine Fisheries Service (NMFS), is an office of the National Oceanic and Atmospheric Administration within the Department of Commerce.

The following species are potentially affected by activities in this location:

## Reptiles

NAME

STATUS

Giant Garter Snake *Thamnophis gigas* Threatened  
 No critical habitat has been designated for this species.  
<https://ecos.fws.gov/ecp/species/4482>

## Amphibians

NAME	STATUS
California Red-legged Frog <i>Rana draytonii</i> There is <b>final</b> critical habitat for this species. Your location is outside the critical habitat. <a href="https://ecos.fws.gov/ecp/species/2891">https://ecos.fws.gov/ecp/species/2891</a>	Threatened
California Tiger Salamander <i>Ambystoma californiense</i> There is <b>final</b> critical habitat for this species. Your location is outside the critical habitat. <a href="https://ecos.fws.gov/ecp/species/2076">https://ecos.fws.gov/ecp/species/2076</a>	Threatened

## Fishes

NAME	STATUS
Delta Smelt <i>Hypomesus transpacificus</i> There is <b>final</b> critical habitat for this species. Your location is outside the critical habitat. <a href="https://ecos.fws.gov/ecp/species/321">https://ecos.fws.gov/ecp/species/321</a>	Threatened

## Insects

NAME	STATUS
Valley Elderberry Longhorn Beetle <i>Desmocerus californicus dimorphus</i> There is <b>final</b> critical habitat for this species. Your location is outside the critical habitat. <a href="https://ecos.fws.gov/ecp/species/7850">https://ecos.fws.gov/ecp/species/7850</a>	Threatened

## Crustaceans

NAME	STATUS
Conservancy Fairy Shrimp <i>Branchinecta conservatio</i> There is <b>final</b> critical habitat for this species. Your location is outside the critical habitat. <a href="https://ecos.fws.gov/ecp/species/8246">https://ecos.fws.gov/ecp/species/8246</a>	Endangered
Vernal Pool Fairy Shrimp <i>Branchinecta lynchi</i> There is <b>final</b> critical habitat for this species. Your location is outside the critical habitat. <a href="https://ecos.fws.gov/ecp/species/498">https://ecos.fws.gov/ecp/species/498</a>	Threatened

Vernal Pool Tadpole Shrimp *Lepidurus packardii* Endangered  
 There is **final** critical habitat for this species. Your location is outside the critical habitat.  
<https://ecos.fws.gov/ecp/species/2246>

## Flowering Plants

NAME	STATUS
Sacramento Orcutt Grass <i>Orcuttia viscida</i> There is <b>final</b> critical habitat for this species. Your location is outside the critical habitat. <a href="https://ecos.fws.gov/ecp/species/5507">https://ecos.fws.gov/ecp/species/5507</a>	Endangered
Slender Orcutt Grass <i>Orcuttia tenuis</i> There is <b>final</b> critical habitat for this species. Your location is outside the critical habitat. <a href="https://ecos.fws.gov/ecp/species/1063">https://ecos.fws.gov/ecp/species/1063</a>	Threatened

## Critical habitats

Potential effects to critical habitat(s) in this location must be analyzed along with the endangered species themselves.

THERE ARE NO CRITICAL HABITATS AT THIS LOCATION.

## Migratory birds

Certain birds are protected under the Migratory Bird Treaty Act<sup>1</sup> and the Bald and Golden Eagle Protection Act<sup>2</sup>.

Any person or organization who plans or conducts activities that may result in impacts to migratory birds, eagles, and their habitats should follow appropriate regulations and consider implementing appropriate conservation measures, as described [below](#).

1. The [Migratory Birds Treaty Act](#) of 1918.
2. The [Bald and Golden Eagle Protection Act](#) of 1940.

Additional information can be found using the following links:

- Birds of Conservation Concern <http://www.fws.gov/birds/management/managed-species/birds-of-conservation-concern.php>
- Measures for avoiding and minimizing impacts to birds <http://www.fws.gov/birds/management/project-assessment-tools-and-guidance/conservation-measures.php>



- Nationwide conservation measures for birds

<http://www.fws.gov/migratorybirds/pdf/management/nationwidestandardconservationmeasures.pdf>

The birds listed below are birds of particular concern either because they occur on the [USFWS Birds of Conservation Concern](#) (BCC) list or warrant special attention in your project location. To learn more about the levels of concern for birds on your list and how this list is generated, see the FAQ [below](#). This is not a list of every bird you may find in this location, nor a guarantee that every bird on this list will be found in your project area. To see exact locations of where birders and the general public have sighted birds in and around your project area, visit the [E-bird data mapping tool](#) (Tip: enter your location, desired date range and a species on your list). For projects that occur off the Atlantic Coast, additional maps and models detailing the relative occurrence and abundance of bird species on your list are available. Links to additional information about Atlantic Coast birds, and other important information about your migratory bird list, including how to properly interpret and use your migratory bird report, can be found [below](#).

For guidance on when to schedule activities or implement avoidance and minimization measures to reduce impacts to migratory birds on your list, click on the PROBABILITY OF PRESENCE SUMMARY at the top of your list to see when these birds are most likely to be present and breeding in your project area.

NAME

BREEDING SEASON (IF A BREEDING SEASON IS INDICATED FOR A BIRD ON YOUR LIST, THE BIRD MAY BREED IN YOUR PROJECT AREA SOMETIME WITHIN THE TIMEFRAME SPECIFIED, WHICH IS A VERY LIBERAL ESTIMATE OF THE DATES INSIDE WHICH THE BIRD BREEDS ACROSS ITS ENTIRE RANGE. "BREEDS ELSEWHERE" INDICATES THAT THE BIRD DOES NOT LIKELY BREED IN YOUR PROJECT AREA.)

**Bald Eagle** *Haliaeetus leucocephalus*

This is not a Bird of Conservation Concern (BCC) in this area, but warrants attention because of the Eagle Act or for potential susceptibilities in offshore areas from certain types of development or activities.

<https://ecos.fws.gov/ecp/species/1626>

Breeds Jan 1 to Aug 31

**Burrowing Owl** *Athene cunicularia*

This is a Bird of Conservation Concern (BCC) only in particular Bird Conservation Regions (BCRs) in the continental USA

<https://ecos.fws.gov/ecp/species/9737>

Breeds Mar 15 to Aug 31

**California Thrasher** *Toxostoma redivivum*

This is a Bird of Conservation Concern (BCC) throughout its range in the continental USA and Alaska.

Breeds Jan 1 to Jul 31

<b>Clark's Grebe</b> <i>Aechmophorus clarkii</i> This is a Bird of Conservation Concern (BCC) throughout its range in the continental USA and Alaska.	Breeds Jan 1 to Dec 31
<b>Common Yellowthroat</b> <i>Geothlypis trichas sinuosa</i> This is a Bird of Conservation Concern (BCC) only in particular Bird Conservation Regions (BCRs) in the continental USA <a href="https://ecos.fws.gov/ecp/species/2084">https://ecos.fws.gov/ecp/species/2084</a>	Breeds May 20 to Jul 31
<b>Golden Eagle</b> <i>Aquila chrysaetos</i> This is not a Bird of Conservation Concern (BCC) in this area, but warrants attention because of the Eagle Act or for potential susceptibilities in offshore areas from certain types of development or activities. <a href="https://ecos.fws.gov/ecp/species/1680">https://ecos.fws.gov/ecp/species/1680</a>	Breeds Jan 1 to Aug 31
<b>Lawrence's Goldfinch</b> <i>Carduelis lawrencei</i> This is a Bird of Conservation Concern (BCC) throughout its range in the continental USA and Alaska. <a href="https://ecos.fws.gov/ecp/species/9464">https://ecos.fws.gov/ecp/species/9464</a>	Breeds Mar 20 to Sep 20
<b>Lewis's Woodpecker</b> <i>Melanerpes lewis</i> This is a Bird of Conservation Concern (BCC) throughout its range in the continental USA and Alaska. <a href="https://ecos.fws.gov/ecp/species/9408">https://ecos.fws.gov/ecp/species/9408</a>	Breeds Apr 20 to Sep 30
<b>Long-billed Curlew</b> <i>Numenius americanus</i> This is a Bird of Conservation Concern (BCC) throughout its range in the continental USA and Alaska. <a href="https://ecos.fws.gov/ecp/species/5511">https://ecos.fws.gov/ecp/species/5511</a>	Breeds elsewhere
<b>Nuttall's Woodpecker</b> <i>Picoides nuttallii</i> This is a Bird of Conservation Concern (BCC) only in particular Bird Conservation Regions (BCRs) in the continental USA <a href="https://ecos.fws.gov/ecp/species/9410">https://ecos.fws.gov/ecp/species/9410</a>	Breeds Apr 1 to Jul 20
<b>Oak Titmouse</b> <i>Baeolophus inornatus</i> This is a Bird of Conservation Concern (BCC) throughout its range in the continental USA and Alaska. <a href="https://ecos.fws.gov/ecp/species/9656">https://ecos.fws.gov/ecp/species/9656</a>	Breeds Mar 15 to Jul 15
<b>Rufous Hummingbird</b> <i>selasphorus rufus</i> This is a Bird of Conservation Concern (BCC) throughout its range in the continental USA and Alaska. <a href="https://ecos.fws.gov/ecp/species/8002">https://ecos.fws.gov/ecp/species/8002</a>	Breeds elsewhere

<p><b>Song Sparrow</b> <i>Melospiza melodia</i>  This is a Bird of Conservation Concern (BCC) only in particular Bird Conservation Regions (BCRs) in the continental USA</p>	Breeds Feb 20 to Sep 5
<p><b>Spotted Towhee</b> <i>Pipilo maculatus clementae</i>  This is a Bird of Conservation Concern (BCC) only in particular Bird Conservation Regions (BCRs) in the continental USA  <a href="https://ecos.fws.gov/ecp/species/4243">https://ecos.fws.gov/ecp/species/4243</a></p>	Breeds Apr 15 to Jul 20
<p><b>Tricolored Blackbird</b> <i>Agelaius tricolor</i>  This is a Bird of Conservation Concern (BCC) throughout its range in the continental USA and Alaska.  <a href="https://ecos.fws.gov/ecp/species/3910">https://ecos.fws.gov/ecp/species/3910</a></p>	Breeds Mar 15 to Aug 10
<p><b>Whimbrel</b> <i>Numenius phaeopus</i>  This is a Bird of Conservation Concern (BCC) throughout its range in the continental USA and Alaska.  <a href="https://ecos.fws.gov/ecp/species/9483">https://ecos.fws.gov/ecp/species/9483</a></p>	Breeds elsewhere
<p><b>Wrentit</b> <i>Chamaea fasciata</i>  This is a Bird of Conservation Concern (BCC) throughout its range in the continental USA and Alaska.</p>	Breeds Mar 15 to Aug 10
<p><b>Yellow-billed Magpie</b> <i>Pica nuttalli</i>  This is a Bird of Conservation Concern (BCC) throughout its range in the continental USA and Alaska.  <a href="https://ecos.fws.gov/ecp/species/9726">https://ecos.fws.gov/ecp/species/9726</a></p>	Breeds Apr 1 to Jul 31

## Probability of Presence Summary

The graphs below provide our best understanding of when birds of concern are most likely to be present in your project area. This information can be used to tailor and schedule your project activities to avoid or minimize impacts to birds. Please make sure you read and understand the FAQ "Proper Interpretation and Use of Your Migratory Bird Report" before using or attempting to interpret this report.

### Probability of Presence (■)

Each green bar represents the bird's relative probability of presence in the 10km grid cell(s) your project overlaps during a particular week of the year. (A year is represented as 12 4-week months.) A taller bar indicates a higher probability of species presence. The survey effort (see below) can be used to establish a level of confidence in the presence score. One can have higher confidence in the presence score if the corresponding survey effort is also high.

How is the probability of presence score calculated? The calculation is done in three steps:

1. The probability of presence for each week is calculated as the number of survey events in the week where the species was detected divided by the total number of survey events for that

week. For example, if in week 12 there were 20 survey events and the Spotted Towhee was found in 5 of them, the probability of presence of the Spotted Towhee in week 12 is 0.25.

- To properly present the pattern of presence across the year, the relative probability of presence is calculated. This is the probability of presence divided by the maximum probability of presence across all weeks. For example, imagine the probability of presence in week 20 for the Spotted Towhee is 0.05, and that the probability of presence at week 12 (0.25) is the maximum of any week of the year. The relative probability of presence on week 12 is  $0.25/0.25 = 1$ ; at week 20 it is  $0.05/0.25 = 0.2$ .
- The relative probability of presence calculated in the previous step undergoes a statistical conversion so that all possible values fall between 0 and 10, inclusive. This is the probability of presence score.

To see a bar's probability of presence score, simply hover your mouse cursor over the bar.

**Breeding Season (■)**

Yellow bars denote a very liberal estimate of the time-frame inside which the bird breeds across its entire range. If there are no yellow bars shown for a bird, it does not breed in your project area.

**Survey Effort (|)**

Vertical black lines superimposed on probability of presence bars indicate the number of surveys performed for that species in the 10km grid cell(s) your project area overlaps. The number of surveys is expressed as a range, for example, 33 to 64 surveys.

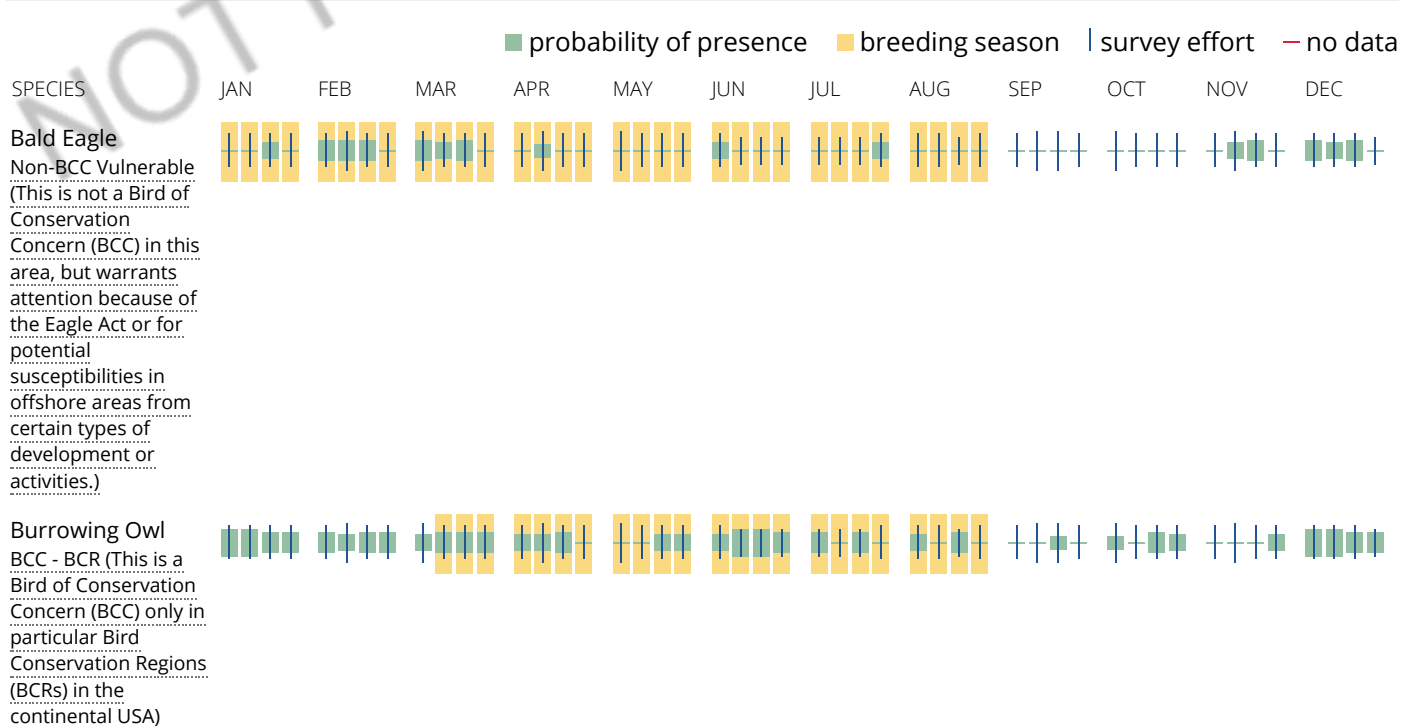
To see a bar's survey effort range, simply hover your mouse cursor over the bar.

