



March 30, 2026

Town of Los Gatos
Community Development Department
110 E. Main Street
Los Gatos, CA 95030
408-354-6872
Planning@losgatosca.gov

Re: Request for Proposal Issued March 2, 2026
Below Market Price Administrative Services
HouseKeys Response Submission

To Whom It May Concern,

HouseKeys appreciates the opportunity to submit this proposal to continue serving as the Town's Below Market Price (BMP) Program Administrator. Since 2021 - and previously in 2015 through prior institutional roles - our team has supported the Town's program across ownership and rental activities, building a detailed understanding of its ordinance, guidelines, recorded agreements, and operational history.

HouseKeys brings over a decade of direct program administration experience across Santa Clara County, having worked with more than half of its jurisdictions as well as the County and Housing Authority. This experience has provided a practical understanding of how affordable housing programs operate over time—through staff transitions, changing market conditions, and increasingly complex compliance environments. Our work is grounded not only in policy interpretation, but in day-to-day execution across transactions, compliance, and asset management.

Our approach to program administration is rooted in continuity, accountability, and continuous improvement. Over the past year, HouseKeys has refined its operating model to strengthen cross-functional delivery across homeownership, rental, and community finance programs. This includes enhancements to reporting, file operations, and program documentation, as well as ongoing coordination with Town staff on opportunities such as updated agreements, owner guidance, and onboarding processes. Our proprietary platform—developed and maintained by an in-house, U.S.-based engineering team—supports this work through continuous updates informed by real-world program activity.

HouseKeys is committed to serving as a long-term administrative partner to the Town, capable of managing both routine program activity and complex scenarios that arise within deed-restricted portfolios. Our goal is to deliver consistent outcomes while preserving institutional knowledge and supporting the Town's evolving housing objectives.

HouseKeys has reviewed the Town's standard Consultant Services Agreement and finds it acceptable, with no requested exceptions at this time.



We appreciate the opportunity to continue this partnership and look forward to supporting the Town of Los Gatos in the next phase of its BMP Program.

Sincerely,

Julius Nyanda
CEO/Program Manager
HouseKeys Inc (a California C-Corporation)
111 Deerwood Road, Suite 200, San Ramon, CA 94546
julius@housekeys.org / 408-684-8202

2.Review of Scope of Services

I. Opening: Alignment with the Town’s Scope and Program Continuity

HouseKeys appreciates the opportunity to continue supporting the Town of Los Gatos in the administration of its Below Market Price (BMP) Program. The Scope of Services outlined in this Request for Proposals reflects the full lifecycle of a BMP program, encompassing applicant intake, ownership transactions, rental compliance, and ongoing administration. HouseKeys is uniquely positioned to deliver across this full scope as the Town’s current administrator since 2021, with key team members having administered the program as early as 2015 through prior institutional roles.

This continuity has provided HouseKeys with a working knowledge of the Town’s ordinance, guidelines, recorded agreements, and operational practices, while maintaining consistent service delivery through staff transitions and evolving program needs. HouseKeys also brings direct experience working with developers active in the Town’s pipeline, including Robson Homes, City Ventures, and SummerHill Homes, supporting alignment between Town requirements, developer timelines, and program implementation. This work is supported by HouseKeys’ fully in-house software platform and U.S.-based engineering team, enabling continuous refinement of program delivery based on real-time user activity and feedback.

II. Administration Services

HouseKeys will serve as the primary point of contact for the Town’s BMP Program, managing applicant waiting lists, responding to all program inquiries, and distributing program materials for prospective buyers and renters. Communication is handled through phone, email, and web-based systems, with multilingual support provided as needed. While the Scope references maintaining waiting lists, HouseKeys manages this function as an active applicant pipeline, ensuring that applicants remain prepared and informed as opportunities arise. HouseKeys’ platform is continuously improved through in-house engineering, supporting both applicant experience and staff visibility.

