

### The Habitat for Humanity Greater San Francisco Home Preservation Program



### **The Home Preservation Team**

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### Mission

Habitat for Humanity Greater San Francisco builds homes and **sustains affordable homeownership opportunities** for families in Marin, San Francisco, and San Mateo counties. Our values focus on building partnerships, equity, stability, and legacy.

### **PROGRAM SUMMARY**

- HGSF's mission is founded in social equity. Our projects have always and continue to prioritize low-income households of color.
- HGSF's Home Preservation (HP) Program has been repairing homes for lowincome homeowners for over 10 years.
- HGSF's HP Program is for San Francisco's homeowners who have lived in their homes for at least ten years and who earn less than 80% of AMI.

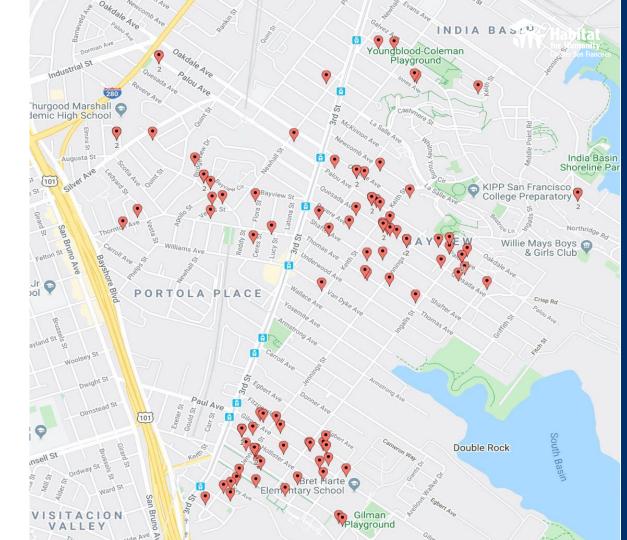


"We needed a roof badly, and thank god that Habitat was able to help out. It is less stress; the roof is so expensive to repair. They upgraded the bathroom; put handrails in the shower and the restrooms. It helps a lot. They also helped me get solar panels – we sell the energy back to PG&E, and have a very low energy bill; now we only pay 5% of our energy bill and PG&E pays 95%."

East Palo Alto homeowner. Completed repair in 2018 - replaced roof, installed grab bars and smoke/CO detectors.

### A TRUSTED NONPROFIT PARTNER IN THE NEIGHBORHOOD

Since 2011, Habitat GSF has completed over 200 home repair projects – more than half are in San Francisco's Southeastern neighborhoods.



### The Opportunity

- HGSF will provide repairs to 60 eligible homeowners in San Francisco through a 0% interest loan – with all payments deferred for 30 years or until the home is sold – whichever comes first.
- HGSF is both the lender and the contractor. Habitat construction staff perform the repair work and manage subcontractors.

- Applications will be processed on a first come, first served basis
- HGSF staff will help applicants through the entire loan application process
- HGSF will connect approved applicants to opportunities to participate in estate planning workshops & relevant financial education

#### **Loan Summary**

- The minimum and maximum loan amounts for HGSF's San Francisco homeowners are \$25,000 and \$75,000.
- The loan will not accrue interest. There are no hidden loan fees. All payments are deferred until the term of the loan.
- The loan is due in full in 30 years or upon sale, transfer of title, or nonowner occupancy, whichever comes first.



### **Eligibility Requirements**

- Eligible homeowners must have lived in their home for the past ten years.
- Eligible homeowners must fall below the Maximum Household Income Requirements listed below:

#### Maximum Household Income Requirements

Number of Persons in Household*	1	2	3	4	5	6	7	8
Household Max. Income**	\$104,400	\$119,300	\$134,200	\$149,100	\$161,050	\$173,000	\$184,900	\$196,850

\*Household size is determined by the number of people (children and adults) who have been living in the home for at least a full year, and plan on continuing to live in the home fulltime, for at least another year.

\*\*Total household income is determined by the combined income of all fulltime household members, over 18 years old.

### **SCOPE OF WORK**

- Habitat can help you make critical repairs so you can stay in your home and pass your most valuable asset on to your heirs.
- If you're considering building an ADU, Habitat's Home Preservation program can help address any code or permit violations before you begin building.
- If you are in need of a home repair, and you are a homeowner in San Francisco, please apply.



### Home Preservation Application

Our home preservation program helps those on limited incomes keep their homes safe, warm and dry. From installing new windows, to putting in insulation or replacing stairs, this work helps keep long-term homeowners in their homes.

If you are in need of a home repair, and you are a homeowner in San Francisco's Southeastern neighborhoods, please apply.







