

2016

Proposal to Develop Office Space  
for the Humboldt County  
Department of Health and Human  
Services



ENGINEERING CONSTRUCTION  
**K.H. McKENNY, INC.**  
EUREKA, CA. LICENSE #774830

  
Proposal By:  
Kevin McKenny  
P.O. Box 115  
Cutten, CA 95534  
T: (707) 444-9659  
[kevin@kxmckenny.com](mailto:kevin@kxmckenny.com)

7/15/2016



P.O. Box 115  
Cutten, CA. 95534  
[kevin@khmckenny.com](mailto:kevin@khmckenny.com)

Phone: 707-444-9659

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Ronda Kime  
Humboldt county Public Works  
1106 2<sup>nd</sup> St  
Eureka Ca 95501

RE: RFP for DHHS building in McKinleyville Ca

Ronda

This letter is meant as an introduction to our proposal to build a new ground up constructed Building at 1615 Heartwood Dr in Mckinleyville to house the DHHS programs for that area.

The site is located less than one quarter mile from the bus stop on Central ave and is located Approximately 200 ft. west of the Signalized intersection of Central and Heartwood. Central Ave is the main Arterial Street in McKinleyville and Heartwood has recently been extended through to provide access to Mckinleyville Ave. The site is well located, easily accessible and sits in the Heart of the Mckinleyville community.

We are proposing a new 13400 sf building on the site with 98 parking spaces which easily allows for expansion of 3000 sf or more upstairs. The Proposed building houses the entire program as requested on the first floor. The expansion area is proposed to be upstairs. The building was designed to fit into the neighborhood and will enjoy lots of window space and good exposure to the sun while the entry and play area will be sheltered from wind.

The building was designed so the Public space flows out of the lobby into a large corridor that leads to the conference rooms. The kitchen classroom is off the large conference room and could have an opening in the wall to serve the conference area. The small conference room could easily have a folding door to expand the large conference room if requested. An exterior door is planned out of the conference room to a patio on the west side. Located off the main corridor is space allocated to a future elevator shaft and stairway for expansion upstairs. Work areas 1 & 2 can be moved to either side of the public space. Our drawings show work area 1 on the south west side but the space allows for that group to easily fit into the North Easterly side of the public area.

This proposal is being made by Kevin Mckenny Individually. Mr. Mckenny does own the property Free and clear and would welcome the opportunity to develop the office as proposed here in the Submittal to your RFP. Contact information is

Kevin Mckenny  
PO Box 115  
Cutten Ca 95534  
707 599-2616

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# DESCRIPTION OF PROPOSED SITE & BUILDING

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P.O. Box 115  
Cuttan, CA. 95534

Phone: 707-444-9659

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## **Description of the proposed Site and Building**

Proposed DHHS building in McKinleyville for the RFP, July15, 2016

We are proposing a 13400 sf building to be constructed on the site located at 1615 Heartwood Drive. The site was historically used to park new cars for sale from Opie's Chevrolet. The site is fully paved at this time. It is located just westerly of Starbucks / Burger King and enjoys good sight visibility from Central ave. Central Ave is the main arterial for Mckinleyville it runs North South and comes off Hwy 101 to the south. The proposed site is less than one quarter mile from the bus stop on Central Ave and it is just westerly from the signalized intersection of Central and Heartwood. The proposed Building will be easily seen from the signalized intersection. Heart wood Dr has recently been extended through and now runs down to McKinleyville Avenue, providing very easy access to this site from anywhere in McKinleyville. Coupled with Humboldt Transit system bus service to this area the site is easily accessed from anywhere in Humboldt County. The site has a paved alley serving it to the East and we will have traffic flow through the parking lot to the alley so vehicular traffic patterns are well served in this area.

The building as proposed is a new single story wood framed structure (Type V nr) with stucco siding and Masonry accents. The building was designed to fit into the neighborhood and will enjoy lots of window space and good exposure to the sun while the entry and play area will be sheltered from wind. Room for expansion was planned into a future second floor. The requirements for the expansion area would need to be discussed We have designed for up to 3000 sf. Additional space could be obtained. The site is zoned appropriately as C-2 and as stated has been paved with the drainage, water sewer and other utilities in place. The building is proposed to be set back off Heartwood Drive with parking in the front. We are using 10 foot setbacks on the north and west sides to provide free opportunity for windows on those walls.

The site will be redeveloped for the addition of the proposed new building. The parking lot will be reconfigured to provide a wide swath of landscaping down the middle of the parking area. This will be constructed to provide LID design aspects and will soften the landscape in that area. It is anticipated to make that area a focal point with a meandering walkway and trees filtered into area plantings providing a tranquil walk up to the building. The west side of the building will have a patio off the conference room to spill out onto during breaks. We anticipate landscaping that area to enjoy the westerly sun exposure. There are 98 parking spaces using compact spaces at appropriate locations. The parking lot adjoins an alley to the East that is used as an alternate driveway into the building from other commercial buildings in the area. We designed a drop off point near the entrance for traffic to easily drop off passengers and then park their vehicle. The parking lot is equipped with light poles now and they are to remain in place. The lighting will be replaced with new high efficiency LED bulbs to provide a well-lit parking area that is easily seen and secure.

ENGINEERING CONSTRUCTION

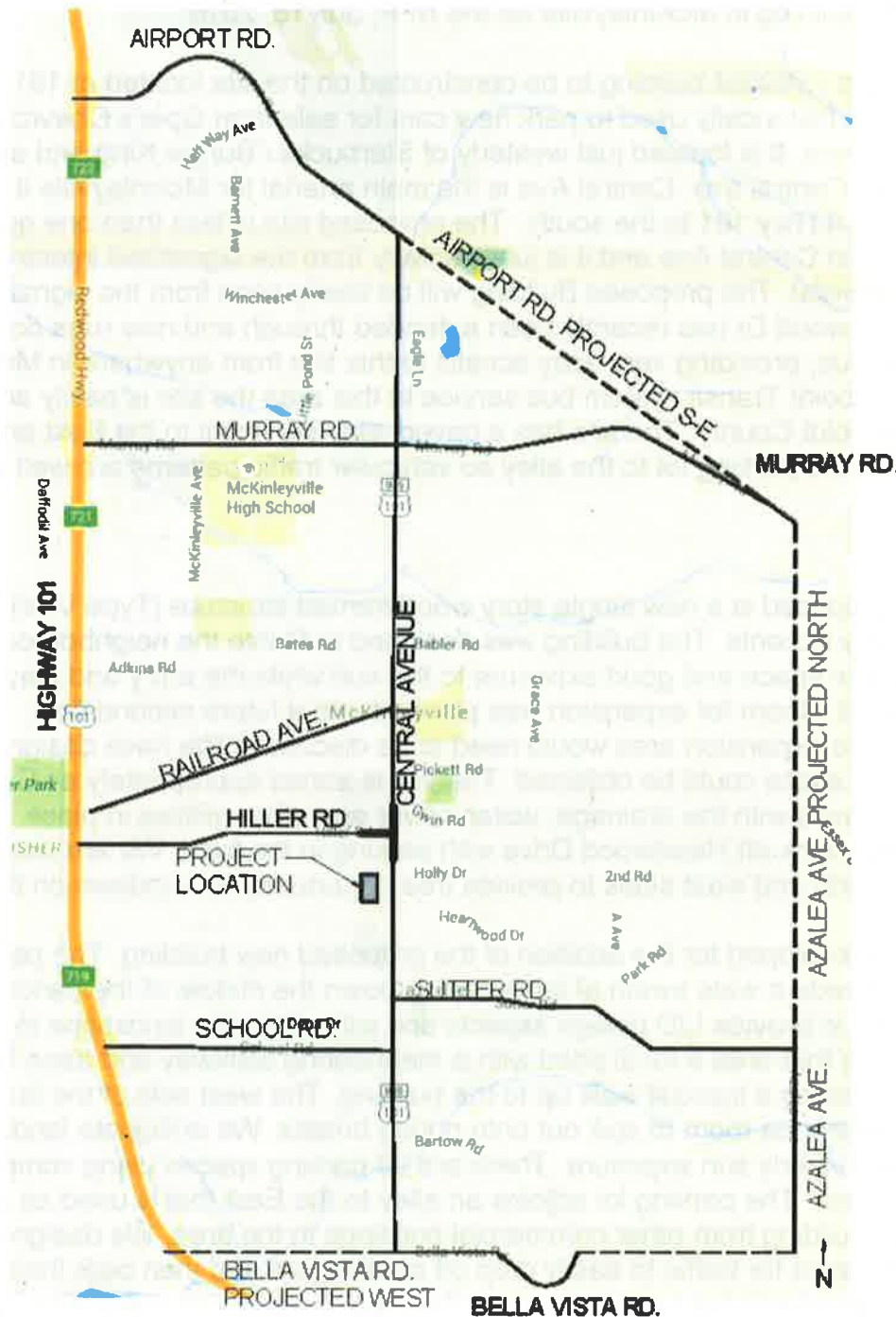


EUREKA, CA.

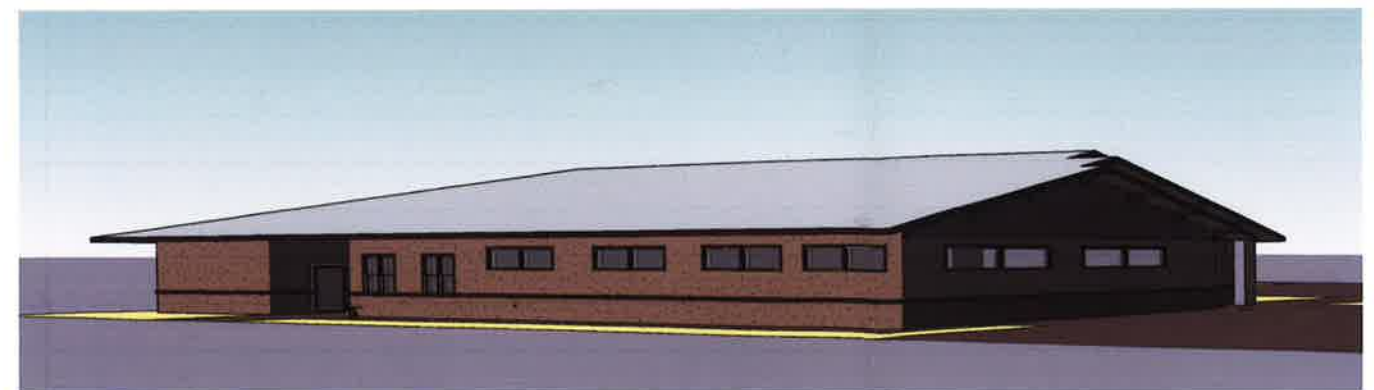
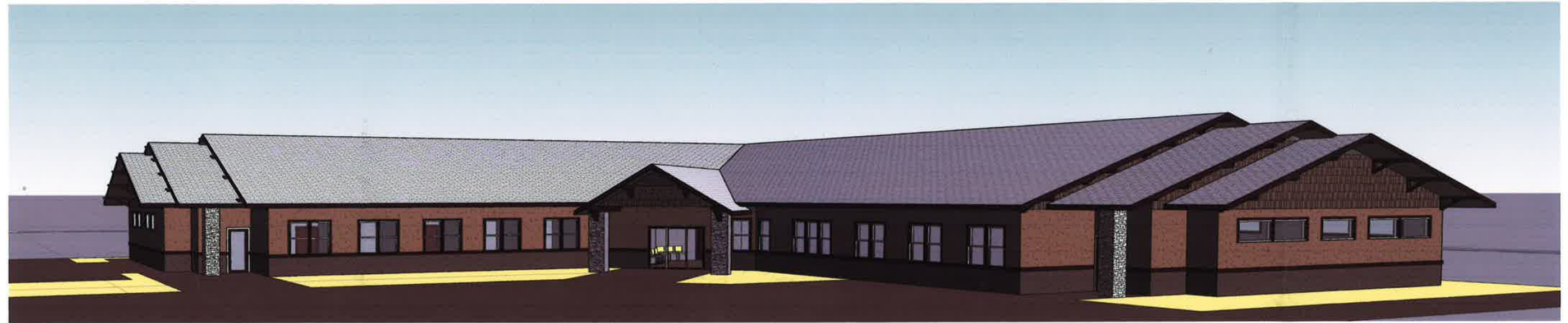
LICENSE #774830

