

DANCO

THE DANCO GROUP OF COMPANIES

5251 Ericson Way
Arcata, CA 95521
Phone: (707) 822 9000
CA Lic #: 500851 & 899392
hdelgrande@danco-group.com

11 December 2025

To whom it may concern:

The Danco Group of Companies' mission is to provide safe and affordable housing while improving our communities and satisfying our customers. Danco Communities, the developer entity of the Danco Group of Companies, is excited to submit this proposal in hopes of being chosen by County of Contra Costa for the use of Measure X funds for the development of affordable housing. The Danco Group is a diversified group of companies in the real estate and construction industries and offers a one-stop shop for development, construction, and property management. We have over 35 years of successful business in these industries and offer a breath of knowledge and skill in developing affordable housing. We can be an effective partner with the County in accomplishing its goals of increasing the supply of affordable housing. We look forward to working with the County and drawing on our companies' strengths as an industry leader in multiple domains to be able to produce more housing faster and less expensively by collaboratively developing innovative means to speed up construction and cut costs.

The fact that the Danco Group offers development, construction and property management services is a strength to us and our development partners. Each of our core teams works closely together throughout the life of a project, creating an environment of collaboration. The project team consists of Chris Dart, Leader of Danco Communities, McKenzie Dibble, Project Manager & Hailey Del Grande, Grant Manager.

The Danco Group would be honored by the opportunity to work with the County of Contra Costa. We are passionate about bringing affordable housing to populations in need all over the western United States.

As the applicant, I certify everything in this e-mail to be true and approval for applying for Measure X funds.

Please reach out directly with any questions regarding this proposal to Hailey Del Grande, Grant Manager by phone (707) 825-1580 or e-mail, hdelgrande@danco-group.com.

Respectfully Yours,



Daniel J. Johnson

President

www.danco-group.com





Contra Costa

Help with this page

Contra Costa County:

Kristin Sherk Kristin.Sherk@dcd.cccounty.us (925) 655-2889
Christine Louie Christine.louie@dcd.cccounty.us (925) 655-2888
Cathy Remick Cathy.Remick@dcd.cccounty.us (925) 655-2887

Return to Main Page

Contra Costa County Affordable Housing Program
FY 2026/2027
Application Due by 5PM Thursday, December 11, 2025

Click Here to be directed to the Contra Costa County Developing Affordable Housing webpage for information related to this RFP.
Click Here for useful instructions for how to use this online application.

Section I - All Applicants

A. Applicant Information

Organization Danco Communities
Address: 5251 Ericson Way, Arcata, CA 95521
Contact Person: Hailey Del Grande Title: Grants Manager
Phone: 7078251580 E-mail: hdelgrande@danco-group.com
SAM/UEI #: EPPFRNMN11H9 (Get a SAM/UEI#)

B. Project Information

Project Name: Park Street Apartments
Project address or target area: 348 Park Street, Moraga, CA 94556
Number of Affordable Units: 48

C. Contra Costa County is seeking proposals for the following in this NOFA

- 1. Production of Affordable Rental Housing
2. Increasing Affordable Homeownership Opportunities via new construction of housing
3. Preservation of Affordable Housing Stock
4. Permanent Supportive Housing Unit & Special Needs Housing Unit

By selecting one of the 'Project and Funding' option below, and through submittal of this application, you are certifying your proposed project meets one of the eligibility criteria.

Click Here to be directed to the Contra Costa County Developing Affordable Housing webpage for more information related to this RFP.

Project and Funding check all that apply, then click below to update Application
1) Is this project an Acquisition? Yes No
2. Type of Work Proposed: (Choose one) New Construction Rehabilitation Conversion Community Land Trust (Measure X Funding Only)
3. Type of Project: (Choose one) Permanent Rental Housing Transitional Housing First-Time Homebuyer Permanent Supportive Housing Community Land Trust Single Room Occupancy (SRO)
4. Primary Target Population Served(Choose one): Family Housing General Affordable Housing Seniors Persons with Disabilities Veterans Homeless Frail Elderly Victims of Domestic Violence Persons with HIV/AIDS Transitional Aged Youth
5. Does the project qualify as any of the following? Difficult to Develop Census Tract High/Highest Resource Area Transit Oriented Development
6. Funding Requested*: CDBG HOME Measure X Inclusionary Housing In-lieu Funds (unincorporated County)
7. Funding Requested From: Contra Costa County

*At the discretion of the County, funds applied for may be revised to other eligible funding sources included in the NOFA.



Total Measure X funds requested:	\$1,000,000
Total Requested Funds:	\$1,000,000
Total Project Cost:	\$28,199,181

D. Project Description

Provide a narrative description which fully describes all significant aspects of the project. Narrative should include the need to be addressed, project objectives and major characteristics, manner in which project will alleviate affordable housing needs, and any other relevant information required to adequately evaluate your project. Project description should not exceed three paragraphs.

The Park Street Senior Housing project addresses the pressing need for high-quality, affordable housing for seniors in Moraga, where limited affordable options and rising housing costs create barriers for older adults seeking stability and community connection. Located on a vacant 1.26-acre parcel at 348 Park Street, the project proposes transforming an underutilized lot adjacent to the Rheem Valley Shopping Center into a thoughtfully designed, 49-unit, 100% affordable senior housing community. This setting offers immediate proximity to retail, dining, and transit, promoting independence, walkability, and access to essential services—key needs identified among the area's aging population.

The project's primary objective is to deliver a modern, amenity-rich, and environmentally compliant residential community tailored to seniors. The four-story building consists of three stories of studio, one-bedroom, and two-bedroom units above an open, above-grade parking garage that provides 48 total parking spaces, including ADA and EV-dedicated stalls. Major site improvements include the creation of a Woonerf-style shared street, enhanced pedestrian pathways, bicycle storage, landscaped open spaces, and upgraded utility and stormwater systems. Residents will benefit from multiple indoor and outdoor amenities such as a lobby lounge, community room, exercise room, terraces, courtyard spaces, and accessible outdoor seating areas—features that foster socialization, physical activity, and a strong sense of community.

By converting a vacant lot into a sustainable, all-electric senior housing development built to CALGreen and T24 energy standards, the project directly expands Moraga's affordable housing stock while supporting long-term climate and resilience goals. Its design prioritizes accessibility, comfort, and safety for aging residents, while the integration of pedestrian-oriented improvements—including crosswalk upgrades, sidewalk enhancements, bicycle path improvements, and underground utility relocation—creates broader neighborhood benefits. In providing affordable homes alongside community-serving infrastructure, the project significantly alleviates the local affordable housing shortage for seniors and contributes to a more connected and inclusive Moraga.