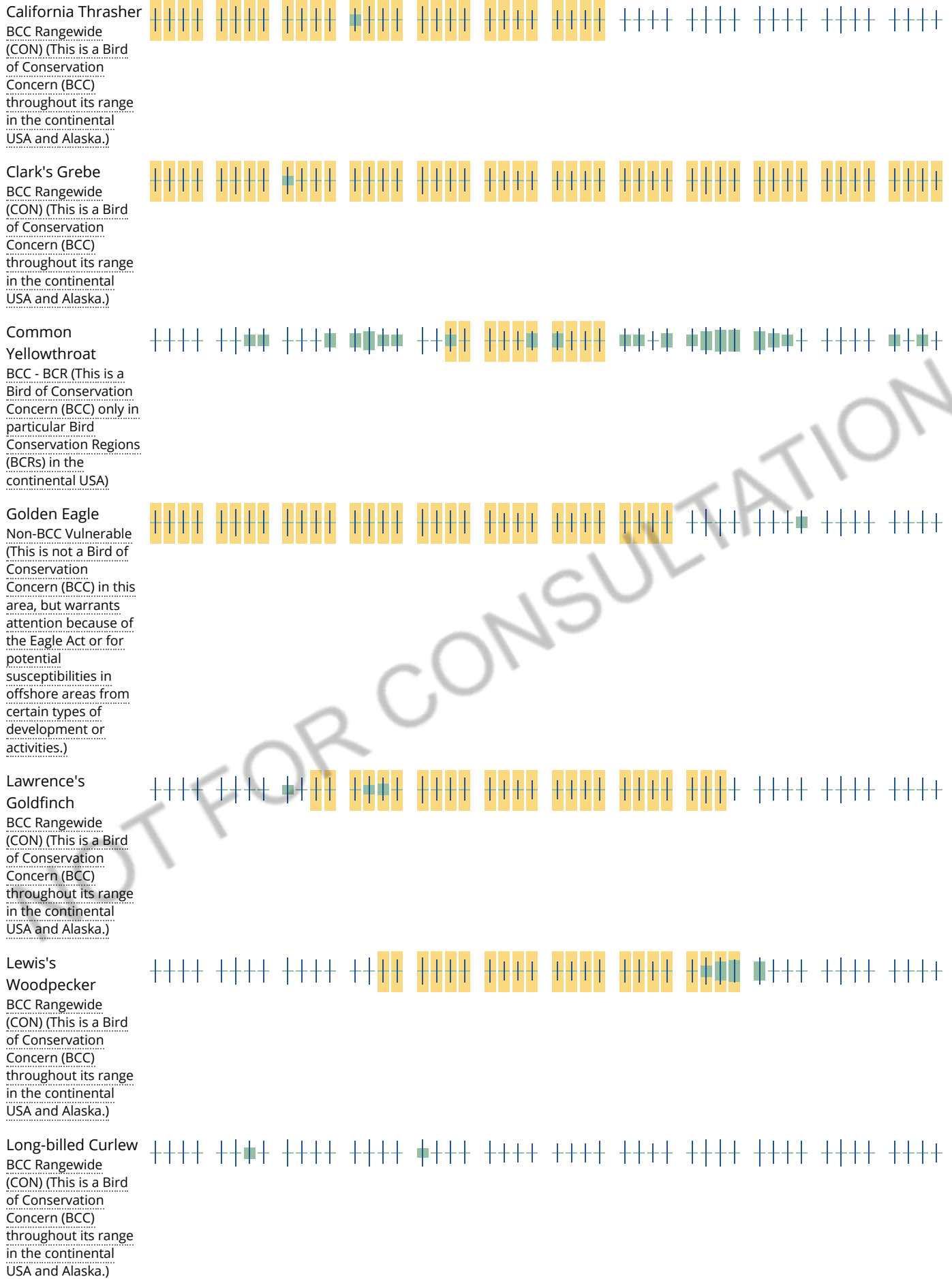
**No Data (-)**

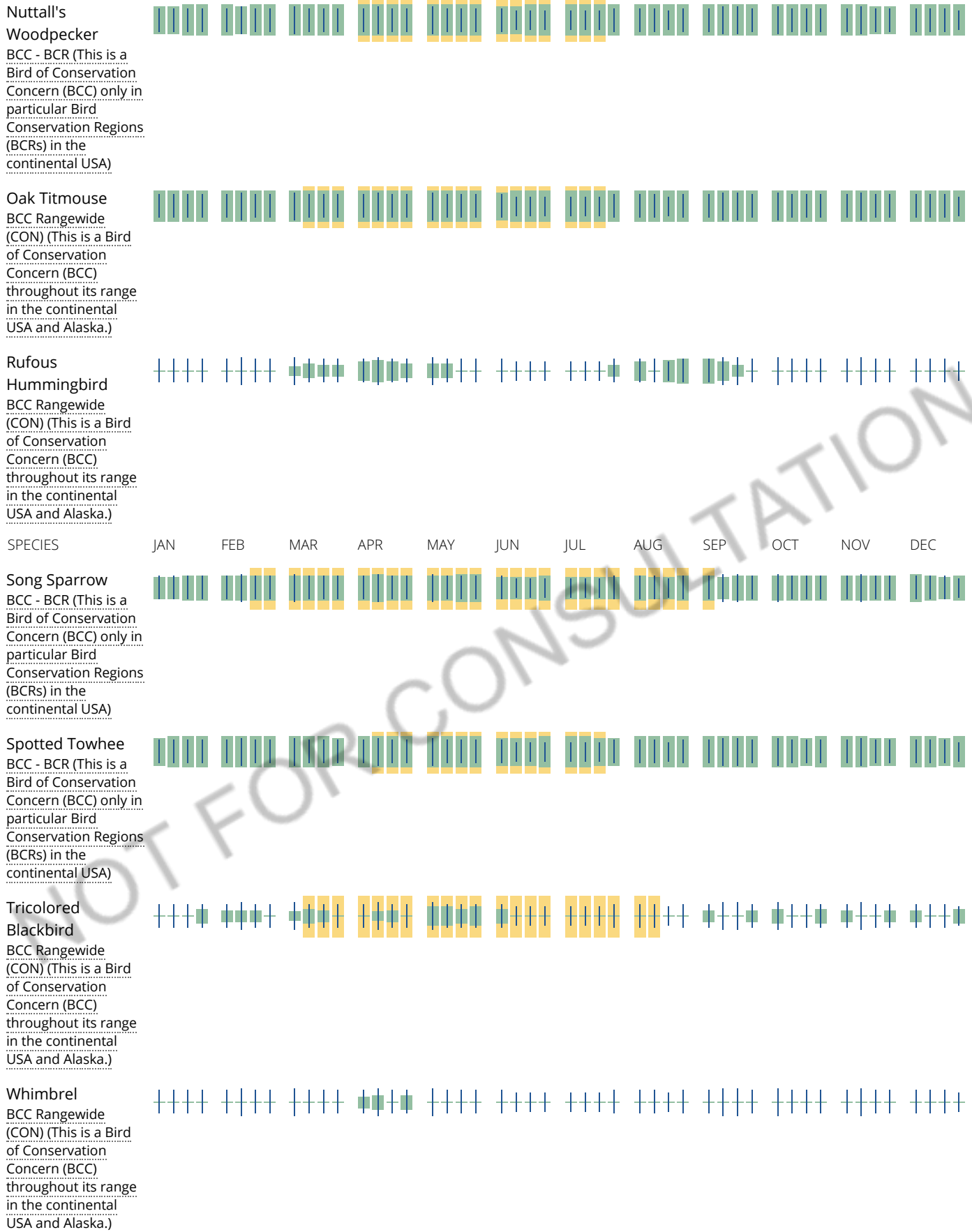
A week is marked as having no data if there were no survey events for that week.

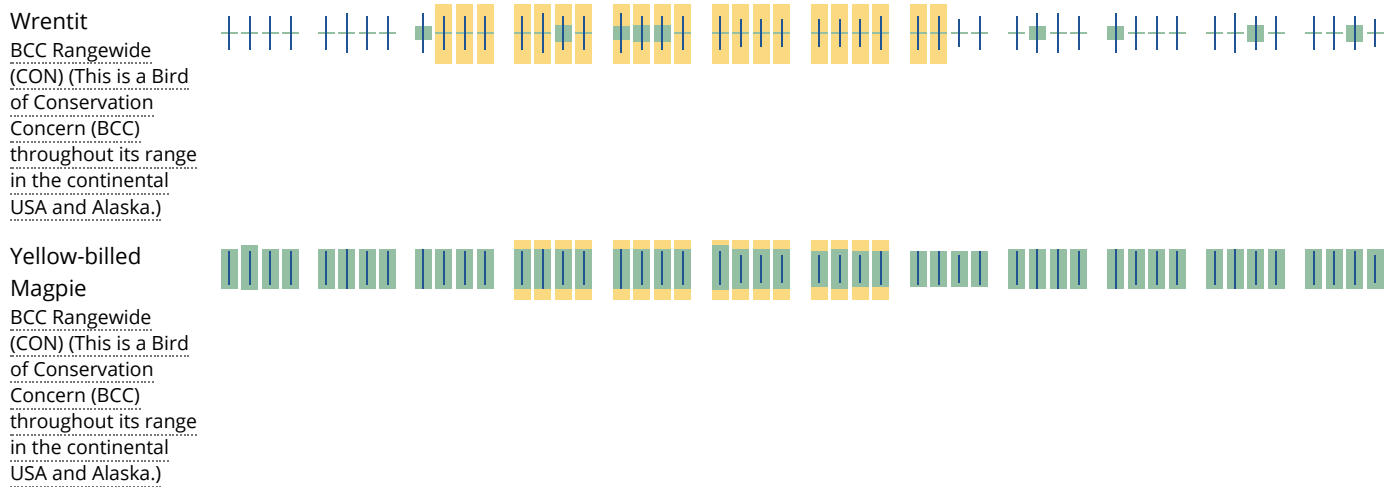
**Survey Timeframe**

Surveys from only the last 10 years are used in order to ensure delivery of currently relevant information. The exception to this is areas off the Atlantic coast, where bird returns are based on all years of available data, since data in these areas is currently much more sparse.









### Tell me more about conservation measures I can implement to avoid or minimize impacts to migratory birds.

[Nationwide Conservation Measures](#) describes measures that can help avoid and minimize impacts to all birds at any location year round. Implementation of these measures is particularly important when birds are most likely to occur in the project area. When birds may be breeding in the area, identifying the locations of any active nests and avoiding their destruction is a very helpful impact minimization measure. To see when birds are most likely to occur and be breeding in your project area, view the Probability of Presence Summary. [Additional measures](#) and/or [permits](#) may be advisable depending on the type of activity you are conducting and the type of infrastructure or bird species present on your project site.

### What does IPaC use to generate the migratory birds potentially occurring in my specified location?

The Migratory Bird Resource List is comprised of USFWS [Birds of Conservation Concern \(BCC\)](#) and other species that may warrant special attention in your project location.

The migratory bird list generated for your project is derived from data provided by the [Avian Knowledge Network \(AKN\)](#). The AKN data is based on a growing collection of [survey, banding, and citizen science datasets](#) and is queried and filtered to return a list of those birds reported as occurring in the 10km grid cell(s) which your project intersects, and that have been identified as warranting special attention because they are a BCC species in that area, an eagle ([Eagle Act](#) requirements may apply), or a species that has a particular vulnerability to offshore activities or development.

Again, the Migratory Bird Resource list includes only a subset of birds that may occur in your project area. It is not representative of all birds that may occur in your project area. To get a list of all birds potentially present in your project area, please visit the [E-bird Explore Data Tool](#).

### What does IPaC use to generate the probability of presence graphs for the migratory birds potentially occurring in my specified location?

The probability of presence graphs associated with your migratory bird list are based on data provided by the [Avian Knowledge Network \(AKN\)](#). This data is derived from a growing collection of [survey, banding, and citizen science datasets](#).

Probability of presence data is continuously being updated as new and better information becomes available. To learn more about how the probability of presence graphs are produced and how to interpret them, go the Probability of Presence Summary and then click on the "Tell me about these graphs" link.

### How do I know if a bird is breeding, wintering, migrating or present year-round in my project area?

To see what part of a particular bird's range your project area falls within (i.e. breeding, wintering, migrating or year-round), you may refer to the following resources: [The Cornell Lab of Ornithology All About Birds Bird Guide](#), or (if you are unsuccessful in locating the bird of interest there), the [Cornell Lab of Ornithology Neotropical Birds guide](#). If a bird on your migratory bird species list has a breeding season associated with it, if that bird does occur in your project area, there may be nests present at some point within the timeframe specified. If "Breeds elsewhere" is indicated, then the bird likely does not breed in your project area.

### What are the levels of concern for migratory birds?

Migratory birds delivered through IPaC fall into the following distinct categories of concern:

1. "BCC Rangewide" birds are [Birds of Conservation Concern](#) (BCC) that are of concern throughout their range anywhere within the USA (including Hawaii, the Pacific Islands, Puerto Rico, and the Virgin Islands);
2. "BCC - BCR" birds are BCCs that are of concern only in particular Bird Conservation Regions (BCRs) in the continental USA; and
3. "Non-BCC - Vulnerable" birds are not BCC species in your project area, but appear on your list either because of the [Eagle Act](#) requirements (for eagles) or (for non-eagles) potential susceptibilities in offshore areas from certain types of development or activities (e.g. offshore energy development or longline fishing).

Although it is important to try to avoid and minimize impacts to all birds, efforts should be made, in particular, to avoid and minimize impacts to the birds on this list, especially eagles and BCC species of rangewide concern. For more information on conservation measures you can implement to help avoid and minimize migratory bird impacts and requirements for eagles, please see the FAQs for these topics.

### Details about birds that are potentially affected by offshore projects

For additional details about the relative occurrence and abundance of both individual bird species and groups of bird species within your project area off the Atlantic Coast, please visit the [Northeast Ocean Data Portal](#). The Portal also offers data and information about other taxa besides birds that may be helpful to you in your project review. Alternately, you may download the bird model results files underlying the portal maps through the [NOAA NCCOS Integrative Statistical Modeling and Predictive Mapping of Marine Bird Distributions and Abundance on the Atlantic Outer Continental Shelf](#) project webpage.

Bird tracking data can also provide additional details about occurrence and habitat use throughout the year, including migration. Models relying on survey data may not include this information. For additional information on marine bird tracking data, see the [Diving Bird Study](#) and the [nanotag studies](#) or contact [Caleb Spiegel](#) or [Pam Loring](#).

### What if I have eagles on my list?

If your project has the potential to disturb or kill eagles, you may need to [obtain a permit](#) to avoid violating the Eagle Act should such impacts occur.

### Proper Interpretation and Use of Your Migratory Bird Report

The migratory bird list generated is not a list of all birds in your project area, only a subset of birds of priority concern. To learn more about how your list is generated, and see options for identifying what other birds may be in your project area, please see the FAQ "What does IPaC use to generate the migratory birds potentially occurring in my specified location". Please be aware this report provides the "probability of presence" of birds within the 10 km grid cell(s) that overlap your project; not your exact project footprint. On the graphs provided, please also look carefully at the survey effort (indicated by the black vertical bar) and for the existence of the "no data" indicator (a red horizontal bar). A high survey effort is the key component. If the survey effort is high, then the probability of presence score can be viewed as more dependable. In contrast, a low survey effort bar or no data bar means a lack of data and, therefore, a lack of certainty about presence of the species. This list is not perfect; it is simply a starting point for identifying what birds of concern have the potential to be in your project area, when they might be there, and if they might be breeding (which means nests might be present). The list helps you know what to look for to



confirm presence, and helps guide you in knowing when to implement conservation measures to avoid or minimize potential impacts from your project activities, should presence be confirmed. To learn more about conservation measures, visit the FAQ "Tell me about conservation measures I can implement to avoid or minimize impacts to migratory birds" at the bottom of your migratory bird trust resources page.

## Facilities

### National Wildlife Refuge lands

Any activity proposed on lands managed by the [National Wildlife Refuge](#) system must undergo a 'Compatibility Determination' conducted by the Refuge. Please contact the individual Refuges to discuss any questions or concerns.

THERE ARE NO REFUGE LANDS AT THIS LOCATION.

### Fish hatcheries

THERE ARE NO FISH HATCHERIES AT THIS LOCATION.

### Wetlands in the National Wetlands Inventory

Impacts to [NWI wetlands](#) and other aquatic habitats may be subject to regulation under Section 404 of the Clean Water Act, or other State/Federal statutes.

For more information please contact the Regulatory Program of the local [U.S. Army Corps of Engineers District](#).

WETLAND INFORMATION IS NOT AVAILABLE AT THIS TIME

This can happen when the National Wetlands Inventory (NWI) map service is unavailable, or for very large projects that intersect many wetland areas. Try again, or visit the [NWI map](#) to view wetlands at this location.

#### Data limitations

The Service's objective of mapping wetlands and deepwater habitats is to produce reconnaissance level information on the location, type and size of these resources. The maps are prepared from the analysis of high altitude imagery. Wetlands are identified based on vegetation, visible hydrology and geography. A margin of error is inherent in the use of imagery; thus, detailed on-the-ground inspection of any particular site may result in revision of the wetland boundaries or classification established through image analysis.

The accuracy of image interpretation depends on the quality of the imagery, the experience of the image analysts, the amount and quality of the collateral data and the amount of ground truth verification work conducted. Metadata should be consulted to determine the date of the source imagery used and any mapping problems.

Wetlands or other mapped features may have changed since the date of the imagery or field work. There may be occasional differences in polygon boundaries or classifications between the information depicted on the map and the actual conditions on site.