P.O. Box 115  
Cutten, CA. 95534  
[kevin@khmckenny.com](mailto:kevin@khmckenny.com)


Phone: 707-444-9659







REV.	DATE


**K.H. MCKENNY CONSTRUCTION**  
 T: 707.444.9659  
 PO Box 115  
 Cutten, CA 95534    kevin@khmckenny.com    F: 707.444.0956

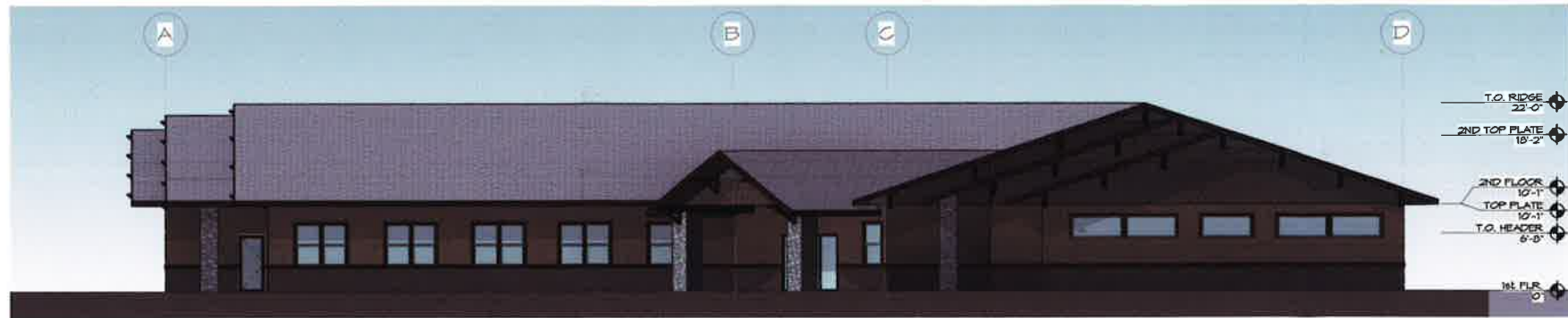
**DHHS MCKINLEYVILLE**  
APR 000-000-00

SHEET NAME  
**3D RENDERINGS**

SHEET NUMBER  
**4.2**  
DATE: 07/13/2016  
DRAWN BY: Author  
CHECKED BY: Checker  
 DHHS MCKINLEYVILLE  
 1473

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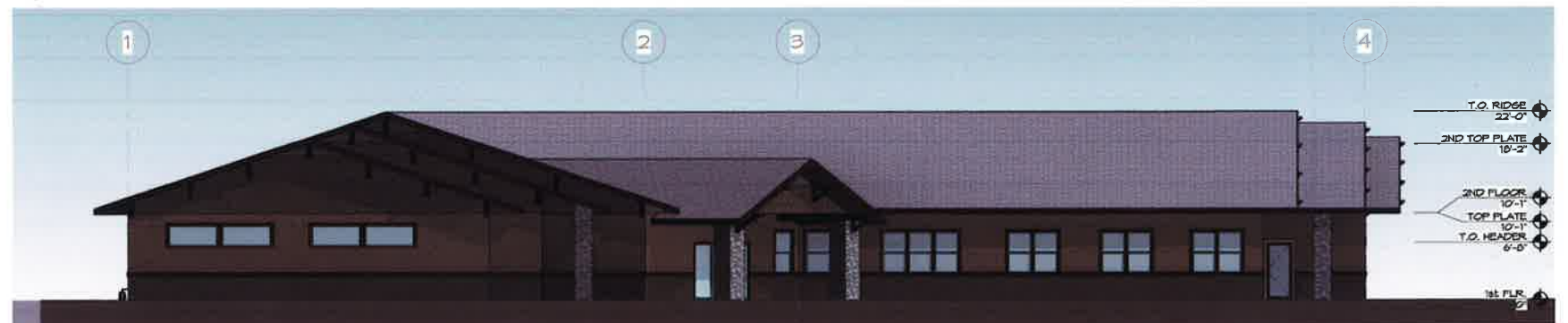




4 EAST  
1" = 10'-0"



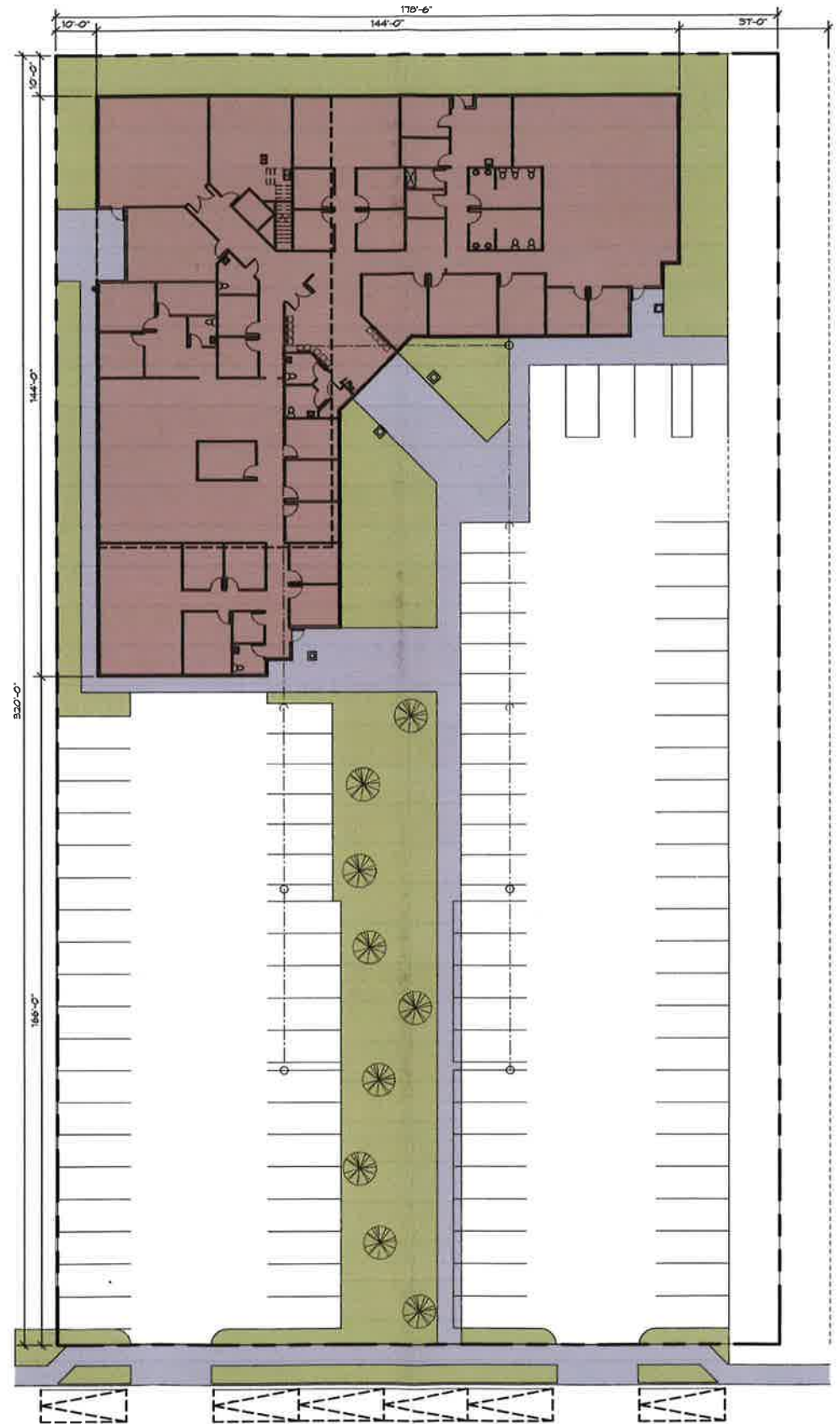
5 NORTH  
1" = 10'-0"



2 SOUTH  
1" = 10'-0"



3 WEST  
1" = 10'-0"



1 SITE PLAN  
1" = 20'-0"

NO.	REVISIONS	DATE

**K.H. MCKENNY CONSTRUCTION**  
 I: 707.444.9559  
 F: 707.444.0956  
 PO Box 115  
 Cutten, CA 95534  
 kevin@khmckenny.com

**DHHS MCKINLEYVILLE**  
 APR 000 000 00

**SITE PLAN & ELEVATIONS**

SHEET NUMBER  
**4.3**  
 DATE: 07/13/2016  
 DRAWN BY: DJC  
 CHECKED BY: KHM  
 DHHS MCKINLEYVILLE  
 1473



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**1 FLOOR PLAN**  
1/8" = 1'-0"



REVISIONS	DATE

**K.H. MCKENNY CONSTRUCTION**  
 PO Box 115  
 Cuttien, CA 95534  
 I: 707.444.9659  
 F: 707.444.0956  
 kevin@kkmckenny.com

**DHHS MCKINLEYVILLE**  
 APR. 000.000.00

SHEET NAME  
**FIRST FLOOR PLAN**

SHEET NUMBER  
**4.4**  
 DATE: 07/13/2016  
 DRAWN BY: DJC  
 CHECKED BY: KJM  
 DHHS MCKINLEYVILLE  
 H73

# EXPANSION PLAN

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P.O. Box 115  
Cuttan, CA. 95534  
[kevin@khmckenny.com](mailto:kevin@khmckenny.com)

Phone: 707-444-9659

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## **Expansion Plan;**

Proposed building located at 1615 Heartwood McKinleyville (DHHS RFP)

The proposed building will have 3000 square feet of second floor space designed into it. The size and design would need to be further discussed of course during the design phase.

The proposal shows the second floor space built into the attic of the building. We can provide Shed dormers in various locations for windows and/or provide additional skylights for the natural light. The expansion space is difficult to design for because the amount and the use was not well defined. Because of that and being cognizant of the overall costs we were forced to show the space in the least expensive manner we could. We are proposing a new ground up construction building.

The costs associated with the requirements of a new building, coupled with prevailing wage and limited Craftspeople available to the area make our proposal difficult to compete with an existing building. The fact that no requests for substitution asking to reuse existing facilities or portions of an existing building made it so we could compete at all. It is very expensive to build and we would need more information to economically provide a user friendly expansion space to this new building. Again, the proposed building has up to 3000 sf of area in the attic space for expansion. The steps need to finish the expansion space would require full Tennant Improvements to that area and the installation of an elevator that would be located in a preplanned location.

Of additional note; the plan submitted with this proposal has one additional office and one additional Modular space shown in the plan based on efficiency of the designed space.