Proposed Project Amenities and Services On-Site. Response should not exceed three paragraphs.

Indoor Amenities: Residential Lobby with adjacent Leasing Office, Resident Lounge (indoor/outdoor connected space), Mail Station located off the main lobby, Exercise Room (691 sq ft), Community Room (1,290 sq ft), connecting to shared outdoor courtyard spaces

Outdoor Amenities: Outdoor seating plaza along Park Street, connected to the Woonerf street concept, Outdoor terrace accessible from the Exercise Room, overlooking the main frontage, Shared courtyard accessible from the Community Room, with views toward the Rheem Theater, Deck and patio spaces directly accessible from individual units

Site & Mobility Amenities: Woonerf-style street with integrated landscaping and pedestrian-friendly design, Short- and long-term bicycle storage, Pedestrian connections to nearby shopping, restaurants, and the Rheem Valley Shopping Center

Parking Amenities: Above-grade garage with 27 covered spaces, 21 uncovered parking spaces, totaling 48, 4 ADA stalls, 2 dedicated EV spaces.

The Park Street Senior Housing development will provide a comprehensive suite of on-site resident services delivered by THRIVE, a nonprofit organization specializing in person-centered supportive programming. Using a Housing First approach, THRIVE will meet residents where they are and ensure they have the tools, resources, and support needed to achieve stability, wellness, and long-term independence. Upon move-in, each resident will receive a welcome packet with essential community information, followed by opportunities for one-on-one and small-group meetings that allow staff to understand individual needs and tailor services accordingly. THRIVE will maintain consistent communication through monthly calendars, newsletters, and community flyers, fostering a welcoming and connected environment for all residents.

A wide range of on-site programs will be offered to support resident growth, education, and well-being. THRIVE will provide no fewer than 84 hours per year of instructor-led adult education and skill-building classes, which may include financial literacy, computer training, GED and ESL support, nutrition and exercise instruction, health awareness, art, parenting, and onsite food cultivation and preparation. These classes will be complemented by individualized health and wellness services—totaling at least 60 hours per year—such as crisis intervention, emotional support, eviction prevention services, hygiene and cleanliness assessments, government benefit assistance, and physical and mental health assessments. Together, these programs ensure that residents have consistent access to resources that strengthen their independence and improve their quality of life.

THRIVE's on-site services also include broad case management support, helping residents connect to food assistance, transportation resources, health and wellness providers, and meaningful community engagement opportunities both within the property and the surrounding neighborhood. THRIVE staff will work closely with property management to coordinate use of community spaces, promote activities, and integrate volunteers and partner agencies to expand service offerings. Through this holistic, relationship-based model, the Park Street Senior Housing project will provide seniors with a stable, supportive environment that promotes well-being, self-sufficiency, and a vibrant sense of community.

Proposed Project Sustainability Features. Response should not exceed three paragraphs.

The Park Street Senior Housing development incorporates multiple sustainability measures centered on energy efficiency, environmental performance, and site resilience. The entire building is designed to comply with Title 24 Energy Standards and CALGreen mandatory measures, ensuring high performance in areas such as insulation, mechanical systems, water conservation, and indoor air quality. Importantly, the project is planned as an all-electric building, eliminating on-site fossil fuel use and reducing greenhouse gas emissions associated with heating, cooling, and appliances.

In addition to energy efficiency, the project improves environmental sustainability through thoughtful site design and stormwater management. A new storm drainage system will be constructed to manage runoff responsibly, connecting into updated infrastructure along Rheem Boulevard. The project incorporates integrated landscaping, outdoor amenity areas, and a Woonerf-style shared street, which prioritizes pedestrians, reduces vehicle dominance, and fosters a more walkable, human-centered environment. Minor retaining and grading work will ensure full fire department access while maintaining site stability.

The development also contributes to long-term sustainability through transportation-related improvements that reduce reliance on cars and support alternative modes of travel. These include enhanced pedestrian crosswalks, new sidewalks, and bicycle path improvements along Rheem Boulevard, as well as short- and long-term bicycle storage for residents. The undergrounding of overhead utility lines and the addition of improved street lighting further support community safety, reliability, and visual quality. Together, these features create a resilient, energy-efficient, and environmentally responsible project that supports both resident well-being and broader community sustainability goals.

For new construction projects does any of the following apply to your project?

Will your project score higher than 110 points (Gold Standard) on the Build it Green - GreenPoint Rated Checklist or at the Gold or above level for Leadership in Energy and Environmental Design (LEED)?

Yes No
If yes, what is your anticipated score?

Will your project score between 80-109 points (Silver standard) on the Build it Green - GreenPoint Rated Checklist or at the Silver level standard for LEED?

Yes No
If yes, what is your anticipated score?

Attach verification of the GreenPoint Rated Checklist as Attachment I.C.

D. Self-Scoring Worksheet - Contra Costa County Funds Only

Applicants are required to complete and submit a self-score worksheet summarized below. Points are awarded for exceeding, rather than meeting, the threshold requirements for the category. Applicants should not assume that their self-score will be the actual score that will be achieved.

In all cases, points are awarded for exceeding, rather than meeting, the threshold requirements for the category.

Refer to FY 2026/2027 Affordable Housing Program Policies and Procedures Section 5 for more information on Application Scoring Criteria.

Criterion	Maximum Points			Self Score
	Rental	Ownership	Comm Land Trust	
I. Project Readiness	90	50	50	
Award of State 2025 HCD SuperNOFA/AHSC Funds	20	N/A	N/A	0
Competitive State Resources	20	N/A	N/A	0
Funding Commitments - Non County Financing	20	20	20	0
Discretionary Land Use Approvals/Ministerial Planning Approval	10	10	10	10
Environmental Review Clearance/Approval	10	10	10	10
Leveraging/Match Funding	10	10	10	0
II. Developer Experience and Capacity -	39	29	35	
Developer Experience Exceeds Minimum	14	14	10	14
Strength of the Development Team	10	10	10	10
Developer Financial Strength	5	5	5	0
Strength of Property Management Team	10	N/A	10	10
III. Project Location -	25	25	25	
Unincorporated Address	5	5	5	0
Unincorporated Address - High Resource Area	5	5	5	0
Geographic Equity	5	5	5	0
Proximity to Public Transit	5	5	5	5
Proximity to Grocery, Farmers' Market, or Healthcare	5	5	5	5
IV. Project Targeting and Characteristics -	35	20	20	
Energy Efficiency/Green Building	5	5	5	0
Income Targeting Exceeds Minimum	15	15	15	15
Homeless - New Permanent Supportive Housing Units	10	N/A	N/A	0
Units for People with Special Needs	5	N/A	N/A	0
Penalty for Nonperforming Previously Funded Projects	-10	-10	-10	
Total Possible Points	189 pts	124 pts	130 pts	79

E. Project Implementation Schedule

Provide the proposed project implementation schedule, including major milestones (e.g., property acquisition, start and completion of construction or rehabilitation, relocation, procurement, occupancy, commitment of remaining funding sources, etc.).