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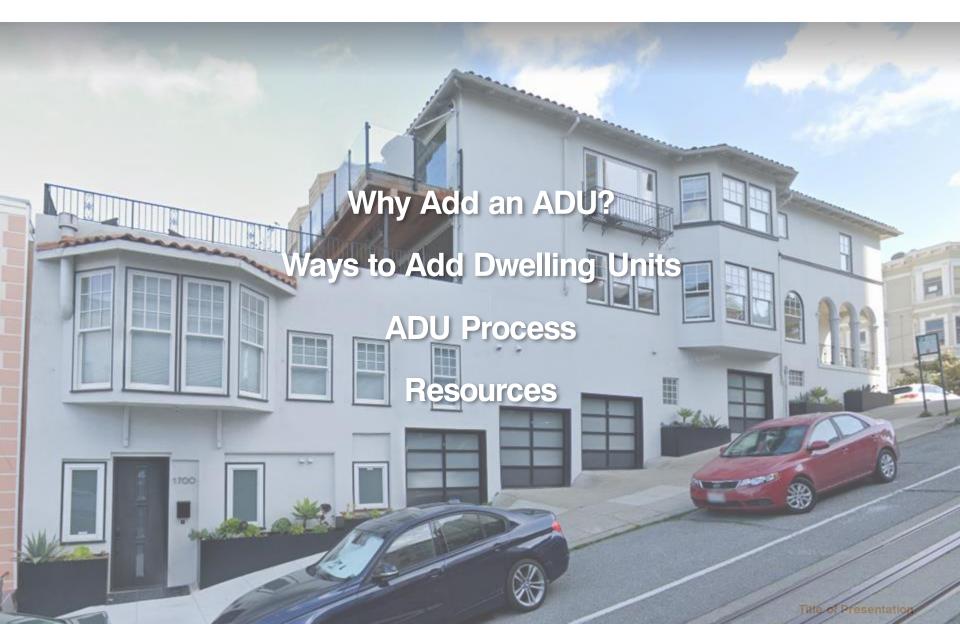


Vincent Page & Joseph Sacchi 08/12/23





#### Agenda



## WHY ADD AN ADU?



### Why?

- California is in a housing crisis
- ADUs are easy infill construction.
- 3. Adding an ADU to your property can provide several benefits, such as providing housing for family members, simplifying your lifestyle, and increased financial flexibility.



## **DEFINITION & PROGRAMS**

#### What is an ADU?



#### Ways to add Dwelling Units

#### **As-of-Right Unit**

Adding a regular unit that conforms with the existing density limit and all Code requirements

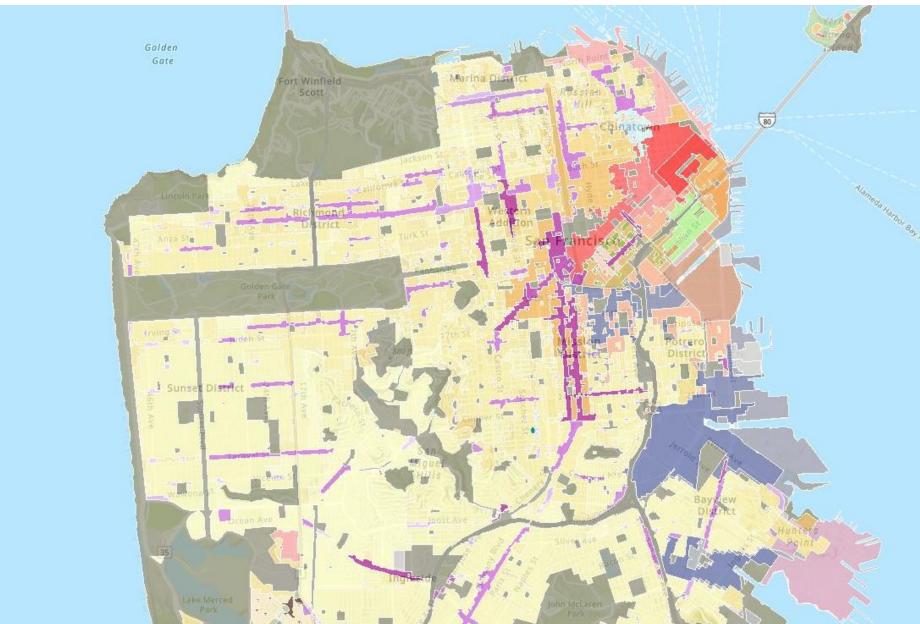
#### **Legalization Program**

A local amnesty program that allows you to legalize an existing unpermitted unit and waives some requirements.

#### **ADU Programs**

State and local programs that allow you to exceed the density limit and waive some requirements to add additional units.