HouseKeys will maintain and apply all governing program documents, including the Town’s ordinance, resolutions, and implementing guidelines, incorporating updates as policies evolve. Semi-annual reports will be prepared in coordination with Town staff, alongside ongoing administrative support and program advisory services as requested. HouseKeys is actively advancing its reporting capabilities through ongoing enhancements to its proprietary platform, including dashboards that track inventory, projects, applicant activity, selection processes, and annual compliance. These tools are designed to provide clearer visibility into program performance and emerging risks, supporting more informed decision-making by Town staff. These functions are supported by a multidisciplinary team with experience in program design, compliance, and real estate operations, ensuring that policies are translated into consistent and enforceable outcomes.

III. Housing Unit Sales Services (Ownership Program Lifecycle)

HouseKeys will manage the full ownership process, including pricing support, preparation of sales schedules, marketing and outreach to interested buyers, and application intake and review. Applications will be evaluated for completeness, eligibility verified, and applicants ranked in accordance with Town criteria prior to submission for Town approval. In September 2025, HouseKeys established a dedicated File Operations Cohort focused exclusively on applicant file processing. This team manages the preparation and packaging of applicant files as they move through selection processes, ensuring that submissions are complete, organized, and ready for

underwriting. This structure improves processing efficiency, reduces delays, and supports consistent eligibility determinations.

HouseKeys will coordinate all aspects of the transaction process, including communication with escrow, lenders, and agents, facilitation of deed restriction recordation, and support for prospective buyers through education and open house coordination. Post-sale, HouseKeys will manage refinancing requests, subordinations, and resale preparation, as well as investigate and address defaults as needed. The team includes professionals with experience in escrow, lending, and asset management, and has managed complex scenarios including probate, bankruptcy, and foreclosure, ensuring that the Town's interests are protected throughout the lifecycle of each unit.

IV. Rental Housing Services

HouseKeys will manage the rental process for BMP units, including advertising available units, coordinating with property owners and managers, and supporting tenant placement. HouseKeys will verify the eligibility of prospective tenants using current income guidelines and ensure consistent application of program requirements.

HouseKeys will conduct annual compliance monitoring, including income recertification and verification that rent levels remain within allowable limits. HouseKeys will also advise property owners and managers on BMP requirements and ensure consistent enforcement of program rules. Through experience across multiple jurisdictions and property management structures, HouseKeys provides stable oversight that maintains compliance despite operational changes over time.

V. Integrated Program Delivery

HouseKeys administers the Town's BMP Program as an integrated system connecting applicant intake, ownership and rental activity, and ongoing compliance. This approach reduces fragmentation, ensures consistency across program components, and supports coordinated management of both existing inventory and future opportunities.

This structure is supported by HouseKeys' fully owned software platform, developed and maintained by an in-house, U.S.-based engineering team that deploys continuous updates based on user activity and feedback. The platform provides real-time visibility into program activity and supports flexibility for the Town in determining how functions such as waitlist management are administered over time.

VI. Full-Service Delivery Model

HouseKeys provides a full-service model that integrates administration, transactions, compliance, and customer service within a single accountable structure, reducing administrative burden on Town staff.

This model also allows HouseKeys to take on complex, non-routine work as part of program administration, including foreclosure resolution, probate coordination, and other challenges within existing homeownership portfolios. HouseKeys has extensive experience managing these scenarios and approaches each case with the goal of preserving program integrity and protecting the Town's long-term interests. This capability reflects over a decade of continuous refinement focused on delivering reliable and efficient program administration.

VII. Closing: Outcomes to the Town

HouseKeys provides the Town with a stable and experienced administrative partner capable of managing both current program responsibilities and future activity. The combination of operational continuity, integrated service delivery, and ongoing refinement supports consistent program outcomes while reducing administrative burden on Town staff.

HouseKeys' approach preserves institutional knowledge, maintains compliance across long-term affordability requirements, and adapts to evolving program needs over time, supporting the Town's broader housing objectives.

3. Experience and Expertise

I. Direct Experience with the Town of Los Gatos and Santa Clara County

HouseKeys has served as the Town of Los Gatos' Below Market Price (BMP) Program Administrator since 2021, with key members of the team having administered the program as early as 2015 through prior institutional roles. This continuity has provided HouseKeys with direct experience operating under the Town's ordinance, guidelines, and recorded agreements, while maintaining consistency through staff transitions and evolving program needs. In Los Gatos, HouseKeys has also worked through complex foreclosure and probate cases, demonstrating its ability to manage difficult, real-world scenarios within both homeownership and rental program contexts.