Note: All funds for this project must be secured by June 30, 2027 and construction must begin no later than June 30, 2028 to be eligible for FY 2026/2027 HOME or CDBG funds.

	Have you obtained complete approvals for the following?	Date Obtained/Expected

Archeological Reports Completed	Not Started	
Design Approvals	Not Started	03/11/2025
Land Use Entitlements	Not Started	03/11/2025
Building Permit	Not Started	

Attach all completed items approvals as listed above as Attachment I.A.

Narrative regarding whether or not discretionary approvals are required for planning or building permits:

Yes, we have all of our land use entitlements.

Expected Construction Start Date: 11/13/2026

Expected Construction End Date: 08/31/2028

Expected Occupancy Date: 09/29/2028

Expected Perm Close Conversion Date: 10/31/2028

Approximate date funds will be required: 11/13/2026

Why funds are needed by this date:

We would like to have these funds come in during construction to lower the interest fees on our construction loan.

Proposed Measure X Loan Type: Construction

F. Local Support

Describe your efforts to generate local support for this project, including contacts with local government officials, public agencies, neighborhood organizations, etc. At a minimum, demonstrate the project has the support of the local jurisdiction where the project is located (financial support is encouraged but not required). Response should not exceed three paragraphs. Provide evidence of support as Attachment I.B.

The development team has undertaken extensive efforts to generate and maintain local support for the Park Street Senior Housing project, beginning early in the conceptual phase and continuing through full entitlement. Throughout this process, the team worked closely with Town of Moraga staff to ensure the project aligned with local planning objectives, zoning requirements, and the Town's adopted Housing Element. Regular coordination meetings allowed for open dialogue, refinement of project elements, and incorporation of staff feedback, ultimately resulting in a project that meets both community needs and jurisdictional priorities.

As part of the formal entitlement process, the development team engaged directly with the Moraga Planning Commission, presenting the project for public review, hearing testimony, and responding to questions from commissioners and community members. This structured engagement ensured transparency and provided multiple opportunities for public input, all of which helped refine the project's design, connectivity, and community-serving features. Following this review, the Planning Commission advanced the project with support, demonstrating the Town's recognition of the development's importance in increasing affordable senior housing options and activating an underutilized site adjacent to existing commercial amenities.

The Town of Moraga's support is evidenced by the project's successful entitlement approval and continued collaboration between the Town, staff, and the development team. This approval reflects the jurisdiction's commitment to expanding affordable housing for seniors and its confidence in the project's design, service model, and community benefits.

Section 2 - Federal Funds (HOME & CDBG) Requirements

Not required for this application

Section 3 - Local Funds (Measure X, Inclusionary In-Lieu) Requirements

A. California Environmental Quality Act (CEQA)

Has the jurisdiction where your project is located completed its CEQA review?

Yes

Upload the following documents as Attachment III.A as applicable:

- Notice of Exemption
- Notice of Determination
- Initial Study
- Negative Declaration
- Mitigated Negative Declaration
- Environmental Impact Report

When will the jurisdiction initiate CEQA?

B. State Prevailing Wage

Some affordable housing funding sources trigger state prevailing wage and require payment of state prevailing wage.

Will your project trigger the payment of State of California Prevailing Wage?

To Be Determined

C. Relocation

If you are proposing a project that includes acquisition and/or rehabilitation, by submitting this application for funds, you are subject to the California Relocation Assistance Act (CA Govt Code 7260.7). As of the date of this application, you are negotiating for local funds, bound by both state and local laws and requirements. All commercial and residential tenants in your project must be immediately notified of potential displacement. Attach a copy of the General Information Notice and tenant rent roll (one copy only) as Attachment II.C.

See FY 2026/27 Affordable Housing Program Policies & Procedures for more information on Relocation requirements.

Is relocation triggered by this project?

No

Why or why not: [The site is vacant.](#)

Do you have a relocation consultant consultant for this project?

No

The name of the consultant is:

D. County Procurement Requirements

Have you chosen a general/prime contractor for your project?

Yes

When entering into contract (construction or non-construction), the project must comply with County procurement requirements. At a minimum, prior written consent will be required before entering into any subcontracts for your project.

Name of the Contractor: [Danco Builders Northwest](#)

Describe the process for which you completed a contract with your general contractor

[Negotiated](#)

Describe the process for which you completed a contract with for your general/prime contractor:

[We have an inhouse general contractor that does all of our construction.](#)

E. Lead-Based Paint Remediation

If your project involves demolition of or rehabilitation work on a building constructed prior to 1978, you will need to complete and implement a lead-based paint plan.

See FY 2026/27 Affordable Housing Program Policies & Procedures for more information on Procurement requirements.

Does your project involve the demolition of a building that was constructed prior to 1978?

No

Does your project involve the rehabilitation of a building that was constructed prior to 1978?

No

Describe how you will manage the project to ensure compliance with the regulations:

F. Long-Term Affordability

All projects are subject to use and occupancy requirement for up to 55 years. This includes affordable requirements, and possibly, specific target populations.

Does your project anticipate at least 55 years of affordability restrictions?

Yes

Explain why not:

Describe how you will manage the project to ensure compliance with the regulations:

[We also have an inhouse property management company that will.](#)

Section 4 - Site Information

A. Project Location

Enter the number of site addresses for this project - 1

Street Address	City	Zip	Parcel Number	Census Tract
348 Park Street	Moraga	94556	255-140-052	3522.01

Include location map, parcel map, and site photographs with each site clearly identified as **Attachment IV.A.**

Include site plan elevations as **Attachment IV.B** and Architectural Renderings as **Attachment IV.C.**

Is the site in an unincorporated community?

