

Exhibit 9G: House and Plot Plans for 2490

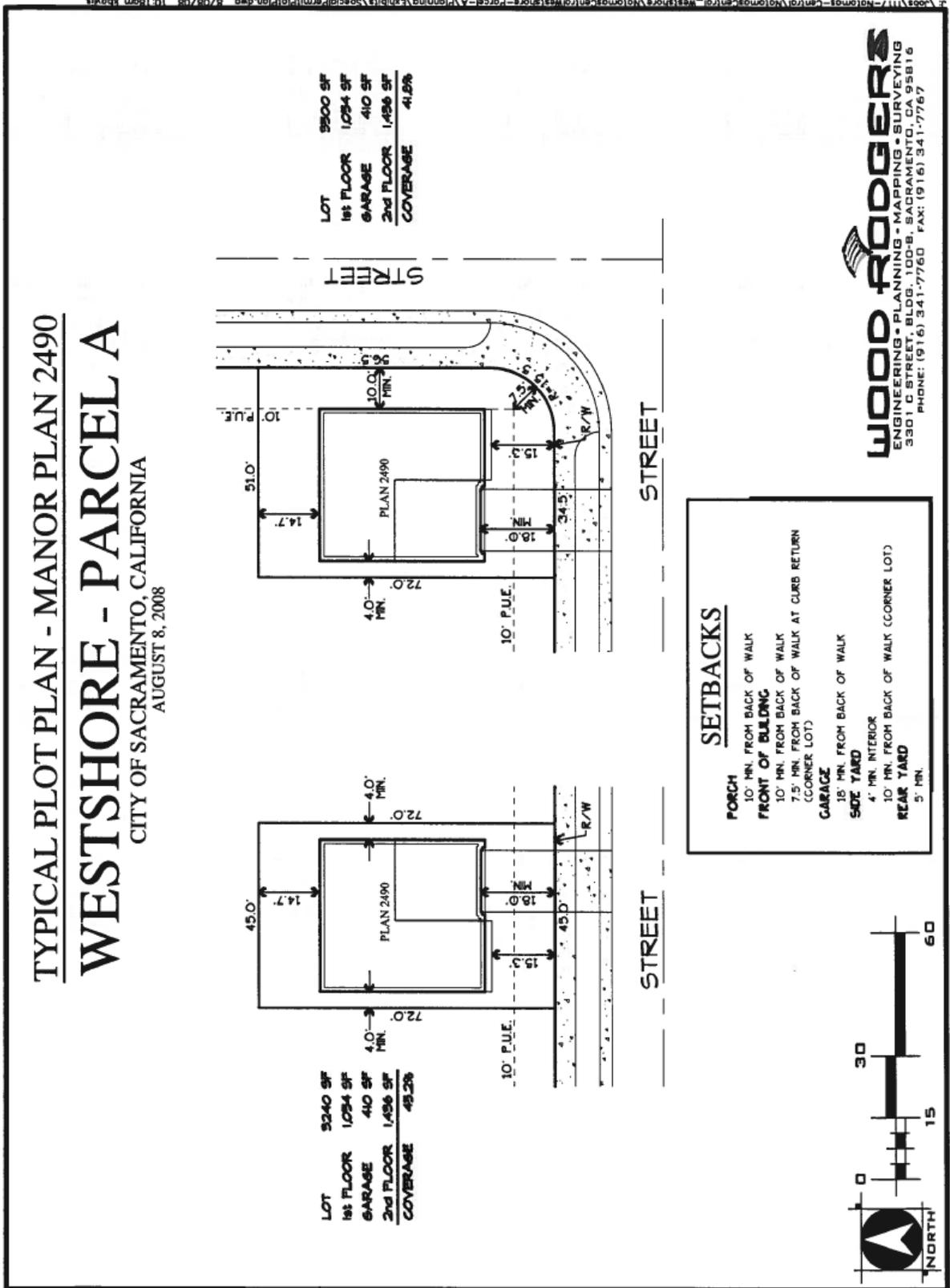
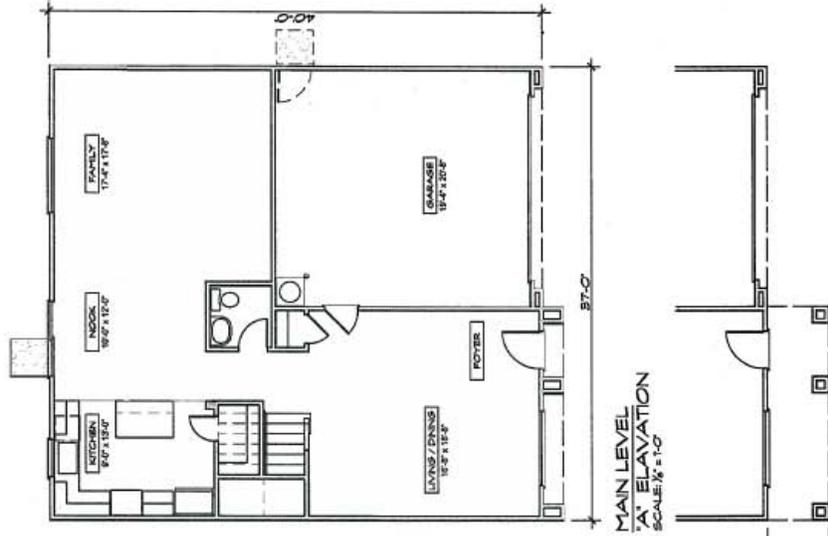
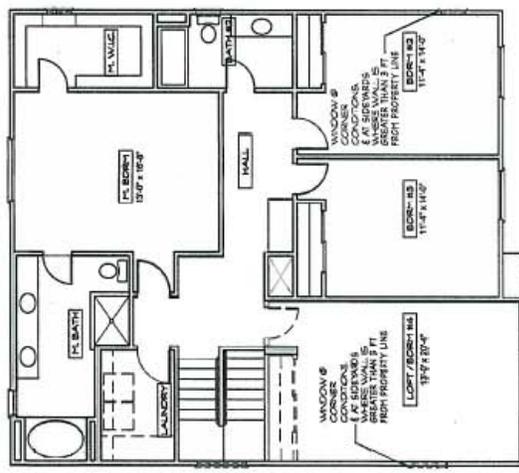


Exhibit 9G: House and Plot Plans for 2490



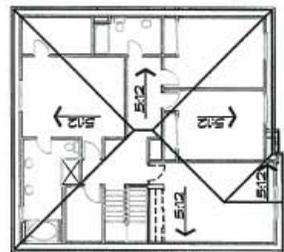
MAIN LEVEL
'A' ELEVATION
SCALE: 1/8" = 1'-0"



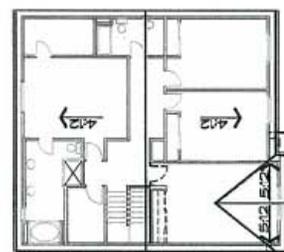
UPPER LEVEL
ALL ELEVATIONS
SCALE: 1/8" = 1'-0"



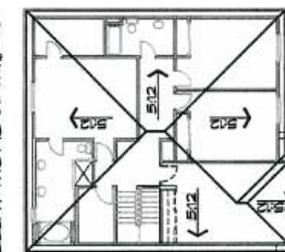
UPPER LEVEL
OPTIONAL BEDROOM #4
SCALE: 1/8" = 1'-0"



ROOF PLAN
'A' ELEVATIONS SCALE: 1/8" = 1'-0"



ROOF PLAN
'B' ELEVATIONS SCALE: 1/8" = 1'-0"



ROOF PLAN
'C' ELEVATIONS SCALE: 1/8" = 1'-0"

