

May 13, 1999

To Whom it May Concern:

In my capacity as Assistant Director of Oakland Community Housing, Inc. (OCHI), I was the main staffperson responsible for overseeing the acquisition and rehabilitation of Barrett Terrace and Barrett Plaza, a total of 173 apartments and townhouses in Richmond California. OCHI purchased these 20+ year old buildings in 1997 through the federal Low Income Housing Preservation and Rehabilitation program. We selected D&H Construction to inspect the properties prior to purchase, and to prepare a detailed cost estimate of necessary repairs, which we used to obtain HUD funding for the project. OCHI subsequently negotiated a final scope of work and construction contract with D&H Construction. Total construction costs were approximately \$3.3 million.

Throughout our working relationship, I was very impressed with Jeff Halpirin and D&H Construction's attention to detail and with their commitment to doing a good quality job. Rehab of occupied buildings is always a challenge, but D&H demonstrated a mastery of scheduling which helped the project go extraordinarily smoothly, and minimized the time that tenants were displaced from their units. The Barretts also presented challenges about how to repair dry-rotted decks and how to re-design the heating ductwork in many of the units. I felt that D&H was a constructive partner in developing sound, cost-effective solutions to these challenges.

If I have the opportunity, I will definitely call on D& H Construction for future projects, and would recommend this firm to other property owners. Feel free to contact me at my current employment for a reference. I can be reached at the Bay Area office of Local Initiatives Support Corporation, at (415) 397-7322.

Sincerely,

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

Cathy Craig