[Choose](#)

B. Site Control

Site control at the time of the application submittal is required and the applicable evidence of site control must be included in the submittal. Indicate the level of site control currently held by the applicant.

- Fee simple title (full control)
- Executed Purchase Agreement
- Executed Ground Lease; lease period:
- Option; Type of option: Option Period:
- Other:

Include evidence of site control as **Attachment IV.D.**

C. Project and Site Information

1. Total number of proposed units: **49**

2. Site size (acres): **1.26**

Proposed density (units/acre): **39**

3. Current Site Use (check as many as applicable):

- Residential: Number of Units: Vacant Occupied
- Commercial: Vacant Occupied --- Number of Buildings: Total Square Ft
- Industrial: Vacant Occupied --- Number of Buildings: Total Square Ft
- Parking Lot: In Use Not in Use --- Number of Parking Spaces:

Vacant Lot --- Describe any prior known use:**N/A**

Provide the age of any structures currently located on site:

Describe the historic and/or archeological significance (if any) of the site and any existing structures:

4. Proposed Site Use/Proposed Project:

- 1. Rehab projects - Please review the attached [Contra Costa County Multi Family Rehabilitation Standards](#) that will be required if awarded HOME or CDBG funds. Submit a third party replacement cost analysis in which the life-cycle and cost of major building systems is estimated and amortized over the number of units and years. For rehab projects, include a third-party physical needs assessment or capital needs assessment as Attachment IV.E.

Total new square foot of site location(s)	54885.6
Total new square footage of all project structures	77250
Total new gross residential square footage	50758
Total square footage of all residential units	31753
Total gross commercial square footage	n/a
Total parking structure square footage	19614
Total parking spaces	48
Open uncovered parking spaces	21
Covered parking spaces	27
Structured parking spaces	27
Other parking spaces, type	4 ada, 2 ev

5. Specify the flood hazard zone designation that your project is located in: **None**
(Flood Zone Letter Designation, e.g. A, B, C, V). Flood Plain information is available at the [FEMA Map Center](#).

FEMA Map Date: **03/12/2025**

FEMA Community Panel Number: **060637**

FEMA Map Page Number:

The County's policy is to not fund a proposed new construction housing project, if it is one of the below flood plain zones. Contra Costa County contains various Special Flood Hazard Area (SFHA), also known as 100-year flood zones. SFHAs are areas where the National Flood Insurance Program's (NFIP's) floodplain management regulations must be enforced and the area where the mandatory purchase of flood insurance applies. The SFHAs includes Zones A, AO, AH, A1-30, AE, A99, AR, AR/A1-30, AR/AE, AR/AO, AR/AH, AR/A, VO, V1-30, VE, and V.

For acquisition and/or rehabilitation housing project, federal assistance may be used for projects with any building, including residential buildings, in SFHA designated by FEMA if:

- 1. The County is participating in the National Flood Insurance Program;
- 2. Flood insurance is obtained by the property owner as a condition of approval for using federal funds; and
- 3. The County is responsible for ensuring flood insurance is obtained and maintained for the life of the building and at a minimum is required to be in the amount of the federal funds the County provided to the project. (Note: The County will require a document to be recorded on title to reflect this requirement, which may adversely affect future sale of the property.)

6. Proximity to Public Transit:

The site is within 1/2 mile of multiple bus lines with a frequency of service interval of 30 minutes or less during peak hours, a ferry terminal station, and/or a Amtrak/BART station.

Provide details of public transit in vicinity of proposed project:

The project is less than a quarter mile from Moraga Rd & Rheem Blvd. Bus Sttop.

7. Proximity to Grocery, Farmers' Market or Healthcare:

The site is located within 1 mile of a full-service grocery store (where staples, fresh meat, and produce are sold) or farmer's market.

Name and address of full-service grocery store:
Location/Address of farmer's market:

The site is located within 1 mile of a qualifying medical clinic (provides primary care services regardless of one's ability to pay), healthcare facility, or pharmacy.

Name/Address of qualifying medical clinic:

Name/Address of healthcare facility:

Name/Address of pharmacy: **CVS Pharmcy - 580 Moraga Road, Moraga, CA**

8. Geographic Equity:

The site is located within the "Extreme Displacement" category of the Urban Displacement Project's California Estimate Displacement Risk Model (using 0% - 50% AMI map layer- see key on the right side of the map and select 0-50% AMI layer).

The site is located within the "High Displacement" category of the Urban Displacement Project's California Estimate Displacement Risk Model (using 0% - 50% AMI map layer- see key on the right side of the map and select 0-50% AMI layer).

The site is located within the "Elevated Displacement" category of the Urban Displacement Project's California Estimate Displacement Risk Model (using 0% - 50% AMI map layer- see key on the right side of the map and select 0-50% AMI layer).

Provide census tract number and upload as Attachment IV.C of the Urban Displacement California Estimated Displacement Risk Model Map category with the property clearly identified by using [This Map](#)

D. Planning/Environmental Information

Project approval requirements and status:

Action	Required?	Date Approved	Estimated Approval Date
General Plan Amendment	No		
Rezoning	No		
Tentative Subdivision Map Approval	No		
Final Map Approval	No		
Use Permit	No		
Other: Design Review & Grading Permit	Yes	03/11/2025	

Section 5 - Applicant and Development Team Qualifications

A. Applicant

1. Type of Applicant **For Profit**

2. Describe the anticipated ownership structure for the project (e.g., subsidiary non-profit), limited partnership, limited liability corporation). Identify all participating entities, their specific role, and financial interest in the project.

The ownership structure for Park Street Apartments will consist of an administrative general partner that is a single purpose entity and has a sole member that is a related party of the developer. The managing general partner of the LP will be a non-profit corporation and the limited partner will depend on who will buy the tax credit equity.

Name of Proposed ownership entity: **Moraga Park Street LP**

Has this entity been established? Yes No

Date Established: **04/09/2025**. Provide copy of articles of incorporation, signed partnership agreement, memorandum of understanding, or other appropriate documentation as **Attachment V.A.**

Indicate what steps need to be taken to create ownership entity together with anticipated time line.

3. Describe the lead applicant/owner's experience in affordable housing development, property management, and other areas relevant to the

proposed project.