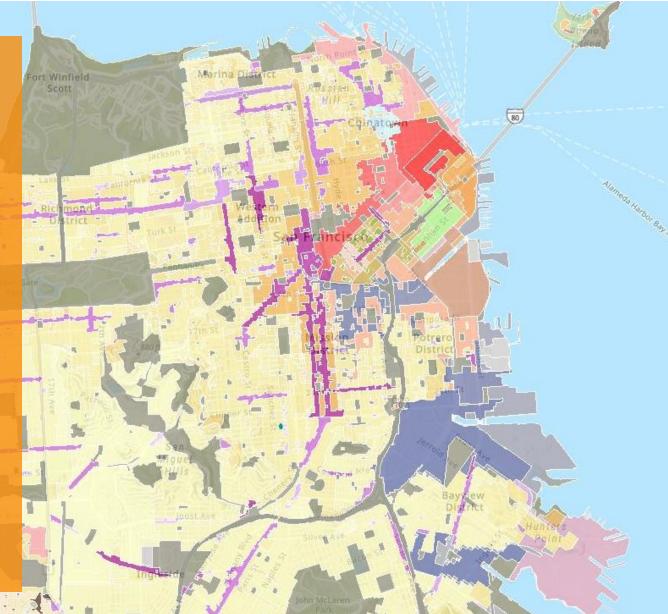
Local / Hybrid / State



Units added "as-of right" must conform with the existing density limit, as per the zoning code.

For example, a singlefamily home located in an RH-2 (Residential, House – Two-Family) Zoning District may add a unit without going through the ADU process.

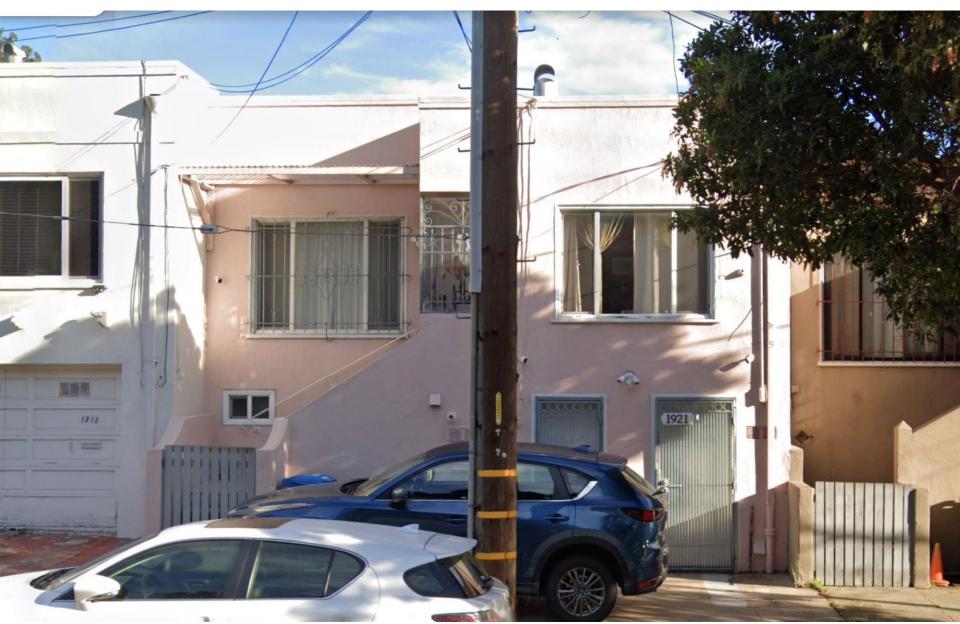
However, units added as of right are not eligible for waivers from Planning Code requirements such as Exposure and Open Space.



- How many units can I add?
- Depends on Zoning District (check here: sfplanninggis.org/pim)
- Are there any eligibility requirements?
- None
- Do I need to meet local Planning Code requirements?
- Yes

- Can I sell this unit?
- Yes
- Can I use this unit for short-term rentals?
- Yes (subject to Short-Term-Rental regulations)
- Will this unit be rent controlled?
- No

### Legalization Program



#### **Legalization Program**

- How many units can I legalize
- 1 unit

1915

- Are there any eligibility requirements?
- Proof the unit existed prior to January 1, 2013
- Eviction search:
  - Owner move-in evictions filed after March 13, 2014 if the notice was served within 5 years prior to permit filing
  - No-fault evictions filed after March 13, 2014 if the notice was served within 10 years prior to permit filing.
- Do I need to meet local Planning Code requirements?
- Not all. Density, rear yard, open space, and exposure are waived.

#### **Legalization Program**

#### Can I sell this unit?

No

1915

- Can I use this unit for short-term rentals?
- Yes (subject to Short-Term-Rental regulations)
- Will this unit be rent controlled?
- If the illegal unit was subject to rent control, it will continue to be rent controlled.
- Can I expand this unit?
- Typically, no. A legalized unit may only be expanded within the existing building envelope (+ minor infill).