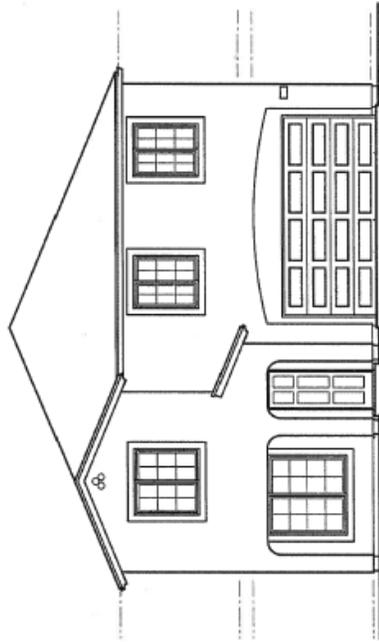


BARRY:
VOLKMAN
ARCHITECTS

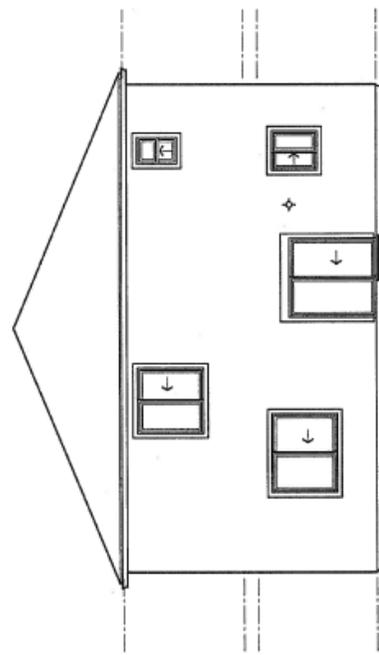
2,490 S.F. Natomas, Sacramento
DATE: 08-21-08 / DRAWN: RC / SCALES: NOTED
REV: 08-27-08
Manor II Plan

MAIN LEVEL
'A', 'C' ELEVATION
SCALE: 1/8" = 1'-0"

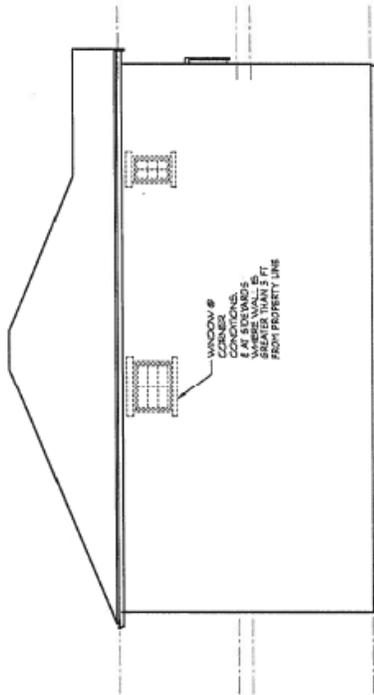
Exhibit 9G: House and Plot Plans for 2490



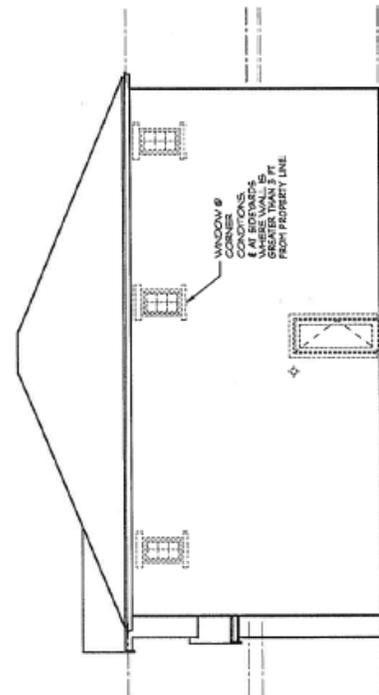
FRONT ELEVATION



REAR ELEVATION



LEFT ELEVATION



RIGHT ELEVATION

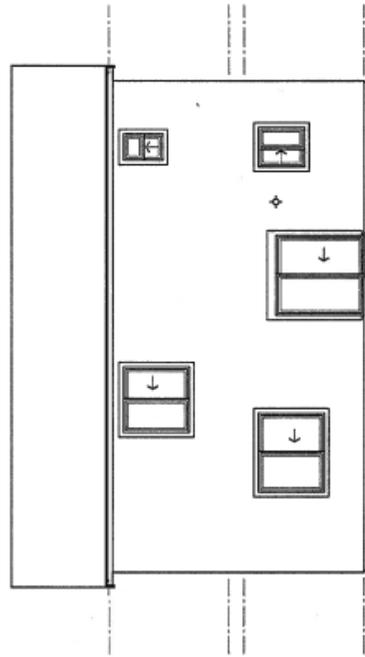


2,490 S.F. Natomas, Sacramento Manor II Elevation "A"
DATE: 08-21-08 / DRAWN: RC / SCALE: 1/8" = 1'-0"
REV: 08-27-08

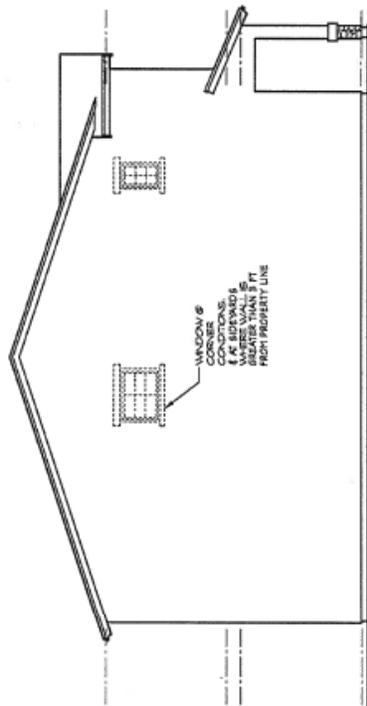
Exhibit 9G: House and Plot Plans for 2490



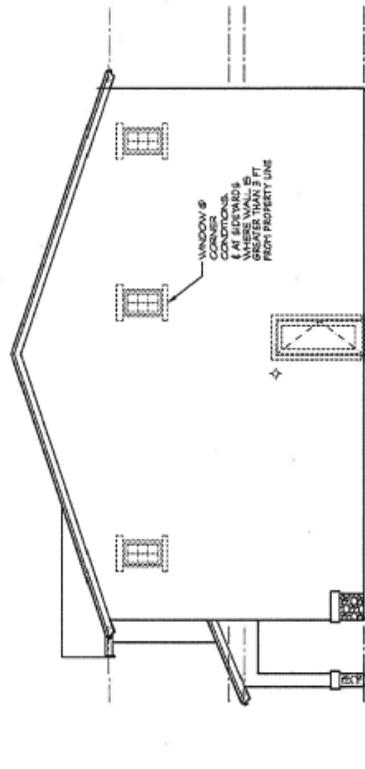
FRONT ELEVATION



REAR ELEVATION



LEFT ELEVATION



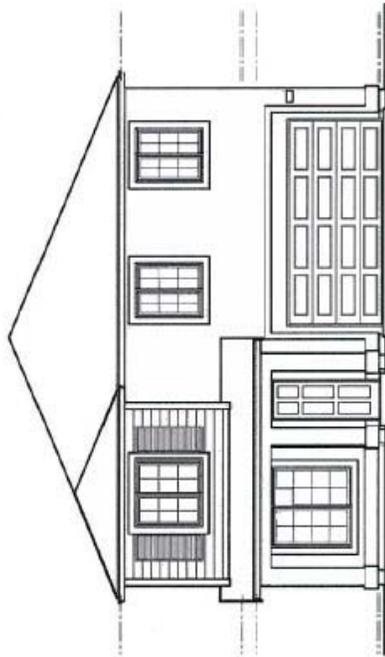
RIGHT ELEVATION



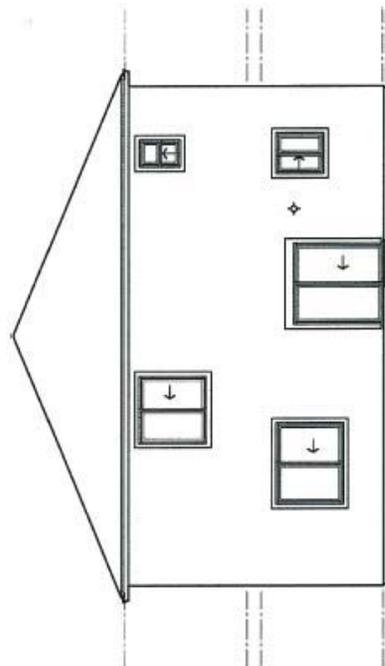
BARRY & VOLKMAN
ARCHITECTS

2,490 S.F. Natomas, Sacramento
REV: 08/23/08 / DRAWN: RC / SCALE: 1/8" = 1'-0" Manor II Elevation "B"

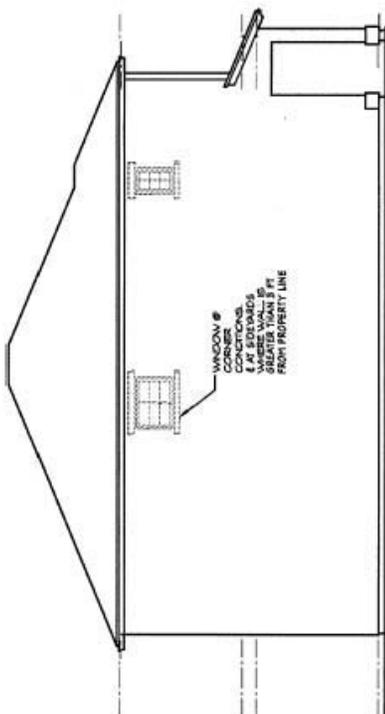
Exhibit 9G: House and Plot Plans for 2490