Thank you for consideration

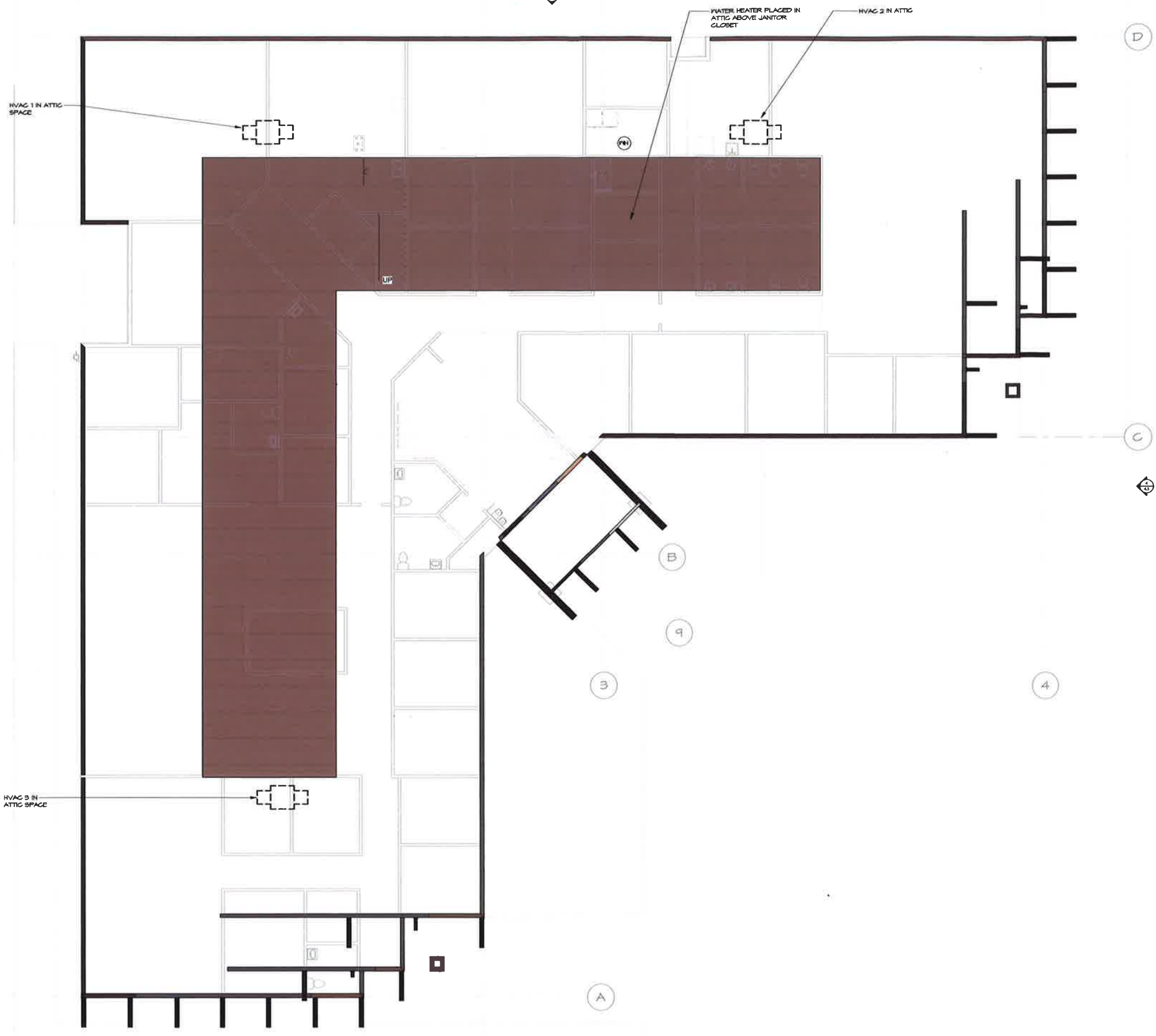
Kevin McKenny PE



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1 2ND FLOOR  
1/8" = 1'-0"



REVISIONS	DATE

**K.H. MCKENNY CONSTRUCTION**  
 PO Box 115  
 Cutten, CA 95534  
 I: 707.444.9659  
 F: 707.444.0956  
 kevin@khmckenny.com

**DHHS MCKINLEYVILLE**  
 AP# 000-000-00

SHEET NAME  
**SECOND FLOOR PLAN**

SHEET NUMBER	
<b>5.1</b>	
DATE	07/13/2016
DRAWN BY:	Author
CHECKED BY:	Checker
DHHS MCKINLEYVILLE 1473	

## DESCRIPTION OF PROPOSER

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P.O. Box 115  
Cuttan, CA. 95534  
[kevin@khmckenny.com](mailto:kevin@khmckenny.com)

Phone: 707-444-9659

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## **Description of the Proposer;**

Proposed Building at 1615 Heartwood DR McKinleyville

Kevin Mckenny PE located at 1531 Claire Ct in Eureka as an individual is the Proposer

## **Education:**

Masters of science in Civil Engineering University of California at Berkeley 1983  
Bachelor of Science in Civil Engineering California State University Sacramento 1982

## **Professional Registration:**

Registered Civil Engineer California License C45971  
California Engineering and Building Contractor License (774830)

## **Experience:**

Mr. Mckenny is the corporate president of KH Mckenny Inc a Design Build firm located in Eureka Ca. Specializing in development projects on the Northern California Coast. Mr. Mckennys' responsibilities include; Land use/zoning analysis, Alternatives based on environmental issues, Project layout, and CEQA documentation and processing, Project design and Economic analysis, Budgeting, Construction documents development, Code compliance, Building permit processing and complete building construction.

## **Current Projects include:**

Customer Truck Shop and Offices Alton Ca  
Airport Rd Self storage Expansion Fortuna Ca  
RMI building ( Redwood Marine Inc) Broadway Eureka (recently completed)  
Housing project Xavier Ct Fortuna  
New warehouse space for lease Drake Hill Fortuna

## **Past projects include:**

Hertz Rental car Building design construction Eureka  
PG&E Intermodal Roadway construction, PG&E Power plant King Salmon  
Quality Inn Eureka design reconstruction,  
Harper Ford Roadway & Hcap accessibility Design and Reconstruction.  
St Joseph Heritage Healthcare Professional Offices design and reconstruction  
Gospel Outreach Subdivision and Church design and construction.  
Eureka Ice Plant Permitting deconstruction and shutdown  
St Joseph Hospital Outpatient Imaging Center design and construction.  
Eureka Fisheries Dock design and construction Ciato fisheries plant TIs  
Mid City Motor World Building and parking lot design and reconstruction

Airport Rd Self Storage facility  
Multiple housing projects

**History:**

Prior to establishing KH Mckenny Inc Mr. Mckenny ran Mckenny and Sons Inc, a family run building and Development Company in Eureka Ca for 15 years. Mckenny and Sons designed and constructed many projects in the Humboldt County area including works for ;Palco, PG&E, LP, Eureka Fisheries, Coastal Care Corp, St Joseph Hospital, Harper Family Motors, Ayers Distribution, Eureka Ice, Quality Inn Arcata, Arcata EDC, HBHDC, as well as many Housing Development projects across Humboldt County.

**Community Service:**

**Serves on the Humboldt County Planning Commission**

Served on the Board of Humboldt Community Services District 27 years.

Served on the Humboldt County LAFCO 3 terms

Served on the Associated California Waters Agencies Joint Powers Insurance Board 3 terms.

Served as vice chair for the Greater Eureka Area General Plan update.

Served as Chairman on the Eureka City Building Dept Board of Appeals 4 terms

Served on the Humboldt Builders Exchange board 1 term; founding member NCHB

**Awards:**

Humboldt Builders Exchange Construction person of the year 1998

Cal Trans Excellence in Transportation Eureka Corridor 101 Beautification

**References:**

Dan Harper	Harper Family Motors	(707) 443-4871
David Sczepanski	Gospel Outreach Church	(707) 445-2214
Dan Comer	RMI (Redwood Marine Inc)	(707) 443-7029
Rob Mclaughlin	ERM (Customer Truck Service)	(707) 822-1795
Tom Mulder	St Joseph Heritage Healthcare	(707) 269-0644

## DESCRIPTION OF QUALIFICATIONS

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P.O. Box 115  
Cuttin, CA. 95534  
[kevin@khmckenny.com](mailto:kevin@khmckenny.com)

Phone: 707-444-9659

## Description of Qualifications;

Proposed DHHS Building at 1615 Heartwood Dr. McKinleyville.

Kevin Mckenny PE located at 1531 Claire Ct in Eureka as an individual is the Proposer.

Mr. Mckenny is a licensed Building and Engineering contractor in California since 1977  
He obtained his BS in Civil Engineering and a MS in Civil/ Structural Engineering from UC Berkeley.  
Mr. Mckenny has Extensive Experience in Project Cost / Benefit Analysis

Mr. Mckenny has been designing and building buildings in the Humboldt county area for 40 years.  
He has developed housing projects, Commercial Development of Offices, Retail buildings and Large Industrial building developments.

Prior to establishing KH Mckenny Inc, he ran Mckenny and Sons Inc, a family run Building and Development Firm in Eureka Ca. Mckenny and Sons designed and constructed many projects in including major works for ; PALCO, PG&E, LP, Eureka Fisheries, Coastal Care, St Joseph Hospital, Harper Family Motors, Ayers Distribution, Eureka Ice, Quality Inn Arcata, Arcata EDC, HBHDC, as well as many Housing Development projects.

## **The project design team**

TBA Architects is the proposed Architect	Lic C 26209
SEE Engineering is the proposed soil Engineer	Lic C 41457
Frontier is the proposed Mechanical Engineer	Lic M 35923
Pace Engineering is the proposed Electrical Engineer	Lic E 12726
Kevin Mckenny is the proposed Civil/Structural Engineer	Lic C 45971
KH Mckenny Inc is the Proposed Building Contractor.	Lic 774830 A&B

## **Similar Projects include:**

**Customer Truck Shop** and Offices, Alton Ca This is a 14000 sf Truck shop with a 2500 sf office space attached. We designed and are under construction on this project. The site is within the Coastal zone and we worked with multiple agencies to obtain the required permits. We designed the new LID drainage and runoff storage facilities within the newest requirements of the NCWQMA. The site required extensive grading and drainage works. The building was designed to shed the prevailing winds up the Eel valley and we incorporated a landscaped courtyard for the staff off the break room

**RMI building** (Redwood Marine Inc.) Broadway Eureka We designed and built this approx. 25000 sf retail store off Broadway and W Cedar in Eureka. The building was ground up new and it came in on time and on budget. Redwood capital bank financed the project and provided a very good partnership for our financing. This Project took a Brownfield property and we permitted it through all the

agencies for clean-up and wetland restoration as well as traffic related issues. The building took seven years to permit and 9 months to build through the winter of 2015. We did the economic analysis and the required bank forms for lease rates etc. This project was recently completed.

**Hertz Rental car Building** design construction Eureka We did a ground up design and construction of the Hertz rental car building in Eureka for the Harper Family. We did work with Hertz on the design and rental rates etc.

**St Joseph Heritage Healthcare Professional Offices** design and reconstruction. We did a design and reconstruction for St Joe at 2350 Buhne St in Eureka. This included creating medical office space for the Heritage Healthcare group. I own this building and lease to them

**Gospel Outreach Church/Classrooms** design and construction. We worked with the gospel Outreach Group to design and construct their Church and school facility. We have no other affiliation to the group only the ability to get the project designed, permitted and constructed in a timely economical way.

**St Joseph Hospital Outpatient Imaging Center** design and construction. We designed and constructed the Outpatient Imaging center located at 2330 Buhne St in Eureka. This is a project owned and leased to St Joseph Hospital by Kevin Mckenny

## References:

Dan Comer	RMI (Redwood Marine Inc)	(707) 443-7029
Rob Mclaughlin	ERM (Customer Truck Service)	(707) 822-1795
David Sczepanski	Gospel Outreach Church	(707) 445-2214
Tom Mulder	St Joseph Heritage Healthcare	(707) 269-0644
Dan Harper	Harper Family Motors	(707) 443-4871

# ASSIGNMENTS

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P.O. Box 115  
Cuttan, CA. 95534  
[kevin@khmckenny.com](mailto:kevin@khmckenny.com)

Phone: 707-444-9659

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### **Assignments:**

Kevin Mckenny will lead the team throughout the project Design. Mr. Mckenny is a licensed Civil Engineer in California. He will track the project through permitting and act as the construction Superintendent.

The Staff at KH Mckenny Inc. Builders has accomplished many building and development Projects.

They include as foreman.