#### **ADU Programs**

#### **Local Program**

Number of allowed ADUs varies. Allowed in an existing or proposed single- or multi-family home.

Exceptions "waivers" from certain Planning Code requirements for existing buildings.

#### **State Program**

Allows one ADU in an existing or proposed single- or multi-family home.

Only permitted on properties with no other ADUs.

Not required to meet all Planning Code requirements.

#### Hybrid Program

Number of allowed ADUs varies. Allowed in an existing or proposed single-family or existing multi-family home.

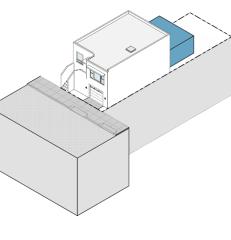
Required to meet all Planning Code requirements, besides density.

#### ADU types



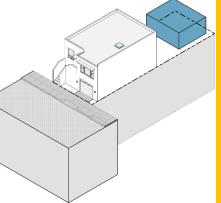
#### Conversion

New units that convert space in a residential building.



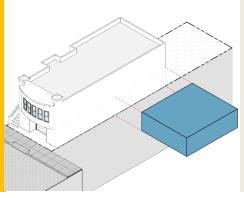
#### Attached

New units that expand a residential building.



#### Detached

New free-standing buildings located on a residential property.



#### Junior (JADU)

New type of ADU that converts up to 500 square feet of space in a singlefamily building.

#### Local ADU Program

#### • How many units can I add in existing building?

Lots with 4 or less <u>existing</u> units = 1 ADU + 1 Detached ADU Lots with 5 or more <u>existing</u> units = unlimited ADUs

There is no limit on the number of ADUs permitted on a lot for projects undergoing mandatory or voluntary seismic retrofitting

#### • How many units can I add in new construction?

Zoning Districts that allow 4 or less units = 1 ADU Zoning Districts that allow 5 or more units = unlimited ADUs

- Are there any eligibility requirements?
- Eviction search:
  - Owner move-in evictions filed within the last 5 years prior to permit filing
  - No-fault evictions filed within the last 10 years prior to permit filing

#### Local ADU Program

• Do I need to meet local Planning Code requirements?

- Yes. ADUs added to existing buildings qualify for waivers from some Planning Code requirements (density, rear yard, open space, and partial exposure). ADUs added to new construction only benefit from the density waiver.
- Can I sell this unit?
- **Typically no** (ADUs added in buildings undergoing voluntary or mandatory seismic retrofitting maintain eligibility)
- Can I use this unit for short-term rentals?
- No
- Will this unit be rent controlled?
- Typically, yes.

#### State ADU Program

- How many units can I add?
- 1 ADU
- Are there any eligibility requirements?
- No other ADUs on the property
- Do I need to meet local Planning Code requirements?
- Some, yes (ex. landscaping). Others, no (ex. density, rear yard, open space, and exposure).

#### State ADU Program

- Can I sell this unit?
- No
- Can I use this unit for short-term rentals?
- No
- Will this unit be rent controlled?
- No

### Hybrid ADU Program

- How many units can I add?
- Single-Family homes: 1 ADU + 1 JADU
- Multi-Family Dwellings: 2 Detached ADUs or 1 Converted ADU (or up to 25% of the number of existing units, whichever is greater)
- Are there any eligibility requirements?
- No
- Do I need to meet local Planning Code requirements?
- Yes (except density) and do not qualify for waivers.

### Hybrid ADU Program

- Can I sell this unit?
- No
- Can I use this unit for short-term rentals?
- No
- Will this unit be rent controlled?
- No

#### **Benefits of State/Hybrid ADUs**

- Ministerial and Streamlined review processes
- 60-day review timeline from date of complete application
- No subjective design review (except for CA Register historic properties)
- Not subject to CEQA Environmental review
- Not subject to neighborhood notification per Section 311
- No Discretionary Review opportunity
- Shortened appeal window with appeals heard within 10-30 days of filing and no requests for re-hearings
- City prohibited from requiring new units are rent-controlled.

#### Additional Benefits of State (non-Hybrid\*) ADUs

- State Law ADUs do not have to comply with Planning Code requirements for:
  - <u>Exposure</u> (unit to face a Code-complying rear yard or a public Right of Way)
  - <u>Open Space</u> (in single-family zoning districts, 300 sf per unit)
  - <u>Rear Yard</u> (in single-family zoning districts, 30% of the lot depth)

While Hybrid ADUs benefit from ministerial and streamlined review, they must comply with all Planning Code requirements (except density). The vast majority of ADU projects for single-family homes utilize the State ADU Program (non-Hybrid).