### **Data exclusions**

Certain wetland habitats are excluded from the National mapping program because of the limitations of aerial imagery as the primary data source used to detect wetlands. These habitats include seagrasses or submerged aquatic vegetation that are found in the intertidal and subtidal zones of estuaries and nearshore coastal waters. Some deepwater reef communities (coral or tubercid worm reefs) have also been excluded from the inventory. These habitats, because of their depth, go undetected by aerial imagery.

### **Data precautions**

Federal, state, and local regulatory agencies with jurisdiction over wetlands may define and describe wetlands in a different manner than that used in this inventory. There is no attempt, in either the design or products of this inventory, to define the limits of proprietary jurisdiction of any Federal, state, or local government or to establish the geographical scope of the regulatory programs of government agencies. Persons intending to engage in activities involving modifications within or adjacent to wetland areas should seek the advice of appropriate federal, state, or local agencies concerning specified agency regulatory programs and proprietary jurisdictions that may affect such activities.

# Attachment C

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**CNPS Inventory of Rare and Endangered Plants Query for the  
"Carmichael, California" USGS Quadrangle and Eight Surrounding Quadrangles**

## Plant List

### Inventory of Rare and Endangered Plants

9 matches found. [Click on scientific name for details](#)

#### Search Criteria

Found in Quads 3812164, 3812163, 3812162, 3812154, 3812153, 3812152, 3812144 3812143 and 3812142;

[Modify Search Criteria](#)
[Export to Excel](#)
[Modify Columns](#)
[Modify Sort](#)
[Display Photos](#)

scientific Name	Common Name	Family	Lifeform	Blooming Period	CA Rare Plant Rank	State Rank	Global Rank
<a href="#">Brodiaea rosea ssp. vallicola</a>	valley brodiaea	Themidaceae	perennial bulbiferous herb	Apr-May(Jun)	4.2	S3	G5T3
<a href="#">Centromadia parryi ssp. rudis</a>	Parry's rough tarplant	Asteraceae	annual herb	May-Oct	4.2	S3	G3T3
<a href="#">Clarkia biloba ssp. brandegeae</a>	Brandegee's clarkia	Onagraceae	annual herb	May-Jul	4.2	S4	G4G5T4
<a href="#">Cuscuta obtusiflora var. glandulosa</a>	Peruvian dodder	Convolvulaceae	annual vine (parasitic)	Jul-Oct	2B.2	SH	G5T4T5
<a href="#">Downingia pusilla</a>	dwarf downingia	Campanulaceae	annual herb	Mar-May	2B.2	S2	GU
<a href="#">Fritillaria agrestis</a>	stinkbells	Liliaceae	perennial bulbiferous herb	Mar-Jun	4.2	S3	G3
<a href="#">Gratiola heterosepala</a>	Boggs Lake hedge-hyssop	Plantaginaceae	annual herb	Apr-Aug	1B.2	S2	G2
<a href="#">Hesperervax caulescens</a>	hogwallow starfish	Asteraceae	annual herb	Mar-Jun	4.2	S3	G3
<a href="#">Hibiscus lasiocarpus var. occidentalis</a>	woolly rose-mallow	Malvaceae	perennial rhizomatous herb (emergent)	Jun-Sep	1B.2	S3	G5T3
<a href="#">Juglans hindsii</a>	Northern California black walnut	Juglandaceae	perennial deciduous tree	Apr-May	1B.1	S1	G1
<a href="#">Juncus leiopermus var. ahartii</a>	Ahart's dwarf rush	Juncaceae	annual herb	Mar-May	1B.2	S1	G2T1
<a href="#">Legenere limosa</a>	legenere	Campanulaceae	annual herb	Apr-Jun	1B.1	S2	G2
<a href="#">Lepidium latipes var. heckardii</a>	Heckard's pepper-grass	Brassicaceae	annual herb	Mar-May	1B.2	S1	G4T1
<a href="#">Navarretia eriocephala</a>	hoary navarretia	Polemoniaceae	annual herb	May-Jun	4.3	S4?	G4?
<a href="#">Navarretia myersii ssp. myersii</a>	pincushion navarretia	Polemoniaceae	annual herb	Apr-May	1B.1	S2	G2T2
<a href="#">Orcuttia tenuis</a>	slender Orcutt grass	Poaceae	annual herb	May-Sep(Oct)	1B.1	S2	G2
<a href="#">Orcuttia viscida</a>	Sacramento Orcutt grass	Poaceae	annual herb	Apr-Jul(Sep)	1B.1	S1	G1
<a href="#">Sagittaria sanfordii</a>	Sanford's arrowhead	Alismataceae	perennial rhizomatous herb (emergent)	May-Oct(Nov)	1B.2	S3	G3
<a href="#">Trifolium hydrophilum</a>	saline clover	Fabaceae	annual herb	Apr-Jun	1B.2	S2	G2

**Suggested Citation**

California Native Plant Society, Rare Plant Program. 2019. Inventory of Rare and Endangered Plants of California (online edition, v8-03 0.39). Website <http://www.rareplants.cnps.org> [accessed 13 February 2019].

**Search the Inventory**[Simple Search](#)[Advanced Search](#)[Glossary](#)**Information**[About the Inventory](#)[About the Rare Plant Program](#)[CNPS Home Page](#)[About CNPS](#)[Join CNPS](#)**Contributors**[The Calflora Database](#)[The California Lichen Society](#)[California Natural Diversity Database](#)[The Jepson Flora Project](#)[The Consortium of California Herbaria](#)[CalPhotos](#)**Questions and Comments**[rareplants@cnps.org](mailto:rareplants@cnps.org)

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# Attachment D

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## **Memo Regarding Potential VELB Impacts**



# Memo

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To: Heidi Antonescu, Trumark Homes

From: Ginger Fodge, Principal

Date: January 3, 2020

Subject: Update to Technical Assistance Coordination with the U.S. Fish & Wildlife Service for the Kassis Project, Rancho Cordova, California

---

Dear Heidi:

Today I spoke with Ms. Kellie Berry, Chief of the Sacramento Valley Division of the U.S. Fish & Wildlife Service, regarding the changes to the site plan for the proposed Kassis Project in Rancho Cordova. I explained that the residential lots on the west side of the project site were now extended to the project boundary, rather than having an open space parcel between the residential lots and the project boundary, as was previously provided to her as part of our technical assistance coordination (**Attachment A**). This means that the elderberry shrubs that are located along the western project boundary would be located within individual residential lots rather than in an open space parcel. I explained that the avoidance and minimization measures that we previously proposed would still be implemented, and that there would be a fence separating the developed portion of the lots and the areas where the elderberries are located. An open space easement would also be recorded over the portions of the lots on the west side of the fencing.

Ms. Berry indicated that for these situations it is typical to have a disclosure recorded against the property that would notify the purchasers of the lots, along with any future purchasers, of the presence of the elderberry shrubs, the fact that the shrubs are host to the listed valley elderberry longhorn beetle (VELB), and that the shrubs cannot be removed or have branches greater than 1 inch in diameter trimmed without prior coordination with the U.S. Fish & Wildlife Service. This would be applicable for as long as the VELB is listed as threatened or endangered under the Federal Endangered Species Act. This will help ensure that no take of VELB would occur as a result of future actions by the homeowners.

# Attachment A

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## **USFWS Technical Assistance Coordination**



# Memo

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To: Kellie Berry, U.S. Fish & Wildlife Service

From: Ginger Fodge, Principal

Date: May 30, 2019

Subject: Kassis Project, Rancho Cordova, CA

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Per our telephone conversation, I am seeking technical assistance for the Kassis Project located north of Folsom Blvd. and east of Bradshaw Road in Rancho Cordova, California. **Figure 1** is a vicinity map.

The Project is bordered to the north and east by a residential subdivision, while the southern portion of the property is bounded by Folsom Boulevard. The western edge of the site is bordered by the American River and some low-density residential development.

The site is an infill property, and is comprised primarily of an inactive walnut orchard. The site is generally comprised of two terraces, separated by a steep slope that bisects the site from east to west. The northern terrace resides at an elevation of approximately 55 feet above sea level, and is a historic floodway of the American River. The terrace consists of an aged and defunct orchard dominated by paradox walnut (*Juglans hindsii* x *Juglans regia*). The western border of the terrace includes a mature riparian vegetation band along the American River. The southern terrace is located approximately 75 feet above sea level and also includes some of the remnant orchard. However, most of the southernmost portion of the terrace near Folsom Boulevard consists of non-native annual grassland. Understory vegetation in both the orchard and annual grassland is regularly disked for fire control, and predominantly consists of ruderal species and non-native annual grasses and forbs. Generally, surrounding homes are built up steep hillslopes from the site. No waters of the U.S. were identified on the site.

Several elderberry shrubs have been identified on and adjacent to the Project site. **Figure 2** shows the locations of the elderberry shrubs in relation to the proposed site plan, and **Figure 3** provides a close-up view of the various shrub locations. The Project is located outside of the Critical Habitat area for the valley elderberry longhorn beetle (*Desmocerus californicus dimorphus*)(VELB), as shown on **Figure 4**. The Project area is located outside of the covered area under South Sacramento County Habitat Conservation Plan.

The shrubs shown in Inset Areas A and B are located outside of the Project boundaries; the shrubs adjacent to the Project's northern boundary are located within the adjacent residential lots, and the shrubs along the

Project's western boundary are located within the riparian corridor of the American River. Since these shrubs are outside of the Project boundary there will be no direct impact to these shrubs. Although one residential lot along the northern Project boundary will be within the 20-foot buffer area of two shrubs, we do not anticipate indirect impacts to the off-site shrubs. The lot will be fenced with wood "good neighbor" fencing, and the home will be constructed toward the front of the lot. Since there is ongoing disking within this area the post-construction activities within this area (i.e., mowing) should cause no more soil disturbance than current practices. The shrubs in the riparian corridor are located along the slope of the riverbank and will be separated from the development by a retaining wall. Although an informal footpath is planned for the base of the retaining wall, there will be no grading or paving associated with this trail. The planned "lookout points" along the river will be located outside of the 20-foot buffer of the elderberry shrubs.

The single shrub shown in Inset Area C and the two shrubs shown in Inset Area D are located within planned open space areas of the Project; however, due to grading issues related to topography of the site these shrubs will have to be removed. These shrubs are not within the riparian zone of the river and are associated with the historic orchard (Inset Area C) and a landscape area adjacent to an existing residence (Inset Area D). The three shrubs were surveyed for exit holes, and none were identified.

In order to determine whether a Section 10(a)(1)(B) permit may be required for removal of the three isolated elderberry shrubs, we reviewed the guidance provided in the USFWS publication titled *Framework for Assessing Impacts to the Valley Elderberry Longhorn Beetle (Desmocerus californicus dimorphus)*.<sup>1</sup> We have determined that "take" of VELB is unlikely to occur as a result of removing the three shrubs due to the isolated nature of shrubs and the lack of exit holes. Avoidance and minimization measures from the framework document will be followed during Project construction in order to avoid impacts to the elderberry shrubs (and therefore potential indirect impacts to VELB) within the riparian corridor during construction activities along the Project's northern and western boundaries, as follows:

**Fencing.** All off-site elderberry shrubs to be avoided during construction activities will be fenced and/or flagged with high-visibility materials as close to construction limits as feasible.

**Worker education.** Prior to initiation of any work along the Project's northern and western boundaries a qualified biologist will provide training for all contractors, work crews, and any onsite personnel on the status of the VELB, its host plant and habitat, the need to avoid damaging the elderberry shrubs, and the possible penalties for non-compliance.

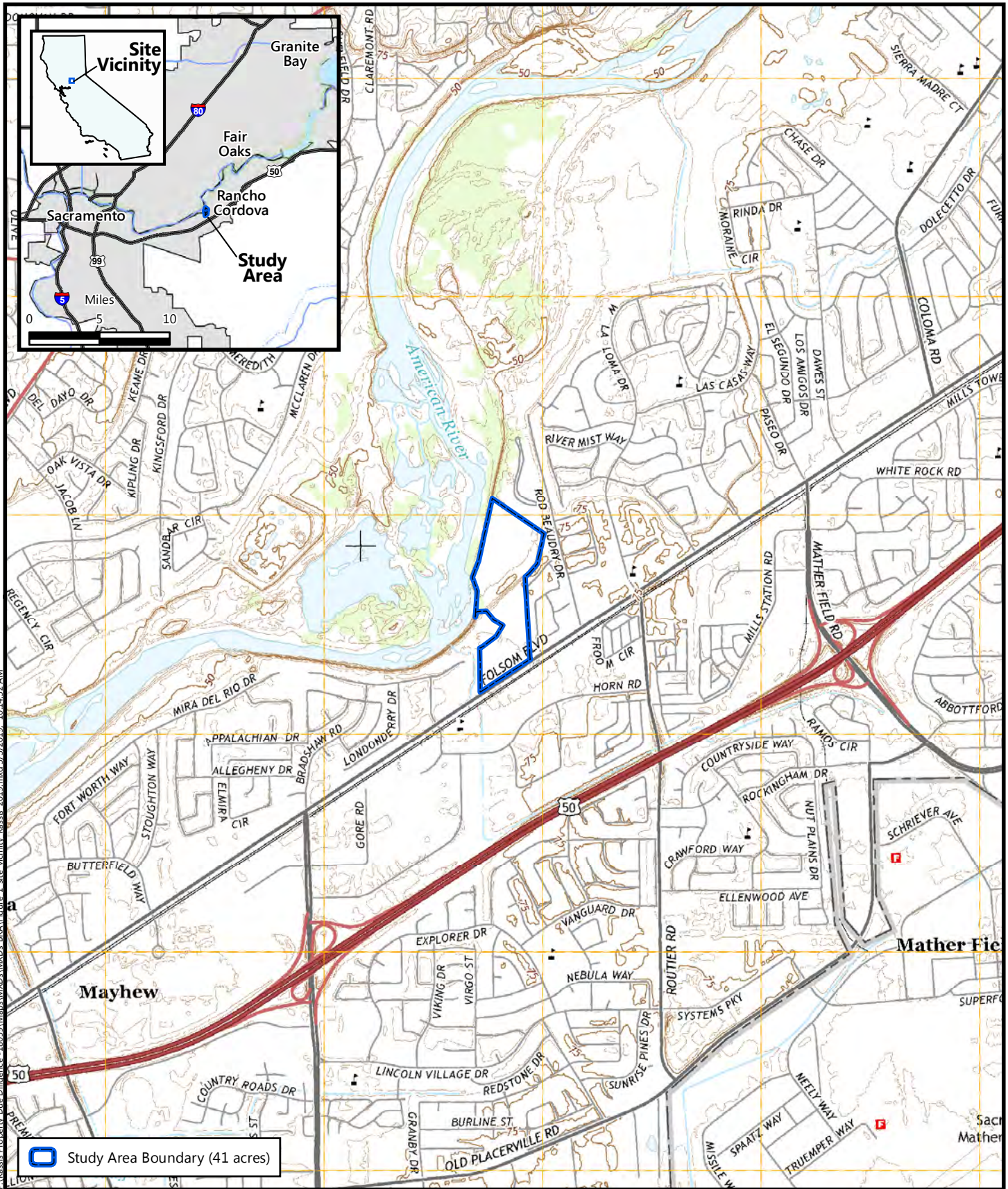
**Erosion Control and Re-vegetation.** Erosion control will be implemented throughout construction.

**Construction monitoring.** A qualified biologist will monitor the work area during construction along the Project's northern and western boundaries to assure that the above avoidance and minimization measures are implemented.

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<sup>1</sup> U.S. Department of the Interior, Fish and Wildlife Service (USFWS). 2017. *Framework for Assessing Impacts to the Valley Elderberry Longhorn Beetle (Desmocerus californicus dimorphus)*. USFWS; Sacramento, California. 28 pp.

We are seeking your concurrence that removal of the three isolated shrubs should not result in take of VELB, and that implementation of these protective measures are likely to prevent indirect impacts to VELB. Therefore, a Section 10(a)(1)(B) permit would not be required for the Project.