The Danco Group brings nearly four decades of experience in affordable housing development, construction, asset management, and long-term operations, establishing itself as one of the foremost affordable housing developers in the Western United States. Since its founding in 1986, the organization has expanded into a suite of integrated companies—including Danco Builders, Danco Communities, Danco Property Management, and Danco Supportive Services—that collectively provide comprehensive expertise across the full lifecycle of affordable housing projects. Danco has successfully delivered 1,784 housing units, including 1,664 affordable units, and has completed over 30 affordable housing developments, with several additional projects in construction and predevelopment. Their work spans family, senior, special needs, permanent supportive housing, and acquisition-rehab developments, consistently utilizing LIHTC, HOME, CDBG, IIG, and USDA programs to structure viable, sustainable projects.

Danco Communities, the development arm of the organization, has a proven track record of securing competitive public financing, navigating entitlement processes, and assembling complex capital stacks. The team has deep experience working with state and federal funding partners—including TCAC, HCD, USDA RD, and local jurisdictions—and has never missed a construction or funding deadline on any project. Their portfolio demonstrates repeated success with large, multifaceted affordable housing developments such as Sage Commons (Santa Rosa), Monterey Gateway (Gilroy), Orchard Commons (Santa Rosa), and Sorrel Place (Arcata), all of which were completed on time and in compliance with LIHTC requirements. The development team includes experienced project managers, financial analysts, and grant specialists (including staff who have secured hundreds of millions in competitive funding), ensuring the capacity to manage all phases from acquisition through lease-up and long-term operations.

Danco also brings substantial experience in property management and long-term compliance through Danco Property Management and a dedicated asset management division. These teams oversee regulated affordable properties across California and beyond, ensuring successful lease-up, ongoing regulatory compliance, and investor reporting throughout the 15-year tax credit compliance period and beyond. Recent work in the Bay Area includes Alvarado Gardens Phase I in San Pablo, a 100-unit affordable housing community currently listed under both "Under Construction" and "Lease Up," demonstrating Danco's active involvement and current capacity in the region. This recently completed San Pablo project highlights the organization's ability to deliver high-quality affordable housing in similar jurisdictions and under similar financing and regulatory structures. Through its integrated development, construction, property management, and asset management platform, Danco provides a highly reliable, experienced, and well-resourced team capable of successfully delivering and operating the proposed project.

4. Enter the number of organizations that are applying for the project: **1**
 If there is more than one organization, Applicant #1 below is the lead applicant.

Please indicate if you are applying as an 'emerging developer' Yes No

Project Staffing Chart for Applicant #1

Project Staff	Name	Role in other current or planned developments	Years of Relevant Experience	Role with proposed project
Project Manager	McKenzie Dibble	Project Manager	11	Project Manager
Director of Real Estate Development	Chris Dart	Vice President	33	Vice President
Executive Director or President	Daniel J. Johnson	President	39	President
Asset Manager	Michele Kerrigan	Asset Manager	13	Asset Manager
Controller/CFO/Accounting Manager	Evan Brown	Accountant	11	Accountant

5. Organization Track Record/Experience

Number of years applicant #1 developing and operating affordable housing projects in CA: **20**

Number of completed projects applicant #1 similar to the one proposed: **39**

6. List the five most recent affordable housing projects developed by lead applicant #1: Include location, number of units, type of project, year occupied, and appropriate reference with email address:

Project Name	Address or Parcel #	# of Units	Type of Project	Year Occupied	Reference Name	Email Address
Alvarado Gardens Phase I	13831 San Pablo Avenue, San Pablo, CA	50	Family	2025	Libby Tyler	Libby Tyler LibbyT@sanpabloca.gov
Cussick Apartments	648 W East Avenue, Chico, CA	75	Family	2025	Marie Dermer	Marie Demers marie.demers@Chicoca.gov
Eureka 7th & Myrtle	1720 7th Street, Eureka, CA 95501	36	Senior	2023	Miles Slattery	Miles Slattery mslattery@eurekaca.gov
Harbor Point	655 H Street, Crescent City, CA 95551	27	Senior	2025	Bridget Lacey	blacey@crescentcity.org
Acorn Valley Plaza	210 E. Gobbi Street, Ukiah, CA	71	Family	2024	Craig Schlatter	Craig Schlatter cschlatter@cityofukiah.com

7. Please upload the following for your organization, as required. Attachment V.B

- All applicants (projects with multiple organizations applying must provide the following for each organization):
 - List of current agency officers and Board of Directors (including name, address, email, occupation or affiliation, principal officers)
 - Most recent audited financial statement for current, interim, and previous years, including management letter(s). If there are no audited financial statements, an explanation is required. Evidence that the developer is financially sound and will be able to sustain the costs of effectively following through with the current application proposal is required.
 - The lead applicant must provide a non-consolidated financial statement. If there is none, an explanation of why is required.
 - Current year operating budget (for public agencies, operating budget should reflect the appropriate Department or specific program budget)
- All applicants except cities and local government agencies:
 - Agency Articles of Incorporation and By-Laws.
- Non-profit applicants only - Nonprofit status papers, including evidence of state and/or federal certification.

B. Development Team Qualifications

List additional key members of the proposed development team, in addition to the applicant, and briefly describe their role and relevant experience (e.g., architect, construction manager, construction firm, financial consultant, relocation consultant, resident supportive services provider, etc.). Provide letters of preliminary commitment or interest (if available) as

Attachment V.E.

Role	Organization Name	Staff Contact	Years of Relevant Experience	Currently Under Contract for proposed project?
Architect	Hunt, Hale, Jones	Dan Hale	30	No
Financial Consultant	N/A	N/A	N/A	No
Environmental Consultant	N/A	N/A	N/A	No
General Contractor	Danco Builders Northwest	Daniel J. Johnson	39	No
Legal Counsel	Odu & Associates	Nkechi Odu	25	No
Relocation Consultant	N/A	N/A	N/A	No
Prevailing Wage Consultant	N/A	N/A	N/A	No
Property Management	Danco Property Management	Lisa Crum	15	Yes
Lead Services Provider	THRIVE	Angel Sivori	5	Yes

Section 6 - Rental Housing Projects (New Construction and Rehab)

A. Unit Mix and Affordability

1. Total number of units: **49**
2. Total number of affordable housing units (less than 80% AMI): **48**
3. Total number of County-Assisted Units: **49**
4. Number of Approved Project-Based Vouchers:

The HOME Maximum Project Subsidy for rental units in Contra Costa County are required to be used to calculate number of County-Assisted Units for all funding as follows:

Unit Size	Maximum Subsidy/Unit (Effective February 13, 2024)
0-Bedroom/Efficiency	\$181,488
1-Bedroom	\$208,049
2-Bedroom/	\$252,994
3-Bedroom/	\$327,293
4-Bedroom/	\$359,263

For example, if the proposed project (all 1-bedroom units) is requesting \$1,000,000 in CDBG funds and \$1,000,000 Measure X funds, then the minimum number of CDBG-Assisted units is 6, minimum number of Measure X-Assisted units is 6 for a total of 12 County-Assisted units. (Rounding up for any fractional amount is required.)