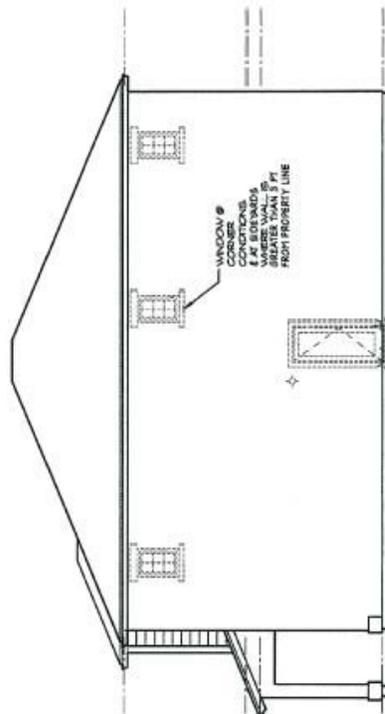
FRONT ELEVATION



REAR ELEVATION



LEFT ELEVATION



RIGHT ELEVATION



2,490 S.F. Natomas, Sacramento
DATE: 08-21-08 / DRAWN: RC / SCALE: 1/8" = 1'-0"
REV: 08-27-08 Manor II Elevation "C"

Exhibit 9H: Streetscape



STREETSCAPE
MANOR II AT WESTSHORE

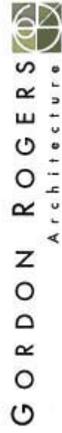


Exhibit 9I: Street Tree Exhibit



Attachment 10: Inclusionary Housing Plan Amendment

RESOLUTION NO.

Adopted by the Sacramento City Council

AMENDING AN INCLUSIONARY HOUSING PLAN FOR THE NATOMAS CENTRAL DEVELOPMENT PROJECT FOR THE PROPERTY LOCATED IN NORTH NATOMAS, SOUTHWEST OF THE INTERSECTION OF DEL PASO ROAD AND EL CENTRO ROAD, SACRAMENTO, CALIFORNIA (NATOMAS CENTRAL PLANNED UNIT DEVELOPMENT) (APNS: 225-2270-019; -027)

BACKGROUND

- A. The Mixed Income Housing Policy adopted in the City of Sacramento Housing Element and required by the City's Mixed Income Housing Ordinance, requires that ten percent of the units in a residential development project be affordable to very low income households and five percent to low income households;
- B. On September 25, 2008, the City Planning Commission conducted a public hearing and forwarded the Inclusionary Housing Plan Amendment for the Natomas Central Rezone project to the City Council with no recommendation.
- C. The City Council conducted a public hearing on November 6, 2008 concerning the above Inclusionary Housing Plan Amendment and based on documentary and oral evidence submitted at the public hearing, the Council hereby finds:

The proposed Plan Amendment is consistent with Chapter 17.190 of the City Code which requires an Inclusionary Housing Plan setting forth the number, unit mix, location, structure type, affordability and phasing of the Inclusionary Units in the residential development;

BASED ON THE FACTS SET FORTH IN THE BACKGROUND, THE CITY COUNCIL RESOLVED AS FOLLOWS:

Section 1: The City Council adopts the Inclusionary Housing Plan for the Natomas Central Project, attached hereto as Exhibit 10A.

Table of Contents:

Exhibit 10A: Inclusionary Housing Plan

Exhibit 10A: Inclusionary Housing Plan

NATOMAS CENTRAL INCLUSIONARY HOUSING PLAN

Approved: September 8, 2005

Amended: May 26, 2006

Amended: September 10, 2008

Amendment

The Natomas Central Inclusionary Housing Plan as adopted on May 26, 2006 is hereby amended to reflect a revised site map for the Project.

The obligation to construct Inclusionary units is calculated based on the total number of residential units in the development, and the revised site map reduces the total number of residential units from 2,484 to 2,469 units. The obligation to construct Inclusionary units at Natomas Central was previously fulfilled for the higher number of original planned units (2,484) through the construction of 372 affordable multifamily units at Hurley Creek Apartments and Valencia Point Apartments. Accordingly, no new Inclusionary Housing Agreement will be recorded against the Project.

Proposed Project

K. Hovnanian Forecast Homes, (the "Developer") is the owner and developer of certain real property in the City of Sacramento on which it proposes to develop and construct the Natomas Central Project (the "Project"), a low, medium, and high-density residential community. The approximately 397.9 ± gross acre project is generally located on the southwest corner of Del Paso and El Centro Roads, at the western edge of the City of Sacramento's North Natomas Community Plan area. The Project consists of a total of 2,469 residential dwelling units.

Mixed Income Housing Policy

The Project site is subject to the City's Mixed Income Housing Policy. The Mixed Income Housing Policy adopted in the City of Sacramento Housing Element and required by the City's Mixed-Income Housing Ordinance, City of Sacramento City Code Chapter 17.190 requires that ten percent (10%) of the units in a Residential Project be affordable to very low income households and five percent (5%) to low income households (collectively the "Inclusionary Requirement" and "Inclusionary Units").

Pursuant to the City Code Section 17.190.110 (B), an Inclusionary Housing Plan ("Plan") must be approved prior to or concurrent with the approval of legislative or adjudicative entitlements for the Project. City Code Section 17.190.030 sets forth the number, unit mix, location, structure type, affordability and phasing of the Inclusionary Units in the Project. This document constitutes the Plan, and, as supplemented and amended from time to time, is intended to begin implementation of the Inclusionary

Exhibit 10A: Inclusionary Housing Plan

Requirement for the Project. All future approvals for the Project shall be consistent with this Inclusionary Housing Plan.

The Inclusionary Requirement for the Project was set forth in more detail in the Inclusionary Housing Agreement executed by Developer and the Sacramento Housing and Redevelopment Agency (“SHRA”) and recorded against all the Inclusionary Housing Units. The Inclusionary Housing Agreement was executed and recorded prior to the approval of the first final map for the residential condominium subdivision or residential construction phase. The Inclusionary Housing Agreement described with particularity the site and building schematics, phasing and income and sales restrictions for the construction and financing of the Inclusionary Units, pursuant to City Code Section 17.190.110 (C). The Inclusionary Housing Agreement is consistent with this Plan.

Number of Inclusionary Units

The Developer, or its successors and assignees, shall construct or cause to be constructed a number of dwelling units affordable to Very Low Income Households (“Very Low Income Units”) and Low Income Households (“Low Income Units”) as defined in the Sacramento City Code Section 17.190.020, equal to ten percent (10%) and five percent (5%) of the total number of housing units approved for the Project, respectively.

Based on the current Project proposal of 2,469 residential units, the Inclusionary Requirement for the Project is 247 Very Low Income Units (10%) and 123 Low Income Units (5%).

Very Low Income Units:	10%	247	Units
Low Income Units:	5%	123	Units
Total Number of Inclusionary Units:		370	Units

If the Project approvals are amended to increase the number of units in the Project, this Plan will be amended to reflect a number of equal to ten percent (10%) of the increased total residential units in the amended entitlements for Very Low Income Units and five percent (5%) for Low Income Units. If the Project approvals are amended to decrease the number of residential units in the Project, this Plan will be amended to reflect a number equal to ten percent (10%) of the decreased total residential units in the amended entitlements for Very Low Income Units and five percent (5%) for Low Income Units. However, after a building permit has been issued for a structure to contain Inclusionary Units, those Units will be constructed and maintained as Inclusionary Units pursuant to the terms of Chapter 17.190 of the City Code regardless of any subsequent reduction in the number of approved total residential units.

Exhibit 10A: Inclusionary Housing Plan

Units by Type and Tenure

The Inclusionary Housing Units shall consist of 370 total rental units divided between Parcels 33 and 34 of the proposed Project and shall be retained by the Developer, its heirs, successors, or assigns as rental units affordable to Low and Very Low Income households. The Developer, its heirs, successors, or assigns shall retain the units for a minimum of 30 years and shall ensure that they are professionally managed by an accredited property management company.

Size and Bedroom Count

Inclusionary Units shall be located on-site within Parcels 33 and 34 of the Natomas Central Project as part of senior and family oriented multi-family residential developments.