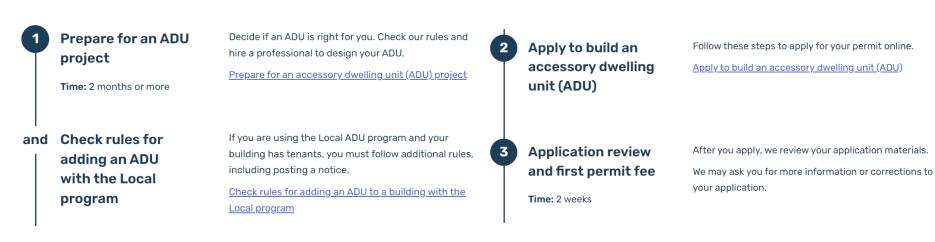
#### **Process: Timeline and Cost**

- Time and cost vary based on project specific circumstances
- General estimated time from preparation to construction is 18 months
- ADU applications will be reviewed within 60 days; time to approval depends on quality of submittaled materials and responsiveness to comments.
- Typically costs approximately \$125,000 in materials and labor to add a unit
- Professional design services are about 10% of construction costs
- City fees range from 6% to 9% of construction costs
- Planning impact fees waivers available for many ADU projects
- Process can be complex: Review instructions carefully and ask questions!

Step by step

# Add an accessory dwelling unit (ADU) to your property

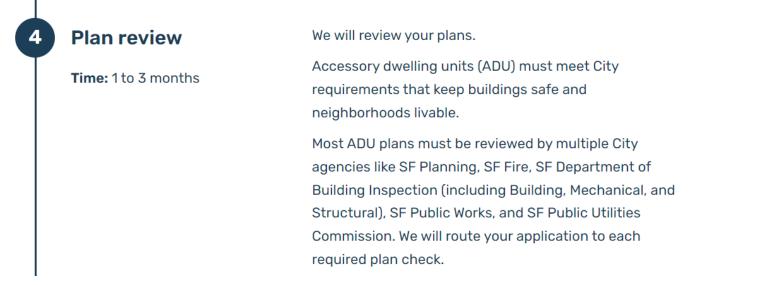
Learn about adding accessory dwelling units (ADUs), in-law units, or cottages to residential properties.



Step by step

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5

**Permit issuance** 

Time: 2 weeks

Your permit application will go through a comprehensive review process.

All City departments have to approve your permit before we can issue your permit.

After we have reviewed your application, we will tell you:

- What your final fee is
- How to pay your final fee
- What next steps to take (if any)

Step by step

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All City departments have to approve your permit before we can issue your permit.

After we have reviewed your application, we will tell you:

- What your final fee is
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### **Process ALL ONLINE – including issuance!**

Step by step

# Add an accessory dwelling unit (ADU) to your property

Learn about adding accessory dwelling units (ADUs), in-law units, or cottages to residential properties.

Start construction

If you have a full permit, you can start construction once you receive your construction document.

If you submitted a site permit, you will need to submit your addendum. We will email you instructions to submit your addendum online. You can start construction once your addendum is issued. Full and site applicants may need additional permits. Learn what you need to start construction on your ADU.



## RESOURCES

#### Resources



Citywide

#### Accessory Dwelling Units

Accessory Dwelling Units (ADUs), also called secondary units, in-law units, or cottages, are units added to existing and new residential buildings. Adding an ADU to your property can provide several benefits, such as providing housing for family members, simplifying your lifestyle, and increased financial flexibility.

#### sfplanning.org/adu

Step by step

## Add an accessory dwelling unit (ADU) to your property

Learn about adding accessory dwelling units (ADUs), in-law units, or cottages to residential properties.

sf.gov



#### **Planning Information Counter**

Mon, Tues, Thu, Fri: 7:30 am to 4:00 pm Wed: 9:00 am to 4:00 pm **Permit Center** 49 South Van Ness 2nd floor San Francisco, CA

#### **THANK YOU**



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## Building Code Requirements for Accessory Dwelling Unit (ADU) Additions

San Francisco Department of Building Inspection for Public Wealth Forum hosted by SF Assessor's Office on 8/12/23

### **Limitations and Agenda**

- · Follows Planning Dept Presentation.
- Building code highlights
  - Dimensions, EERO, exits, light & ventilation, unit separation, fire sprinklers
- Permitting process
- · Resources

### **Building Permit Application**

- Planning department requires a Screening Form where the design selects the State/Hybrid or Local program. Submit along with building permit application documents.
- Depending on the program, various limitations apply, including area limitations and number of ADUs allowed.
   Majority single family dwellings propose to install one ADU.

