

JCP Developer Master Disclosure Report

Prepared for: Venture Corporation

VCC-SAC-Natomas Sacramento Sacramento
Tract Name City County

Phase 1
Tract Number Phase (s)

Assessor Parcel Numbers or Lot and Tract numbers for units included in this report:

0225-0080-055-0000

This report is specially designed to provide natural hazard disclosure information for the California Department of Real Estate RE 619 form (Natural Hazards – Supplemental Questionnaire) only. This report does not contain the statutory Natural Hazard Disclosure Statement language and cannot be provided to purchasers of individual lots or units to fulfill any individual disclosure report requirement for a buyer. Any use of this report is an agreement of understanding and to abide by all the Terms and Conditions of this report.

This report is based on information from certain maps drawn by jurisdictions to delineate natural hazards as itemized in the Terms and Conditions in this report. Follow the instructions in the Certification Section of the attached RE 619 to complete these disclosure requirements. The signed RE 619 must be submitted with the public report application. Do not include this JCP report for that purpose. This JCP report is for your records evidencing the map reading source for the disclosures.

NOTE THAT THE FOLLOWING INFORMATION IS NOT PARCEL SPECIFIC, BUT IS GENERALIZED TO THE DEVELOPMENT AS A WHOLE AS REQUIRED FOR THE RE 619 FORM. ANY OF THE FOLLOWING NATURAL HAZARD DISCLOSURES MAY OR MAY NOT APPLY TO ALL PARCELS. THEREFORE, THE FOLLOWING CANNOT BE USED TO COMPLETE INDIVIDUAL NATURAL HAZARD DISCLOSURE STATEMENTS FOR THE PARCELS IN THIS REPORT.

NATURAL HAZARD QUESTIONNAIRE INFORMATION

- 1. Is any part of this subdivision located within a *Special Flood Hazard Area* (any type Zone "A" or "V") as designated by the Federal Emergency Management Agency (FEMA)?

YES _____ NO X Information not available _____

JCP Determination: Zone X: NOT in a special flood hazard area. Area of 500-year flood; Areas of 100-year flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 100-year floods. Lenders are not federally required to have homeowners purchase and maintain flood insurance for property in this zone designation.

- 2. Is any part of this subdivision located within an *Area of Potential Flooding* shown on an inundation map designated pursuant Government Code Section 8589.5?

YES X NO _____ Information not available _____

JCP Determination: In an Area of Potential Flooding Caused By Dam Failure according to the maps adopted by The State of California Office of Emergency Services. Refer to the explanation section below for more information on this zone.

- 3. Is any part of this subdivision located within a *Very High Fire Hazard Severity Zone* shown on a map designated pursuant Government Code Section 8589.5?

YES _____ NO X Information not available _____

4. Is any part of this subdivision located within a *State Responsibility Area* (wildland area that may contain substantial forest fire risks and hazards) as determined by the California State Board of Forestry pursuant to Public Resource Code Section 4125?

YES _____ NO X Information not available _____

5. Is any part of this subdivision located within a delineated *Earthquake Fault Zone* pursuant to the Alquist-Priolo Earthquake Fault Zone Act?

YES _____ NO X Information not available _____

6. Is any part of this subdivision located within a *Seismic Hazard Zone* pursuant to the Seismic Hazards Mapping Act (Public Resources Code Sections 2690-2699.6)?

Landslide Zone _____ YES _____ NO _____ Liquefaction Zone _____ YES _____ NO _____

Map not yet released by state X

JCP Determination: Maps have not been published and released for the area this development lies within. Future changes which place any part of unsold units or lots within a *Seismic Hazard Zone* are considered a material change that requires the developer to file an amended public report application.

7. Is any part of this subdivision located within an *Airport Influence Area* as defined by the County Airport Land Use Commission pursuant to CA Civil Code 1102.17 and 1103.4?

YES _____ NO X Information not available _____

TERMS AND CONDITIONS

JCP Geologists' services consist of an examination of: (a) NFIP Flood Hazard Boundary Maps, (b) California Office of Emergency Services Dam Failure Inundation maps, (c) Bates Bill AB337 Very High Fire Hazard Severity Zone maps, (d) State Responsibility for Fire Protection maps, (e) Alquist-Priolo Earthquake fault Zone maps, (f) available Seismic Hazards Mapping Zone Act maps, (g) Airport Influence Area Maps, and (h) LOMA's and LOMR's (made available to us) only for this report. JCP relies on these official sources for the information in this report and does not produce, maintain or verify the information from these sources. **This Master Developer Report does not itemize parcel specific information for the individual lots or units in this development. Therefore, any of the disclosed hazards may or may not apply to all lots or units. This Report cannot be used to complete individual statutory Natural Hazard Disclosure Statements and JCP will not be liable for any such individual Statements produced by any party using this Report as the source of information for such Statements.**

The following procedures and limitations apply to all the disclosures in this report. Our services include, where appropriate, use of the assessors rolls, plat maps provided by the developer, cadastral-type maps, electronic maps, photographic enlargements of maps and various cartographic techniques to locate the subject development on the disclosure maps. The determinations are made as accurately as possible using these said maps. Any errors in the plat map or assessors rolls may affect the determination procedure.