Both parcels will be developed with a range of unit types and sizes. In the family oriented development, units will range in size from approximately 550 to 1,300 square feet in one, two and three bedroom configurations. The project’s senior affordable component will generally have smaller units ranging in size from 550 to 1,000 square feet in one and two bedroom configurations.

Pursuant to Section 17.190.110(B)(3)(d) of the Sacramento City Zoning Code, any future amendments to this Plan to modify unit types or sizes in conjunction with the development of Inclusionary Units on Parcels 33 and 34 shall be made at the staff level by the Planning Director or his/her designee.

Affordability Orientation	Approx. Number of Units ϕ	Inclusionary Units ϕ	Unit Distribution	Unit Type	Approx. Unit Size
Family Affordable (Parcel 33)	168	166 VL and L distributed proportionally by unit type/size	0% to 30%	1 Bedroom	550sf to 800sf
			30% to 70%	2 Bedroom	700sf to 1,000sf
			20% to 40%	3 Bedroom	1,000sf to 1,300sf
Senior Affordable (Parcel 34)	208	206 VL and L distributed proportionally by unit type/size	60% to 80%	1 Bedroom	550sf to 800sf
			20% to 40%	2 Bedroom	700sf to 1,000sf
TOTAL	372	248 VL 124 L			

Exhibit 10A: Inclusionary Housing Plan**Location of Inclusionary Units within Project**

Inclusionary Units will generally be dispersed between Parcels 33 and 34 with 168 units on the family oriented development on Parcel 33 and approximately 208 units allocated to the senior oriented development on Parcel 34. This dispersal is generally depicted in the attached Exhibit "A". The location of the Inclusionary Units within the Project is subject to Amendment, consistent with City Code Section 17.190.110 B (1).

Affordability Requirements

The Inclusionary Units will be rented. These rental units will meet the requirements of City Code Section 17.190.030 regarding number and affordability of units, their location, timing of development, unit sizes, exterior appearance and development standards. The rental units will be available to low and very low income households. Family size for affordable rental units shall be determined in accordance with the regulations of the California Tax Credit Allocation Committee. Monthly Affordable Rents (including utility allowances) of the Inclusionary Units shall be restricted to Low and Very Low Income Households. A unit whose occupancy is restricted to a Very Low Income Household has a monthly rent that does not exceed one-twelfth of thirty percent (30%) of fifty percent (50%) of the Sacramento area median income, adjusted for family size. A unit whose occupancy is restricted to a Low Income Household has a monthly rent that does not exceed one-twelfth of thirty percent (30%) of eighty percent (80%) of the Sacramento area median income, adjusted for family size. Median income figures are those published annually by the United States Department of Housing and Urban Development. With respect to each Inclusionary Unit, the affordability requirements of this Plan shall continue for no less than thirty (30) years from the recordation of the notice of completion of the Residential Project.

Incentives

The Developer or builder may seek incentives, assistance, or subsidies pursuant to City Code Section 17.190.040. One such incentive is the allowance for fee waivers and/or deferrals for those units fulfilling the Inclusionary Requirement. The Developer will work with the City to determine the fee reductions and other incentives available.

Marketing

The Developer shall be required to market Inclusionary Units in the same manner as non-Inclusionary Units. Such marketing activities may include newspaper and internet advertisements, toll free project information numbers, and on or off-site project signage.

Phasing of Development of the Inclusionary Units

The Inclusionary Units shall be developed concurrently with the development of the remaining units in the Project, as may be further defined in Sacramento City Code Section 17.190.030(D). The nature of the concurrency is defined by a series of linkages

Exhibit 10A: Inclusionary Housing Plan

between approvals of the market rate units and the development of the Inclusionary Units.

Market Rate Housing/Inclusionary Unit Linkages

The following describes the relationship of market rate development activity to the Inclusionary Unit development activity. These milestones are outlined to ensure that the development of affordable units occurs concurrently with development of market rate units:

- The Inclusionary Housing Plan shall be approved concurrently with the approval of the Project's tentative map.
- The Inclusionary Housing Agreement shall be executed and recorded concurrently with the recordation of the Project's first final small lot subdivision map for the Project.
- Inclusionary Units shall generally be built concurrently with the market-rate units within the Project consistent with the following provision.
- Up to 65% of the building permits for buildings containing for sale residential units may be issued prior to issuance of building permits for all buildings containing inclusionary units. The remaining 35% of building permits for buildings containing for-sale residential units may be issued after issuance of all building permits for the buildings containing inclusionary units.
- Marketing of inclusionary units within the Project shall occur concurrently with the marketing of market rate units.

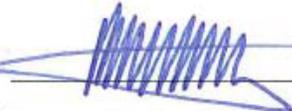
Amendment and administration of the Inclusionary Housing Plan

The Planning Director, with the advice of the Executive Director of SHRA, shall administer this Inclusionary Housing Plan. The Planning Director may make minor administrative amendments to the text of this Plan as provided in Sacramento City Code Section 17.190.110 B. (1).

Exhibit 10A: Inclusionary Housing Plan

Developer Acknowledgement

I attest that I have prepared this Inclusionary Housing Plan to comply with the Mixed Income Housing cited above and that all information provided is accurate and complete to the best of my knowledge. Except for project-specific information requested in the template, I have not modified the language provided in the County-provided template.

Developer Signature  Date 9.10.08
Print Name **RICHARD J. BALESTRERI**
SENIOR V.P., LAND

Attachment 11: July 24, 2008 WALKSacramento Comment Letter



July 24, 2008

Paul Philley, Junior Planner
Development Services Department, Planning Division
City of Sacramento
300 Richards Blvd, 3rd Floor
Sacramento, CA 95811

RE: Natomas Central School Site Rezone (P08-066)

Dear Mr. Philley:

WALKSacramento submits the following comments on the Natomas Central School Site Rezone. These comments are based on the Project Notification routed June 16, 2008, and the Natomas Chapter Partnership for Active Communities meeting with the applicant, Rich Balestreri, and Katie Baylis and Tim Crush from Wood Rodgers on June 24, 2008.

WALKSacramento encourages people to walk and bicycle in their communities. The benefits include improved physical fitness, less motor vehicle traffic congestion, better air quality and a stronger sense of cohesion and safety in local neighborhoods. WALKSacramento is a member of the Partnership for Active Communities, formerly the Safe Routes Sacramento Partnership, and is funded in part by the Robert Wood Johnson Foundation. The Partnership is working to support increased physical activity such as walking and bicycling in local neighborhoods as well as helping to create community environments that support walking and bicycling. One of the ways we are doing this is through the review of proposed development projects in the Natomas community.

Natomas Central School Site Rezone proposes to construct 115 single family homes on a thirteen acre site in the Natomas Central PUD. The land is designated Elementary School, Medium Density Residential, and Park in the North Natomas Community Plan and zoned R-1, R-2B, A-OS, and R-1A. The local school district released their rights to purchase the site in August, 2007.

The proposed project will result in less parks and open space land for the Natomas Central community. While the city park acreage will not decrease, the two acres designated Park that would likely have been school play field or sports field will now be streets, houses, and private yards. This is effectively a loss of green space.

In meeting with the applicant, we expressed several concerns about the proposed project, including the length of the L-shaped block; the shape of lots 27 and 28 at the

Attachment 11: July 24, 2008 WALKSacramento Comment Letter

curve in Street B; the sideyard fences of lots 1 and 28; pedestrian openings on Streets D and E; and the floor plans.