More broadly, HouseKeys has administered programs for more than half of the cities in Santa Clara County and has also worked on behalf of the County of Santa Clara and in coordination with the Housing Authority of Santa Clara County. This experience includes work with the cities of Morgan Hill, Campbell, Santa Clara, Los Gatos, Mountain View, San Jose, and Milpitas. While not all jurisdictions are current clients, the experience gained across these programs has provided a deep understanding of how local housing policies are implemented, interpreted, and sustained over time within the County.

II. Full Lifecycle BMP Program Administration Experience

Across Santa Clara County, HouseKeys has administered programs spanning ownership, rental, and mixed portfolios, often under varying policy frameworks and levels of institutional capacity. In Morgan Hill, HouseKeys has supported a 40-year-old BMR homeownership program across more than 80 subdivisions, while also assisting the City in launching its first inclusionary rental program. In Campbell, HouseKeys worked to bring the City's ownership portfolio into compliance, including coordination on legal cases tied to program enforcement.

In Santa Clara, HouseKeys supported the City's BMP program under two separate contracts—initially focused on rental programs and later expanding into homeownership administration following the transition of a prior administrator. In Mountain View, HouseKeys has administered both ownership and rental programs and continues to serve as the City's administrator. HouseKeys has also recently been engaged by the City of Milpitas, further expanding its active presence within the County.

This body of work reflects experience across the full lifecycle of program activity, including intake, selection, transactions, compliance, and long-term portfolio management, often under conditions requiring program stabilization, transition, or expansion.

III. Ownership Program Expertise

HouseKeys' ownership experience is grounded in direct administration of long-standing deed-restricted portfolios, including programs with layered agreements and evolving policy frameworks. The team has extensive experience interpreting and enforcing resale restriction agreements, deeds of trust, promissory notes, and other affordability instruments commonly used across Santa Clara County.

In addition to standard resale and purchase transactions, HouseKeys has managed complex ownership scenarios involving refinancing, subordination, probate, bankruptcy, and distressed sales. This work often requires

coordination across legal counsel, lenders, escrow officers, and heirs, as well as careful interpretation of recorded documents to preserve affordability requirements. Through this experience, HouseKeys has developed the ability to navigate complex casework while maintaining consistency, compliance, and protection of long-term program integrity.

IV. Rental and Mixed-Income Program Expertise

HouseKeys has extensive experience administering Below Market Price rental programs, including inclusionary and mixed-income units that are not supported by traditional subsidy structures. This work requires consistent interpretation of local guidelines, coordination with property managers, and ongoing verification of tenant eligibility and rent compliance.

Across jurisdictions such as Mountain View and Santa Clara, HouseKeys has worked within multifamily environments where BMP units exist alongside market-rate and other regulated units, requiring clear differentiation of rules and consistent enforcement. This often includes aligning property management practices with recorded affordability requirements, particularly in cases where operational procedures evolve over time or change with new ownership or management. Through this experience, HouseKeys has developed a practical approach to maintaining compliance while working collaboratively with property managers and owners.

V. Transaction Complexity and Asset Management Experience

A significant portion of HouseKeys' experience involves managing complex and non-routine cases that arise within long-term affordability programs. These include foreclosure proceedings, probate cases, bankruptcy filings, insurance issues, and other distressed scenarios that impact ownership units and, in some cases, rental occupancy.

HouseKeys has worked through these situations across multiple jurisdictions, including recent cases in Los Gatos, requiring coordination with legal counsel, lenders, escrow officers, heirs, and other stakeholders. This work often extends beyond standard administrative tasks and requires careful interpretation of recorded agreements, timelines, and legal obligations. HouseKeys approaches these cases with the goal of preserving affordability, protecting the jurisdiction's interests, and resolving issues in a manner that is both compliant and practical.

VI. Multidisciplinary In-House Team

HouseKeys' experience is supported by a multidisciplinary, in-house team that brings together expertise across housing program administration, real estate transactions, and financial analysis. This includes team members with backgrounds in escrow coordination, mortgage lending—including lending on deed-restricted properties—asset management, and real estate brokerage.