John Hokman:	Earthwork and underground construction	(28 years in construction locally)
Larry Nelson;	Concrete construction and Framing	(45 years in construction locally)
Peter Rankin	Finish Carpentry	(46 years in construction locally)

### **Design Team:**

TBA Architects will work with the county staff and DJ Cleek Drafting will draft the construction Documents see attached brochure

Stan Elcock will do the Soils engineering. SEE Engineering has extensive experience in Civil Engineering from working with Caltrans Etc.

Frontier Consulting Engineers, Inc. will provide Mechanical Engineering, Title 24 Energy Compliance Calculations, as well as the code required Energy Commissioning. Ben Abrahamsen, PE, Mechanical Engineer, has extensive knowledge of the code and ventilation systems for offices, including a very recent HVAC remodel of the 10,000 s.f. Tehama County Health Services Building in Red Bluff, CA

Pace Engineering will be the Electrical Engineers. Chris Abrahamsen as the designer has completed many Large office complexes in Northern California

Kevin Mckenny will work with O'Hern surveyors to do the Site Civil Drawings. He will do the Structural Design as well.



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# tb|al Thomas Bond & Associates

**Thomas Bond & Associates** is a full service Architectural firm located in Northern California. The firm was opened in late 1999 and operated for several years in the Los Angeles area. In 2004 we relocated to Humboldt County and opened a small office in Eureka. Prior to 1999, Thomas Bond was a Project Architect & Associate for almost 20 years with the respected firm of Architects Pacifica Ltd in Southern California. Mr. Bond is a licensed **Architect** in the State of California (C26209) and a **Certified Construction Specifier** (CCS).

We have been involved in a variety of projects over the years including:



- Department Stores**
- Shopping Centers**
- Office Buildings**
- Renovations of Existing Buildings**
- Earthquake Repair and Seismic Upgrades**
- Retail Stores**
- Residences**

We offer a full range of Architectural services including Site Planning, Design, Construction Documents, Specifications and Construction Observation. In recent years our focus has turned to cost control and sustainable design. We work closely with LEED certified Engineers to design environmentally sound and long term cost effective projects. We have a strong background in Project Management, and have a reputation for developing well thought out designs and detailed Construction Drawings. Most of our clients are repeat customers.

Some of our projects:

**Sephora Store in Las Vegas** (shown above).



## **Coach Store in Hollywood**

A 1500 square foot retail store at the Hollywood and Highland Center for the Duty Free Stores

## Terra Vista Town Center in Rancho Cucamonga



Sixty acre Lifestyle Center with three Majors, numerous Restaurant and Retail Pads and a Food Court / Theatre complex.



Entertainment Courtyard with lighted sculpture and fountain. (Drive approaching courtyard shown above.)

### WE PROVIDE THE FOLLOWING SERVICES:

- **Design Consultation**
- **Preliminary Design / Feasibility Assessment**
- **Design Development**
- **Working Drawings & Specifications**
- **Permit Application and Jurisdiction Communications**
- **Competitive Bidding for General Contractor**
- **Construction Observation**

Please feel free to contact our office to discuss your project. Lists of projects, clients and references are available upon request.

# tb|a Thomas Bond & Associates

## THOMAS BOND, Principal

Mr. Thomas Bond brings to **TBA** more than 20 years of experience concentrating in Project Management. Originally with the firm of Ladd, Kelsey, Woodward, he joined Architects Pacifica Ltd (APL) at its inception in 1981. Mr. Bond was employed at APL until it merged with MCG Architecture in 1999. As a Project Architect and Associate in the firm, Mr. Bond was involved in business development, site planning, design and project management. During his association with APL, he managed a wide variety of award winning projects to their successful completion.

Mr. Bond received his Architectural training as an intern in the firm of Ladd, Kelsey Woodward and as a student in the Architectural Program at Orange Coast College in Costa Mesa, CA. He also holds an Associate in Arts Degree from Rio Hondo College in Whittier, CA.

Mr. Bond is now the Owner and Principal of **Thomas Bond & Associates** which began practice in 1999 with a focus on retail & commercial projects.

## Some of the projects by Thomas Bond include:

- Chino Town Square (40 acre Retail Center) - Chino, CA
- Terra Vista Town Center (60 acre Retail Center) - Rancho Cucamonga, CA
- Edwards Cinema - Rancho Cucamonga, CA
- Pacifica Office Building - Irvine Spectrum, CA
- Motorola Office Building - Irvine Spectrum, CA
- Loehmann's Store - Reseda, CA
- Au Bon Pain - Bakery/Cafes (12 locations) in California
- Sears Department Store Remodel - Santa Monica, CA
- Sears Department Store - Hemet, CA
- Bloomingdales - Palo Alto, CA
- Macy's Department Store Remodel - San Jose, CA
- Sephora Stores - (51 locations) Nationwide
- Duty Free Store - Tom Bradley Terminal, LAX
- Duty Free Store Remodel - Hollywood & Highland, CA
- Burroughs Residence Renovation - Ferndale, CA
- Rolff Residence - Shelter Cove, CA
- Coach Store - Hollywood & Highland, CA
- Hermes Store - Tom Bradley Terminal, LAX
- Cobb Residence - Eureka, CA
- Gucci Store - Tom Bradley Terminal, LAX

Mr. Bond manages his projects and team members with success and works to build strong rapport with clients, consultants and local jurisdictions, aiding in the smooth flow of a project. Mr. Bond's previous employment also includes positions as Project Coordinator at Bullock's Store Planning and Director of Engineering at Stonebridge Homes, a modular housing builder.

Mr. Bond is a **Certified Construction Specifier** (CCS) and is a licensed **Architect** in the State of California (C26209).



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# FRONTIER CONSULTING ENGINEERS, INC.

## Company Background

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After graduating from the University of Rochester and working in a consulting engineering firm in Rochester, NY, for several years, Ben Abrahamsen returned home to the Northern California and founded Abrahamsen Engineering in 2011. We have developed strong relationships throughout the community, and the business growth has led to several new hires. In 2013, we changed the company name to Frontier Consulting Engineers, Inc. We have grown to a small firm of five and have successfully provided engineering design services to a wide variety of clients all over northern California. Our experience includes commercial, institutional, industrial, educational, medical, and residential facilities.

The services we provide include the following:

HVAC design	Industrial ventilation system design
Plumbing design	Process piping design
Energy analysis and modeling	Control system design
Energy audits	Feasibility studies
Commissioning	Title 24 compliance
Retro-commissioning	LEED compliance

Recent projects include work the following clients:

Butte County	Shasta County
California Department of Transportation	Shelter Cove Community Center
City of Redding	Sierra Plumas JUSD
Klamath Trinity JUSD	Southern Aluminum Finishing Company
McKinleyville Fire Department	Tehama County
Mercy Medical Center	Win River Casino
Pacific Gas and Electric	Xerox Corporation
Redding Electric Utility	Yurok Tribe
Shasta College	Yreka High School

### Certifications

- Professional Engineer, California, License #M-35923
- Qualified Commissioning Process Provider, University of Wisconsin-Madison

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## Ben Abrahamsen, P.E., QCxP

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### Education:

- University of Rochester: BS, Mechanical Engineering

### Professional Affiliations:

- American Society of Heating Refrigeration and Air Conditioning Engineers – Member
- American Society of Plumbing Engineers – Member
- National Fire Protection Association – Member

### Certification/Registration:

- Professional Engineer, California, License #M-35923
- Qualified Commissioning Process Provider, University of Wisconsin-Madison

Mr. Abrahamsen is a mechanical engineer with a diverse project background, including HVAC and plumbing design, process piping design, commissioning, construction administration, energy audits, and renewable energy evaluation. As a result, Mr. Abrahamsen has developed expertise at addressing the needs of a wide variety of clients, including educational, institutional, industrial, and commercial. He has a proven ability to undertake challenging projects and meet aggressive deadlines. Apart from his technical expertise, Mr. Abrahamsen is a skillful communicator and is able to work closely and productively with design professionals, maintenance personnel, contractors, and owners.

### Key Projects:

- **KTJUSD Modernization Projects**

Mr. Abrahamsen performed HVAC and plumbing design for the modernization of multiple buildings on the campuses of Trinity Valley Elementary School, Orleans Elementary School, and Jack Norton Elementary School. Each campus included a kitchen remodel, HVAC upgrades in classrooms, HVAC upgrade in the multi-purpose rooms, conversion to propane as a primary fuel source for the campuses, and control system upgrades to automate the operation of the HVAC systems. At two of the sites, the modernization included new boiler systems for campus heating needs as well.

- **Tehama County Health Services Remodel**

Mr. Abrahamsen performed HVAC, plumbing, and fire sprinkler design for a 10,000 square foot remodel of the existing Tehama County Health Services facility in Red Bluff, CA. The design included measures to improve ventilation and redundancy in the mechanical and plumbing systems.

- **Shasta County Probation Department Remodel**

Mr. Abrahamsen performed HVAC and plumbing design for the remodel of two buildings on Court Street for the County Probation Department, consisting of approximately 8,500 square feet of remodel space. The project included innovative use of existing chases to allow for minimal disruption to second floor operations.

- **Shasta County Health and Human Services Remodel**

Mr. Abrahamsen provided mechanical and plumbing design for an upgrade project at the Shasta County HHS facility. The project included mechanical system replacement and ductwork modifications to improve zone control, ventilation, and cooling capacity.

- **Tehama County Jail HVAC Replacement**

Mr. Abrahamsen provided mechanical and plumbing design for the replacement of the majority of the HVAC systems serving the existing Tehama County Jail. The design included measures to improve the indoor air quality and ventilation systems. A detailed phasing plan was developed to allow for construction to be completed while maintaining an occupied jail facility.

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## Ben Abrahamsen, P.E., QCxP

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- **City of Redding Police Department**  
Mr. Abrahamsen performed HVAC, plumbing, and fire sprinkler design for a new 16,000 square foot facility for the City of Redding Police Department. The facility included evidence storage, locker room, exercise rooms, office, briefing, and break room areas. The mechanical and plumbing systems were designed with simplicity and functionality in mind. The mechanical design incorporated ice storage equipment to minimize the electrical demand on the utility during peak hours. All systems were designed in accordance with the requirements of the Essential Services Act.
  - **PG&E Pit 3 Powerhouse Remodel**  
Mr. Abrahamsen performed HVAC and plumbing design for the remodel of approximately 5,000 square feet of an existing powerhouse on the Pit River, constructed in the 1920s. The remodel included new HVAC systems, bathroom and kitchen remodels, and careful coordination with the existing historic building structure.
  - **Win River Hotel Tower and Casino Expansion**  
Mr. Abrahamsen provided mechanical and plumbing re-design services and construction administration for a new 84-bed three-story hotel and a 6,400 square foot casino expansion for the existing 75,000 square foot casino. Design included a full-service kitchen and bar in the casino expansion and a spa in the hotel. The re-design services were completed during construction, so the project required careful coordination with all members of the project team.
  - **Hoopa Valley Tribe Neighborhood Facility**  
Mr. Abrahamsen performed HVAC, plumbing, and fire sprinkler design for an upgrade to the neighborhood facility located in Hoopa, CA. The upgrade included new HVAC systems for the office areas, locker rooms, and for the gymnasium. The gymnasium HVAC systems included high efficiency filtration to minimize the effect of wildfire smoke during the summer months.
  - **Holy Family Catholic Church**  
Mr. Abrahamsen performed HVAC and plumbing design for a new 14,000 square foot facility for the Holy Family Catholic Church in Weed, CA. The facility included sanctuary, confessional, classroom, and administrative spaces, as well as a commercial kitchen. The mechanical systems including hydronic heating and careful measures to attenuate sound throughout the facility.
  - **Redding Electric Utility Tenant Improvements**  
Mr. Abrahamsen performed HVAC and plumbing design for a tenant improvement project for a 28,000 square facility for Redding Electric Utility (REU). The project included life cycle cost analysis of the existing HVAC systems as well as multiple alternate system options. Mr. Abrahamsen worked closely with REU to implement features of their successful Home Performance Program into the design.
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## Ben Abrahamsen, P.E., QCxP