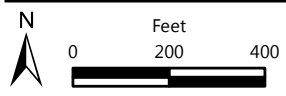
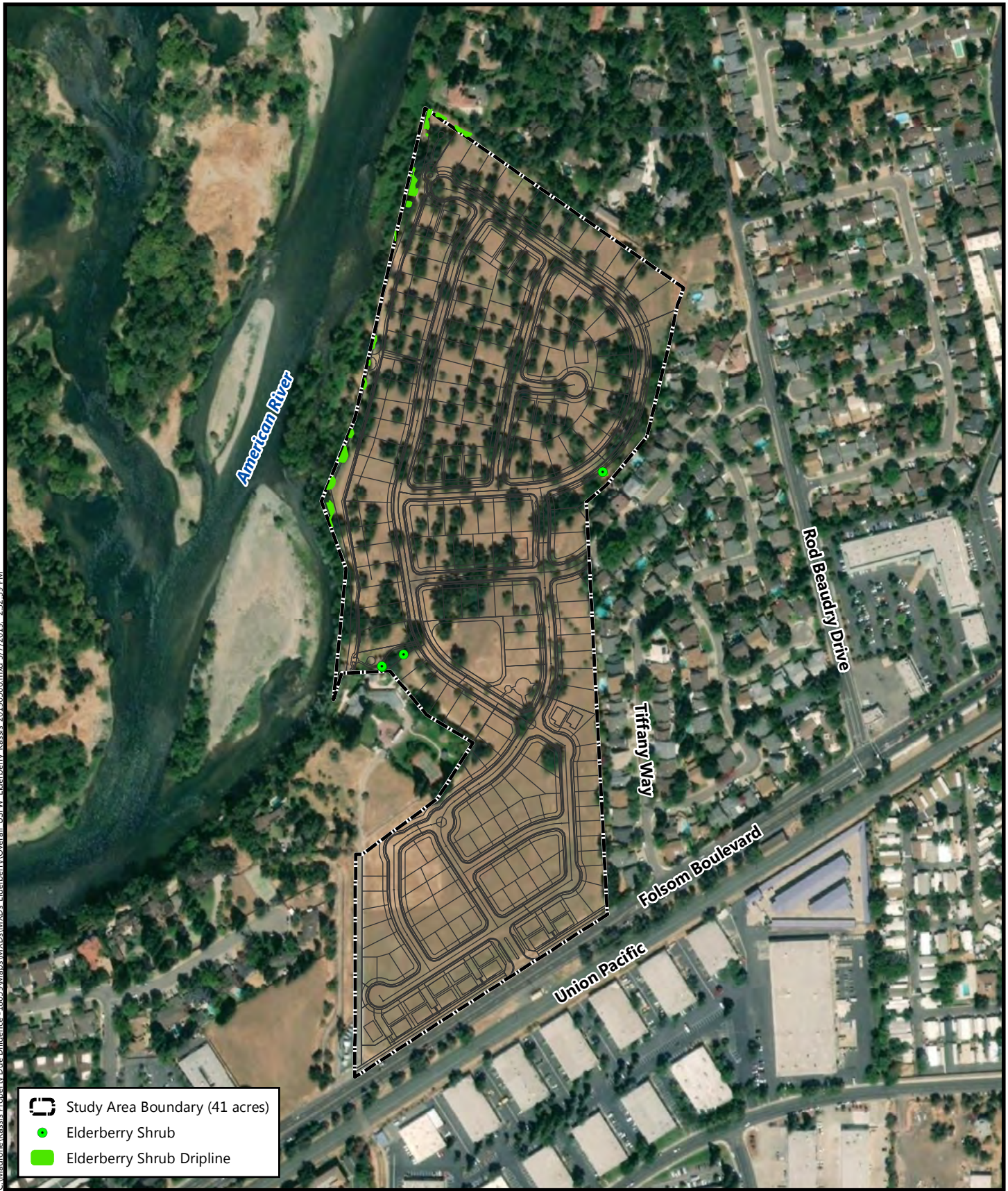


Source: United States Geologic Survey, 2015.  
 Rio de los Americanos Land Grant  
 Townships 8 and 9 North, Range 6 East, MDB&M  
 "Carmichael, California" 7.5-Minute Topographic Quadrangle  
 Longitude -121.325752, Latitude 38.581365

Kassis Property  
 Rancho, Cordova, Sacramento County, California



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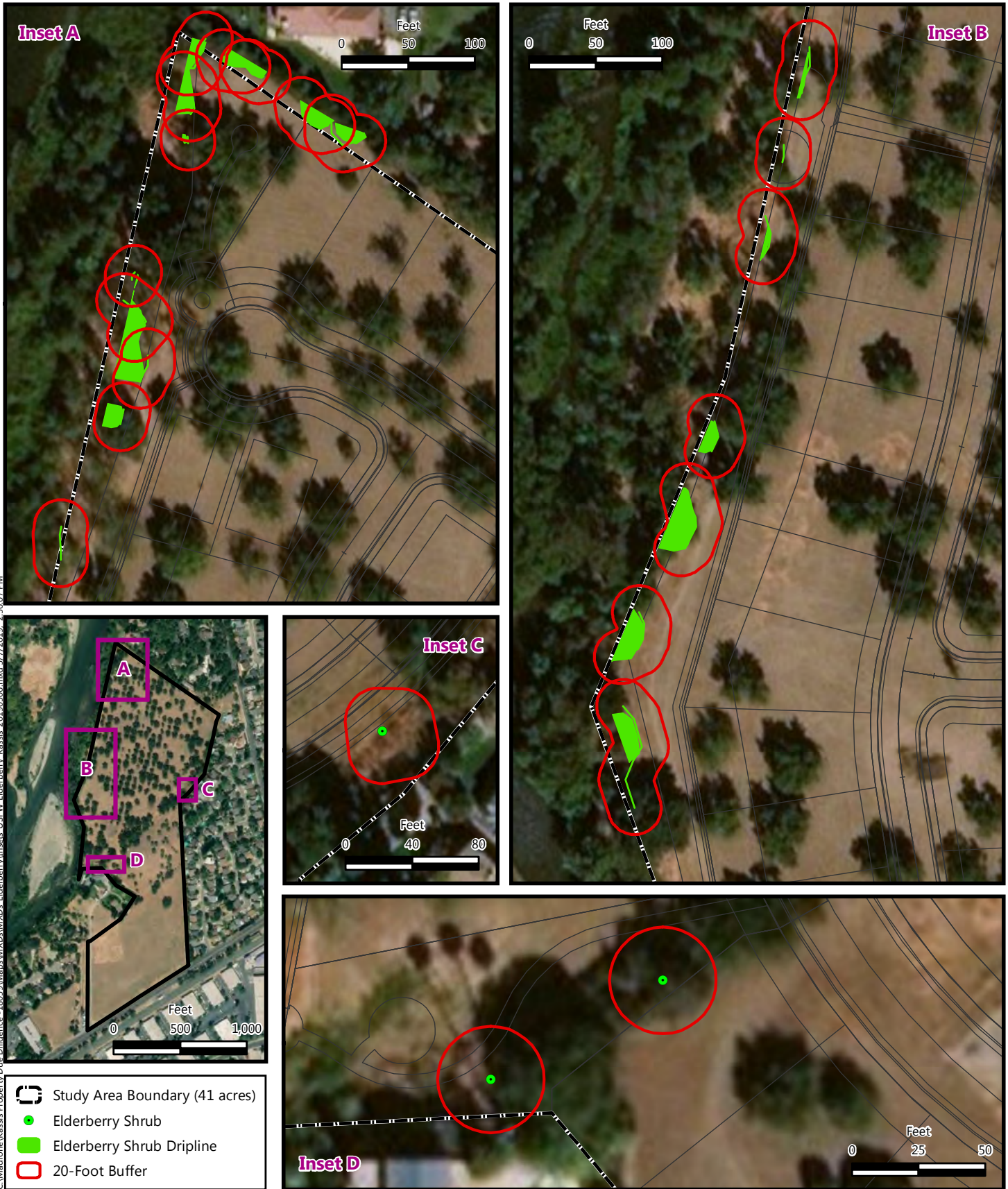


**Figure 2**  
**Elderberry Shrubs**

Aerial Source: USDA, National Agriculture Imagery Program, 8 August 2017.

Kassis Property  
Rancho, Cordova, Sacramento County, California





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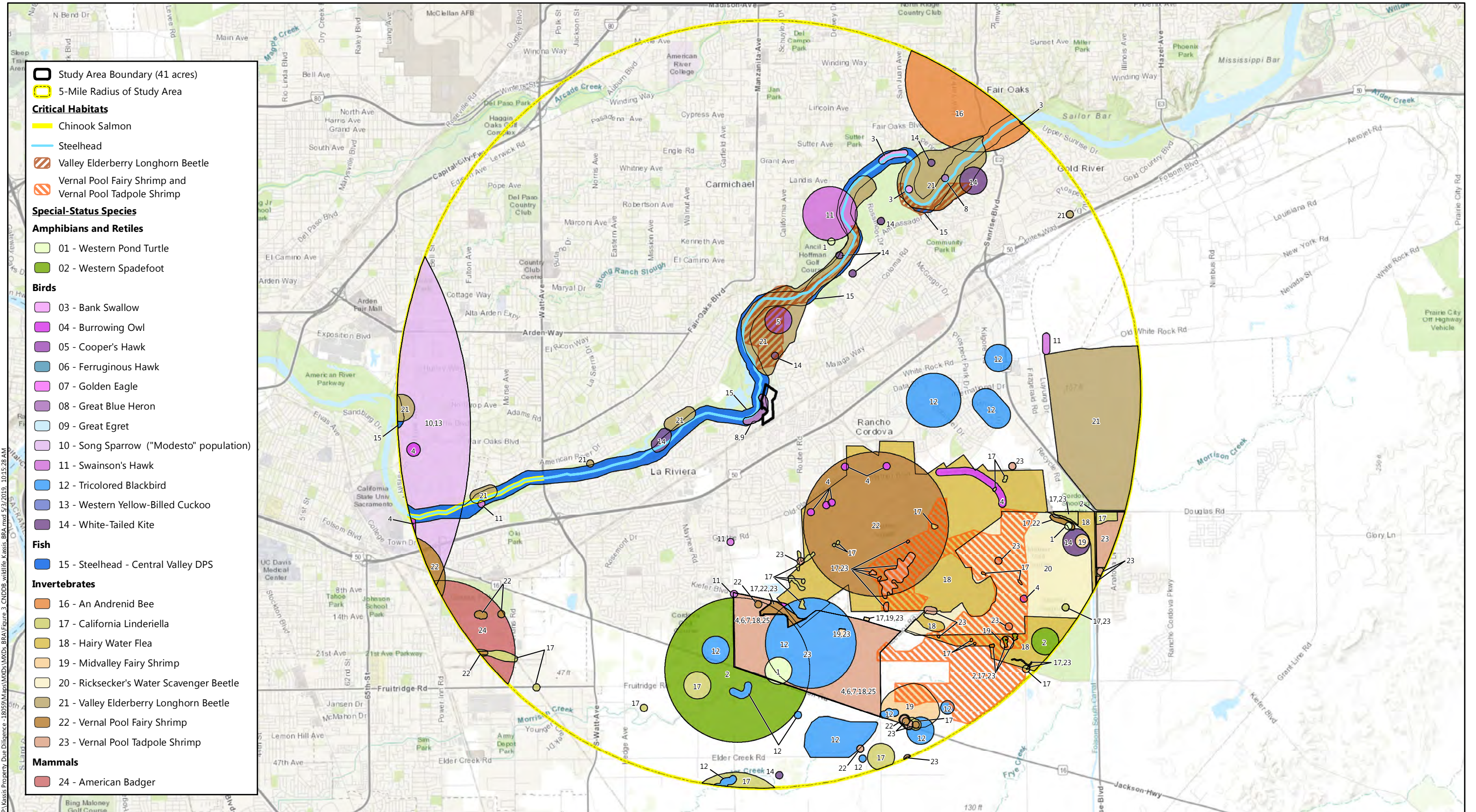


**Figure 3**  
**Elderberry Shrubs**  
**and 20-Foot Buffers**

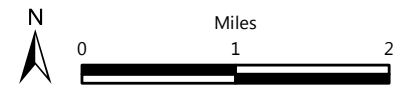
Aerial Source: USDA, National Agriculture Imagery Program, 8 August 2017.

Kassis Property  
 Rancho, Cordova, Sacramento County, California





Kassia Property Due Diligence - 18059\Maps\WMDs\BRA\Figure 3\_CNDDB\_wildlife\_Kassia\_BRA.mxd 5/2/2019, 10:15:28 AM



Source: California Department of Fish and Wildlife, February 2019.  
 Basemap Source: National Geographic and ESRI

**Figure 4**  
**California Natural Diversity Database**  
**Occurrences of Wildlife Species**  
**and Critical Habitats**  
 Kassia Property  
 Rancho, Cordova, Sacramento County, California





**PLACER TITLE COMPANY**  
A MOTHER LODE COMPANY

Escrow Number: P-575787

**WIRE FRAUD ADVISORY**

Parties to a real estate transaction are often targets for wire fraud and financial confidence schemes, unfortunately with many losing tens or hundreds of thousands of dollars because they relied (without verification) on "revised" or "new" wire instructions appearing to come from a trusted party to the transaction.

**IF YOU INTEND TO WIRE FUNDS IN CONJUNCTION WITH THIS REAL ESTATE TRANSACTION, WE STRONGLY RECOMMEND THAT YOU VERBALLY VERIFY THOSE INSTRUCTIONS THROUGH A KNOWN, TRUSTED PHONE NUMBER PRIOR TO SENDING FUNDS.**

In addition, the following self-protection strategies are recommended to minimize exposure to possible wire fraud.

- **DO NOT RELY** on emails purporting to change wire instructions. Placer Title Company will never change its wire instructions in the course of a transaction. If you receive a random or unsolicited email from anyone requesting funds to be wired, and attaching "new," "alternate," "updated," "revised" and/or "different" wire instructions, contact your escrow officer immediately (at a verifiable number in the manner noted below) and before wiring any money.
- **VERIFY** the wire instructions you do receive by calling the party who sent the instructions to you. However, **DO NOT** use the phone number provided in the email containing the instructions, and **DO NOT** send a reply email to verify, since the email address may be incorrect, fraudulent or being intercepted by the fraudster. Rather, use phone numbers you have called before and/or can independently verify through other sources (company website or internet search).
- **USE COMPLEX PASSWORDS** that are at least ten (10) characters long and contain a combination of mixed case, numbers, and symbols. You should also change your password often and not reuse the same password for other online accounts.
- **ENABLE MULTI-FACTOR AUTHENTICATION** for all email accounts. Your email provider may have specific instructions on how to implement this feature.
- **CHECK FOR AUTO-FORWARDING** on your email account and disable it. This is one of the most "silent" ways a fraudster can monitor your email account because every email that comes in is automatically forwarded to them, even if you change your password.

This Notice is not intended to provide legal or professional advice, nor is it an exclusive list of self-protection strategies. Customers are encouraged to always be aware of such schemes, and to contact their escrow officer if ever in doubt.



**Title Information:**

Title Number: P-575787

**Placer Title Company**

1508 Eureka Road, Suite 150

Roseville, CA 95661

Attn: Tracy Murphy

Phone: (916)782-3711

Fax: (800) 521-1393

**Escrow Information:**

Escrow Number:

Trumark

3001 Bishop Drive, Suite 100

San Ramon, CA 94583

Attn:

Phone:

Fax:

Proposed Insured:

Proposed Loan Amount:

Proposed Underwriter: First American Title Insurance Company

Property Address: APN 075-0450-009 (Remainder parcel 2 on Map book 227 page 3), Rancho Cordova, CA 95670

**PRELIMINARY REPORT**

In response to the above referenced application for a policy of title insurance, Placer Title Company hereby reports that it is prepared to issue, or cause to be issued, as of the date hereof, a Policy or Policies of Title Insurance describing the land and the estate or interest therein hereinafter set forth, insuring against loss which may be sustained by reason of any defect, lien or encumbrance not shown or referred to as an Exception below or not excluded from coverage pursuant to the printed Schedules, Conditions and Stipulations of said Policy forms.

The printed Exceptions and Exclusions from the coverage and Limitations on Covered Risks of said Policy or Policies are set forth in Attachment One. The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than that set forth in the arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. Limitations on Covered Risks applicable to the CLTA and ALTA Homeowner's Policies of Title Insurance which establish a Deductible Amount and a Maximum Dollar Limit of Liability for certain coverages are also set forth in Attachment One. Copies of the policy forms should be read. They are available from the office which issued this report.

***Please read the exceptions shown or referred to below and the exceptions and exclusions set forth in Attachment One of this report carefully. The exceptions and exclusions are meant to provide you with notice of matters which are not covered under the terms of the title insurance policy and should be carefully considered.***

***It is important to note that this preliminary report is not a written representation as to the condition of title and may not list all liens, defects, and encumbrances affecting title to the land.***

This report (and any supplements or amendments hereto) is issued solely for the purpose of facilitating the issuance of a policy of title insurance and no liability is assumed hereby. If it is desired that liability be assumed prior to the issuance of a policy of title insurance, a Binder or Commitment should be requested.

Dated: October 14, 2022 at 7:30AM

Title Officer: Nancy Phelps

The form of policy of title insurance contemplated by this report is:

2006 ALTA Extended Loan Policy

The estate or interest in the land hereinafter described or referred to covered by this report is:

Fee Simple

Title to said estate or interest at the date hereof is vested in:

TH Rancho Cordova LLC, a California limited liability company

The land referred to in this report is described as follows:

See Exhibit "A" Attached for Legal Description

## **Exhibit "A"**

### **Legal Description**

The land described herein is situated in the State of California, County of Sacramento, City of Rancho Cordova, described as follows:

Parcel 2, as said parcel is shown on that certain Parcel Map entitled "Portion of Routier 82-46/100A, and of Boyd 157-85/100A, Rancho Rio De Los Americanos, recorded December 26, 1973, in Book 16 of Parcel Maps, at Page 5.