1. **Reduce the block length:** The L-shaped block containing lots 29-75 is almost 1300' long on one side and almost 1000' long on the other side. The block length and shape increases walking distances for many trips within the subdivision. For example, the distance from lot 89 to Alboran Sea Circle is over 1000'. The distance with a grid layout could be less than 350'. Block lengths over 400-500 feet encourage speeds above 25 miles per hour – unsafe speeds in residential areas.
2. **Provide pedestrian visibility into park site:** A segment of Street B is perpendicular to the park site and we would like pedestrians walking west on the south side of Street B to be able to see directly into the park site. The combination of the curve in Street B, the irregular shape of lot 28, and a minimum setback would place the house in the sightline. We suggested at the meeting with the applicant that they consider a non-standard bulbed elbow design.
3. **Improve “eyes on the park”:** The fences on the west side yards of lots 1 and 28 will diminish the “eyes on the park” if they are typical wood fences or CMU. The combination of steel tubular fence and floor plan 194 with the left elevation facing west would provide effective “eyes on the park”.
4. **Ensure that pedestrian openings at ends of D and E Streets are wide:** It is important to have wide pedestrian openings at the dead ends of Streets D and E as shown on the tentative subdivision map. Not only should emergency vehicle access be provided as indicated, but the pedestrian opening should be free of fences, walls, and tall shrubs and evergreens. This improves the visibility through the opening, making it more likely to be used by pedestrians and the dead end street less likely to become a problem area.
5. **Provide “eyes on the street”:** Neighborhoods that have houses with active living space and windows at the front of the house provide much more effective “eyes on the street” than do houses with only bedroom windows facing the street. Plan 194 is the only floor plan that has living space at the front that is likely to be frequently used during the day and evening. It is also the only floor plan that has active living space with windows on a side elevation. Two other floor plans have a parlor room at the front of the house, but those rooms are not well connected to the rest of the first floor active living rooms. Therefore, the “eyes on the street” provided by the parlors in plans 193 and 195 is likely to be relatively insignificant. Plan 192 provides essentially no “eyes on the street” since its first floor has no activity area at the front and the windows are only the front door sidelight window and a garage window.
6. **Provide additional curb ramps:** We would like to add that a curb ramp should be placed on Street B opposite the southwest corner of lot 29. We expect this

Attachment 11: July 24, 2008 WALKSacramento Comment Letter

would be in addition to dual curb ramps at every corner except where Streets A and B intersect with Natomas Central Drive. Single ramps for crossing the local street would be sufficient due to the median preventing crossing of Natomas Central Drive. The street segments without corners at each of the T intersections should have single ramps opposite the corner ramps.

7. **Re design T intersections to enable convenient pedestrian access:** A street network incorporating T intersections can improve the pedestrian environment by slowing motor vehicle traffic. If driveway locations relative to the T intersections are not considered, then orthogonal alignment of curb ramps may not be practical. In such cases it may not even be possible to construct curb ramps. In either case, the intersection will be less safe for pedestrians.
8. **Orient streets east-west:** Orienting the streets in an east-west direction would place most of the houses in a north or south orientation. This solar orientation encourages people to use the front of the home based upon the time of year. The cooler outside temperatures and lower sun draws people towards the south-facing rooms. During the summer, the north facing rooms with less exposure to the sun are more popular. Therefore, in the winter, houses on the north side of the street are more likely to provide "eyes on the street", and during the summer, houses on the north side of the street will have "eyes on the street". It is also possible that such an orientation may provide AQTMP mitigation points.
9. **Reconfigure the tentative subdivision map to provide a conventional grid street system.** Improvements include greater mobility for pedestrians and motorists, the potential for dual or single curb ramps at every intersection, better access to the park and lake, separated sidewalks on all streets, more street connections to Natomas Central Drive, and no dead-end streets.

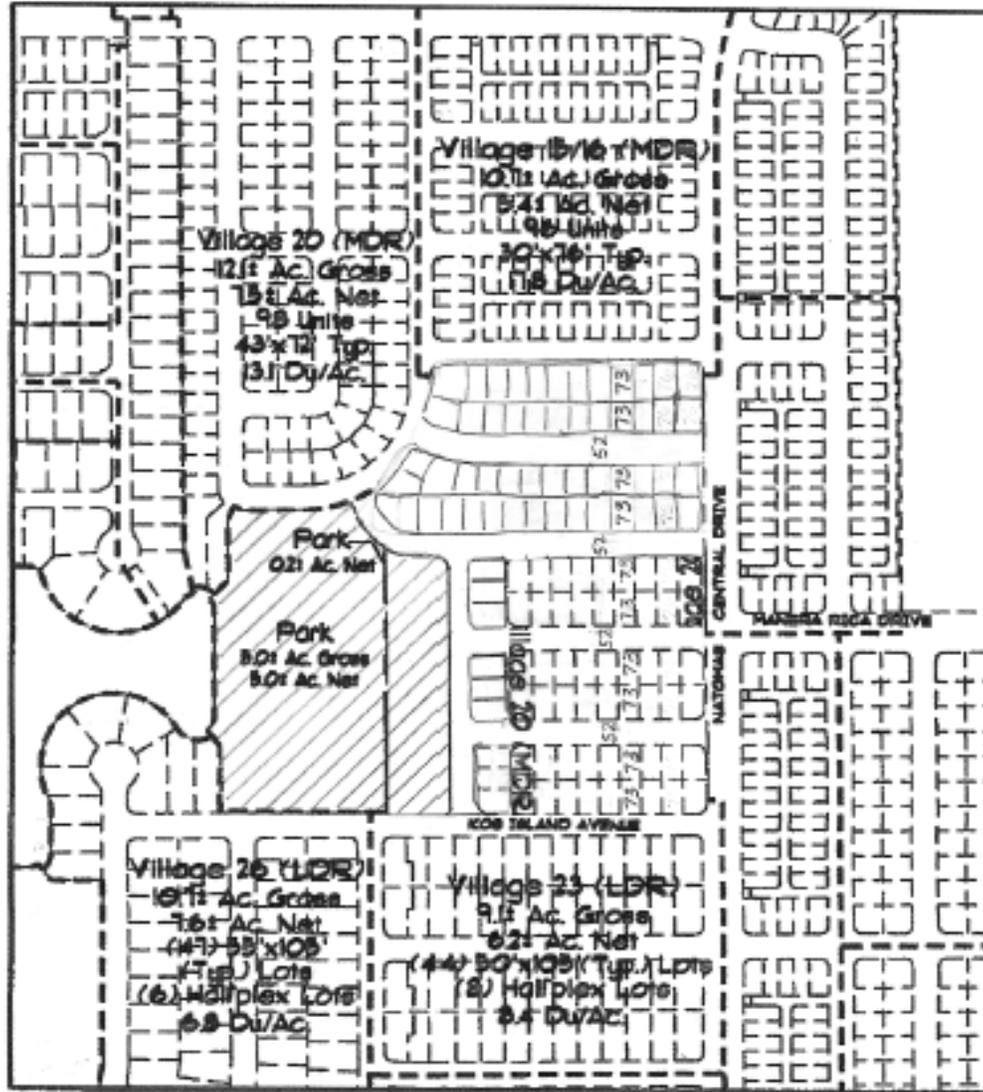
A modified tentative subdivision map, WALKSacramento alternative 2, is included at the end of this letter. All lot depths are 73' except for those on the west end of the blocks, and all interior street rights-of-way are 52' wide. We suggest modifying the standard 53' residential street cross-section by reducing the curb-to-curb width by one foot or reducing each of the planter widths by six inches to provide a 52' ROW.

Attachment 11: July 24, 2008 WALKSacramento Comment Letter

P08-066 Natomas Central School Site Rezone

AMENDMENT EXHIBIT
3 - PARCEL A
SACRAMENTO, CALIFORNIA
13, 2008

WALKSacramento alternative
7/23/08



Proposed PUD Schematic Plan



WOOD RODGERS
DEVELOPING INNOVATIVE DESIGN SOLUTIONS
3301 C St, Bldg. 100-B Sacramento, CA 95816
Tel 916.341.771 Fax 916.341.771

Attachment 12: Final Map Substantial Conformance Exhibit

Substantial Conformance Justification**Revision 1**

Re-locate lots 1-11 of village 6 to improve pedestrian and visual connectivity between the future high-density residential village and the recreation center. This revision does not result in a change in the overall lot count and does not impact the subdivisions circulation or infrastructure design.

Revision 2

Increase the school parcel from 8.0 acres to 13.2 acres, as required by Tentative Map Condition "J34a" approved by the City Planning Commission on October 13, 2005 and as further modified by Development Agreement Special Condition "F" approved by the City Council on October 25, 2005.

Revision 3

Move and re-configure the 5 acre park site to accommodate the larger school parcel, as required by Tentative Map Condition "J34a" approved by the City Planning Commission on October 13, 2005 and as further modified by Development Agreement Special Condition "F" approved by the City Council on October 25, 2005.

Revision 4

Revise streets and lots in village 20 to accommodate the required modifications to the park and school parcels approved by the Planning Commission and City Council as noted above.

Revision 5

Add units to compensate for units lost in Village 16 due to the larger park and school parcels approved by the Planning Commission and City Council as noted above.

Revision 6

Revise streets and lots in village 26 to accommodate larger park and school parcels approved by the Planning Commission and City Council as noted above.

Revision 7

Extend street 30 from street 42 to street 40 and remove street 29 from street 42 to street 40 to maintain original units count in the villages, and provide better east-west connectivity to the park (Lot K).

Revision 8

Lot D decreased in size to accommodate the affordable multi-family site plan prepared by St. Anton.

Taken together, these minor revisions result in a net loss of six (6) lots when compared to the tentative map originally presented at Planning Commission and City Council.