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- **Caltrans District 2 Lab Remodel**

Mr. Abrahamsen provided design and construction administration services for the remodel of the District 2 Materials Lab located in Redding, CA. The project included new dust collection system, makeup air system, and custom exhaust hoods to improve the ventilation performance and workplace conditions.
  - **Southern Aluminum Finishing Anodizing Plant**

Mr. Abrahamsen provided design and construction administration services for the installation of chilled water, steam, plumbing, and process piping systems at a new anodizing plant in Redding, CA. Mr. Abrahamsen also provided commissioning services for the chilled water system. This project required close collaboration with the owner, the contractors, and the design team in order to meet the demanding schedule.
  - **Shasta College Building 100 and 2000 HVAC Replacement**

Mr. Abrahamsen performed HVAC design for the complete replacement of the HVAC systems for the administration building and the kitchen and cafeteria for Shasta College, located in Redding, CA. The purpose of the project was to replace all air handling equipment with efficient and maintenance-friendly equipment and systems. The project required careful design and coordination with the existing building systems.
  - **Butte County Maintenance Facility Design**

Mr. Abrahamsen performed HVAC and plumbing design for a new 10,000 square foot maintenance facility located in Chico, CA. The maintenance facility included office space, locker rooms, and maintenance garage. The design included mechanical systems for the maintenance of County vehicles, including vehicle exhaust systems, fluid dispensing systems, compressed air systems, radiant floor heating, and makeup air systems. Sustainable systems were developed to meet the requirements of LEED Silver.
  - **Good News Rescue Mission Victory House**

Mr. Abrahamsen performed HVAC and plumbing design for the remodel of an existing metal building for the Good News Rescue Mission, approximately 10,000 square feet. The project included a variable refrigerant flow (VRF) system to accommodate minimal space for outdoor equipment and a new commercial kitchen.
  - **Marquis Health Care Remodel**

Mr. Abrahamsen performed HVAC and plumbing design for a project to replace HVAC equipment and upgrade HVAC systems to current codes for approximately 12,000 square feet of the Marquis Health Care facility located in Redding, CA. The project also included extensive remodel to the building interior finishes, which required modifications to the plumbing systems throughout the entire facility.
-

## OTHER RESOURCES

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P.O. Box 115  
Cutten, CA. 95534  
[kevin@kxmckenny.com](mailto:kevin@kxmckenny.com)

Phone: 707-444-9659

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### **Other Resources;**

Other Trade Contractors are Listed as Low Bid on the attached Cost Breakdown

The listed Trade contractors are an instrumental aspect of the entire project team. Most are local Contractors with only outside firms that do a lot of work in our area. Their names, reputations and Experience speak to most all construction projects done in Humboldt County.

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# SCHEDULE

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Schedule Worksheet

07/07/16

KH MCKENNY INC

(Separate Reports)  
204 1615 Heartwood

Task#	Description	Duration	Type	Fixed Date	Early Start	Early Finish	Float
<b>0 None</b>							
10000.000	ARCHITECTURE	40	1	09/01/2016	09/01/2016	10/17/2016	326
10200.000	ENGINEERING	35	1	09/12/2016	09/12/2016	10/21/2016	322
1010.000	PERMITTING	30	4	11/20/2016	11/20/2016	12/24/2016	267
10400.000	BIDDING	6	1	11/20/2016	11/20/2016	11/26/2016	291
10600.000	SUBMITTALS	10	4	12/30/2016	12/30/2016	01/10/2017	253
20450.000	GRADING	6	1	01/30/2017	01/30/2017	02/04/2017	231
30140.000	CONCRETE SLABS	30	4	02/10/2017	02/10/2017	03/16/2017	197
60200.000	WALL FRAMING	20	1	03/10/2017	03/10/2017	04/01/2017	183
61100.000	TRUSSES	10	1	03/25/2017	03/25/2017	04/05/2017	180
70800.000	ROOFING	6	4	04/15/2017	04/15/2017	04/21/2017	166
15220.000	PLUMBING TOP OUT	10	1	04/12/2017	04/12/2017	04/22/2017	165
15110.000	HVAC ROUGH IN	10	1	04/18/2017	04/18/2017	04/28/2017	160
16110.000	ELECTRICAL ROUGH	14	1	04/15/2017	04/15/2017	05/01/2017	158
90200.000	PLASTER/STUCCO	10	1	04/22/2017	04/22/2017	05/03/2017	156
90300.000	DRYWALL	40	1	05/12/2017	05/12/2017	06/27/2017	109
90720.000	INTERIOR PAINT	10	4	06/20/2017	06/20/2017	06/30/2017	106
90400.000	TILE	10	1	06/30/2017	06/30/2017	07/11/2017	97
90500.000	T-BAR CEILING	14	1	07/18/2017	07/18/2017	08/02/2017	78
90600.000	FLOORING	10	4	08/01/2017	08/01/2017	08/11/2017	70
15120.000	HVAC FINISH	8	1	07/22/2017	07/22/2017	07/31/2017	80
16120.000	ELECTRICAL FINISH	10	1	07/24/2017	07/24/2017	08/03/2017	77
15230.000	PLUMBING FINISH	10	1	08/24/2017	08/24/2017	09/04/2017	50
30220.000	CONCRETE WALKS	22	4	07/06/2017	07/06/2017	07/31/2017	80
20760.000	LANDSCAPING	10	1	09/10/2017	09/10/2017	09/21/2017	35
20550.000	PAVING	3	1	09/20/2017	09/20/2017	09/22/2017	34
80200.000	WOOD DOORS	10	1	07/30/2017	07/30/2017	08/10/2017	71
10100.000	BATH ACCESSORIES	4	1	09/10/2017	09/10/2017	09/14/2017	41
10900.000	CLEAN UP	6	1	09/20/2017	09/20/2017	09/26/2017	31
12100.000	FURNITURE	20	1	10/10/2017	10/10/2017	11/01/2017	

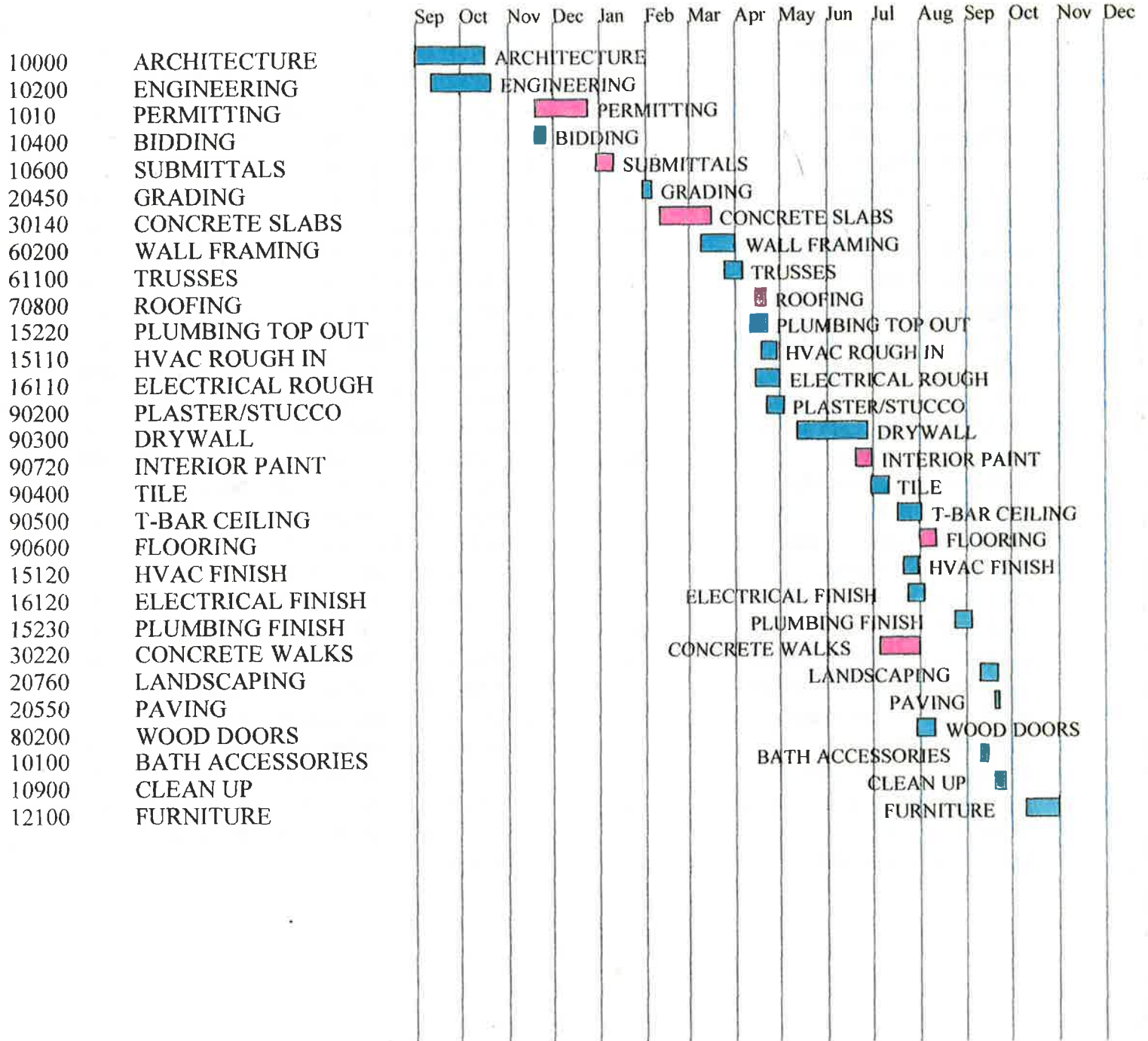
# Gantt Chart

07/07/16

KH MCKENNY INC

## Gantt Chart

Job = 204 - 1615 Heartwood, Phase = 0 - None



# **COST PROPOSAL**

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P.O. Box 115  
Cuttler, CA. 95534  
[kevin@khmckenny.com](mailto:kevin@khmckenny.com)

Phone: 707-444-9659

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## Cost proposal for DHHS office building 1615 Heartwood Dr

The Cost for the proposed building is detailed on the attached pages with the entire cost breakdown and low bid Trade contractors Listed.

Monthly Lease rate for the first year of a Ten Year Lease is **\$2.16 per square foot per month**

CPI adjustments are to be made based on the All Urban Consumer base yr 1982 =100  
US Dept of Labor with a min increase of 2.25% and a max increase of 4.25%

See cost to provide services attached for the rate charged.