Decisions by jurisdictions relative to required studies, reports, etc. may be made using the same information used for the disclosures in this report, as well as information in their files and or local ordinances and/or procedures. The disclosure information in this report cannot be construed as a substitute for a geologic or engineering study or that a city or county will not require such studies. No visual examination of any part of the subject development was performed nor was a study of the jurisdiction's files or other sources made to determine the existence of any hazard, which may or may not exist at the site. JCP Geologists is not the Geologist of Record for this development. This report is for the purpose of certain map-based disclosures required for completion of the California Department of Real Estate RE 619 form (Natural Hazards – Supplemental Questionnaire) only. It is not JCP's responsibility to file the RE619 form for the subject development's public report application and JCP will not be liable for any failure to file any required form for the public report application. All parties must be aware that the information is subject to change. Unless specifically contracted to do so, JCP is not responsible for advising any party of any changes that may occur after the date of this report. **All parties must be aware that future changes which place any part of unsold units or lots within a natural hazard zone are considered a material change that requires the developer to file an amended public report application.** JCP is not responsible for making any application for an amended public report. JCP shall not be liable to anyone who may claim any right through his or her relationship with the developer or party requesting this report except when acts or omissions are due to the willful misconduct or negligence by JCP.

JCP Developer Master Disclosure Report-Explanation Section

[1] •• SPECIAL FLOOD HAZARD AREAS ••

The property was located on the current Flood Insurance Rate Map issued by the Department of Housing and Urban Development. The disclosure may be different from information shown on the Flood Insurance Rate Map if a "Letter of Map Revision" or "Letter of Map Amendment" issued by the National Flood Insurance Program exists and was made available to JCP. If the subject property is located in a Special Flood Hazard Area "A" or "V," it is in an area subject to flooding during a "100-year rainstorm." A 100-year flood occurs on average once every 100 years, but might not occur in 1,000 years or may occur in successive years. Other possible flooding causes, such as dam failure, were not considered in developing the official maps delineating flood areas. If a property is located partially or wholly within a Zone "A" or "V," flood insurance is generally required by federally connected lenders for newly financed or refinanced homes. In some circumstances, the insurance requirement may be waived or modified by obtaining a Letter of Map Revision (LOMR) or Letter of Map Amendment (LOMA) from the Federal Emergency Management Agency (FEMA). This might be possible where flooding is shallow and fill was placed on the site, appropriate flood control measures were taken, or only the lot and no part of the structure is in the zone. For example, if a surveying study shows the lowest ground level adjacent to a structure is higher than the expected base flood elevation for that site, flood insurance may not be required. Contact FEMA directly for more information on these procedures. Flood insurance for properties in Zones B, C, X or D is available but is not usually required by a lender.

Zones A, AO, AE, AH, A1-A30: Areas of "100-year" flooding - a 1% or greater chance of yearly flooding from excessive rainfall.

Zones V, V1-V30: Area of "100-year" flooding in coastal (shore front) areas subject to wave action.

Zone B: Area of "moderate" flood risk from excessive rainfall. These are areas between the "100" and "500" year flood-risk level.

Zones X: An area of "moderate" flood risk (when shaded on the map, a Zone X is equivalent to Zone B) or an area of minimal flood risk (an unshaded X zone on the map).

Zones C, D: NOT IN an area of "100-year" flooding. Area of minimal (Zone C) or undetermined (Zone D) flood hazard.

[2] •• AREAS OF POTENTIAL FLOODING CAUSED BY DAM FAILURE ••

These areas are subject to potential flooding in the event of a sudden or total failure of a dam. The Office of Emergency Services and the Department of Water Resource have determined personal injury could occur as a result. Most areas are defined assuming an instantaneous dam failure with a full reservoir. However, dams rarely fail instantaneously and reservoirs are not always filled to capacity. In some areas, a local government organization, utility, or owner of the dam may have submitted maps which delineate areas subject to flooding when the reservoir is full, at median-storage, and the normal low-storage levels. Not all dams in the state have been mapped. There may be exceptional conditions where a map was not required by the Office of Emergency Services, therefore, the zones are not delineated.

[3] •• VERY HIGH FIRE HAZARD SEVERITY ZONES ••

As a result of the Oakland Hills fire, the Bates Bill (AB 337) was adopted on September 29, 1992. The Bates Bill required that Very High Fire Hazard Severity Zones (VHFHSZ) be identified by the California Department of Forestry and local fire authorities in the Local Responsibility Areas of California (areas where fire suppression is the responsibility of a local fire department and not the California Department of Forestry). Properties in these zones may have a higher risk for damage by fire than other areas. Structures in these zones are required to have a "Class A" roof for new construction or replacement of existing roofs. In addition, property owners must clear tree limbs from within ten feet of chimneys and stovepipes, clear roofs of leaves etc., maintain spark screens over chimneys and stovepipes, and generally maintain vegetation clearance of 30 feet around structures. This is just a general summary of the basic requirements. Please contact your fire department for a complete list of the requirements and exceptions. Due to a significant limitation in the scale of Bates Zone maps, it may be impossible to determine if a property is definitively in or not in the zone near the boundaries. In such cases, the property will be reported by JCP as being in an unofficial "Boundary Area." In these cases, the property will be noted as being "in" the zone as required under AB 1195.