Attachment 13: Existing Infrastructure Aerial

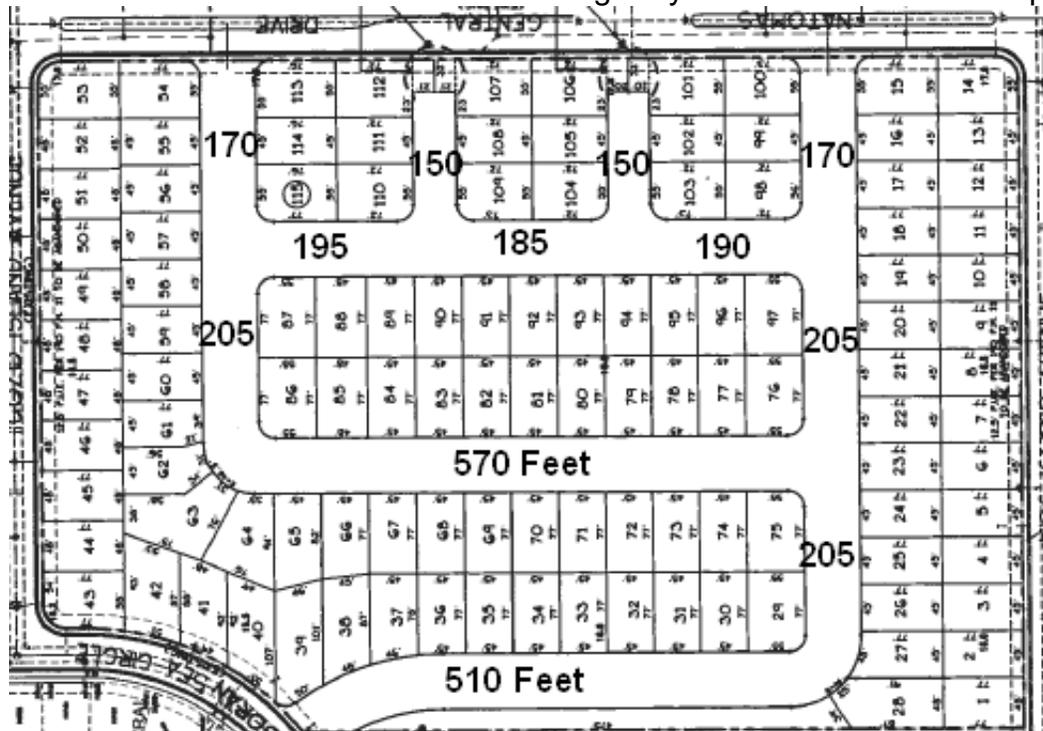


Attachment 14: Manera Rica View Corridor

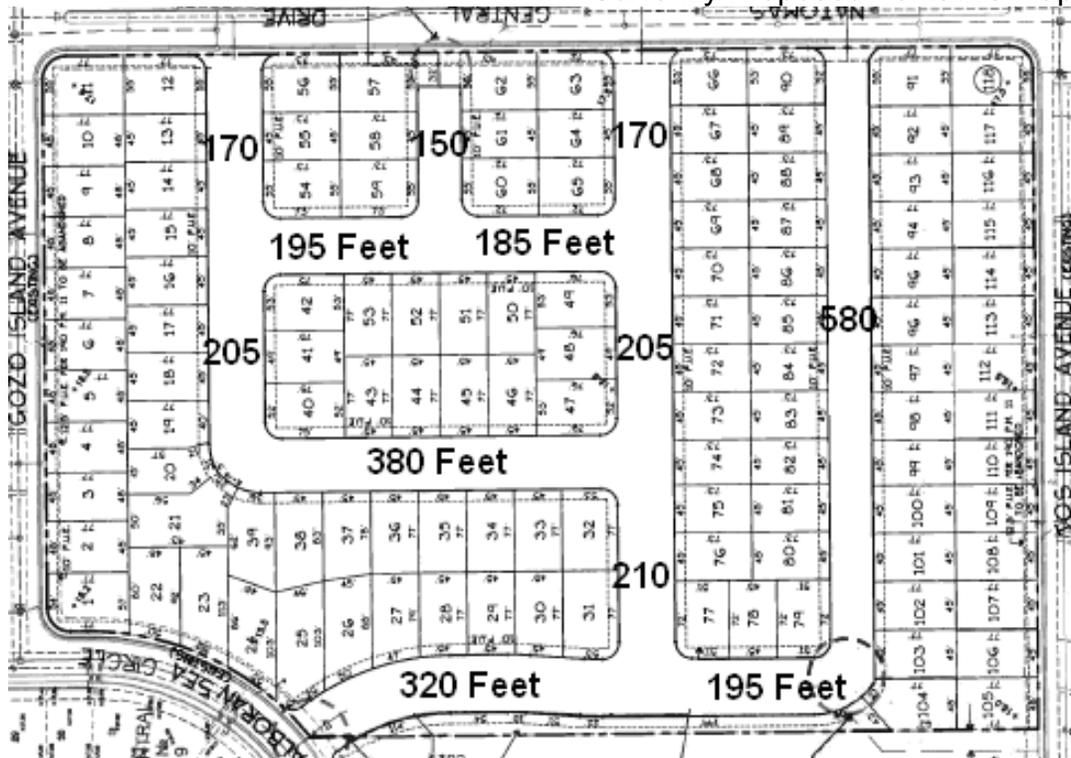


Attachment 15: Street Length Exhibit
(Values rounded to nearest 5')

Originally Submitted Tentative Map



Currently Proposed Tentative Map



Attachment 16: School Site Disclosure

SITE SPECIFIC DISCLOSURES
WESTSHORE

Buyer: _____ Lot: _____

The buyer(s) hereby acknowledge(s) the following improvements located adjacent to or in proximity of the above-referenced lot:

1. **FISHERMAN'S LAKE**

Fisherman's Lake is located along the western and southern edge of the Westshore community and separated from the community only by the meandering public park and bike path. There is no fence between the Westshore development and Fisherman's Lake but public access to Fisherman's Lake is prohibited. Fisherman's Lake is a natural open space area that attracts various forms of animal life such as deer, raccoons, foxes, coyotes, skunks, turkeys, rodents, snakes, hawks, insects, waterfowl and other wildlife.

2. **COMMUNITY LAKE**

Located within the Westshore community is a man made drainage reservoir (the "Community Lake"). While many lots in the community directly abut the Community Lake, public use of the Community Lake is prohibited.

The Community Lake is a drainage reservoir, meant to carry storm water and other runoff and is not designed for public recreational use. The City of Sacramento owns the Community Lake and only City and County of Sacramento maintenance workers will have legitimate access to the lake. The levels of the water in the lake fluctuate throughout the seasons, depending on the weather. The level of the water is higher in the summer than in the winter. At some points in the lake, when the water levels are their highest, the water may be as deep as fifteen feet (15'). **All forms of swimming, boating and fishing are strictly prohibited. Please refer to your CC&R's.** The Lake may be physically accessible to children and animals and all hazards associated with an open body of water are associated with living near the Community Lake. Living near a body of water exposes those in the vicinity to the natural wildlife of the area. Please be advised that the area attracts various forms of animal life such as deer, raccoons, foxes, coyotes, skunks, turkeys, rodents, snakes, hawks, insects, waterfowl and other wildlife.

The Community Lake contains fountains which have been installed for purposes of water quality and insect abatement. Depending upon the weather, and prevailing winds, some overspray from the fountains may blow onto the properties of the homes close to the Community Lake.

A walking trail known as the promenade will wrap around much of the perimeter of the Community Lake and abuts the rear of lots immediately adjacent to the

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Community Lake. Parts of the trail abutting the age-restricted lots (senior housing) may be blocked off and inaccessible to persons other than those living in the age-restricted lots. Other areas of the trail may be open to the public allowing for pedestrian foot traffic.

3. SNAKES AND ANIMAL LIFE

Please note that due to the proximity of open space to the Community, wild animals, including but not limited to deer, raccoons, foxes, coyotes, skunks, turkeys, rodents, snakes (including the protected Giant Garter Snake), hawks (including the protected Swainson's Hawk), insects, waterfowl and other wildlife have been or may be found in the surrounding areas. Buyers are hereby advised of the potential danger and inconvenience connected with the existence of such animals in close proximity to the Community. Buyers are strongly advised to take appropriate cautions, including securing food and trash located outside the home in order to avoid attracting such animals and keeping children and pets from straying outside their lot.