5. Complete the following table listing the unit mix for the entire proposed project:

Enter the number of lines needed: - **8**

# of Bedrooms	# of Bathrooms	Total # of Units	Per Unit Sq. Ft.	Affordability Level	Measure-X-Assisted Units	Total County Assisted Units
Studio	1	1	465	21% - 30%	1	1
1	1	6	600	21% - 30%	6	6
1	1	2	600	41% - 50%	2	2
1	1	8	600	51% - 60%	8	8
1	1	24	600	61% - 70%	24	24
1	1	1	600	Unrestricted	1	1
2	1	2	905	21% - 30%	2	2
2	1	5	905	61% - 70%	5	5
Total: 55	49	49	31400		49	49

6. Complete the following table listing all units in the project by bedroom count, affordability and rent. The utility allowance may be determined by either (1) using the [HUD Utility Schedule Model](#), or (2) determining the allowance based upon the specific utilities used at the project. The 2025 HOME Final Rule eliminates the requirement of HOME funded projects not using the local Public Housing Authority (PHA) utility allowance. Projects applying for HOME funds in FY 2026/27 are

permitted to use the PHA utility allowance.

CDBG-assisted and Measure X-assisted are still permitted to use the utility allowance established by the local PHA. Attachment VI.A.

Approach you used to determine the utility allowance:

- HUD Utility Schedule Model
 Specific Utilities Used at Project
 Other Analysis
 PHA Utility Calculation

Enter the number of lines needed: - 8

# of Bedrooms	# of Units	Affordable Level	Per Unit Gross Rent	Per Unit Utility Allowance	Per Unit Net Rent	Approved Rent or Operating Subsidy*
Studio		121%- - 30%	\$839	\$12	\$827	
1		21%- - 30%	\$899	\$12	\$887	
1		41%- - 50%	\$1,498	\$12	\$1,486	
1		51%- - 60%	\$1,798	\$12	\$1,786	
1		61%- - 70%	\$1,950	\$12	\$1,938	
1		1 Unrestricted	\$0	\$12	\$-12	
2		21%- - 30%	\$1,079	\$12	\$1,067	
2		561%- - 70%	\$2,375	\$12	\$2,363	
Totals: 55	49		\$84,446	\$588	\$83,858	\$0

*Do not assume Section 8 project-based rental assistance unless the County Housing Authority has previously made an award for the proposed project.

B. Project Budget and Financial Information

Projects that receive an allocation of funding from the County and are applying for Multifamily Housing revenue Bonds from the California Debt Limit Allocation Committee for either construction or permanent funding, must contact DCD bond administration staff to discuss the County's role as bond issuer.

1. If applying for tax credits, what type?

- 4% - State Credits
 - Expected CDLAC Application Due Date: [02/03/2026](#)
 - Expected TCAC Application Due Date: [02/03/2026](#)
- 4% - Federal Credits
 - Anticipated tax credit score: [120](#) and anticipated tie breaker %: [50](#)
 - Expected CDLAC Application Due Date: [02/03/2026](#)
 - Expected TCAC Application Due Date: [02/03/2026](#)
- 9%
 - Anticipated tax credit score: and anticipated tie breaker %:
- Hybrid
 - Anticipated tie breaker score:
- N/A - will not be applying for tax credits

2. Competitiveness for State Affordable Housing Resources

Describe how your project is strategically positioned to successfully compete for State of CA funding resources, including from the CA Debt Limit Allocation Committee and Department of Housing and Community Development.

[We are a rural project that is also competing at a 120 point score, we are actively searching for soft financing and rental assistance to bring up our score.](#)

3. Award of State HCD SuperNOFA and/or AHSC funds in 2025

Did your project receive SuperNOFA and/or AHSC funds from the State in 2025? Yes No
 If yes, upload a copy of the award letter as Attachment VI.A or VI.B

4. Proposed Permanent Funding Sources

Please share all sources of funding to be applied for, pending financing (applied for but not yet notified of award), and committed financing for your project.

Enter the number of lines needed for Financing to be Applied for : 2

Funding Type	Funding Program/Lender	Amount	Application Due Date	Anticipated Award Date
4% Tax Credits - Federal	CTCAC	\$11,228,653	02/03/2026	05/05/2026
4% Tax Credits/Bonds - State	CTCAC	\$6,000,000	02/03/2026	05/05/2026

Enter the number of lines needed for Pending Financing (applied for but not awarded): 1

Funding Type	Funding Program/Lender	Amount	Anticipated Due Date
Other	Measure X	\$1,000,000	12/11/2025

Enter the number of lines needed for Committed Financing: 2

Funding Type	Funding Program/Lender	Amount	Commitment/Award Date
--------------	------------------------	--------	-----------------------

PROJECT SITE

Moraga Senior Apartments is located on a 1.26 acre parcel, with primary access from Park Street. The site is currently vacant and visible from the street.

ADJACENT LAND USES:

- West: Medical Facility (Rehab Center)
- North: Commercial
- East: Commercial
- South: Green Space / Single Family Homes