These capabilities are embedded within the organization rather than outsourced, allowing HouseKeys to respond more effectively to both standard program activity and complex casework. This structure also supports consistency in how policies are interpreted and applied, as well as continuity in service delivery across jurisdictions and over time.

VII. Proprietary Technology Platform and Continuous Improvement

HouseKeys has developed and maintains a fully proprietary software platform designed specifically for affordable housing program administration. Unlike many platforms that are licensed or adapted from third-party systems, HouseKeys' platform is owned and continuously improved by an in-house, U.S.-based engineering team that deploys updates on a regular basis.

This platform supports applicant intake, selection processes, file management, and compliance tracking, and is informed by a large and active user base. HouseKeys continues to enhance its capabilities, including the development of reporting dashboards that provide visibility into inventory, projects, applicant activity, selection outcomes, and compliance status. This ongoing investment reflects a long-term commitment to improving both user experience and administrative efficiency.

VIII. Jurisdictional Experience and Scale

HouseKeys' experience across Santa Clara County is complemented by work in multiple jurisdictions with varying program sizes and structures. This includes long-term engagements, program transitions, and support for jurisdictions at different stages of program maturity.

This breadth of experience has exposed HouseKeys to a wide range of program designs, operational challenges, and policy frameworks, allowing the team to apply lessons learned across jurisdictions while adapting to the specific needs of each agency. While HouseKeys has experience throughout California, its concentration in Santa Clara County provides a particularly strong foundation for supporting the Town of Los Gatos.

IX. Developer and Market Alignment

HouseKeys has worked with a range of developers active in Santa Clara County, including Robson Homes, City Ventures, and SummerHill Homes. This experience includes coordinating program requirements during project delivery, supporting marketing and selection processes, and ensuring that affordability requirements are implemented in alignment with local policies.

This familiarity with both developer workflows and municipal requirements allows HouseKeys to serve as an effective intermediary, aligning timelines, expectations, and compliance requirements across parties. This is particularly valuable as jurisdictions prepare for new development activity and seek to ensure smooth program implementation from entitlement through occupancy.

X. Closing: Overall Qualifications

HouseKeys' experience reflects a combination of local continuity, technical depth, and operational scale within Santa Clara County. The organization has administered programs across multiple jurisdictions, managed complex transactions and compliance scenarios, and developed systems and processes designed to support long-term program sustainability.

This experience, combined with a multidisciplinary team and continued investment in platform and process improvements, positions HouseKeys to support the Town of Los Gatos with both immediate program needs and long-term program stewardship.

4. Qualifications of Key Personnel

Qualifications of Key Personnel

HouseKeys' team structure reflects over a decade of program administration experience, including recent refinements to strengthen continuity, cross-functional competency, and long-term service delivery. In 2021, HouseKeys established a dedicated rental team to support expanding program activity. Following staff turnover in 2024 and 2025, HouseKeys restructured its operations to ensure that expertise is shared across all program types—homeownership, rental, and community finance—rather than concentrated within a single team. This unified operating model reduces dependency on any one individual or specialization and ensures consistent program administration over time.

Julius Nyanda, Founder and CEO, serves as Chief Project Manager and maintains oversight of program delivery, policy alignment, and escalated matters. Christopher Jue serves as Project Lead and has played a central role in advancing HouseKeys' integrated operating model. Since joining in 2021, he has grown into the role of Director of Operations and Marketing and leads coordination across program functions, ensuring alignment between operations, communication, and system improvements.

Christina Enriquez leads asset management, onboarding of new projects, and complex casework, including loss mitigation, foreclosure, and probate matters, working closely with Town staff on these efforts. Mandy Israde manages day-to-day program operations and serves as a primary point of coordination across workflows. Danielle De La Torre leads the Customer Service team, overseeing a four-person group that manages phone and email communication across extended hours, including evenings and weekends, ensuring consistent responsiveness to applicants and participants.

HouseKeys' Lead Administration Team includes Underwriters Kamala Loving and Martin Vergara, who are responsible for eligibility determinations and compliance reviews across ownership and rental programs. Andrew Stebbins supports marketing and outreach efforts while also assisting with rental underwriting. In 2025, HouseKeys established a dedicated File Operations Cohort, led by Jenna Ross, to manage applicant file processing and preparation for underwriting, improving consistency and throughput across selection processes.