Excepting therefrom, all that portion of said land as conveyed to Sharon Capobianco, an unmarried woman, in that certain Deed recorded August 28, 1998, as Book 9808-28, Page 0191 of Official Records.

Also excepting therefrom, Parcels 1, 2 and 3 as shown on the map entitled "Parcel Map Subdivision No. FM-2015-004-01 Parcel Two of 16 PM 5 A Portion of Routier 82-46 / 100A Rancho Rio De Los Americanos, said map filed for recorded on June 21, 2015 , in Book 227 of Parcel Maps, Page 3, Sacramento County records.

Said land being shown as "Unsurveyed Remainder," on map last referenced above.

As described in that certain Certificate of Compliance recorded July 3, 2018, in Book 20180703, Page 388, Official Records.

APN: 075-0450-009-0000

## EXCEPTIONS

At the date hereof, exceptions to coverage in addition to the printed Exceptions and Exclusions in said policy form would be as follows:

1. Taxes, special and general, assessment districts and service areas for the Fiscal Year 2022-2023:

1st Installment:	\$38,771.41	Due
2nd Installment:	\$38,771.41	Due
Parcel Number:	075-0450-009-0000	
Code Area:	06-014	
Land Value:	\$6,500,000.00	
Imp. Value:	\$0.00	
Total Value:	\$6,500,000.00	
Exemption Amount:	\$0.00	

Note: First Installment is due November 1 and delinquent December 10. Second Installment is due February 1 and delinquent April 10.

The installments shown above reflect a charge of \$455.88, per installment for payments to Sacramento Area Flood Control, and a charge of \$138.36, per installment for payments to Water & Drainage Studies SCWA 13.

The installments shown above reflect a charge of \$7.37, per installment for payments to CRPD - CFD NO 2016-01 MR.

2. The lien of supplemental taxes, if any, assessed pursuant to the provisions of Chapter 3.5, (commencing with Section 75) of the Revenue and Taxation Code, of the State of California.
3. A special assessment for the CRPD - CFD No. 2016-1 MR, in accordance with the "Mello Roos Community Facilities Act of 1982". Said assessments are/or will be collected with the annual tax bill.
4. That land described herein lies within the proposed boundary of the County of Sacramento Community Facilities District No. 2012-1 (Clean Energy), as disclosed by that certain map, recorded October 30, 2012, as Book 20121030, Page 0369, and is subject to any future assessment thereof.  
  
Said district is a contractual/voluntary district. The land described herein is not subject to assessments unless the property owner opts to finance improvements under the terms of said district.
5. Any unpaid amounts now owing for utilities, of record or not, due the County of Sacramento or any city in which the property is located. Amounts may be ascertained by contacting the County of Sacramento at 916-875-5555 or the appropriate city office.
6. Rights of the public, the State of California, or any political subdivision thereof, or of the United States of America, in or to any portion of the land lying below the high water line of the American River, as it exists now, or has existed in the state of nature.
7. Rights and easements, including, but not limited to recreation, navigation and fisheries, which may exist over that portion of said land lying beneath the waters of the American River.

8. Any adverse claim, based upon the assertion that: (a) Some portion of said land has been created by artificial means, or has accreted to said portion so created, (b) Some portion of said land has been brought within the boundaries thereof by an avulsive movement of the American River or has been formed by accretion to such portion.
9. Rights of upper and lower riparian owners, in and to the free and unobstructed flow of the water of the American River, extending through the land without diminution.
10. Riparian or water rights, claims, or title to water whether or not shown by the public records.
11. Dedications as set forth and shown on the official Parcel Map recorded on June 21, 2016, in Book 227 of Parcel Maps, at Page 3, as follows:
  - a. Tree planting and maintenance over a strip of land 12.5 feet along Folsom Boulevard.
  - b. Easements for general public utilities over a strip of land 12.5 feet in width along Folsom Boulevard
  - c. 20' non-exclusive ingress & egress easement as shown therein.
12. Notes and Improvement Requirements as set forth on the map referred to herein.
13. An easement over said land for underground mains or pipelines and incidental purposes as granted to Pacific Gas and Electric Company, in deed recorded April 7, 1955, (book) 2806 (page) 409, Official Records.

Affects: Reference is hereby made to said document for full particulars.

No representation is made as to the current ownership of said easement.  
[Document Link](#)
14. An easement over said land for sewer pipeline and incidental purposes as granted to the County of Sacramento, in deed recorded October 17, 1960, (book) 4133 (page) 699, Official Records.

Affects: Reference is hereby made to said document for full particulars.

No representation is made as to the current ownership of said easement.  
[Document Link](#)
15. An easement over said land for drainage canal, ditch or pipeline and incidental purposes as granted to the County of Sacramento, in deed recorded December 26, 1973, (book) 731226 (page) 58, Official Records.

Affects: Reference is hereby made to said document for full particulars.

No representation is made as to the current ownership of said easement.  
[Document Link](#)

The interest of the County of Sacramento was passed to the City of Rancho Cordova by Quitclaim Deed recorded January 22, 2015, in Book 20150122, Page 957, Official Records.  
[Document Link](#)
16. An easement over said land for riding and hiking trails and incidental purposes as granted to the County of Sacramento, in deed recorded December 26, 1973, (book) 731226 (page) 62, Official Records.

Affects: Reference is hereby made to said document for full particulars.

No representation is made as to the current ownership of said easement.

[Document Link](#)

- 17. An easement over said land for Public highway or road and incidental purposes as granted to the County of Sacramento, in deed recorded May 10, 1973, (book) 731226 (page) 66, Official Records.

Affects: Reference is hereby made to said document for full particulars.

No representation is made as to the current ownership of said easement.

[Document Link](#)

- 18. An "Irrevocable Offer to Dedicate" affecting a portion of said land for any public purpose and incidental purposes, in favor of The County of Sacramento, in a document recorded December 26, 1973, (book) 731226 (page) 70, Official Records.

[Document Link](#)

- 19. An "Irrevocable Offer to Dedicate" affecting a portion of said land for any public purpose and incidental purposes, in favor of the County of Sacramento, in a document recorded December 26, 1973, (book) 731226 (page) 72, Official Records.

[Document Link](#)

- 20. An easement over said land for road and incidental purposes as granted to Richard S. Snider and Thelma Snider, his wife, in deed recorded December 28, 1973, (book) 731228 (page) 833, Official Records.

Affects: Reference is hereby made to said document for full particulars.

No representation is made as to the current ownership of said easement.

[Document Link](#)

- 21. Terms, conditions and provisions contained in the Agreement, recorded January 9, 1974, as (book) 740211 (page) 458, Official Records.

[Document Link](#)

- 22. The requirement that Placer Title Company be provided with a Free and Clear Affidavit-Verification of Unencumbered Property executed by the vestee(s) herein.

- 23. The requirement that we be provided with a copy of the operating agreement and any amendments thereto for TH Rancho Cordova LLC, a California limited liability company.

- 24. The requirement that we be provided with a copy of the operating agreement and any amendments thereto for Trumark Homes, LLC, a California Limited Liability Company.

\*\*\*\*\* SPECIAL INFORMATION \*\*\*\*\*

\*\*\* CHAIN OF TITLE REPORT:

According to the public records, no deeds conveying the property described in this report have been

recorded within a period of 2 years prior to the date of this report, except as shown herein:

Grant Deed recorded Decembe 22, 2021, Instrument No. 202112220090, Official Records.

[Document Link](#)

**\*\*\* LENDER'S SUPPLEMENTAL ADDRESS REPORT:**

The above numbered report is hereby modified and/or supplemented to reflect the following additional items relating to the issuance of an American Land Title Association Loan Form Policy:

Placer Title Company states that the herein described property is Commercial and that the property address is:

APN: 075-0450-009, Rancho Cordova, CA

**\*\*\* NOTICE REGARDING FUNDS DEPOSITED IN ESCROW:**

**IMPORTANT NOTICE- ACCEPTABLE TYPE OF FUNDS**

Please be advised that in accordance with the provisions of the California Insurance Code, Section 12413.1, any funds deposited for the closing must be deposited into the escrow depository and cleared prior to disbursement. Funds deposited by wire transfer may be disbursed upon receipt. Funds deposit via cashier's checks drawn on a California based bank may be disbursed the next business day. If funds are deposited with the Company by other methods, recording and/or disbursement may be delayed.

**IMPORTANT NOTE: PLEASE BE ADVISED THAT ESCROW HOLDER DOES NOT ACCEPT CASH, MONEY ORDERS, ACH TRANSFERS, OR FOREIGN CHECKS.**

**PLEASE CONTACT ESCROW REGARDING QUESTIONS ON TYPE OF FUNDS REQUIRED IN ORDER TO FACILITATE THE PROMPT CLOSING OF THIS TRANSACTION.**

**NOTE: If you intend to remit multiple cashier's checks to close your escrow (which may or may not include gift funds or third party funds) IRS cash reporting under IRS Code 8300 may be required. For this reason, you may wish to consider wiring funds in lieu of remitting cashier's checks.**

**\*\*\* DISCLOSURE OF DISCOUNTS \*\*\***

You may be entitled to a discount on your title premiums and/or escrow fees if you meet any of the following conditions:

1. You are an employee of the title insurer or Placer Title Company and the property is your primary residence; or
2. The transaction is a loan, the purpose of which is to rebuild the improvements on the property as a result of a governmentally declared disaster; or
3. The property is being purchased or encumbered by a religious, charitable or nonprofit organization for its use within the normal activities for which such entity was intended.

Please advise the company if you believe any of the above discounts apply.

**\*\*\* LENDER'S NOTE \*\*\***

In accordance with Executive Order 13224, and the USA Patriot Act, **PLACER TITLE COMPANY** compares the names of parties to the proposed transaction to the Specially Designated Nationals and Blocked Persons (SDN List) maintained by the United States Office of Foreign Asset Control.

**\*\*\* BUYER'S NOTE \*\*\***

If an ALTA Residential Owner's Policy is requested and if the property described herein is determined to be eligible for this policy, the following Exceptions From Coverage will appear in the policy:

1. Taxes or assessments which are not shown as liens by the public records or by the records of any taxing authority.
2. (a) Water rights, claims or title to water; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) unpatented mining claims; whether or not the matters exception under (a), (b) or (c) are shown by the public records.
3. Any rights, interest or claims of parties in possession of the land which are not shown by the public records.
4. Any easements or liens not shown by the public records. This exception does not limit the lien coverage in Item 8 of the Covered Title Risks.
5. Any facts about the land which a correct survey would disclose and which are not shown by the public records. This exception does not limit the forced removal coverage in Item 12 of the Covered Title Risks.



**CLTA PRELIMINARY REPORT FORM**  
**Attachment One (Rev 06-05-14)**  
**CALIFORNIA LAND TITLE ASSOCIATION STANDARD COVERAGE POLICY - 1990**  
**EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to building or zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien, or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.  
(b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.
3. Defects, liens, encumbrances, adverse claims or other matters:
  - (a) whether or not recorded in the public records at Date of Policy, but created, suffered, assumed or agreed to by the insured claimant;
  - (b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;
  - (c) resulting in no loss or damage to the insured claimant;
  - (d) attaching or created subsequent to Date of Policy; or
  - (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the insured mortgage or for the estate or interest insured by this policy.
4. Unenforceability of the lien of the insured mortgage because of the inability or failure of the insured at Date of Policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with the applicable doing business laws of the state in which the land is situated.
5. Invalidity or unenforceability of the lien of the insured mortgage, or claim thereof, which arises out of the transaction evidenced by the insured mortgage and is based upon usury or any consumer credit protection or truth in lending law.
6. Any claim, which arises out of the transaction vesting in the insured the estate of interest insured by this policy or the transaction creating the interest of the insured lender, by reason of the operation of federal bankruptcy, state insolvency or similar creditors' rights laws.

**EXCEPTIONS FROM COVERAGE - SCHEDULE B, PART I**

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.  
Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.

## EXCEPTIONS FROM COVERAGE - SCHEDULE B, PART I (continued)

2. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of the land or which may be asserted by persons in possession thereof.
3. Easements, liens or encumbrances, or claims thereof, not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.
6. Any lien or right to a lien for services, labor or material not shown by the public records.

## CLTA/ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE (12-02-13) EXCLUSIONS

In addition to the Exceptions in Schedule B, You are not insured against loss, costs, attorneys' fees, and expenses resulting from:

1. Governmental police power, and the existence or violation of those portions of any law or government regulation concerning: a) building; b) zoning; c) land use; d) improvements on the Land; e) land division; and f) environmental protection. This Exclusion does not limit the coverage described in Covered Risk 8.a., 14, 15, 16, 18, 19, 20, 23 or 27.
2. The failure of Your existing structures, or any part of them, to be constructed in accordance with applicable building codes. This Exclusion does not limit the coverage described in Covered Risk 14 or 15.
3. The right to take the Land by condemning it. This Exclusion does not limit the coverage described in Covered Risk 17.
4. Risks: a) that are created, allowed, or agreed to by You, whether or not they are recorded in the Public Records;  
b) that are Known to You at the Policy Date, but not to Us, unless they are recorded in the Public Records at the Policy Date; c) that result in no loss to You; or d) that first occur after the Policy Date - this does not limit the coverage described in Covered Risk 7, 8.e., 25, 26, 27 or 28.
5. Failure to pay value for Your Title.
6. Lack of a right: a) to any land outside the area specifically described and referred to in paragraph 3 of Schedule A; and b) in streets, alleys, or waterways that touch the Land. This Exclusion does not limit the coverage described in Covered Risk 11 or 21.
7. The transfer of the Title to You is invalid as a preferential transfer or as a fraudulent transfer or conveyance under federal bankruptcy, state insolvency, or similar creditors' rights laws.
8. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
9. Negligence by a person or an Entity exercising a right to extract or develop minerals, water, or any other substances.

## LIMITATIONS ON COVERED RISKS

Your insurance for the following Covered Risks is limited on the Owner's Coverage Statement as follows:

- For Covered Risk 16, 18, 19, and 21 Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.

The deductible amounts and maximum dollar limits shown on Schedule A are as follows:

	Your Deductible Amount	Our Maximum Dollar Limit of Liability
Covered Risk 16:	1% of Policy Amount or \$2,500.00 (whichever is less)	\$10,000.00
Covered Risk 18:	1% of Policy Amount or \$5,000.00 (whichever is less)	\$25,000.00
Covered Risk 19:	1% of Policy Amount or \$5,000.00 (whichever is less)	\$25,000.00
Covered Risk 21:	1% of Policy Amount or \$2,500.00 (whichever is less)	\$5,000.00

**2006 ALTA LOAN POLICY (06-17-06)  
EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
  - (i) the occupancy, use, or enjoyment of the Land;
  - (ii) the character, dimensions, or location of any improvement erected on the Land;
  - (iii) the subdivision of land; or
  - (iv) environmental protection;
 or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.  
 (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
  - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
  - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
  - (c) resulting in no loss or damage to the Insured Claimant;
  - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 13, or 14); or
  - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury or any consumer credit protection or truth-in-lending law.
6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
  - (a) a fraudulent conveyance or fraudulent transfer, or
  - (b) a preferential transfer for any reason not stated in Covered Risk 13(b) of this policy.

### **EXCLUSIONS FROM COVERAGE (continued)**

7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the Insured Mortgage in the Public Records. This Exclusion does not modify or limit the coverage provided under Covered Risk 11(b).

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

### **EXCEPTIONS FROM COVERAGE**

This policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees or expenses, that arise by reason of:

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
6. Any lien or right to a lien for services, labor or material not shown by the Public Records.

### **2006 ALTA OWNER'S POLICY (06-17-06) EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
  - (i) the occupancy, use, or enjoyment of the Land;
  - (ii) the character, dimensions, or location of any improvement erected on the Land;
  - (iii) the subdivision of land; or
  - (iv) environmental protection;or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.
- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.

### EXCLUSIONS FROM COVERAGE (continued)

3. Defects, liens, encumbrances, adverse claims, or other matters
  - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
  - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
  - (c) resulting in no loss or damage to the Insured Claimant;
  - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 9 and 10); or
  - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Title.
4. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction vesting the Title as shown in Schedule A, is
  - (a) a fraudulent conveyance or fraudulent transfer; or
  - (b) a preferential transfer for any reason not stated in Covered Risk 9 of this policy.
5. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the deed or other instrument of transfer in the Public Records that vests Title as shown in Schedule A.

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

### EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees or expenses, that arise by reason of:

[The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown in the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and that are not shown by the Public Records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
6. Any lien or right to a lien for services, labor or material not shown by the Public Records.
7. [Variable exceptions such as taxes, easements, CC&R's, etc. shown here.]

**ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY (12-02-13)**  
**EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
  - (i) the occupancy, use, or enjoyment of the Land;
  - (ii) the character, dimensions, or location of any improvement erected on the Land;
  - (iii) the subdivision of land; or
  - (iv) environmental protection;or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.  
(b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
  - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
  - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
  - (c) resulting in no loss or damage to the Insured Claimant;
  - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 16, 17, 18, 19, 20, 21, 22, 23, 24, 27 or 28); or
  - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury, or any consumer credit protection or truth-in-lending law. This Exclusion does not modify or limit the coverage provided in Covered Risk 26.
6. Any claim of invalidity, unenforceability or lack of priority of the lien of the Insured Mortgage as to Advances or modifications made after the Insured has Knowledge that the vestee shown in Schedule A is no longer the owner of the estate or interest covered by this policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11.
7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching subsequent to Date of Policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11(b) or 25.
8. The failure of the residential structure, or any portion of it, to have been constructed before, on or after Date of Policy in accordance with applicable building codes. This Exclusion does not modify or limit the coverage provided in Covered Risk 5 or 6.
9. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
  - (a) a fraudulent conveyance or fraudulent transfer, or
  - (b) a preferential transfer for any reason not stated in Covered Risk 27(b) of this policy.
10. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
11. Negligence by a person or an Entity exercising a right to extract or develop minerals, water, or any other substances.

**NOTICE**  
**FEDERAL FOREIGN INVESTMENT IN REAL PROPERTY TAX ACT OF 1980 (FIRPTA)**

Upon the sale of United States real property, by a non-resident alien, foreign corporation, partnership or trust, the Foreign Investment in Real Property Tax Act of 1980 (FIRPTA), and as revised by the Tax Reform Act of 1984 (26 USCA 897 (C)(1)(A)(1) and 26 USCA 1445), Revised by the Path Act of 2015, These changes may be reviewed in full in H.R. 2029, now known as Public Law 114-113. See Section 324 of the law for the full text of FIRPTA changes. Effective February 27, 2016, the amendments to FIRPTA contained in the PATH Act have increased the holdback rate from 10% of gross proceeds to 15% of gross proceeds of the sale, regardless of whether the actual tax due may exceed (or be less than) the amount withheld if ANY of the following conditions are met:

1. If the amount realized (generally the sales price) is \$300,000 or less, and the property will be used by the Transferee as a residence (as provided for in the current regulations), no monies need be withheld or remitted to the IRS.
  2. If the amount realized exceeds \$300,000 but does not exceed \$1,000,000, and the property will be used by the Transferee as a residence, (as provided for in the current regulations) then the withholding rate is 10% on the full amount realized (generally the sales prices)
  3. If the amount realized exceeds \$1,000,000, then the withholding rate is 15% on the entire amount, regardless of use by the Transferee. The exemption for personal use as a residence does not apply in this scenario.
- If the purchaser who is required to withhold income tax from the seller fails to do so, the purchaser is subject to fines and penalties as provided under Internal Revenue Code Section 1445.

Escrow Holder will, upon written instructions from the purchaser, withhold Federal Income Tax from the seller and will deposit said tax with the Internal Revenue Service, together with IRS Forms 8288 and 8288-A. The fee charged for this service is \$25.00 payable to the escrow holder.

**CALIFORNIA WITHHOLDING**

In accordance with Sections 18662 and 18668 of the Revenue and Taxation Code, a transferee (Buyer) may be required to withhold an amount equal to 3 1/3 percent of the sales price or an alternative withholding amount certified to by the seller in the case of a disposition of California real property interest by either:

1. A seller who is an individual or when the disbursement instructions authorize the proceeds to be sent to a financial intermediary or the seller, OR
2. A corporate seller that has no permanent place of business in California.

The buyer may become subject to penalty for failure to withhold an amount equal to the greater of 10 percent of the amount required to be withheld or five hundred dollars (\$500).

However, notwithstanding any other provision included in the California statutes referenced above, no buyer will be required to withhold any amount or be subject to penalty for failure to withhold if:

1. The sales price of the California real property conveyed does not exceed one hundred thousand dollars (\$100,000.00), OR
2. The seller executes a written certificate, under the penalty of perjury, of any of the following:
  - a. The property qualifies as the seller's (or decedent's, if being sold by the decedent's estate) principal residence within the meaning of Internal Revenue Code (IRC) Section 121; or
  - b. The seller (or decedent, if being sold by the decedent's estate) last used the property as the seller's (decedent's) principal residence within the meaning of IRC Section 121 without regard to the two-year time period; or
  - c. The seller has a loss or zero gain for California income tax purposes on this sale; or
  - d. The property is being compulsorily or involuntarily converted and the seller intends to acquire property that is similar or related in service or use to qualify for non-recognition of gain for California income tax purposes under IRC Section 1033; or
  - e. If the transfer qualifies for non-recognition treatment under IRC Section 351 (transfer to a corporation controlled by the transferor) or IRC Section 721 (contribution to a partnership in exchange for a partnership interest); or
  - f. The seller is a corporation (or an LLC classified as a corporation for federal and California income tax purposes) that is either qualified through the California Secretary of State or has a permanent place of Business in California; or
  - g. The seller is a partnership (or an LLC that is not a disregarded single member LLC and is classified as a partnership for federal and California income tax purposes) with recorded title to the property in the name of the partnership of LLC; or
  - h. The seller is a tax-exempt entity under either California or federal law; or
  - i. The seller is an insurance company, individual retirement account, qualified pension/profit sharing plan, or charitable remainder trust; or
  - j. The transfer qualifies as a simultaneous like-kind exchange within the meaning of IRC Section 1031; or
  - k. The transfer qualifies as a deferred like-kind exchange within the meaning of IRC Section 1031; or
  - l. The transfer of this property will be an installment sale that you will report as such for California tax purposes and the buyer has agreed to withhold on each principal payment instead of withholding the full amount at the time of transfer.

The Seller is subject to penalty for knowingly filing a fraudulent certificate for the purpose of avoiding the withholding requirement.

**NOTICE  
DEPOSIT OF FUNDS AND DISBURSEMENT DISCLOSURE**

Unless you elect otherwise (as described below), all funds received by (the "Company") in escrow will be deposited with other escrow funds in one or more non-interest bearing escrow accounts of the Company in a financial institution selected by the Company. The depositor acknowledges that the deposit of funds in a non-interest bearing demand account by Escrow Holder may result in said company receiving a range of economic benefits from the bank in the form of services, credits, considerations, or other things of value. The depositor hereby specifically waives any claim to such economic benefits payable to Escrow Holder resulting from non-interest bearing deposits. Unless you direct the Company to open an interest-bearing account (as described below), the Company shall have no obligation to account to you in any manner for the value of, or to compensate any party for, any benefit received by the Company and/or its affiliated company. Any such benefits shall be deemed additional compensation of the Company for its services in connection with the escrow.

If you elect, funds deposited by you prior to the close of escrow may be placed in an individual interest-bearing account arrangement that the Company has established with one of its financial institutions. You do not have an opportunity to earn interest on the funds deposited by a lender. If you elect to earn interest through this special account arrangement, the Company will charge you an additional fee of \$50.00 for the establishment and maintenance of the account. This fee compensates the Company for the costs associated with opening and managing the interest-bearing account, preparing correspondence/documentation, transferring funds, maintaining appropriate records for audit/reconciliation purposes, and filing any required tax withholding statements. It is important that you consider this cost in your decision since the cost may exceed the interest you earn.

Funds deposited in an interest-bearing account will be withdrawn from such account and deposited in the Company's general escrow trust account approximately two business days prior to the scheduled close of escrow or other disbursement of such funds. If you wish to have your funds placed in an interest-bearing account (with an accompanying charge of \$50.00), please mark below and sign and return this form to your escrow officer. In addition, you must complete and return IRS Form W-9. If you do not want to have your funds deposited in an interest-bearing account, you do not need to sign or return this notice and the Company will understand you to have elected to have your funds deposited in a non-interest bearing account. If you change your mind and later wish to have your funds placed in an interest-bearing account, please contact your escrow officer.

The funds you deposit are insured only to the limit provided by the Federal Deposit Insurance Corporation.

PLEASE CONSIDER THIS MY/OUR INSTRUCTION TO PLACE MY/OUR DEPOSIT(S) IN A SEGREGATED, INTEREST BEARING ACCOUNT. I/WE UNDERSTAND THAT AN ADDITIONAL FEE OF \$50.00 WILL BE CHARGED FOR THIS SERVICE. I/WE HAVE READ AND UNDERSTAND ALL OF THE ABOVE INFORMATION.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date





**MOTHER LODE HOLDING COMPANY**

**Placer Title Co., Centric Title and Escrow, Montana Title and Escrow, National Closing Solutions, National Closing Solutions of Alabama, National Closing Solutions of Maryland, North Idaho Title Insurance, Placer Title Insurance Agency of Utah, Premier Reverse Closings, Premier Title Agency, Texas National Title, Washington Title and Escrow, Western Auxiliary Corp., Wyoming Title and Escrow**

## **NOTICE AT COLLECTION AND PRIVACY POLICY**

Updated July 1, 2021

We respect your personal information and are committed to protecting it. We are disclosing how Mother Lode Holding Company and its subsidiaries listed above (together referred to as "we," "us," or "our") collect, use, and share your personal information. Sections 1 and 2 constitute our Notice at Collection, Sections 1 – 9 are our Privacy Policy, and Sections 10 – 11 are additional sections of our Privacy Policy that apply only to California residents.

### **1. Personal Information We Collect**

We may collect and over the last 12 months have collected personal information in the following categories: (A) Identity information such as name, postal address, email address, date of birth, social security number, driver's license, passport, signature, physical characteristics or description, telephone number, or other similar information; (B) Financial information (such as bank account information) and insurance information; (C) Records of services or products requested or purchased; (D) Biometric information (thumbprints obtained by notaries); (E) Internet or other electronic network activity information, such as online identifier, Internet Protocol address, and information relating to interaction with our Internet websites and mobile applications; (F) Audio (voice messages), electronic, or similar information; (G) Professional or employment-related information; (H) Education information; (I) Characteristics of protected classifications such as marital status; (J) Geolocation information (with consent when using our mobile applications); and (K) information relating to pandemics, including medical, health, and travel information.

### **2. Purposes**

We collect the above information, and have collected it in the last 12 months, for the following purposes: Our operational purposes, including providing escrow and title services, fulfilling a transaction, verifying customer information, and providing and improving customer service (categories A-K); Detecting, protecting against, and reporting malicious, deceptive, fraudulent, or illegal activity (A-I); Providing and improving Websites, and debugging to find and repair errors (A, C E, F, J); Auditing and complying with legal and other similar requirements (A-I); and to reduce the risk of spreading infectious diseases and to protect our employees and guests (K).

### **3. Sources, Sharing**

The sources from which the information is and was collected include: the consumer or their authorized representative (A-J); government entities, service providers, financial institutions, our affiliates, real estate settlement service providers, real estate brokers and agents (A-D, F-I); and our internet websites and mobile applications (A-C, E-J). The categories of third parties with whom we share and have shared personal information include: a consumer's authorized representative (A-I); government entities, service providers and consultants, financial institutions, our affiliates, real estate settlement service providers, real estate brokers and agents, abstractors (A-I); notaries public (K); and data analytics and internet service providers (E, F, J). We may also disclose your information as part of a business transaction, such as a merger, sale, reorganization or acquisition (A-J).

### **4. Cookies and similar technologies**

We use "cookies" and similar technologies when you access our websites or mobile applications. A "cookie" is a piece of information that our website sends to your browser, which then stores this information on your system. If a cookie is used, our website will be able to "remember" information about you and your preferences either until you exit your current browser window (if the cookie is temporary) or until you disable or delete the cookie. Many users prefer to use cookies in order to help them navigate a website as seamlessly as possible.

We use "cookies" in the following situations. The first situation is with respect to temporary cookies. If you are accessing our services through one of our online applications our server may automatically send your browser a temporary cookie, which is used to help your browser navigate our site. The only information contained in these temporary cookies is a direction value that lets our software determine which page to show when you hit the back button in your browser. This bit of information is erased when you close your current browser window. The second situation in which we may use cookies is with respect to permanent cookies. This type of cookie remains on your system, although you can always delete or disable it through your browser preferences. There are two instances in which we use a permanent cookie. First, when you visit our website and request documentation or a response from us. When you are filling out a form, you may be given the option of having our website deliver a cookie to your local hard drive. You might choose to receive this type of cookie in order to save time in filling out forms and/or revisiting our website. We only send this type of cookie to your browser when you have clicked on the box labeled "Please remember my profile information" when submitting information or communicating with us. The second instance where we use a permanent cookie is where we track traffic patterns on our site. Analysis of the collected information allows us to improve our website and the user experience. In both instances of a persistent cookie, if you choose not to accept the cookie, you will still be able to use our website. Even if you choose to receive this type of cookie, you can set your browser to notify you when you receive any cookie, giving you the chance to decide whether to accept or reject it each time one is sent.

#### **5. Links to Other Websites and Do Not Track**

Our website may contain links to third party websites, which are provided and maintained by the third party. Third party websites are not subject to this notice or privacy policy. Currently, we do not recognize "do not track" requests from Internet browsers or similar devices.

#### **6. Sale**

We don't sell personal information about consumers and haven't sold information about consumers in the last 12 months.

#### **7. Minors**

We don't collect information from minors under the age of 18.

#### **8. Safeguards**

We restrict access to the information we collect to individuals and entities who need to know the information to provide services as set forth above. We also maintain physical, electronic and procedural safeguards to protect information, including data encryption.

#### **9. Access and Changes**

This notice and policy can be accessed <https://www.mlhc.com/privacy-policy>. Disabled consumers may access this notice in an alternative format by contacting MLHC Counsel, Legal Dept., 1508 Eureka Rd., #130, Roseville, CA 95661, or calling our toll free number at 1-877-626-0668, or emailing [privacy@mlhc.com](mailto:privacy@mlhc.com). This notice and policy will change from time to time. All changes will be provided at <https://www.mlhc.com/privacy-policy> and furnished through an appropriate method such as electronically, by mail, or in person. The effective date will be stated on the notice and policy.

Questions about this notice and privacy policy may be sent to MLHC Counsel, Legal Dept., 1508 Eureka Rd., #130, Roseville, CA 95661 or [privacy@mlhc.com](mailto:privacy@mlhc.com).

**CALIFORNIA SUPPLEMENT - THE REMAINDER OF THIS POLICY APPLIES ONLY TO CALIFORNIA RESIDENTS****10. Requests Under the California Consumer Privacy Act ("CCPA")**

California residents have the right to make a "request to know" (1) the specific pieces of personal information we have collected about them; (2) categories of personal information we have collected; (3) categories of sources from which the personal information was collected; (4) categories of personal information we disclosed for a business purpose; (5) purpose for collecting the information; and (6) categories of third parties with whom we shared personal information. California residents have the right to request that we deliver to them their personal information free of charge. California residents have the right to make a "request to delete" from our records of their personal information that we have collected, subject to legal limitations. We do not discriminate against consumers for exercising rights under the CCPA or other laws.

**11. How to Make a Request under the California Consumer Privacy Act**

To make a CCPA "request to know," a "request to delete," or any other request under the CCPA, a California consumer may (1) submit a request to [privacy@mlhc.com](mailto:privacy@mlhc.com); (2) call us toll-free at 1-877-626-0668; or (3) send a written request to MLHC Counsel, Legal Dept., 1508 Eureka Rd., #130, Roseville, CA 95661. Please note that you must verify your identity before we take further action. To verify your identity, we will try to use information you have already provided. We may also need additional information. Consistent with California law, you may designate an authorized agent to make a request on your behalf. To do this, you must provide a valid power of attorney, the requester's valid government issued identification, and the authorized agent's valid government issued identification. California residents may "opt out" of the sale of their personal information. However, we do not sell your personal information and therefore we do not offer an "opt out."

Upon receipt of a verified consumer request, we will respond by giving you the information requested for the 12-month period before our receipt of your verified consumer request at no cost to you, or deleting the information and notifying any service providers to delete it, subject to legal limitations. If we have a valid reason to retain personal information or are otherwise unable to comply with a request, we will tell you. For example, the law may not require us or allow us to delete certain information collected. In addition, personal information we collect pursuant to the federal Gramm-Leach-Bliley Act is exempt from most of the provisions of the CCPA.

Questions about this notice and privacy policy may be sent to MLHC Counsel, Legal Dept., 1508 Eureka Rd., #130, Roseville, CA 95661 or [privacy@mlhc.com](mailto:privacy@mlhc.com).

## GRAMM-LEACH-BLILEY ACT PRIVACY POLICY NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) requires financial companies to provide you with a notice of their privacy policies and practices, such as the types of nonpublic personal information that they collect about you and the categories of persons or entities to whom it may be disclosed. In compliance with the Gramm-Leach-Bliley-Act, we are notifying you of the privacy policies and practices of:

Mother Lode Holding Co.  
Montana Title and Escrow Co.  
National Closing Solutions, Inc.  
National Closing Solutions of Alabama  
National Closing Solutions of Maryland  
Premier Reverse Closings  
Centric Title and Escrow

Placer Title Co.  
Placer Title Insurance Agency of Utah  
Premier Title Agency  
North Idaho Title Insurance Co.  
Texas National Title  
Western Auxiliary Corp.  
Wyoming Title and Escrow Co.