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**Cost Breakdown Trade contractor list**

Job# 204 to 204

Cost Code		COST	CONTRACTOR	Total
<b>204 1615 Heartwood</b>				
1000.000	SUPERVISION	12,000.00	KHMcKENNY	12,000.00
1002.000	WATER/SEWER	6,000.00	MCS D	6,000.00
1003.000	PG&E COST	8,400.00	PG&E	8,400.00
1005.000	PLANS	1,000.00	CLEEK CO	1,000.00
1011.000	SURVEYING	1,200.00	O HERN	1,200.00
1012.000	GENERAL CONDITIONS	11,000.00	TRAVELERS RISK	11,000.00
1070.000	ENVIRONMENTAL WORK	4,000.00	KHMcKENNY	4,000.00
1071.000	BUILDING PERMIT	29,200.00	HUM COUNTY	29,200.00
1281.000	SITE CIVIL	5,000.00	KHMcKENNY	5,000.00
1282.000	ELECTRICAL ENGINEERING	15,000.00	PACE ENG	15,000.00
1283.000	HVAC ENGINEERING	30,000.00	FRONTIER	30,000.00
1284.000	STRUCTURAL ENGINEERING	10,000.00	KHMcKENNY	10,000.00
1411.000	ARCHITECTURE FEES	37,500.00	THOMAS BOND	37,500.00
1444.000	SOIL & TESTING	2,800.00	SEE ENGINEERS	2,800.00
1530.000	TEMP.FENCING	3,000.00	JOHNSONS MOBILE	3,000.00
1540.000	TEMP.POWER	2,000.00	PG&E	2,000.00
1541.000	TEMP. WATER	800.00	MCS D	800.00
1542.000	TEMP.SANITARY	1,000.00	B&B	1,000.00
1543.000	FIRE EXTINGUISHERS	1,200.00	EUREKA OXYGEN	1,200.00
1710.000	CLEAN-UP	15,000.00	KHMcKENNY	15,000.00
1998.000	BUILDER FEE	185,000.00	KHMcKENNY	185,000.00
1999.000	CONTINGENCIES	30,000.00	KHMcKENNY	30,000.00
1013.000	BONDING	45,000.00	NATIONWIDE	45,000.00
2100.000	EROSION CONTROL	1,500.00	KHMcKENNY	1,500.00
2200.000	BACKFILL	3,500.00	KHMcKENNY	3,500.00
2210.000	GRADING	4,000.00	KHMcKENNY	4,000.00
2225.000	PG&E TRENCHING	7,800.00	KHMcKENNY	7,800.00
2230.000	BASE & PAVE	21,600.00	KHMcKENNY	21,600.00
1015.000	PLACEHOLDER			
2515.000	BUILDING SIDEWALK	16,000.00	KHMcKENNY	16,000.00
2516.000	PARKING LOT CURBC	14,000.00	KHMcKENNY	14,000.00
1015.000	PLACEHOLDER			
2518.000	MAIN ENTRY DECO PAVERS	2,000.00	CARPET EXPRESS	2,000.00
2519.000	TOP SOIL PLACEMENT ALLOW	2,900.00	KHMcKENNY	2,900.00
1015.000	PLACEHOLDER			
2524.000	HANDICAP RAMPS	1,700.00	KHMcKENNY	1,700.00
2650.000	DEMOLITION	5,530.00	KHMcKENNY	5,530.00
2710.000	DRAINAGE	7,700.00	KHMcKENNY	7,700.00
2715.000	SEWER CONSTRUCTION	8,100.00	KHMcKENNY	8,100.00
2910.000	LANDSCAPE	28,500.00	HOOVEN LANDSC	28,500.00

2915.000	FENCING	5,500.00	KHMcKENNY	5,500.00
3000.000	SLAB	145,000.00	KHMcKENNY	145,000.00
3485.000	STAIRWAY	2,200.00	O&M	2,200.00
4100.000	MASONRY	8,000.00	NJM CONST	8,000.00
5100.000	DIV 5 METAL WORK	1,000.00	O&M	1,000.00
6050.000	TRUSSES	33,800.00	CRESCENT TRUSS	33,800.00
6100.000	ROUGH MATERIAL	63,000.00	SCHMIDBAUER	63,000.00
6105.000	LABOR TO FRAME	88,100.00	KHMcKENNY	88,100.00
6200.000	FINISH CARPENTRY MATERIA	11,500.00	SCHMIDBAUER	11,500.00
6205.000	FINISH CARPENTRY LABOR	24,000.00	KHMcKENNY	24,000.00
6400.000	CASEWORK	29,000.00	JR STEVENS	29,000.00
6405.000	COUNTERTOPS	5,500.00	JR STEVENS	5,500.00
7200.000	INSULATION	25,000.00	DC INSULATION	25,000.00
7300.000	ROOF	44,000.00	T&T ROOFING	44,000.00
7600.000	SHEETMETAL	8,000.00	O&M	8,000.00
7900.000	CAULK	1,000.00	KHMcKENNY	1,000.00
8100.000	DOORS	38,500.00	BELL HARDWARE	38,500.00
8130.000	STOREFRONT DOOR	21,350.00	EUREKA GLASS	21,350.00
1015.000	PLACEHOLDER			
8200.000	WINDOWS	12,400.00	SCHMIDBAUER	12,400.00
8205.000	SKYLIGHTS	1,500.00	SCHMIDBAUER	1,500.00
9001.000	PAINTING	50,920.00	NORTH PAINTING	50,920.00
9100.000	DRYWALL	125,000.00	JOHN KRUGER	125,000.00
9200.000	PLASTER	68,700.00	FC BICKERT	68,700.00
9300.000	TILE	29,000.00	CRAIG BINGHAM	29,000.00
9600.000	FLOOR	63,600.00	CARPET EXPRESS	63,600.00
10100.000	ACCESSORIES	18,000.00	KHMcKENNY	18,000.00
15210.000	PLUMBING	61,220.00	CRUZ PLUMBING	61,220.00
15510.000	HVAC	146,000.00	O&M	146,000.00
15600.000	SPRINKLER SYSTEM	100.00	NOT USED	100.00
16100.000	ELECTRICAL	204,320.00	SOUTH BAY LIGHT	204,320.00
16115.000	SITE LIGHTING	4,300.00	SOUTH BAY LIGHT	4,300.00
16200.000	SECURITY	15,000.00	ADVANCED SECURITY	15,000.00
10150.000	APPLIANCES	16,500.00	POLETSKIS	16,500.00
15650.000	FM200 SPRINKLER	18,000.00	WILGUS FIRE	18,000.00
16300.000	PHONE WIRING	8,500.00	SOUTH BAY LIGHT	8,500.00
16400.000	COMPUTER WIRING	8,500.00	SOUTH BAY LIGHT	8,500.00
10120.000	WINDOW COVERING	7,460.00	KHMcKENNY	7,460.00
10130.000	PLAYGROUND EQUIPMENT	25,000.00	KHMcKENNY	25,000.00
10400.000	SIGNAGE	15,000.00	KHMcKENNY	15,000.00
9050.000	TBAR	65,600.00	NORTHCOAST ACC	65,600.00
	<b>Grand Totals:</b>	<b>2,100,000.00</b>		<b>2,100,000.00</b>

**Financial Analysis on Rental Rate**

LAND COST	770000
SOFT COSTS	
DESIGN	106500
LEGAL	3500
FINANCE	26500

**HARD COSTS**

**CONSTRUCTION**

DIV 1	349600
DIV 2	130330
DIV 3	147200
DIV4	8000
DIV 5	1000
DIV 6	254900
DIV 7	78000
DIV 8	73750
DIV 9	402820
DIV 10	81960
DIV 11	
DIV 12	
DIV 13	
DIV 14	
DIV 15	225320
DIV 16	240620
sub total	1993500

Total 2900000

LAND	770000
SOFT COST	130000
CASH IN	200000
LOAN	1800000
TOTAL	2900000

RENT		
<u>BLDG</u>	\$1.56sf	256,732 cap8.85%
PROP TAX		32400
JANITOR		41800
MAINT		4800
LANDSC		4800
INSURE		2000
SUPPLIES		3764 allowance
TOTAL	346296	28858/mo

**\$2.16/sf/mo \$28858.00/mo**

**The proposed rental rate is \$2.16/sf/mo per above costs**

**Financial Analysis on Rental Rate**

LAND COST	770000
SOFT COSTS	
DESIGN	106500
LEGAL	3500
FINANCE	26500

**HARD COSTS**

**CONSTRUCTION**

DIV 1	349600
DIV 2	130330
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DIV 10	81960
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DIV 12	
DIV 13	
DIV 14	
DIV 15	225320
DIV 16	240620
sub total	1993500

Total 2900000

LAND	770000
SOFT COST	130000
CASH IN	200000
LOAN	1800000
TOTAL	2900000

RENT		
<u>BLDG</u>	\$1.56sf	256,732 cap8.85%
PROP TAX		32400
JANITOR		41800
MAINT		4800
LANDSC		4800
INSURE		2000
SUPPLIES		3764 allowance
TOTAL		346296 28858/mo

**\$2.16/sf/mo \$28858.00/mo**

**The proposed rental rate is \$2.16/sf/mo per above costs**



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## REFERENCES

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P.O. Box 115  
Cuttan, CA. 95534  
[kevin@khmckenny.com](mailto:kevin@khmckenny.com)

Phone: 707-444-9659

## **References:**

Proposed DHHS Building at 1615 Heartwood Dr. McKinleyville.

KH Mckenny Inc is the Proposed Building contractor.	Lic 774830 A&B
TBA Architects is the proposed Architect	Lic C 26209
See Engineering is the proposed soil Engineer	Lic C 41457
Frontier is the proposed Mechanical Engineer	Lic M 35923
Pace Engineering is the proposed Electrical Engineer	Lic E 12726
Kevin Mckenny is the proposed Civil/Structural engineer	Lic C 45971
Redwood Capital Bank is the Financing Institution	

## **Similar Projects include:**

**Customer Truck Shop**  
**RMI building**  
**Hertz Rental car Building**  
**St Joseph Heritage Healthcare**  
**Gospel Outreach Church**  
**St Joseph Hospital Outpatient Imaging Center**

## **References:**

Dan Comer	RMI (Redwood Marine Inc)	(707) 443-7029
Rob Mclaughlin	ERM (Customer Truck Service)	(707) 822-1795
David Sczepanski	Gospel Outreach Church	(707) 445-2214
Tom Mulder	St Joseph Heritage Healthcare	(707) 269-0644
Dan Harper	Harper Family Motors	(707) 443-4871

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## **BUSINESS STRUCTURE OF PROPOSER**

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P.O. Box 115  
Cuttan, CA. 95534  
[kevin@khmckenny.com](mailto:kevin@khmckenny.com)

Phone: 707-444-9659

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**Business Structure; Financing, ownership, Insurance & signature of Proposer**

Proposed building 1615 Heartwood Dr Mckinleyville (DHHS RFP)

**Business structure of proposer:**

Owner Lessor Kevin Mckenny Sole Proprietor

**Financing:**

The project is to be financed by Redwood capital Bank (letter attached) Kevin Mckenny owns the property free and clear. (value \$770,000.00) He will put another \$330,000.00 in to get the loan to \$1,800,000.00 the money is accounted for.

**Proof of Ownership:**

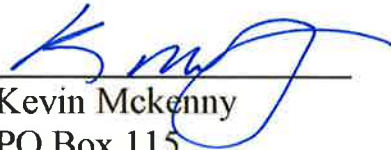
See deed attached

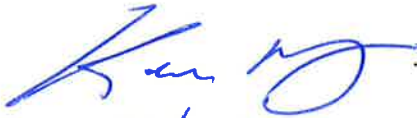
**Insurance:**

See attached insurance docs

**Monthly Rental Rate** for the First Year of the 10 yr lease \$2.16/sf/mo

**Signed**

  
\_\_\_\_\_  
Kevin Mckenny  
PO Box 115  
Cuttan Ca 95534  
05/23/16

  
7/23/16



**Redwood  
Capital Bank**  
Every ONE Counts

July 8, 2016

Kevin McKenny  
1531 Claire Court  
Eureka, CA 95503

Dear Kevin:

Thank you for inquiring with Redwood Capital Bank regarding a loan to construct an office building for lease to the County of Humboldt.

This letter represents our expression of interest for the proposed loan, and is not a commitment, loan approval, nor is it intended to be inclusive of all terms and conditions. This proposal contains confidential information and is intended for your use only.

**Loan #1 Construction:**

**Borrower:** Kevin McKenny

**Amount & Purpose:** \$1,800,000.00 (75% of appraised value) to construct an office building for lease to the Humboldt County Department of Health & Human Services.

**Collateral:** 1<sup>st</sup> Deed of Trust & Assignment of Rents on property located on 1615 Heartwood Drive, McKinleyville, CA 95519

**Interest Rate:** Redwood Capital Bank's Reference Rate (RR) plus a margin of 1.0% (currently 5.00%), fully variable and adjusted on a daily basis upon any changes in the noted index.

**Repayment Terms:** 12-months of interest only payments with principal due at maturity

**Prepayment Penalty:** 5% exit fee on the balance of the loan if take-out financing is provided by another lender.

**Loan Costs:** Loan Fee of \$9,000.00 (.50% of the loan amount)  
All other associated third party costs including appraisal, title, environmental report, etc.