### **CEILING HEIGHTS**

- 7'-6" min. for ceiling heights for bedrooms, living room, dining room, corridors etc. (CBC 1208.2)
- 7'-0" min. for bathrooms, kitchens, storage rooms, and laundry rooms.

### **ROOM SIZES**

- At least one room to be 120 sf min;
- 70sf min. all others.
- 7'-0" min. width in any direction.
- Studios in existing buildings require a living room of 220 sf min.

NOTE: Do **NOT** use the California Residential Code (CRC).

### **EMERGENCY ESCAPE & RESCUE**

- Not all rooms can be a bedroom. A bedroom requires an emergency escape and rescue opening that leads to the public way or opens to a rear yard at least 50 feet in depth (CBC 1031).
- Where both of the above are not available, a minimum yard depth of 25 feet, along with a solution for direct access to and from the public way may be proposed and evaluated on a caseby-case basis (Info Sheet EG-02).

### **EXITING**

• The ADU may require two exits and should not interrupt the required exits from the other units.

### **UNIT SEPARATION**

 One-hour fire-rated walls and ceiling are required between each unit and between the units and common area per CBC 420.2 and CBC 1020.1. Exception: Junior ADUs created in existing conditioned space.

### LIGHT AND VENTILATION

- Natural light and ventilation is required for habitable rooms.
- Exception: Mechanical ventilation and artificial light is allowed for kitchens, home offices and media rooms per SFBC 1205.1.
- Natural light may be obtained from Light Courts with minimum size requirements of CBC 1205 (3'x10' for 2 stories, 4'x12' for 3 stories, etc).

### **SPRINKLERS**

- For vertical additions beyond the 3<sup>rd</sup> story, sprinklers are required per CBC Table 504.4.
- Effective Jan 1, 2023, sprinklers are not required for ADUs if the primary residence did not have sprinklers. (Additions beyond the 3<sup>rd</sup> story still need to be fire-sprinklered throughout.)
- If your ADU requires its emergency escape and rescue path to re-enter the primary building in order to reach the public way, be prepared to have that pathway fire-rated and fire-sprinklered.

- R3 Occupancy vs R2 Occupancy (sprinklers, potentially second exits for each unit, fire protection of structural members, etc.)
- State Program: Addition of ADU resulting in up to 3 units will not trigger a change in R-occupancy from R3 to R2.

- ADU permits to be submitted online.
- Plans required. Design professional is recommended.
- Electronic Plan Review process.
- Reviewed by Planning, Building, Mechanical, Fire (R2)

- Cost of permit fees depend on cost of construction. About 6% 9% of cost of construction.
  - Plan Review Various Depts, Permit Issuance, School Fees, Inspections, etc