[4] •• WILDLAND AREAS OF FOREST FIRE RISK (State Responsibility Areas) ••

State Responsibility Areas (SRA) are zones where the State is responsible for suppressing wildland fires using the California Department of Forestry (CDF) fire protection services. SRA's are generally rural locales with areas of brushland, forests, etc. This generally rural nature means there may be significant wildland fire potential. Within many SRA's, there are large numbers of structures. Unless the property is located in a county which has assumed fire suppression responsibility or is an area that has entered into a cooperative agreement with a local fire agency for services, property owners in SRA's are responsible for organizing structural fire protection services. Such information

is not included on the SRA maps and therefore, cannot be provided in this report. For very isolated properties within SRA's with no local fire services, there may be significant fire risk. In some SRA's, the CDF only provides seasonal fire services. If a property is not located in a SRA, then the city's or town's fire protection service is the primary provider of fire suppression. Owners of properties in SRA zones are required to clear tree limbs from within ten feet of chimneys and stovepipes, maintain any tree adjacent to or overhanging any building free of dead or dying wood, clear roofs of leaves etc., maintain spark screens over chimneys and stovepipes, and generally maintain a vegetation clearance of 30 feet around structures. This is just a general summary of the basic requirements. Contact a fire department for a complete list of the requirements and exceptions.

Due to a significant limitation in the scale of SRA maps, it may be impossible to determine if a property is definitively in or not in an SRA zone near the zone boundaries. In such cases, the property will be reported by JCP as being in an unofficial "Boundary Area," and the local fire service or the California Department of Forestry must be consulted for a final determination as to who provides structural fire protection for that property. In these cases, the property will be noted as being "in" the zone as required under AB 1195. If any party has fire hazard concerns, we suggest contacting the California Department of Forestry, local fire services, or appropriate expert.

[5] •• EARTHQUAKE FAULT ZONES (Alquist -Priolo Zones) ••

Earthquake Fault Zones are delineated and adopted by California as part of the Alquist-Priolo Special Studies Zone Act of 1972. This Act was retitled in 1994 as the "Alquist-Priolo Earthquake Fault Zone Act." If a property is located in an Earthquake Fault Zone, it does not necessarily mean that a fault trace exists on the property or within several hundred feet of the property. Earthquake Fault Zones are areas or bands on both sides of known or suspected active earthquake faults. In some places, the zones are more than one-quarter of a mile wide and the potential for "fault rupture" (ground cracking along the fault trace) damage to a structure is relatively high only if the building is located directly on a fault trace. If a structure is not built across a fault trace, then shaking will be the primary effect of an earthquake. During a major earthquake, shaking will be strong in the vicinity of the fault and may be strong at some distance from the fault depending on local soil and bedrock conditions. It is generally accepted that properly constructed wood-frame houses are resistant to earthquake-shaking damage.

[6] •• SEISMIC HAZARDS ZONES (Seismic Hazard Mapping Act) ••

Although the Seismic Hazard Mapping Act was signed into law in October 1990, maps from which to provide this disclosure information only became available in limited areas starting in 1997. This act requires the California Division of Mines and Geology to develop maps delineating areas subject to earthquake hazards. The delineated areas are called "Seismic Hazard Zones." Maps are planned to eventually cover all areas in California that are subject to these hazards. New development in a Seismic Hazard Zone will only be permitted if the developer can show that geologic hazard mitigation can make the site acceptably safe. The information is also important if the Buyer is planning to undertake a major remodeling or redevelopment as the information can affect the building permit process.

The hazards that will eventually be addressed by the Seismic Hazards Mapping Act are: liquefaction, enhanced ground shaking, earthquake induced landslides, and various types of ground failure. The first release of maps only address liquefaction and/or landslide zones.

Liquefaction Hazard Zones represent areas where there is an historic occurrence of liquefaction, or where the local geological, geotechnical and ground water conditions indicate a potential for liquefaction such that mitigation would be required prior to new development. Liquefaction is a rare soil phenomenon that can occur when loose, water saturated, fine-grained sands and silty sands that lie within 50 feet of the ground surface are shaken in a significant earthquake. The soil temporarily becomes liquid-like and structures may settle unevenly. Liquefaction Hazard Zones may also contain areas susceptible to the effects of earthquake-induced landslides. This situation typically exists at or near the toe of existing landslides, downslope from rockfall or debris flow source areas, or adjacent to steep stream banks. Earthquake-Induced Landslide Hazard Zones represent areas where recent occurrence of landslide movement, or local slope terrain, and the geological, geotechnical and ground moisture conditions indicate a potential for landslides such that mitigation would be required prior to new development.

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