4. AIRPORT

The Westshore community is located within five (5) miles of the Sacramento International Airport, located at 6900 Airport Blvd., Sacramento, CA. An avigation easement has been granted by K. Hovnanian Forecast Homes, Inc. which will inure to the benefit of the County of Sacramento. The avigation easement was recorded on April 20, 2006, in Book 20060420, pg. 1463, Official records, subject to terms, provisions and easements contained therein. The avigation easement specifically grants to the County of Sacramento a perpetual, nonexclusive, assignable avigation and noise easement in and over the properties in the Westshore community for noise and other negative impacts resulting from aircraft flying to and from, and other operations at the Airport ("Airport Operations") and a right of way for the free and unrestricted passage of aircraft of any and all kinds now or hereinafter known in, through, across and about the airspace above the surface of said Westshore community in compliance with state and federal laws and statutes, including, but not limited to, the rules and regulations of the Federal Aviation Administration and all other state and federal agencies controlling and regulating the flight of aircraft. This easement specifically permits the imposition of light, smoke, air currents, electronic and other emissions, vibrations, discomfort, inconvenience, and interference with the use and enjoyment resulting from Airport Operations producing noise.

1. The easement and right of way is for the use and benefit of the public and includes the continuing right to fly, or cause or permit the flight by any and all persons, of aircraft, of any and all kinds now or hereinafter known, in, through, across or about any portion of the airspace above the Westshore community in compliance with state and federal laws and statutes, including, but not limited to, the rules and regulations of the Federal Aviation Administration and all other state and federal agencies controlling and regulating the flight of aircraft.
2. Property owners in the Westshore community are prohibited from constructing, installing or permitting any building, structure, improvement, tree, or other object on the property owner's property in the Westshore community to extend into or above the airspace in violation of any rules,

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regulations or height restrictions of the Federal Aviation Administration and all other state and federal agencies controlling and regulating the flight of aircraft, or to constitute an obstruction to air navigation, or to obstruct or interfere with the use of the easement and right of way granted.

5. AGRICULTURAL OPERATIONS

The County of Sacramento and City of Sacramento permit agricultural operations to be conducted within their respective boundaries. The property you are purchasing is located near agricultural lands or operations and is included within an area zoned for agricultural purposes; accordingly, you may be subjected to inconvenience or discomfort arising from such operations. Such discomfort or inconvenience may include, but not be limited to: noise, odors, fumes, dust, smoke, insects, operation of machinery (including aircraft and overhead spraying) during any 24 hour period, storage and disposal of manure, and the application by spraying or otherwise of chemical fertilizers, soil amendments, herbicides and pesticides. One or more of the inconveniences described above may occur as a result of any agricultural operation which is in conformance with existing laws and regulations and accepted customs and standards. If you live near an agricultural area, you should be prepared to accept such inconveniences or discomforts as a normal and necessary aspect of living in an area with a strong rural character and an active agricultural sector.

6. POTENTIAL SCHOOL SITE

A public school site has been proposed to the west of El Centro Road and east of the Community Lake. No specific plans are known concerning the type of school that may be built, or the date that construction will begin, if at all.

7. PUBLIC UTILITY EASEMENTS

Your lot is encumbered by public utility easements for storm drain, water, Sanitary sewer and public utility purposes in front and possibly in the rear and sides of your lot. These easements are depicted on the final subdivision map. Landscaping and irrigation are allowed within the public utility easements, but homeowners are prohibited from constructing permanent improvements within the public utility easements. Should it be necessary to disrupt this area for repairs, the utility company or applicable public agency will not be obligated to restore your improvements.

8. PUBLIC PARKS

The Community includes four public parks. One park is located on the northern end of the Community immediately south of the existing Middle School mentioned in Section 17 below (this park is anticipated to have lighted ball fields that may be visible from nearby homes), another is located near the center of the Community immediately west of the potential school site mentioned above in Section 6, another is located in the southwestern portion of the Community just south of the eastern end of the Community Lake, and another meanders along the western boundary of the Community Lake between the Community Lake and Fisherman's Lake. This last park includes bicycle and walking paths, as part of the public park. There are gates that control the flow of bicycle and pedestrian traffic on the paths, and the gates are under

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the control of the City of Sacramento. The gates are generally expected to remain open for the period from approximately September 1 – February 28, in order to accommodate outdoor activities. The gates are closed the rest of the year so as not to disturb habitat and nesting activities of the Giant Garter Snake and Swainson's Hawk. When the gates are open, there will be an increase in bicycle and foot traffic. During certain times of the year, the bicycle and pedestrian traffic may be diverted directly through the middle of the Community, depending upon how the gates are opened and maintained by the City of Sacramento.

9. SEWER LIFT STATION

A City of Sacramento sewer lift station is located on the northern end of the Community in the southwestern end of one of the above-mentioned parks. Seller hereby discloses that the sewer lift station may have financial or other adverse impacts on the homes or residents within the Community, including without limitation, the emanation of unpleasant odors.

10. MOBILE HOME PARK

A mobile home park is located to the southeast of the Westshore community.

11. POWER LINES/MAGNETIC FIELDS DISCLOSURE

Sacramento Municipal Utilities District (SMUD) operates transformers, overhead and underground electric lines and related equipment and facilities (collectively "Utility Equipment") adjacent to or in close proximity to residences constructed within the Community. The Utility Equipment creates and emits electro-magnetic fields ("EMF's"). There is currently a dispute within the scientific community regarding the extent to which exposure to EMFs creates health risks. The proximity to EMFs may adversely affect the marketability, appreciation and value of your property. The Federal Department of Energy and other governmental entities have conducted or sponsored studies regarding the potential health hazards associated with exposure to EMFs and Buyer can obtain information regarding risks associated with EMFs from the SMUD Customer Service number at 888-742-SMUD (7683) Monday – Friday between the hours of 7:00 a.m. and 7:00 p.m.

Seller is not qualified and has not undertaken to evaluate all aspects of this issue and Seller has made no representation, express or implied, concerning the presence, absence or level of risk associated with EMFs and Utility Equipment adjacent or in close proximity to your property. By executing this disclosure statement, Buyers, for themselves and their successors, personal representatives, assigns, minor children and all occupants, and each of them, do hereby unconditionally and forever release, defend and hold harmless K. Hovnanian Forecast Homes Northern, Inc. and its officers, directors, agents, employees, partners, subsidiaries and affiliates from any expenses and demands ("Claims"), whether known or unknown, liquidated or contingent, foreseeable or unforeseeable, related to or connected with the Utility Equipment or easements in any manner whatsoever, including, but not limited to, exposure to EMFs as they relate to your property.

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12. ARCO ARENA

The Community is within two miles of Arco Arena. Arco Arena frequently hosts sporting events, musical and entertainment events throughout the year. Depending on the times of the events, there may be delays in commute times and increased traffic. Arco Arena is on the east side of the I-5 freeway.

13. FIRE STATION

A fire station is proposed to be built in the future on the southeast corner of the Community. The construction for this facility has not yet begun. However, once a fire station has been built, it may cause an increase in traffic and noise, depending on the frequency of emergency responses. Seller does not make any warranty or representation, express or implied, regarding when, or if, the fire station will be constructed.

14. NEARBY ZONING; AFFORDABLE HOUSING

The land to the northeast of the Community is currently zoned for commercial/retail development. No firm plans have been disclosed concerning the nature of any proposed development. The land may be developed into a commercial area sometime in the future, or may be rezoned. Affordable apartment-style multi-family rental housing will be located immediately east of the existing middle school in the north end of the Community and on the eastern edge of the Community along El Centro Road. The affordable housing along El Centro Road will be an age-restricted project reserved for households containing at least one adult age 55 or older.

15. AGE-RESTRICTED COMMUNITY/RECREATION CENTER

The northwest portion of the Community includes a Four Seasons age-restricted neighborhood reserved for households containing at least one adult age 55 or older. Within the Four Seasons neighborhood is a recreation center available for the use of the Four Seasons homeowners only. The recreation center will include lighted tennis courts which may be seen by nearby homes.

16. SOUNDWALL

Along the northern boundary of the Community along Del Paso Blvd. is an eight foot (8') high soundwall with a six foot (6') berm.

17. NATOMAS MIDDLE SCHOOL

Natomas Middle School is located at 3700 Del Paso Road in the north central part of the Community. During the times that school is in session, or there are activities at the school, including during the evening or weekends, increased noise and traffic may be experienced.

18. WATER TABLE

The underground water table in the Community is high when compared to some other areas in California's central valley. Currently, the water table is approximately 3-4 feet below the ground surface, but can be as high as 2 feet below the ground surface

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during certain times of the year. Consequently, your lot may not be suitable for installation of a swimming pool or other underground improvements. A swimming pool in an area with a high underground water table may eventually lift out of the ground due to pressure caused by the underground water. These conditions can more easily manifest during times when the pool is empty. You are advised to consult a licensed contractor before installation of a swimming pool or other underground improvement.