### **Resources for ADUs**

### Website

https://sf.gov/step-by-step/prepare-accessory-dwelling-unit-adu-project

### SFDBI Information Sheet FS-12 & EG-02

https://sf.gov/resource/2022/information-sheets-dbi

TechQ – For technical code questions or code interpretations. techQ@sfgov.org

**Design Professional** 

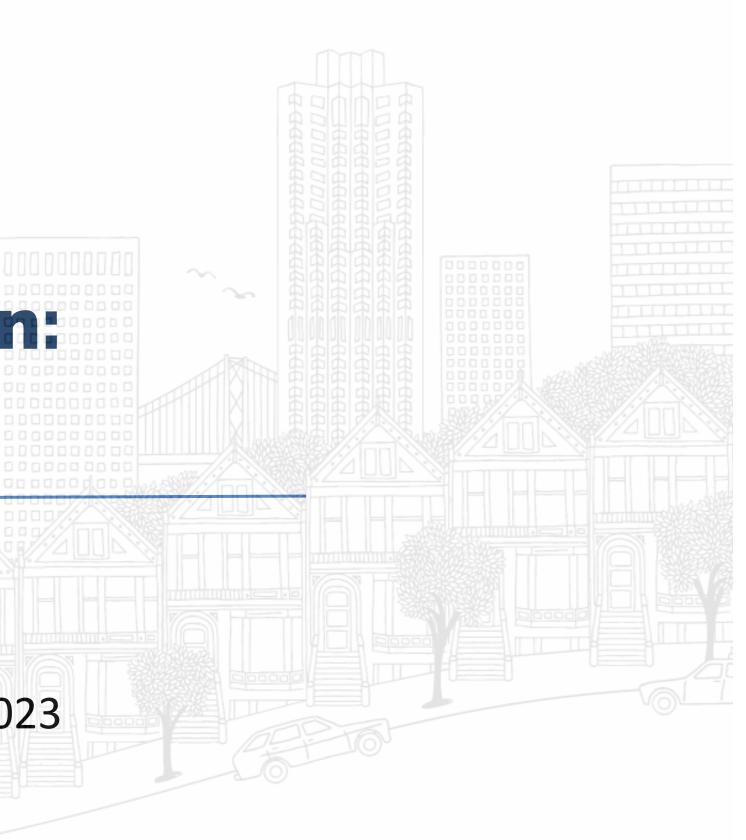


### **THANK YOU**

## Assessing New Construction: Accessory Dwelling Units



San Francisco Assessor-Recorder Family Wealth Forum, August 12, 2023







## Disclaimer

Information provided in this presentation is not constructed as legal advice but is designed to inform the public on change in assessment processed by the Office of the Assessor-Recorder. If there is a conflict between the information provided here and the legal authorities interpreting assessment processes, the legal authorities will prevail. We encourage you to consult an attorney for advice on your specific situation.



## **New Construction**

Under State law (Proposition 13), real property is reassessed only when a change-in-ownership (CIO) occurs, or upon completion of new construction (NC).

Under California property tax law, "new construction" is defined in four general categories:

- Any substantial addition to land or improvements, including fixtures. •
- Any physical alteration of any improvement, or a portion thereof, to a "like-new" condition.
- Any substantial physical alteration of land which constitutes a major rehabilitation of the land or changes the manner in which it is used.
- Any substantial physical rehabilitation, renovation or modernization of any fixture that converts it to the substantial equivalent of a new fixture or any substitution of a new fixture.

Except for CIO and NC, property assessments cannot be increased by more than 2% annually, based on the California Consumer Price Index.



## How will adding an ADU impact my property taxes?

#### **Reassessing the New Construction ADU only**

Any 'New Construction' would cause a reassessment. The assessment would apply to **ONLY** the portion of the property that was newly constructed. The land and existing property are generally not considered UNLESS new work has been done to the land and existing primary residence.

#### **Cost Approach**

For single-family residences, the Assessor's Office would typically use the cost approach of valuation. Our office would review the value of the new construction (and not necessarily the cost reported by the homeowner).

#### **Income Approach**

For apartment buildings, our office would likely use the "income approach" for valuation. The market value added would be based on valuation methods approved by the state and may not equal the project cost reported on the permit report.



## **Example – Building an ADU**

My parents bought a house in San Francisco in 1990 for \$275,000.

Its current assessed value is approximately \$500,000 (\$275k +2% a year over 33 years) resulting in approximately \$6,000 in property taxes.

The house has a market value of \$1,500,000 in 2023.



## **Example – ADU in-progress**

My parents want to add an ADU to the property that cost them \$120,000 to build. The project includes an entrance, bathroom, kitchen, and sleeping area.

**First Year**: the project is 40% complete after the bathroom is added.

- \$50,000 (~40% of the project) of in-progress value will be added to the property's assessed value.
- \$550,000 temporary assessed value (~\$6,500 in property tax).



## **Example – Completed ADU**

# **Second Year**: The project is 100% completed in the 2nd year. ~\$120,000 in New Construction value is added.

- Assessed Value Before ADU: \$500,000 (
- Assessed Value After ADU: ~\$630,000
- Market Value: \$1,630,000

\$500,000 (~\$6,000 property tax)

~\$630,000 (~\$7,400 property tax)



### **Notices of Assessed Value (NAV)**

- **In-progress New Construction**: property is appraised at its full value every year until the date of completion. The notice provides a temporary value.
- **Construction complete:** the entire portion of the property which is newly constructed shall be reappraised at its full value. Our office mails out the NAV with a New Base Year Value



- A supplemental assessment reflects the difference between the prior assessed value (before adding an ADU) and the new assessment (after adding the ADU).
- The notice includes the existing assessed value, supplemental  $\bullet$ value of the new construction, and the new base year value.
- This supplemental is in addition to the regular tax bill.



## ADU Fact Sheets – Assessor's Office, PUC, and PGE



What is an ADU? Accessory Dwelling Units (ADUs) are secondary housing units, typically with a separate entrance, kitchen, bathroom, and a place to sleep. ADUs can come in many shapes and sizes but are generally a self-contained home that is smaller than the main residence.

#### How will my property taxes change when I add an ADU?

Under California law (Proposition 13), your property taxes are based on your property's assessed value which generally increases by no more than 2% every year. Any "New Construction," including the construction of an ADU, would cause a reassessment of ONLY the portion of the property that was newly constructed. That is, only the marginal value of the ADU addition would be added to the existing property assessment.

Assessor's appraisal staff uses standardized appraisal methods (i.e., cost, income, and sales comparison methods) to determine the market value of the new construction. For single family homes, we would typically use the "cost approach" for valuation. For big apartment buildings where owners may be adding multiple ADUS, we would likely use the "income approach" for valuation. It is important to note that the market value added would be based on valuation methods approved by the State and may not equal the project cost reported on the form or permit report.