The types of personal information we collect and share depend on the transaction involved. This information may include:

- Identity information such as Social Security number and driver's license information.
- Financial information such as mortgage loan account balances, checking account information and wire transfer instructions
- Information from others involved in your transaction such as documents received from your lender

We collect this information from you, such as on an application or other forms, from our files, and from our affiliates or others involved in your transaction, such as the real estate agent or lender.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to non-affiliates as permitted by law for our everyday business purposes, such as to process your transactions and respond to legal and regulatory matters. We do not sell your personal information or share it for marketing purposes.

**We do not share any nonpublic personal information about you with anyone for any purpose that is not specifically permitted by law.**

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Questions about this notice and privacy policy may be sent to MLHC Counsel, Legal Dept., 1508 Eureka Rd., #130, Roseville, CA 95661 or [privacy@mlhc.com](mailto:privacy@mlhc.com).

**Privacy Notice**

Effective: October 1, 2019

Notice Last Updated: January 1, 2021

This Privacy Notice describes how First American Financial Corporation and its subsidiaries and affiliates (together referred to as "First American," "we," "us," or "our") collect, use, store, and share your information. This Privacy Notice applies to information we receive from you offline only, as well as from third parties, when you interact with us and/or use and access our services and products ("Products"). For more information about our privacy practices, including our online practices, please visit <https://www.firstam.com/privacy-policy/>. The practices described in this Privacy Notice are subject to applicable laws in the places in which we operate.

**What Type Of Information Do We Collect About You?** We collect a variety of categories of information about you. To learn more about the categories of information we collect, please visit <https://www.firstam.com/privacy-policy/>.

**How Do We Collect Your Information?** We collect your information: (1) directly from you; (2) automatically when you interact with us; and (3) from third parties, including business parties and affiliates.

**How Do We Use Your Information?** We may use your information in a variety of ways, including but not limited to providing the services you have requested, fulfilling your transactions, comply with relevant laws and our policies, and handling a claim. To learn more about how we may use your information, please visit <https://www.firstam.com/privacy-policy/>.

**How Do We Share Your Information?** We do not sell your information. We only share your information, including to subsidiaries, affiliates, and to unaffiliated third parties: (1) with your consent; (2) in a business transfer; (3) to service providers; and (4) for legal process and protection. To learn more about how we share your information, please visit <https://www.firstam.com/privacy-policy/>.

**How Do We Store and Protect Your Information?** The security of your information is important to us. That is why we take commercially reasonable steps to make sure your information is protected. We use our best efforts to maintain commercially reasonable technical, organizational, and physical safeguards, consistent with applicable law, to protect your information.

**How Long Do We Keep Your Information?** We keep your information for as long as necessary in accordance with the purpose for which it was collected, our business needs, and our legal and regulatory obligations.

**Your Choices** We provide you the ability to exercise certain controls and choices regarding our collection, use, storage, and sharing of your information. You can learn more about your choices by visiting <https://www.firstam.com/privacy-policy/>.

**International Jurisdictions:** Our Products are offered in the United States of America (US), and are subject to US federal, state, and local law. If you are accessing the Products from another country, please be advised that you may be transferring your information to us in the US, and you consent to that transfer and use of your information in accordance with this Privacy Notice. You also agree to abide by the applicable laws of applicable US federal, state, and local laws concerning your use of the Products, and your agreements with us.

We may change this Privacy Notice from time to time. Any and all changes to this Privacy Notice will be reflected on this page, and where appropriate provided in person or by another electronic method. **YOUR CONTINUED USE, ACCESS, OR INTERACTION WITH OUR PRODUCTS OR YOUR CONTINUED COMMUNICATIONS WITH US AFTER THIS NOTICE HAS BEEN PROVIDED TO YOU WILL REPRESENT THAT YOU HAVE READ AND UNDERSTOOD THIS PRIVACY NOTICE.**

**Contact Us** [dataprivacy@firstam.com](mailto:dataprivacy@firstam.com) or toll free at 1-866-718-0097.

### **For California Residents**

If you are a California resident, you may have certain rights under California law, including but not limited to the California Consumer Privacy Act of 2018 (“CCPA”). All phrases used in this section shall have the same meaning as those phrases are used under California law, including the CCPA.

**Right to Know.** You have a right to request that we disclose the following information to you: (1) the categories of **personal information** we have collected about or from you; (2) the categories of sources from which the **personal information** was collected; (3) the business or commercial purpose for such collection and/or disclosure; (4) the categories of third parties with whom we have shared your **personal information**; and (5) the specific pieces of your **personal information** we have collected. To submit a verified request for this information, go to our online privacy policy at [www.firstam.com/privacy-policy](http://www.firstam.com/privacy-policy) to submit your request or call toll-free at 1-866-718-0097. You may also designate an authorized agent to submit a request on your behalf by going to our online privacy policy at [www.firstam.com/privacy-policy](http://www.firstam.com/privacy-policy) to submit your request or by calling toll-free at 1-866-718-0097

**Right of Deletion.** You also have a right to request that we delete the **personal information** we have collected from and about you. This right is subject to certain exceptions available under the CCPA and other applicable law. To submit a verified request for deletion, go to our online privacy policy at [www.firstam.com/privacy-policy](http://www.firstam.com/privacy-policy) to submit your request or call toll-free at 1-866-718-0097. You may also designate an authorized agent to submit a request on your behalf by going to our online privacy policy at [www.firstam.com/privacy-policy](http://www.firstam.com/privacy-policy) to submit your request or by calling toll-free at 1-866-718-0097.

**Verification Process.** For either a request to know or delete, we will verify your identity before responding to your request. To verify your identity, we will generally match the identifying information provided in your request with the information we have on file about you. Depending on the sensitivity of the information requested, we may also utilize more stringent verification methods to verify your identity, including but not limited to requesting additional information from you and/or requiring you to sign a declaration under penalty of perjury.

**Notice of Sale.** We do not sell California resident information, nor have we sold California resident information in the past 12 months. We have no actual knowledge of selling the information of minors under the age of 16.

**Right of Non-Discrimination.** You have a right to exercise your rights under California law, including under the CCPA, without suffering discrimination. Accordingly, First American will not discriminate against you in any way if you choose to exercise your rights under the CCPA.

**Notice of Collection.** To learn more about the categories of **personal information** we have collected about California residents over the last 12 months, please see “What Information Do We Collect About You” in <https://www.firstam.com/privacy-policy>. To learn about the sources from which we have collected that information, the business and commercial purpose for its collection, and the categories of third parties with whom we have shared that information, please see “How Do We Collect Your Information”, “How Do We Use Your Information”, and “How Do We Share Your Information” in <https://www.firstam.com/privacy-policy>.

**Notice of Sale.** We have not sold the **personal information** of California residents in the past 12 months.

**Notice of Disclosure.** To learn more about the categories of **personal information** we may have disclosed about California residents in the past 12 months, please see “How Do We Use Your Information” and “How Do We Share Your Information” in <https://www.firstam.com/privacy-policy>.

**DECLARATION OF UNDERSTANDING AND INDEMNITY AND HOLD HARMLESS  
AGREEMENT DUE TO THE COVID-19 EMERGENCY – FINANCING**

**Property:** APN 075-0450-009 (Remainder parcel 2 on Map book 227 page 3), Rancho Cordova, CA 95670

**Date of Closing:** 2nd day of November, 2022

**Borrower(s):** TH Rancho Cordova LLC, a California limited liability company

**File No:** P-575787

**Commitment No:** P-575787

In response to the outbreak of the Coronavirus and the declared states of national and local emergency, a number of government offices have been closed or have had their access significantly limited. As a result, the processing and recording of deeds, deeds of trust and other title documents in some jurisdictions has been, and will be, impacted. Although First American Title Insurance Company is willing to continue to insure titles for purchasers and lenders under its current policy forms through the ultimate recording date of the deed, mortgage, deed of trust or other insured title document, neither First American Title Insurance Company nor its title agents can provide any estimate as to the date of recordation of such title documents in the land records.

NOW THEREFORE, as a result of the aforementioned closures and access restrictions and as an inducement to Placer Title Company (hereafter "Title Agent") to conduct settlement and to First American Title Insurance Company to issue it policy or policies of title insurance, the undersigned agree as follows:

**Borrower(s) affirm:**

- (a) There are no unrecorded deeds and/or outstanding leases, contracts, options, agreements, trusts or inchoate rights or interests affecting the Property which have not been disclosed to First American Title Insurance Company or Title Agent in writing.
- (b) All labor and materials used in construction of improvements, repairs, or modifications to the Property have been completed and there are now no unpaid bills for labor or material against the improvements or Property. The Borrowers have received no notice of any mechanic's lien claim..
- (c) There are no unrecorded liens or encumbrances affecting the title to the Property, which are not being paid or adjusted as part of the current transaction.
- (d) Borrowers have received no written notice of a proposed or pending special assessment or a pending taking of any portion of the Property by any governmental body; Borrowers have no knowledge that work has been or will be performed by any governmental body including, but not limited to, the installation of water or sewer lines or of other utilities, or for improvements such as paving or repaving of streets or alleys, or the installation of curbs and sidewalks.
- (e) Borrowers agree to neither allow, nor take any action, following settlement that may result in a lien, encumbrance or other matter adversely affecting title being placed against the title to the Property. In the event any lien, encumbrance or objectionable matter of title arises or occurs between the date of settlement and the date of the recording of the mortgage, deed of trust or other title document, Borrowers agree to immediately take action to clear and discharge the same and further agree to hold harmless and indemnify Title Agent and First American Title Insurance Company against all expenses, costs and attorneys' fees that

may arise out of Borrowers failure to so remove, bond or otherwise dispose of any such liens, encumbrances or adverse matters of title to the satisfaction of First American Title Insurance Company.

**Borrower(s) understand and agree:**

(a) Neither Title Agent nor First American Title Insurance Company can provide any estimate as to the time of recordation of the deed of trust or other title documents in the Land Records.

(b) Among other things, Borrowers may not be able to refinance or sell the Property, or provide recorded evidence of the status liens against the Property until the time that the deed of trust or title document is recorded in the land records.

The undersigned solemnly states under oath and affirm(s) under the penalties of perjury and upon personal knowledge that the statements in this Declaration are true and that this Declaration is executed in order to induce Title Agent to make and complete settlement on the Property and to induce First American Title Insurance Company to issue its policy or policies of title insurance, insuring title to the Property.

**Borrowers:**

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TH Rancho Cordova LLC, a California limited liability company



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

State of California )  
County of Sacramento ) ss.

On \_\_\_\_\_ before me,

Notary Public personally appeared \_\_\_\_\_

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

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct. WITNESS my hand and official seal.

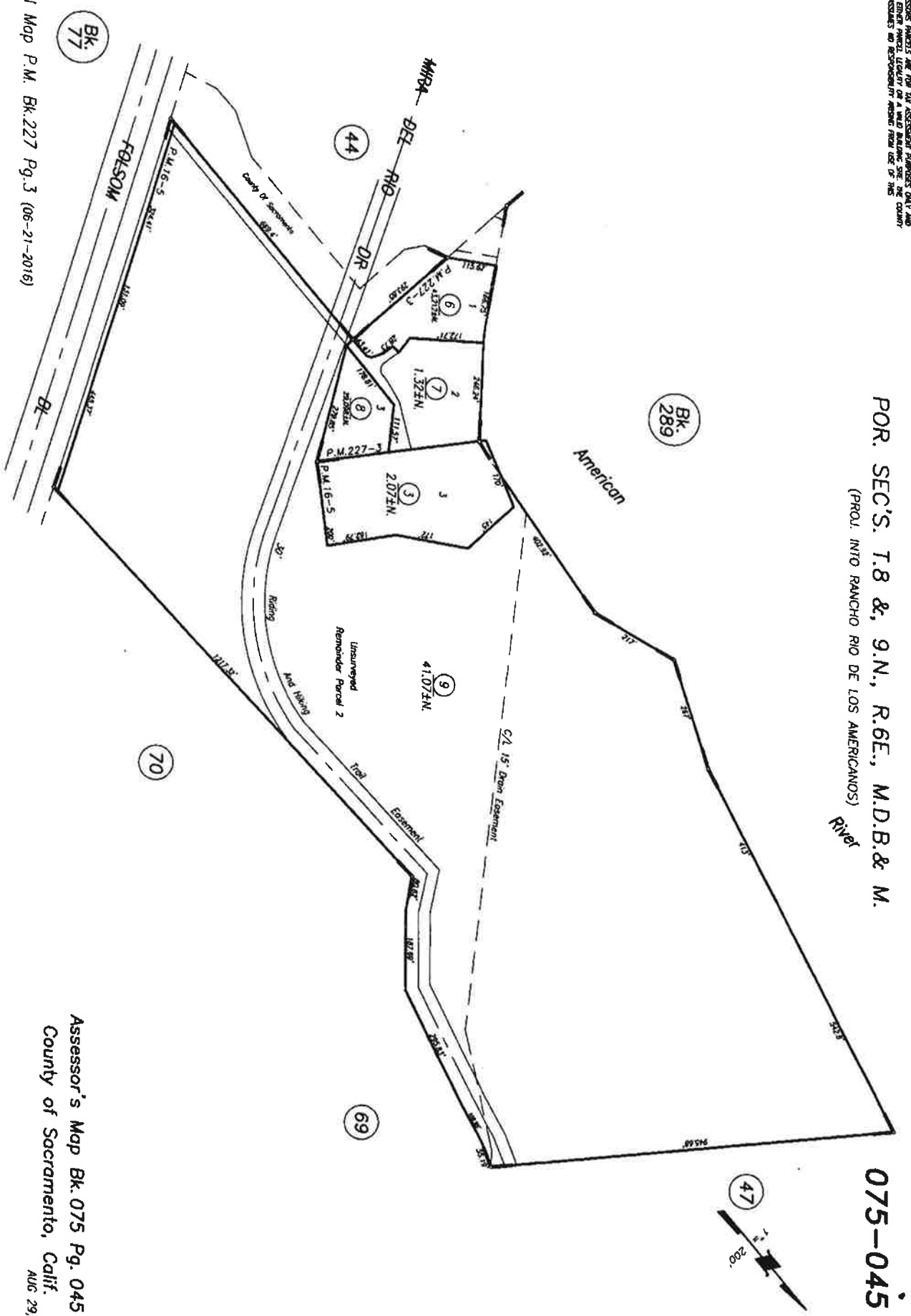
SIGNATURE \_\_\_\_\_

ALL ASSESSING PARCELS ARE FOR THE ASSESSMENT PURPOSES ONLY AND  
 DO NOT CONSTITUTE A GUARANTEE OF THE ACCURACY OF THE COUNTY  
 ASSESSOR'S OFFICE. THE COUNTY ASSESSOR'S OFFICE IS NOT  
 RESPONSIBLE FOR ANY DAMAGES, INCLUDING REASONABLE ATTORNEY'S  
 FEES, ARISING FROM THE USE OF THIS MAP.

Description: Sacramento, CA Assessor Map 75.45 Page: 1 of 1  
 Order: 575787 Comment:

POR. SEC'S. T.8 & 9.N., R.6E., M.D.B.& M.  
 (PROV. INTO RANCHO RIO DE LOS AMERICANDOS) River

075-045



Parcel Map P.M. Bk. 227 Pg. 3 (06-21-2016)

Assessor's Map Bk. 075 Pg. 045  
 County of Sacramento, Calif.  
 AUG 29, 2016



# Federal Emergency Management Agency

Washington, D.C. 20472

## CONDITIONAL LETTER OF MAP REVISION BASED ON FILL COMMENT DOCUMENT

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CITY OF RANCHO CORDOVA, SACRAMENTO COUNTY, CALIFORNIA	A portion of Parcel 2, as shown on a Parcel Map entitled Portion of Rooter 82.46/100 A and of Boyd 157.85/100 A, Rancho Rio De Los Americanos, as described in the Grant Deed recorded as Document No. 087488, in the Office of the Recorder, Sacramento County, California  The portion of property is more particularly described by the following metes and bounds:
	COMMUNITY NO.: 060772	
AFFECTED MAP PANEL	NUMBER: 06067C0205H	
	DATE: 8/16/2012	
FLOODING SOURCE: AMERICAN RIVER		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 38.582276, -121.326013 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 83

COMMENT TABLE REGARDING THE PROPOSED PROPERTY (PLEASE NOTE THAT THIS IS NOT A FINAL DETERMINATION. A FINAL DETERMINATION WILL BE MADE UPON RECEIPT OF AS-BUILT INFORMATION REGARDING THIS PROPERTY.)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT WOULD BE REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
--	--	--	--	Portion of Property (Area 1)	X (unshaded)	61.5 feet	--	62.8 feet

**Special Flood Hazard Area (SFHA)** - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

LEGAL PROPERTY DESCRIPTION DETERMINATION TABLE (CONTINUED) PORTIONS REMAIN IN THE FLOODWAY	CONDITIONAL LOMR-F DETERMINATION STATE LOCAL CONSIDERATIONS

This document provides the Federal Emergency Management Agency's comment regarding a request for a Conditional Letter of Map Revision based on Fill for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the proposed described portion(s) of the property(ies) would not be located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood) if built as proposed. Our final determination will be made upon receipt of a copy of this document, as-built elevations, and a completed Community Acknowledgement form. Proper completion of this form certifies the subject property is reasonably safe from flooding in accordance with Part 65.5(a)(4) of our regulations. Further guidance on determining if the subject property is reasonably safe from flooding may be found in FEMA Technical Bulletin 10-01. A copy of this bulletin can be obtained by calling the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or from our web site at <http://www.fema.gov/mit/tb1001.pdf>. This document is not a final determination; it only provides our comment on the proposed project in relation to the SFHA shown on the effective NFIP map.