**Loan #2 Take Out:**

**Borrower:** Kevin McKenny

**Amount & Purpose:** \$1,800,000.00 for the take-out of Loan #1

**Collateral:** 1<sup>st</sup> Deed of Trust & Assignment of Rents on property located on 1615 Heartwood Drive, McKinleyville, CA 95519

**Interest Rate:** Start rate will be based on the 5-year T-Bill index in effect at the time loan documents are prepared (currently 1.38%) plus a margin of 2.62% (currently equivalent to 4.00%). Thereafter, the interest rate will adjust every 5-years to the 5-year T-Bill index plus a fixed margin of 2.62%.

**Term:** 20 years

**Repayment Terms:** Monthly principal & interest payments

**Prepayment Penalty:** 5 years starting at 5% declining 1% per year with 20% allowable principal reduction annually without the prepayment penalty going into effect.

**Loan Costs:** Doc Fee of \$250  
All other associated third party costs

**Conditions:**

- Formal approval from Redwood Capital Bank.
- Evidence of hazard and liability insurance.
- Acceptable appraisal on the subject property
- Maximum loan-to-value of 75% of the appraised value
- Maximum 75% loan-to-cost
- Maintain a Debt Coverage Ratio of 1.25:1
- Satisfactory review of environmental report.
- Satisfactory review of lease; lease term, including options, to match loan term.
- Subject to flood insurance if the property is located in an identified flood hazard zone.
- All taxes, as owed, shall be paid prior to or at the time the loan is made.
- Submission of annual updated financial information and tax returns.
- All necessary and required governmental approvals (plans, permits, etc.)

The information provided herein is for informational purposes only and is not to be construed as a final approval commitment by Redwood Capital Bank. Loan approval would be conditioned upon a satisfactory review of all information provided such as the appraisal, financial information, environmental reports, etc.

Thank you for allowing Redwood Capital Bank the opportunity to consider and issue this expression of interest letter for your financing needs. We look forward to working with you and if you have any questions, please call me direct at 444-9825.

Sincerely,

A handwritten signature in cursive script that reads "J Budwig". The signature is written in black ink and is positioned above the printed name.

Jennifer Budwig  
SVP / Chief Lending Officer  
Redwood Capital Bank

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**RECORDING REQUESTED BY  
Humboldt Land Title Company  
WHEN RECORDED RETURN TO  
AND MAIL TAX STATEMENTS TO:**

Name **Kevin McKenny**  
Address P.O. Box 115  
Cuttan, CA 95534

Order No. 00155858-001-RB/ah

2016-001800-2  
Recorded - Official Records  
Humboldt County, California  
Kelly E. Sanders, Recorder  
Recorded by: HLTCO  
Rec Fee: \$16.00

Survey Mon Fee: \$10.00

Doc Trf Tax: \$858.00  
Clerk LH Total: \$884.00  
Jan 22, 2016 at 13:16:42

**GRANT DEED**

THE UNDERSIGNED GRANTOR(s) DECLARE(s)

~~City of~~ unincorporated area

Parcel No. 508-251-052

Documentary Transfer Tax is \$858.00

- computed on full value of interest or property conveyed, or  
 full value less value of liens or encumbrances remaining at  
the time of sale

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,

**Hendricks Rentals, LLC, a California Limited Liability Company**

hereby GRANT(s) to

**Kevin McKenny, an unmarried man**

the following real property in the unincorporated area of the County of **Humboldt**, State of **California**:

See Exhibit A attached hereto and made a part hereof.

Dated: January 20, 2016

**Hendricks Rentals, LLC, a California Limited  
Liability Company**

By: *Dennis Hendricks*  
**Dennis Hendricks, Manager**

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 Humboldt

On 1/21/16 before me, J. Bubenik a Notary Public,  
personally appeared Dennis Hendricks

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 *J. Bubenik*  
My commission expires: \_\_\_\_\_



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# EVIDENCE OF PROPERTY INSURANCE

DATE (MM.DD.YYYY)

07/12/2016

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY Anderson Robinson Starkey Insurance Agency Inc. P O Box 1105 Arcata, CA 95518-1105	PHONE (A/C, No, Ext): 707-822-7251	COMPANY Ohio Security Insurance Co
FAX (A/C, No): 707-826-9021	E-MAIL ADDRESS:	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #: MCKEN-5	INSURED	LOAN NUMBER
		POLICY NUMBER <b>TO BE DETERMINED</b>
Kevin H. McKenny **SAMPLE ONLY** P.O. Box 115 Cuttan, CA 95534-0115		EFFECTIVE DATE
		EXPIRATION DATE
		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
		THIS REPLACES PRIOR EVIDENCE DATED:

## PROPERTY INFORMATION

LOCATION/DESCRIPTION  
1615 Heartwood  
McKinleyville, CA 95519

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

## COVERAGE INFORMATION

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
BUILDING Special Form, Replacement Cost Valuation EQUIPMENT BREAKDOWN ORDINANCE OR LAW -Loss to Undamaged Property -Demolition Cost & Increased Cost of Const. DEBRIS REMOVAL BUSINESS INCOME WITH EXTRA EXPENSE -12 Consecutive Months-Actual Loss Sustained EXTENDED BUSINESS INCOME -30 Consecutive Days	\$2,000,962 Included Included \$250,000 \$10,000	\$5,000        24 Hour

## REMARKS (Including Special Conditions)

\*30 days cancellation notice, except 10 for non payment.

## CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

## ADDITIONAL INTEREST

NAME AND ADDRESS  County of Humboldt Dept of Public Works 1106 Second Street Eureka, CA 95501	MORTGAGEE	ADDITIONAL INSURED
	<input checked="" type="checkbox"/> LOSS PAYEE	
	LOAN #	
	AUTHORIZED REPRESENTATIVE Joshua Martins-Bowling	





# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

07/12/2016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Anderson Robinson Starkey Insurance Agency Inc. P O Box 1105 Arcata, CA 95518-1105	<b>CONTACT NAME:</b> PHONE (A/C, No, Ext): <b>707-822-7251</b>	FAX (A/C, No): <b>707-826-9021</b>
	<b>E-MAIL ADDRESS:</b>  	
<b>INSURED</b> Kevin H. McKenny P.O. Box 115 Cutten, CA 95534-0115	<b>INSURER(S) AFFORDING COVERAGE</b>	
	<b>INSURER A:</b> Ohio Security Insurance Co	
	<b>INSURER B:</b>	
	<b>INSURER C:</b>	
	<b>INSURER D:</b>	
	<b>INSURER E:</b>	

**COVERAGES**      **CERTIFICATE NUMBER:**      **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJ <input checked="" type="checkbox"/> LOC OTHER: AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> NON-OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY <input type="checkbox"/> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below			TO BE DETERMINED			EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 2,000,000 MED EXP (Any one person) \$ 15,000 PERSONAL & ADV INJURY \$ Included GENERAL AGGREGATE \$ 4,000,000 PRODUCTS - COMP/OP-ACC \$ 4,000,000 COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ EACH OCCURRENCE \$ AGGREGATE \$ PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Re: 1615 Heartwood McKinleyville, CA 95521  
 County of Humboldt, it's officers, employees and agents are named as additional insured including Primary wording per attached endorsement BP7996 0713. \*30 days notice of cancel, except 10 for non payment

<b>CERTIFICATE HOLDER</b> County of Humboldt Dept of Public Works ***SAMPLE CERT*** 1106 Second Street Eureka, CA 95501	<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE Joshua Martins-Bowling
--	--

Section II – Liability is amended as follows:

**I. SUPPLEMENTARY PAYMENTS**

Paragraph f.(1)(b) of **A Coverages** is replaced by the following:

- (b) Up to \$3000 for cost of bail bond required because of accidents or traffic law violations arising out of the use of any vehicle to which Business Liability Coverage for "bodily injury" applies. We do not have to furnish the bonds.

Paragraph 1.f.(1)(d) of **A Coverages** is replaced by the following:

- (d) All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to \$500 a day because of time off from work.

**II. BROADENED COVERAGE FOR DAMAGE TO PREMISES RENTED TO YOU**

With respect to the coverage provided under this endorsement, **Section II – Liability** is amended as follows:

- 1. The final paragraph of **B.1. Exclusions – Applicable To Business Liability Coverage** is deleted and replaced by the following:

With respect to the premises which are rented to you or temporarily occupied by you with the permission of the owner, Exclusions **c., d., e., g., h., k., l., m., n.** and **o.** do not apply to "property damage".

- 2. Paragraph **D.2. Liability And Medical Expenses Limits Of Insurance** is deleted and replaced by the following:

The most we will pay under this endorsement for the sum of all damages because of all "property damage" to premises while rented to you or temporarily occupied by you with the permission of the owner is the Limit of Insurance shown in the Declaration.

- 3. Paragraph **D.3. Liability And Medical Expenses Limits Of Insurance** is deleted.

**III. INCIDENTAL MEDICAL MALPRACTICE**

Exclusion 1.j.(4) does not apply to Incidental Medical Malpractice Injury coverage.

The following is added to **F. LIABILITY AND MEDICAL EXPENSES DEFINITIONS**:

- 23. "Incidental Medical Malpractice Injury" means bodily injury arising out of the rendering of or failure to render, during the policy period, the following services:
  - a. medical, surgical, dental, x-ray or nursing service or treatment or the furnishing of food or beverages in connection therewith; or
  - b. the furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances.

This coverage does not apply to:

- 1. expenses incurred by the insured for first-aid to others at the time of an accident and the **Duties in the Event of Occurrence, Claim or Suit Condition** is amended accordingly;
- 2. any insured engaged in the business or occupation of providing any of the services described under **a.** and **b.** above;
- 3. injury caused by any indemnitee if such indemnitee is engaged in the business or occupation of providing any of the services described under **a.** and **b.** above.

**IV. MOBILE EQUIPMENT**

- 1. Section **C. Who is An Insured** is amended to include any person driving "mobile equipment" with your permission.

**V. BLANKET ADDITIONAL INSURED (OWNERS, CONTRACTORS OR LESSORS)**

- 1. Section **C. Who Is An Insured** is amended to include as an insured any person or organization whom you are required to name as an additional insured on this policy under a written contract or written agreement. The written contract or agreement must be:
  - a. currently in effect or becoming effective during the term of this policy; and
  - b. executed prior to the "bodily injury", "property damage", "personal and advertising injury".

2. The insurance provided the additional insured is limited as follows:
- a. The person or organization is only an additional insured with respect to liability arising out of
    - (1) Real property, as described in a written contract or written agreement, you own, rent, lease, maintain or occupy;
    - (2) Caused in whole or in part by your ongoing operations performed for that insured.
  - b. The limits of insurance applicable to the additional insured are those specified in the written contract or written agreement or the limits available under this policy, as stated in the Declarations, whichever are less. These limits are inclusive of and not in addition to the limits of insurance available under this policy.
  - c. The insurance provided the additional insured does not apply to:
    - (1) Liability arising out of the sole negligence of the additional insured;
    - (2) "Bodily injury", "property damage", "personal and advertising injury"; or defense coverage under the Supplementary Payments section of the policy arising out of an architect's, engineer's or surveyor's rendering of or failure to render any professional services including:
      - (a) The preparing, approving maps, shop drawings, opinions, reports, surveys, field orders, change orders, or drawings and specifications; and
      - (b) Supervisory, inspection, architectural or engineering activities.
    - (3) Any "occurrence" that takes place after you cease to be a tenant in the premises described in the Declarations; or
    - (4) Structural alterations, new construction or demolition operations performed by or for the person or organization designated in the Declarations.
3. Any coverage provided hereunder shall be excess over any other valid and collectible insurance available to the additional insured whether primary, excess, contingent or on any other basis unless a contract specifically requires that this insurance be primary or you request that it apply on a primary basis.