19. BUS STOP

El Centro Road has a regional bus stop located within a few blocks of the Community. The bus stop may cause an increase in noise and pedestrian traffic in the Community.

20. WINDOW COVERINGS

Your home does not come equipped with window coverings. It is your responsibility to obtain window coverings for your home and by executing this release and disclosure statement, you hereby agree to install window coverings in your home within six (6) months after the close of escrow.

21. COVENANTS, CONDITIONS AND RESTRICTIONS

The Community will be subject to the provisions set forth in the Covenants, Conditions and Restrictions (CC&R's) recorded on the property. A complete copy of the CC&R's will be provided to you for review during the escrow period.

BUYERS ARE STRONGLY URGED TO REVIEW THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS. THEY CONTAIN IMPORTANT INFORMATION REGARDING RESTRICTIONS ON THE USE OF YOUR HOME AND THE COMMON AREAS, INCLUDING MAINTENANCE AND REPAIR RESPONSIBILITIES, WITHIN THE COMMUNITY. THE CC&R'S ALSO DESCRIBE PENALTIES FOR FAILURE TO PAY HOMEOWNER ASSESSMENTS, INCLUDING SUSPENSION OF THE RIGHT TO USE ANY COMMON FACILITIES, SUSPENSION OF VOTING RIGHTS, INTEREST CHARGES, LATE PAYMENT PENALTIES, ATTORNEYS' FEES, THE RECORDING OF LIENS AND THE ENFORCEMENT OF LIENS THROUGH COURT OR TRUSTEE SALE.

Many new communities are subject to some restrictions which are generally designed for the mutual benefit and protection of amenities of the neighborhood as a whole. For the community, these restrictions are contained in the CC&R's. All of the homes in the community are subject to the CC&R's. By execution hereof, Buyers acknowledge receipt of the CC&R's and the opportunity for review during escrow. The CC&R's are also described in Buyer's title report. If a copy of the CC&R's has not been provided to you, be sure to request a copy from the sales representative or from your escrow agent sufficiently prior to the close of escrow to make an adequate review. Buyers are strongly advised to carefully review the recorded CC&R's for important information affecting the use of Buyers' property.

Buyers are cautioned that the CC&R's contain restrictions on the use of your home and lot as well as the common area. Those restrictions affect, among other things, parking and vehicle restrictions, garage use, exterior fires, placement of signs, keeping of

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animals, trash and storage of materials, exterior antennas, limitations on altering the existing drainage, fencing type and activities within the open space areas (see below). Buyers are urged to become familiar with these and other restrictions contained in the CC&R's.

Buyers are cautioned that the CC&R's impose certain maintenance obligations on the part of the Owner including keeping their home and lot, including landscaping, in good condition and repair.

The foregoing are some of the restrictions and requirements contained in the CC&R's which typically are of most interest to home owners. Prior to completing the purchase of their homes, Buyers are urged to read the CC&R's in their entirety to become familiar with all the restrictions and requirements.

With home ownership comes membership in the Owners' Association (the "Association"), a nonprofit mutual benefit corporation which owns and manages the common areas within the community. Owners are subject to annual and special assessments which pay the cost of the maintenance, repair and management of common areas and certain other improvements within the community including, but not limited to, the parks, wetlands, riparian areas, the Community Lake, landscaping and soundwalls, and open space areas.

Buyers are notified that grading, removing native vegetation from, depositing any type of debris, lawn clippings, chemicals or trash on, or building any structures, including fencing, on open space areas is prohibited, except that the homeowner's association may remove native vegetation if needed for flood control.

For additional information concerning the common areas within the community, buyers should contact Judy Reule, Regional Manager of Merit Property Management, Inc., and managing agent of the Association. The address is 101 Parkshore Drive, Suite 100, Folsom, CA 95630. Telephone number: 916-608-3068.

Buyer's monthly assessments will vary from time to time as the maintenance and operation costs of the Association change.

It is hereby disclosed that assessment amounts and the Association budget are subject to revision by the Association pursuant to its by-laws. Since facts and circumstances related to the Association budget or dues levels may change, Seller makes no representation regarding the amount of future assessments. For further information regarding the regular assessment of the Association and the homes within the community, Buyers are encouraged to contact Judy Reule at the address and phone number provided above.

The Association is governed by the Bylaws of the Association. Your sales representative has copies of the Bylaws available for review in the Sales Office during normal business hours. You will also be provided with a copy of those Bylaws at the point of sale.

BUYER(S), AND THEIR HEIRS, SUCCESSORS AND ASSIGNS, DO HEREBY WAIVE, REMISE AND RELEASE ANY RIGHT OR CAUSE OF ACTION WHICH THEY MAY NOW HAVE OR WHICH THEY MAY HAVE IN THE FUTURE AGAINST SELLER, ITS AGENTS, SUCCESSORS AND ASSIGNS, DUE TO THE EXISTENCE OR LOCATION OF THE ABOVE-MENTIONED IMPROVEMENTS AND FACILITIES, INCLUDING WITHOUT LIMITATION, ALL CLAIMS, KNOWN OR UNKNOWN, FOR DAMAGES FOR PHYSICAL OR EMOTIONAL INJURIES,

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DISCOMFORT, DEATH, AND ENJOYMENT OF PROPERTY, DIMINUTION OF PROPERTY VALUES, OR FOR OTHER DAMAGES OR INJUNCTIVE OR OTHER EXTRAORDINARY OR EQUITABLE RELIEF. IN CONJUNCTION WITH THE FOREGOING RELEASE, BUYERS HEREBY WAIVE THE BENEFIT OF CALIFORNIA CIVIL CODE SECTION 1542, WHICH PROVIDES:

A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS WHICH THE CREDITOR DOES NOT KNOW OR SUSPECT TO EXIST IN HIS OR HER FAVOR AT THE TIME OF EXECUTING THE RELEASE, WHICH IF KNOWN BY HIM OR HER MUST HAVE MATERIALLY AFFECTED HIS OR HER SETTLEMENT WITH THE DEBTOR.

DATE: _____ Community #: _____ Lot #: _____

Buyer's Name

Buyer's Name

Buyer's Signature

Buyer's Signature

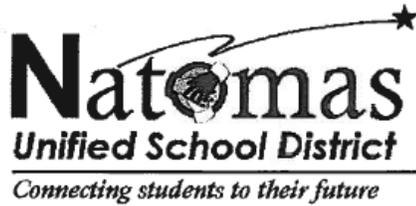
Buyer's Name

Buyer's Name

Buyer's Signature

Buyer's Signature

Attachment 17: Letter from Natomas Unified School District



Board of Trustees
Jennifer Baker
B. Teri Burns
Ron Dwyer-Voss
Susan Heredia
Lisa Kaplan

Dr. Steve M. Farrar, Superintendent

August 9, 2007 (CORRECTED DATE)

Robert E. Howse
Vice President, Land Planning
K. Hovnanian Homes
1375 Exposition Blvd., Suite 300
Sacramento, CA 95815

Re: APN 225-0227-019; APN 225-0227-027

Dear Bob:

Pursuant to action taken by the Board of Trustees at its August 8, 2007 Board meeting, the District hereby releases all claim and interest in the proposed school site located in the "Natomas Central" development as referenced by the APN numbers listed above.

We appreciate your cooperation with the District on this matter. Please feel free to give me a call with any additional questions or comments.

Sincerely,

A handwritten signature in black ink that reads "Michael S. Cannon". The signature is written in a cursive style.

Michael S. Cannon
Assistant Superintendent
Facilities & Planning Department

MSC:cag

cc. Dr. Steve Farrar, Superintendent, Natomas Unified School District
Board of Trustees, Natomas Unified School District

★
1901 Arena Boulevard • Sacramento, CA 95834
(916) 567-5400 • (916) 561-5214 FAX

Attachment 18: Matrix Team Contact Information

Project Planner	Paul Philley	916-808-5714
Team Lead	Edward Oswell	916-808-8867
Senior Planner	Lindsey Alagozian	916-808-2659
Development Engineering	Scott Tobey	916-808-8307
Building	Carey Boyd	916-808-1014
Fire	King Tunson	916-808-1358
Urban Forest Services	Duane Goosen	916-808-4996
Environmental	Rochelle Hall	916-808-5914
Utilities	Jesus Reyes	916-808-1721
Streets	Art Del Carmen	916-808-1168