This comment document is based on the flood data presently available. The enclosed documents provide additional information regarding this request. If you have any questions about this document, please contact the FEMA Map Information eXchange (FMIX) toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Engineering Library, 3601 Eisenhower Ave Ste 500, Alexandria, VA 22304-6426.

Luis V. Rodriguez, P.E., Director  
Engineering and Modeling Division  
Federal Insurance and Mitigation Administration



# Federal Emergency Management Agency

Washington, D.C. 20472

## CONDITIONAL LETTER OF MAP REVISION BASED ON FILL COMMENT DOCUMENT

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

### LEGAL PROPERTY DESCRIPTION (CONTINUED)

#### Area 1:

Commencing at the northeasterly corner of said Parcel Two and the easterly terminus of a line labeled [S 54°52'42" E 945.68'] as shown on said Parcel Map; thence along the northerly line of said Parcel Two, North 55°13'08" West a distance of 154.89 feet; thence leaving said northerly line, South 34°46'52" West a distance of 69.00 feet to the True Point of Beginning; thence from the True Point of Beginning for the following sixteen (16) arcs, courses and distances: 1. South 55°13'08" East a distance of 69.30 feet to a point of curvature; 2. 16.59 feet along the arc of a tangent 14.00 foot radius curve to the right through a central angle of 67°53'50"; 3. South 12°40'42" West a distance of 265.44 feet to a point of curvature; 4. 81.03 feet along the arc of a tangent 374.00 foot radius curve to the right through a central angle of 12°24'47"; 5. South 25°05'29" West a distance of 38.26 feet to a point of curvature; 6. 350.64 feet along the arc of a tangent 324.00 foot radius curve to the right through a central angle of 62°00'21"; 7. South 87°05'50" West a distance of 21.24 feet to a point hereinafter referred to as Point "A" and a point of curvature; 8. 21.99 feet along the arc of a tangent 14.00 foot radius curve to the right through a central angle of 90°00'00"; 9. North 02°54'10" West a distance of 133.15 feet to a point of curvature; 10. 21.68 feet along the arc of a tangent 14.00 foot radius curve to the right through a central angle of 88°42'39" to a point of curvature; 11. 288.46 feet along the arc of a reverse tangent 226.00 foot radius curve to the left through a central angle of 73°07'47"; 12. North 12°40'42" East a distance of 228.47 feet to a point of curvature; 13. 67.12 feet along the arc of a tangent 174.00 foot radius curve to the right through a central angle of 22°06'10"; 14. North 34°46'52" East a distance of 17.31 feet to a point of curvature; 15. 23.56 feet along the arc of a tangent 14.00 foot radius curve to the right through a central angle of 96°25'34" to a point of curvature; and 16. 42.17 feet along the arc of a reverse tangent 376.00 foot radius curve to the left through a central angle of 06°25'34" to the True Point of Beginning.

#### Area 2:

Commencing at the aforementioned Point "A"; thence South 02°45'30" West a distance of 52.32 feet to the True Point of Beginning; thence from the True Point of Beginning for the following twenty-six (26) arcs, courses and distances: 1. South 64°05'31" East a distance of 13.68 feet to a point of curvature; 2. 17.84 feet along the arc of a tangent 35.00 foot radius curve to the left through a central angle of 29°12'34" to a point of curvature; 3. 142.59 feet along the arc of a compound 387.00 foot radius curve to the left through a central angle of 21°06'40"; 4. South 18°05'03" East a distance of 54.32 feet; 5. South 38°58'35" East a distance of 49.72 feet to the easterly line of said Parcel Two; 6. along said easterly line, South 02°55'31" East a distance of 81.12 feet; 7. leaving said easterly line, South 41°31'39" West a distance of 18.18 feet; 8. South 53°46'14" West a distance of 7.22 feet; 9. North 58°02'22" West a distance of 10.90 feet; 10. North 18°05'03" West a distance of 41.66 feet to a point of curvature; 11. 6.78 feet along the arc of a tangent 7.69 foot radius curve to the right through a central angle of 50°33'00"; 12. South 71°54'57" West a distance of 25.61 feet to a point of curvature; 13. from a radial line which bears North 21°21'57" East, 6.78 feet along the arc of a non-tangent 7.69 foot radius curve to the right through a central angle of 50°33'00"; 14. South 18°05'03" East a distance of 46.21 feet; 15. South 14°00'44" West a distance of 13.17 feet to a point of curvature; 16. from a radial line which bears South 25°22'48" East, 45.73 feet along the arc of a non-tangent 203.00 foot radius curve to the right through a central angle of 12°54'24"; 17. South 77°31'37" West a distance of 12.93 feet; 18. North 18°05'03" West a distance of 5.02 feet; 19. South 77°31'37" West a distance of 51.25 feet; 20. South 82°46'55" West a distance of 11.56 feet to a point of curvature; 21. 20.14 feet along the arc of a tangent 14.00 foot radius curve to the right through a central angle of 82°25'49" to a point of curvature; 22. 59.03 feet along the arc of a reverse tangent 1026.00 foot radius curve to the left through a central angle of 03°17'47"; 23. North 18°05'03" West a distance of 55.93 feet to a point of curvature; 24. 59.35 feet along the arc of a tangent 224.00 foot radius curve to the right through a central angle of 15°10'53"; 25. North 02°54'10" West a distance of 18.92 feet to a point of curvature; and 26. 14.54 feet along

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Information eXchange (FMIX) toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Engineering Library, 3601 Eisenhower Ave Ste 500, Alexandria, VA 22304-6426.

Luis V. Rodriguez, P.E., Director  
Engineering and Modeling Division  
Federal Insurance and Mitigation Administration



# Federal Emergency Management Agency

Washington, D.C. 20472

## CONDITIONAL LETTER OF MAP REVISION BASED ON FILL COMMENT DOCUMENT

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

the arc of a tangent 10.00 foot radius curve to the right through a central angle of 83°19'53" to the True Point of Beginning.

#### Area 3:

Commencing at the northeasterly corner of said Parcel Two and the easterly terminus of a line labeled [S 54°52'42" E 945.68'] as shown on said Parcel Map; thence along the northerly line of said Parcel Two, North 55°13'08" West a distance of 414.93 feet; thence leaving said northerly line, South 34°46'52" East a distance of 64.00 feet to the True Point of Beginning; thence from the True Point of Beginning for the following thirteen (13) arcs, courses and distances: 1. South 55°13'08" East a distance of 136.39 feet to a point of curvature; 2. 21.99 feet along the arc of a tangent 14.00 foot radius curve to the right through a central angle of 90°00'00"; 3. South 34°46'52" West a distance of 19.86 feet to a point of curvature; 4. 87.18 feet along the arc of a tangent 226.00 foot radius curve to the left through a central angle of 22°06'10"; 5. South 12°40'42" West a distance of 228.47 feet to a point of curvature; 6. 220.13 feet along the arc of a tangent 174.00 foot radius curve to the right through a central angle of 72°29'06" to a point of curvature; 7. 22.46 feet along the arc of a compound 14.00 foot radius curve to the right through a central angle of 91°56'03"; 8. North 02°54'10" West a distance of 9.07 feet to a point of curvature; 9. 60.91 feet along the arc of a tangent 224.00 foot radius curve to the right through a central angle of 15°34'51"; 10. North 12°40'42" East a distance of 383.84 feet to a point of curvature; 11. 86.41 feet along the arc of a tangent 224.00 foot radius curve to the right through a central angle of 22°06'10"; 12. North 34°46'52" East a distance of 14.12 feet to a point of curvature; and 13. 21.99 feet along the arc of a tangent 14.00 foot radius curve to the right through a central angle of 90°00'00" to the True Point of Beginning.

#### Area 4:

Commencing at the northeasterly corner of said Parcel Two and the easterly terminus of a line labeled [S 54°52'42" E 945.68'] as shown on said Parcel Map; thence along the northerly line of said Parcel Two, North 55°13'08" West a distance of 637.83 feet; thence leaving said northerly line, South 34°46'52" East a distance of 64.00 feet to the True Point of Beginning; thence from the True Point of Beginning for the following fifteen (15) arcs, courses and distances: 1. South 55°13'08" East a distance of 142.90 feet to a point of curvature; 2. 21.99 feet along the arc of a tangent 14.00 foot radius curve to the right through a central angle of 90°00'00"; 3. South 34°46'52" West a distance of 14.12 feet to a point of curvature; 4. 106.47 feet along the arc of a tangent 276.00 foot radius curve to the left through a central angle of 22°06'10"; 5. South 12°40'42" West a distance of 383.84 feet to a point of curvature; 6. 75.06 feet along the arc of a tangent 276.00 foot radius curve to the left through a central angle of 15°34'51"; 7. South 02°54'10" East a distance of 222.25 feet to a point of curvature; 8. 21.99 feet along the arc of a tangent 14.00 foot radius curve to the right through a central angle of 90°00'00"; 9. South 87°05'50" West a distance of 124.18 feet to a point of curvature; 10. 46.68 feet along the arc of a tangent 224.00 foot radius curve to the right through a central angle of 11°56'21"; 11. North 80°57'48" West a distance of 29.73 feet to a point of curvature; 12. 22.88 feet along the arc of a tangent 14.00 foot radius curve to the right through a central angle of 93°38'30"; 13. North 12°40'42" East a distance of 813.38 feet to a point of curvature; 14. 88.62 feet along the arc of a tangent 224.00 foot radius curve to the right through a central angle of 22°40'07" to a point of curvature; and 15. 21.85 feet along the arc of a compound 14.00 foot radius curve to the right through a central angle of 89°26'03" to the True Point of Beginning.

#### Area 5:

Commencing at the northeasterly corner of said Parcel Two and the easterly terminus of a line labeled [S 54°52'42" E 945.68'] as shown on said Parcel Map; thence along the northerly line of said Parcel Two, North 55°13'08" West a distance of 812.21 feet; thence leaving said northerly line, South 34°46'52" East a distance of 35.00 feet to the True Point of Beginning; thence from the True Point of Beginning for the following twenty (20) arcs, courses and distances: 1. South 55°13'08" East a distance of 99.16 feet; 2. South 32°08'38" East a

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Luis V. Rodriguez, P.E., Director  
Engineering and Modeling Division  
Federal Insurance and Mitigation Administration



# Federal Emergency Management Agency

Washington, D.C. 20472

## CONDITIONAL LETTER OF MAP REVISION BASED ON FILL COMMENT DOCUMENT

### ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

distance of 5.00 feet to a point of curvature; 3. from a radial line which bears North 32°08'38" West, 50.21 feet along the arc of a non-tangent 56.00 foot radius curve to the left through a central angle of 51°22'22" to a point of curvature; 4. 10.51 feet along the arc of a reverse tangent 24.00 foot radius curve to the right through a central angle of 25°05'44" to a point of curvature; 5. 91.05 feet along the arc of a reverse tangent 276.00 foot radius curve to the left through a central angle of 18°54'02"; 6. South 12°40'42" West a distance of 830.55 feet to a point of curvature; 7. 21.24 feet along the arc of a tangent 426.00 foot radius curve to the left through a central angle of 02°51'23" to a point hereinafter referred to as Point "B"; 8. North 86°55'07" West a distance of 106.85 feet; 9. North 25°34'59" West a distance of 30.96 feet; 10. North 12°40'42" East a distance of 107.21 feet; 11. North 09°39'46" East a distance of 60.08 feet; 12. North 16°06'06" East a distance of 119.91 feet; 13. North 12°12'07" East a distance of 120.30 feet; 14. North 02°27'12" East a distance of 61.65 feet; 15. North 14°30'06" East a distance of 178.67 feet; 16. North 19°28'48" East a distance of 182.03 feet; 17. North 17°17'55" East a distance of 65.38 feet; 18. North 13°12'56" East a distance of 60.42 feet; 19. North 15°29'31" East a distance of 53.21 feet; and 20. North 64°49'32" East a distance of 41.91 feet to the True Point of Beginning.

#### Area 6:

Commencing at the aforementioned Point "B"; thence South 06°27'06" West a distance of 50.09 feet to the True Point of Beginning and a point of curvature; thence from the True Point of Beginning for the following thirteen (13) arcs, courses and distances: 1. from a radial line which bears North 86°55'07" West, 103.80 feet along the arc of a non-tangent 426.00 foot radius curve to the left through a central angle of 13°57'41"; 2. South 10°52'47" East a distance of 113.53 feet to a point of curvature; 3. 178.17 feet along the arc of a tangent 426.00 foot radius curve to the left through a central angle of 23°57'46" to a point hereinafter referred to as Point "C"; 4. South 52°11'50" West a distance of 42.58 feet; 5. South 76°00'11" West a distance of 131.09 feet; 6. North 40°10'18" West a distance of 44.28 feet; 7. North 03°19'12" East a distance of 91.18 feet; 8. North 05°21'04" West a distance of 60.28 feet; 9. North 08°51'27" West a distance of 60.04 feet; 10. North 13°36'57" West a distance of 159.32 feet; 11. North 13°42'23" East a distance of 23.19 feet; 12. North 45°21'16" East a distance of 28.62 feet; and 13. South 86°55'07" East a distance of 113.63 feet to the True Point of Beginning.

#### DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT WOULD BE REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANGE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
--	--	--	--	Portion of Property (Area 2)	X (unshaded)	61.5 feet	--	62.9 feet
--	--	--	--	Portion of Property (Area 3)	X (unshaded)	61.5 feet	--	63.4 feet
--	--	--	--	Portion of Property (Area 4)	X (unshaded)	61.5 feet	--	63.0 feet

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LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT WOULD BE REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANGE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
--	--	--	--	Portion of Property (Area 5)	X (unshaded)	61.5 feet	--	63.4 feet
--	--	--	--	Portion of Property (Area 6)	X (unshaded)	61.4 feet	--	62.8 feet
--	--	--	--	Portion of Property (Area 7)	X (unshaded)	61.4 feet	--	62.8 feet

#### **PORTIONS OF THE PROPERTY REMAIN IN THE FLOODWAY (This Additional Consideration applies to the preceding 7 Properties.)**

A portion of this property is located within the Special Flood Hazard Area and the National Flood Insurance Program (NFIP) regulatory floodway for the flooding source indicated on the Determination/Comment Document while the subject of this determination is not. The NFIP regulatory floodway is the area that must remain unobstructed in order to prevent unacceptable increases in base flood elevations. Therefore, no construction may take place in an NFIP regulatory floodway that may cause an increase in the base flood elevation, and any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management. The NFIP regulatory floodway is provided to the community as a tool to regulate floodplain development. Modifications to the NFIP regulatory floodway must be accepted by both the Federal Emergency Management Agency (FEMA) and the community involved. Appropriate community actions are defined in Paragraph 60.3(d) of the NFIP regulations. Any proposed revision to the NFIP regulatory floodway must be submitted to FEMA by community officials. The community should contact either the Regional Director (for those communities in Regions I-IV, and VI-X), or the Regional Engineer (for those communities in Region V) for guidance on the data which must be submitted for a revision to the NFIP regulatory floodway. Contact information for each regional office can be obtained by calling the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or from our web site at <http://www.fema.gov/about/regoff.htm>.

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ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

### CONDITIONAL LOMR-F DETERMINATION (This Additional Consideration applies to the preceding 7 Properties.)

Comments regarding this conditional request are based on the flood data presently available. Our final determination will be made upon receipt of this Comment Document, certified as-built elevations and/or certified as-built survey. Since this request is for a Conditional Letter of Map Revision based on Fill, we will also require the applicable processing fee, and the "Community Acknowledgement" form. Please note that additional items may be required before a final as-built determination is issued.

This letter does not relieve Federal agencies of the need to comply with Executive Order 11988 on Floodplain Management in carrying out their responsibilities and providing Federally undertaken, financed, or assisted construction and improvements, or in their regulating or licensing activities.

### STATE AND LOCAL CONSIDERATIONS (This Additional Consideration applies to all properties in the CLOMR-F COMMENT DOCUMENT)

Please note that this document does not override or supersede any State or local procedural or substantive provisions which may apply to floodplain management requirements associated with amendments to State or local floodplain zoning ordinances, maps, or State or local procedures adopted under the National Flood Insurance Program.

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A handwritten signature in black ink, appearing to read "Luis V. Rodriguez".

Luis V. Rodriguez, P.E., Director  
Engineering and Modeling Division  
Federal Insurance and Mitigation Administration