EXHIBIT 1-1 - SITE PHOTOGRAPHS

View Across Site – West



View Along Site – North



View From Site – East

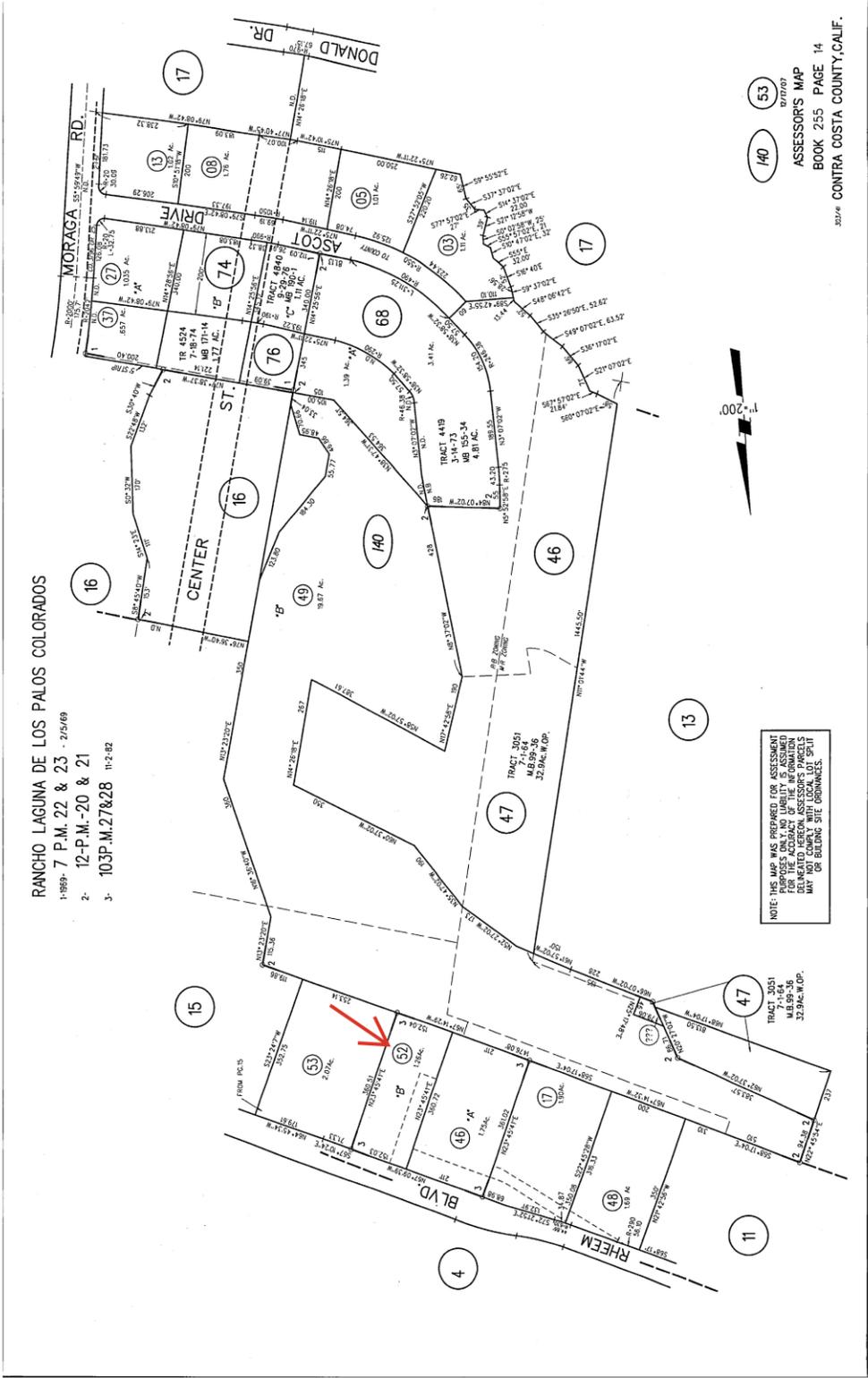


View Along Site – South



EXHIBIT 1-3 – NEIGHBORHOOD PHOTOGRAPHS





RANCHO LAGUNA DE LOS PALOS COLORADOS

- 1-1889- 7 P.M. 22 & 23 2/25/69
- 2- 12-P.M.-20 & 21
- 3- 103P.M.27&28 11-2-82

NOTE: THIS MAP WAS PREPARED FOR ASSESSMENT PURPOSES ONLY. NO LIABILITY IS ASSUMED FOR INACCURACIES OR OMISSIONS. DELINEATED PERSONAL ASSESSOR'S PARCELS MAY BE FOUND IN THE COUNTY ASSESSOR'S OFFICE JOURNALS.

TRACT 3051
M.B. 29-56
32.9AC. N.O.P.

53
140

ASSASSOR'S MAP
BOOK 255 PAGE 14
CONTRA COSTA COUNTY, CALIF.

EXHIBIT 1-4 - SITE AND ADJACENT LAND USES



Park Street Apartments

Trade Ite

Units	49
Sq Footage	51,876
Acres	1.000

	ITEM	DESCRIPTION	PER	PER
	#		SQ. FT.	UNIT
SITE				
	1	Earth Work		
	2	Site Utilities - Wet		
	3	Site Utilities - Dry		
	4	Site Concrete		
	5	Roads & Walks		
BUILDING				
	6	Building - Concrete	8.17	
	7	Rough Carpentry	37.74	
	8	Siding	10.23	\$ -
	9	Finish Carpentry	4.55	
	10	Stucco	4.67	
	11	Insulation	2.76	
	12	Gutters and Downspouts	0.00	\$ -
	13	Roofing	4.12	
	14	Metals	9.77	
	15	Doors & Hardware		\$ 15,352
	16	Windows	3.63	
	17	Mirrors		\$ -
	18	Drywall	18.17	
	19	Gyprecte/Underlayment	4.12	\$ -
	20	Painting/Decoration	7.08	
	21	Specilities	2.30	
	22	Cabinets		\$ 7,519
	23	Final Cleaning	0.00	\$ -
	24	Appliances		\$ 1,831
	25	Blinds & Shades		\$ 355
	26	Floor Coivering	4.77	
	27	Awnings	0.00	\$ -
	28	Accoustical Celings	0.00	
	29	Elevators/Bridges		\$ -
	30	Plumbing	17.60	
	31	Fire Sprinkler	2.61	
	32	Heathing and Air Conditioning	21.06	
	33	Electrical / Fire Alarm	25.78	
	34	Fencing	0.52	
	35	Energy Technology		\$ 10,000
	36	Cleanup and Dump Bins	1.14	
	37	Toilet and Bath Aecessories	0.00	
SITE COMPLETION				

34	Sound Wall	\$	-
35	Landscaping		
36	Recreation / Site Amenities	\$	1,338
37	Other	\$	3,521

Totals		\$ 240.96	\$ 255,102.04
---------------	--	------------------	----------------------

em Breakdown

<i>PER</i>	<i>SOV</i>
<i>Acre</i>	<i>Amount</i>
\$ 227,337	\$ 227,337.33
\$ 157,011	\$ 157,011.13
\$ 42,808	\$ 42,808.22
\$ 139,159	\$ 139,158.60
\$ 168,710	\$ 168,710.40
	\$ 424,020.35
	\$ 1,957,549.19
	\$ 530,645.45
	\$ 235,918.48
	\$ 242,434.64
	\$ 143,328.16
	\$ -
	\$ 213,663.28
	\$ 506,670.01
	\$ 752,243.17
	\$ 188,514.33
	\$ -
	\$ 942,337.25
	\$ 213,796.94
	\$ 367,511.53
	\$ 119,058.63
	\$ 368,431.69
	\$ -
	\$ 89,718.31
	\$ 17,386.72
	\$ 247,279.99
	\$ -
	\$ -
	\$ -
	\$ 913,171.58
	\$ 135,155.22
	\$ 1,092,542.50
	\$ 1,337,331.61
	\$ 27,067.13
	\$ 490,000.00
	\$ 59,153.38
	\$ -
	\$ -