#### What should I expect DURING and AFTER new construction?

Each year the Office of the Assessor-Recorder is required by State law to value all in-progress new construction. At the beginning of the year, our office mails a letter "Residential Construction Project Information Form" to property owners that have started new construction. Through this form, property owners inform our office of the status of their project. Our office determines the added value of those improvements upon completion. If the new construction is only partially completed on the lien date (January 1), the assessor is required to estimate the fair market value of the portion completed. This continues each successive lien date until the new construction is completed.

#### quently Asked Questions

#### Why am I receiving Supplemental and Escape tax bills after new construction?

After construction is completed, our office will mil you a Notice of Supplemental Assessment which includes your property's new base year value, the existing assessment, and the supplemental assessment from the new construction project. You have a right to appeal the assessment. If no appeal is filed, the Office of the Treasurer and Tax Collector will mail you a supplemental tax bill. A Notice of Escape Assessment similarly "catches up" on your property's assessed value that our office did not include in any prior year and is usually the result of an assessable event that "escaped" our office.

Where can I find more information to determine if an ADU is right for me?

For more information and resources on ADUs from local partnering agencies, including answers to code requirements, permitting process and fees, conversions and legalization of existing unpermitted ADUs, resources, etc., visit www.sf.gov/topics/accessory-dwelling-unit-adu





#### REQUESTING SFPUC WATER SERVICE PROCESS OVERVIEW & IMPORTANT INFORMATION

A "Water Service Installation Request" Application must be submitted for any modifications to or requests for new
water services or facilities

- Before applying with SFPUC, Applicant must acquire all necessary DBI and Fire Department permits and approvals
- DBI approval includes receipt of all SFPUC Water and Wastewater Capacity Charge payments due

#### Part 1: Applying for Service

- Application Applications for new water service installations may be submitted via email to Nlapprovals@sfwater.org or in person by appointment only at 525 Golden Gate Avenue, 2nd Floor, San Francisco. To schedule an appointment, please call SFPUC Customer Services' New Service Installations at (415) 551-2900 and provide an email address to receive a meeting invite.
- Fixture Count Applicants must provide a water fixture count in order to determine meter size for each service.
- 3. Signature Applications must be signed. By signing the Application, Applicants are agreeing to the SFPUC's Water Service Rules & Regulations for Service Installations and Water Supply.
- Submittals/Approvals SFPUC will assist Applicant in identifying the types of services needed and filling out the submittals, forms and/or approvals required based on types of services being requested.
- Fees When the Application order is confirmed, Applicant will receive SFPUC fees for the request including additional Terms & Conditions to complete the work.
- Application Approval Upon receiving all the required approvals identified in the Application and receipt of payment, the Application is complete and services will be ordered.

#### SFPUC Charges for Installation of Water Services and/or Facilities

Every year on July 1, the SFPUC Commission establishes schedules of standard charges for single and multiple water services installations. Large, complex new water facility installations may require a custom cost proposal. The SFPUC will determine whether an installation qualifies for standard charges or a custom cost proposal during the Application Process.

Page 1 of 5

APPLICATION PROCESSING TIME

• SFPUC will begin processing the Application after all the

necessary DBI and SF Fire Departments permits are

11

#### sfassessor.org

#### Building and Renovation Process



Get Ready Review our Getting Started Guides to learn more about project requirements.



Apply Online Submit your application for service u "Your Projects." any time, 24x7.

Speak with your PG&E Representative Your PG&E representative will contact you within three business days to discus

project details.

Design your Project You can either have PG&E or an Applicant Designer design your project. After the design is prepared, PG&E will mail you the project proposal for approval. Arrange for Trenching

If you are installing or upgrading underground lines, your PG&E representative will provide drawing for trenches or other structures.

Schedule PG&E Build Work with your PG&E representative to schedule PG&E Construction Crews (Gas and/or Electric)

Prepare for Trench Inspection If you hired your own contractor for trenching, arrange for inspection with your PG&E representative.

Complete Electrical or Gas Work Have your contractor install your electrical panel or stub out the gas houseline Electric and Gas Service Requirements.

PG&E Constructs Utility Facilities

You or your contractor must be on site when PG&E installs gas and pulls electric wires into conduit.



Complete Municipal Inspection(s) Arrange for the appropriate local government agency [City or County] to inspect your electric panel and/or gas houseline.

Confirm Meter Installation Date Find out from your PG&E representative when your meter will be installed.

PG&E Connects your Service Once your inspections are complete and your meter is installed, PG&E will turn on your electric and/or gas service.



## **Assessor-Recorder's Office**



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### City Hall Room 190 Mon–Fri, 8 AM – 5 PM

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### Call (415) 554-5596

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