#### VI. NEWLY FORMED OR ACQUIRED ORGANIZATIONS

The following is added to C. Who Is An Insured:

3. Any business entity acquired by you or incorporated or organized by you under the laws of any individual state of the United States of America over which you maintain majority ownership interest exceeding fifty percent. Such acquired or newly formed organization will qualify as a Named Insured if there is no similar insurance available to that entity. However,
- a. Coverage under this provision is afforded only until the 180th day after the entity was acquired or incorporated or organized by you or the end of the policy period, whichever is earlier;
  - b. Coverages A. Paragraph 1. Business Liability, does not apply to:
    - (1) "Bodily injury" or "property damage" that occurred before the entity was acquired or incorporated or organized by you; and
    - (2) "Personal and advertising injury" arising out of an offense committed before the entity was acquired or incorporated or organized by you; and
  - c. Records and descriptions of operations must be maintained by the first Named Insured.
- No person or organization is an insured with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

#### VII. AGGREGATE LIMITS

The following is added to Aggregate Limits Paragraph 4. of D. Liability and Medical Expenses Limits of Insurance:

The Aggregate Limits apply separately to each of "locations" owned by or rented to you or temporarily occupied by you with the permission of the owner.

The Aggregate Limits also apply separately to each of your projects away from premises owned by or rented to you.

For the purpose of this endorsement only, "location" means premises involving the same or connecting lots, or premises whose connection is interrupted only by a street, roadway, waterway or right-of-way of a railroad.





# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

07/12/2016

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<b>PRODUCER</b> Anderson Robinson Starkey Insurance Agency Inc. P O Box 1105 Arcata, CA 95518-1105	<b>CONTACT NAME:</b> PHONE (A/C, No, Ext): <b>707-822-7251</b>		<b>FAX (A/C, No):</b> 707-826-9021
	<b>E-MAIL ADDRESS:</b>		
<b>INSURED</b> K.H. McKenny, Inc. P.O.Box 115 Cutten, CA 95534	<b>INSURER(S) AFFORDING COVERAGE</b>		<b>NAIC #</b>
	<b>INSURER A:</b> State Compensation Ins. Fund		<b>35076</b>
	<b>INSURER B:</b>		
	<b>INSURER C:</b>		
	<b>INSURER D:</b>		
	<b>INSURER E:</b>		
<b>INSURER F:</b>			

**COVERAGES**                      **CERTIFICATE NUMBER:**                      **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	<b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR  GENL AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	<b>UMBRELLA LIAB</b> <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> DEO <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$
<b>A</b>	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	X 9143610	10/01/2015	10/01/2016	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

<b>CERTIFICATE HOLDER</b>  County of Humboldt Dept of Public Works **SAMPLE** 1106 Second Street Eureka, CA 95501	<b>CANCELLATION</b>  SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE <i>Josha Martins-Bowling</i>
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### COMMERCIAL GENERAL LIABILITY PROPOSAL

**LIABILITY LIMITS OF INSURANCE:**

Liability	\$1,000,000	Liability and Medical Expenses - Occurrence
Medical Expenses	\$15,000	(Any One Person)
Broadened Coverage For Damage To Premises Rented To You	\$1,000,000	

**AGGREGATE LIMITS OF INSURANCE:**

Products-Completed Operations	\$2,000,000
Other Than Products-Completed Operations	\$2,000,000

### PROPERTY PROPOSAL

OPTIONAL COVERAGE - POLICY LEVEL:	LIMIT OF INSURANCE:
<b>EXTENSION ENDORSEMENT:</b>	
Businessowners Extension Endorsement	See Endorsement
<b>OTHER POLICY LEVEL OPTIONAL COVERAGES:</b>	
Business Income Changes – 24 Hour Waiting Period	Included

**LOCATION NUMBER:** 1  
**ADDRESS:** 1615 Heartwood Dr, Mckinleyville, CA 95519  
**CLASS DESCRIPTION:** 82140 - Offices Lessors Risk Only - Without Restaurant

**PROPERTY LIMITS OF INSURANCE:**

<b>BUILDING:</b>	\$2,000,962	
Valuation	RC	Automatic Increase: 4%
Deductible	\$5,000	
Equipment Breakdown	Included	

OPTIONAL COVERAGE - LOCATION LEVEL	LIMIT OF INSURANCE
Accounts Receivable	\$ 35,000
Employee Tools	\$ 25,000
Fine Arts	\$ 10,000
Ordinance Or Law	
Loss to undamaged property	Included
Demolition Cost and Increased Cost of Construction	\$ 250,000
Outdoor Signs	\$ 25,000
Valuable Papers and Records	\$ 25,000

**BUSINESSOWNERS SPECIAL PROPERTY COVERAGE FORM INCLUDES:**

<b>ADDITIONAL COVERAGES - TIME ELEMENT:</b>	<b>LIMIT OF INSURANCE:</b>
Business Income	12 consecutive months - Actual Loss Sustained
Extended Business Income	30 consecutive days
Business Income From Dependent Properties	\$5,000
Extra Expense	12 consecutive months
Civil Authority	3 consecutive weeks
<b>ADDITIONAL COVERAGES - OTHER THAN TIME ELEMENT:</b>	
Debris Removal	\$10,000
Preservation of Property	30 days
Fire Department Service Charge	\$2,500
Collapse	Included
Water Damage, Other Liquids, Powder or Molten Material Damage	Included
Pollutant Clean Up and Removal	\$10,000 annual aggregate
Money Orders and Counterfeit Paper	\$1,000
Forgery or Alteration	\$2,500
Increased Cost of Construction	\$10,000
Glass Expenses	Included
Fire Extinguisher Systems Recharge Expense	\$5,000
Electronic Data	\$10,000
Interruption of Computer Operations	\$10,000
Limited Coverage For "Fungi", Wet Rot, Dry Rot And Bacteria	\$15,000
<b>COVERAGE EXTENSIONS:</b>	
Newly Acquired or Constructed Property	
Buildings	\$250,000 - 30 days
Business Personal Property	\$100,000 - 30 days
Personal Property Off Premises (Including While In Transit)	\$10,000
Outdoor Property	\$2,500 (\$500 per tree , plant or shrub)
Personal Effects	\$2,500 at each described premises
Valuable Papers and Records(Other Than Accts Receivable)	\$10,000 at each described premises \$5,000 at premises not described
Accounts Receivable	\$10,000 at the described premises \$5,000 at premises not described

**BUSINESSOWNERS EXTENSION ENDORSEMENT INCLUDES:**

\*If limits are increased, the coverage and increased limit appear in the Optional Coverage section for the location where the coverage is increased (When Employee Dishonesty is increased, it appears in the Policy Level Optional Coverage section.

<b>Premium Charge</b>	<b>\$8.00</b>
Accounts Receivable	\$35,000 on/5,000 off
Amendment Loss Payment Provision	Removes coinsurance and property of others provisions
Amendment of Limitation	See Below
Fragile Articles Limitation	\$5,000 All Covered Causes of Loss



**BUSINESSOWNERS SPECIAL PROPERTY COVERAGE FORM INCLUDES:**

<b>ADDITIONAL COVERAGES - TIME ELEMENT:</b>	<b>LIMIT OF INSURANCE:</b>
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Fire Department Service Charge	\$2,500
Collapse	Included
Water Damage, Other Liquids, Powder or Molten Material Damage	Included
Pollutant Clean Up and Removal	\$10,000 annual aggregate
Money Orders and Counterfeit Paper	\$1,000
Forgery or Alteration	\$2,500
Increased Cost of Construction	\$10,000
Glass Expenses	Included
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Amendment Loss Payment Provision	Removes coinsurance and property of others provisions
Amendment of Limitation	See Below
Fragile Articles Limitation	\$5,000 All Covered Causes of Loss

Brands and Labels	Included in Business Personal Property Limit
Business Income From Dependent Property	\$50,000 or 30 Days Actual Loss Sustained
Business Income - Newly Acquired Locations	\$250,000 at each Newly Acquired Premises/60 days
Business Income-Ordinary Payroll Expense	Removes the 60 day limitation
Business Personal Property	Legal Liability requirement deleted, covered within 1,000 feet of premises
Business Personal Property - Seasonal Increase	33%
Cellular Phones - Coverage	\$1,000
Computer Equipment	\$25,000
Consequential Loss to Stock	Included in Business Personal Property Limit
Debris Removal	\$25,000
Deductible	See endorsement for Deductibles for specific coverages
Deductible - Cellular Phones	\$50
Definitions	See Below
Fine Arts	Definition is added, see endorsement
Period of Restoration	The ending time is clarified, see endorsement
Electronic Data	\$25,000
Employee Dishonesty	\$25,000
Employee Tools	\$25,000
ERISA	None
Fine Arts	\$10,000
Fire Department Service Charge	\$15,000
Fire Extinguisher Recharge Expense	\$15,000
Forgery or Alteration	\$25,000 or follows Employee Dishonesty Limit
Glass	Includes damage to glass, encasing frames, lettering, and ornamentation
Increased Cost of Construction	See Ordinance or Law Coverage
Leased Building Property	\$5,000
Limits of Insurance	See Endorsement for Coverages that have limits in addition to the Limits of Insurance
Lock Replacement	Actual Loss Sustained
Loss Adjustment Expenses	\$5,000
Money and Securities	\$10,000 on premises
Money and Securities	\$5,000 off premises
Money Orders and Counterfeit Money	\$10,000
Newly Acquired or Constructed Property	See Below
Building	\$1,000,000 up to 180 days
Business Personal Property	\$500,000 up to 180 days
Off Premises Power Failure	\$25,000/24 hours
Ordinance or Law	Loss to the Undamaged Property - Included, \$150,000 Demolition Cost and Increased Cost of Construction
Outdoor Property	All covered causes of loss
Fences, Retaining Walls; Radio and TV Antennas	\$25,000 aggregate
Trees and Shrubs	\$1,000 each tree, shrub or plant
Outdoor Signs	\$25,000 Occurrence
Personal Effects	\$15,000
Personal Property Off Premises	\$25,000
Preservation of Property	60 days



Property Not Covered	Stained Glass
Reward	\$10,000
Sales Samples	None
Undamaged Tenant Improvements and Betterments	See Below
Coverage	Covered as Business Personal Property
Loss Payment	Valuation, See Endorsement
Valuable Papers and Records	\$25,000 on/10,000 off
Water Back-up and Sump Overflow	\$25,000

**LIABILITY EXTENSION ENDORSEMENT INCLUDES:**

<b>COVERAGE DESCRIPTION:</b>	<b>REVISED LIMITS OF INSURANCE:</b>
Aggregate Limits	Aggregate limits apply separately to each location and each project.
Amendment of Insured Contract Definition	Includes anyone as an additional insured the named insured has a written contract for rental or lease of premises or whom the insured is doing work.
Bail Bonds	Supplementary Payments for cost of Bail Bonds are increased from \$1000 up to \$3,000.
Blanket Additional Insureds (Owners, Contractors or Lessors)	Includes persons or organizations agreed to by written contract, for liability arising from ongoing operations, or premises of the named insured.
Bodily Injury Redefined	Includes bodily injury, sickness, disease, or incidental medical malpractice injury, including death resulting from any of these at any time.
Broadened Coverage for Damage to Premises Rented to You	Extends coverage to the named insured for damage to rented or temporarily occupied premises.
Duties in the Event of occurrence, Offense, Claim or Suit	Provision only considered breached if known to insured or "employee" authorized by the insured, to give or receive notice of "occurrence" or "claim".
Incidental Medical Malpractice	Included
Loss of Earnings	Supplementary Payments for actual loss of earnings are included up to \$500, increased from \$250 per day, because of time off from work.
Mobile Equipment	Who Is An Insured includes any person driving "mobile equipment" with the insured's permission.
Newly Form or Acquired Organizations	Who is an Insured includes Newly Formed or Acquired Organizations.
Personal And Advertising Injury	Abuse of process is included in the definition of malicious prosecution.