\$	-
\$	84,481.00
\$	65,563.38

\$ 12,500,000	\$ 12,500,000.00
----------------------	-------------------------

IV. SOURCES AND USES BUDGET - SECTION 1: SOURCES AND USES BUDGET

Cost Code	0.501457236	TOTAL PROJECT COSTS	COST (Original Budget)	Federal Tax Credit Equity	Perm Debt 1	State Tax Credits	Measure X	Solar Tax Credit Equity	Developer Note	SUBTOTAL	70% PVC for New Const/Rehab	30% PVC for Acquisition	Check
LAND COST/ACQUISITION													
01000	Land Cost or Value	\$2,660,867	2,660,867	\$0		2,660,867				2,660,867			\$0
01500	Demolition	\$0		\$0						-			\$0
01550	Legal	\$0		\$0						-			\$0
	Land Lease Rent Prepayment	\$0		\$0						-			\$0
	Total Land Cost or Value	\$2,660,867	2,660,867	-	-	2,660,867	-	-	-	2,660,867			\$0
01800	Existing Improvements Value	\$0		\$0						-			\$0
01900	Off-Site Improvements	\$0		\$0						-			\$0
	Total Acquisition Cost	\$0	-	-	-	-	-	-	-	-		-	\$0
	Total Land Cost / Acquisition Cost	\$2,660,867	2,660,867	-	-	2,660,867	-	-	-	2,660,867			\$0
02000	Predevelopment Interest/Holding Cost	\$0		\$0						-			\$0
02100	Assumed, Accrued Interest on Existing Debt	\$0		\$0						-			\$0
02200	Excess Purchase Price Over Appraisal	\$0		\$0						-			\$0
02300	Other: (Specify)	\$0		\$0						-			\$0
REHABILITATION													
03000	Site Work	\$0		\$0						-	\$0		\$0
04000	Structures	\$0		\$0						-	\$0		\$0
05000	General Requirements	\$0		\$0						-	\$0		\$0
06000	Contractor Overhead	\$0		\$0						-	\$0		\$0
07000	Contractor Profit	\$0		\$0						-	\$0		\$0
08000	Prevailing Wages	\$0		\$0						-	\$0		\$0
09000	General Liability Insurance	\$0		\$0						-	\$0		\$0
09500	Third-party Construction Management	\$0		\$0						-	\$0		\$0
	Total Rehabilitation Costs	\$0	-	-	-	-	-	-	-	-	-	-	\$0
02800	Total Relocation Expenses	\$0		\$0						-	\$0		\$0
NEW CONSTRUCTION													
03000	Site Work	\$919,594	919,594	\$919,594	\$0					919,594	\$919,594		\$0
04000	Structures	\$12,500,000	12,500,000	\$157,637	\$8,003,230	3,339,133	\$1,000,000			12,500,000	\$12,500,000		\$0
05000	General Requirements	\$805,176	805,176	\$805,176	\$0					805,176	\$805,176		\$0
06000	Contractor Overhead	\$284,495	284,495	\$284,495	\$0					284,495	\$284,495		\$0
07000	Contractor Profit	\$853,486	853,486	\$853,486	\$0					853,486	\$853,486		\$0
08000	Prevailing Wages	\$0		\$0	\$0					\$0	\$0		\$0
09000	General Liability Insurance	\$460,883	460,883	\$460,883	\$0					460,883	\$460,883		\$0
09500	Third-party Construction Management	\$0		\$0						-			\$0
49050	Special Inspections	\$0		\$0						-	\$0		\$0
	Total New Construction Costs	\$15,823,634	15,823,634	3,481,271	8,003,230	3,339,133	1,000,000	-	-	15,823,634	15,823,634	-	\$0
ARCHITECTURAL FEES													
11000	Design	\$307,255	2% 307,255	\$307,255						307,255	\$307,255		\$0
12000	Supervision	\$307,255	2% 307,255	\$307,255						307,255	\$307,255		\$0
	Total Architectural Costs	\$614,510	614,510	\$614,510	-	-	-	-	-	614,510	614,510	-	\$0
13000	Total Survey & Engineering	\$250,000	250,000	\$250,000						250,000	\$250,000		\$0
CONSTRUCTION INTEREST & FEES													
14000	Construction Loan Interest	\$850,000	850,000	\$850,000						850,000	\$850,000		\$0
15000	Origination Fee	\$222,456	222,456	\$222,456						222,456	\$222,456		\$0
16000	Credit Enhancement/Application Fee	\$35,000	35,000	\$35,000						35,000	\$35,000		\$0
17000	Bond Premium	\$0		\$0						-	\$0		\$0
18000	Title & Recording	\$40,000	40,000	\$40,000						40,000	\$40,000		\$0
19000	Property Taxes	\$53,217	53,217	\$53,217						53,217	\$53,217		\$0
20000	Insurance	\$0		\$0						-	\$0		\$0
21000	Inspection Fees	\$20,000	20,000	\$20,000						20,000	\$20,000		\$0
22000	Post-Completion Construction Loan Interest	\$0		\$0						-			\$0
	Total Construction Interest & Fees	\$1,220,673	1,220,673	1,220,673	-	-	-	-	-	1,220,673	1,220,673	-	\$0
PERMANENT FINANCING													
23000	Loan Origination Fee	\$0		\$0						-			\$0
24000	Credit Enhancement/Application Fee	\$10,000	10,000	\$10,000						10,000			\$0
25000	Title & Recording	\$5,000	5,000	\$5,000						5,000			\$0
26000	Taxes	\$0		\$0						-			\$0
27000	Insurance	\$0		\$0						-			\$0
27500	Legal	\$0		\$0						-			\$0
28000	Cost of Issuance	\$182,532	182,532	\$182,532						182,532			\$0
	Total Permanent Financing Costs	\$197,532	197,532	197,532	-	-	-	-	-	197,532			\$0