HouseKeys is committed to maintaining continuity of key personnel throughout the duration of this engagement. The organization's team-based structure and shared operating model are designed to ensure that program knowledge, workflows, and service delivery remain stable, even as the program evolves over time.

5. Disclosure of Litigation and Discipline

Disclosure of Litigation and Discipline

HouseKeys has not been disciplined or censured by any regulatory body in its 11 years of operation.

From time to time, HouseKeys has been named in or involved in litigation related to the administration of affordable housing programs. These matters have typically arisen from broader disputes between program participants, developers, or other parties, rather than from deficiencies in HouseKeys' performance. In response to this exposure, HouseKeys has developed both in-house and outside legal support to ensure that matters are handled appropriately and in coordination with client agencies.

Within the past five years, HouseKeys has been involved in a limited number of cases. In 2025, HouseKeys was named in a lawsuit arising from a dispute between a city and a developer regarding compliance with an affordable housing agreement. The developer countersued and included HouseKeys in the action. Based on HouseKeys' documentation, testimony, and coordination with counsel, HouseKeys was dismissed from the case prior to final judgment. The court ultimately ruled in favor of the City, and the matter has since been resolved.

In 2024, HouseKeys was involved in a case initiated by a tenant following eviction for non-compliance with program requirements. HouseKeys provided documentation and testimony supporting the program's enforcement actions. The court dismissed the tenant's claims, and the matter was subsequently settled, including repayment of a portion of legal costs.

HouseKeys is not currently involved in any active litigation. Additional details can be provided upon request, subject to confidentiality considerations related to legal proceedings.

ATTACHMENT 2 - REFERENCES

THIS FORM MUST BE PRINTED OUT, COMPLETED AND SUBMITTED WITH THE PROPOSAL

BELOW MARKET PRICE ADMINISTRATIVE SERVICES

List three (3) references for work of a similar nature to the Services performed within the last five (5) years. Use additional sheets as necessary.

1.	City of Morgan Hill	17575 Peak Avenue, Morgan Hill, CA 95037
	Name of Agency	Agency Address
	John Lang	Housing and Economic Mobility Director
	Contact Name	Contact Title
	408-310-4637	john.lang2@morganhill.ca.gov
	Contact Telephone	Contact Email Address
	2015 to Present (Latest 6/27/24 to 6/30/28)	\$2,489,095
	Contract Period	Contract Amount

[Homeownership, Rental, and Community Finance programs. Full Service Program Administrator](#)

[providing end-to-end administration across all three inventory types from new construction pipeline to portfolio asset management.](#)

Description of services performed including costs.

2.	City of Mountain View	500 Castro St, Mountain View, CA 94041
	Name of Agency	Agency Address
	Anna Reynoso	Housing Program Lead
	Contact Name	Contact Title
	650-903-6475	Anna.Reynoso@mountainview.gov
	Contact Telephone	Contact Email Address
	2022 to Present (Latest 6/1/25 to 6/30/26)	\$150,000 Annual
	Contract Period	Contract Amount

[Homeownership and Rental. Full Service Program Administrator](#)

[providing end-to-end administration across all three inventory types from new construction pipeline to portfolio asset management.](#)

Description of services performed including costs.

3.	City of Gilroy	7351 Rosanna Street, Gilroy, CA 95020
	Name of Agency	Agency Address
	Christie Thomas	Housing and Community Services Manager
	Contact Name	Contact Title
	408-846-0209	christie.thomas@cityofgilroy.org
	Contact Telephone	Contact Email Address
	2017 to 6/30/2026 (former client)	\$180,000 Annual
	Contract Period	Contract Amount

Homeownership, Rental, and Community Finance Programs. Full Service Contract.

Term ends June 30, 2026.

Description of services performed including costs.

I hereby certify that the Proposer performed the work listed above.



Signature of Proposer

Julius Nyanda

Name

3/30/26

Date

7. Preliminary Fee Schedule

Preliminary Fee Schedule

HouseKeys proposes a full-service annual contract model for the administration of the Town's Below Market Price (BMP) Program. This model provides comprehensive coverage across administration, ownership and rental activity, compliance, and customer service, while maintaining a single point of accountability and avoiding fragmented, task-based billing.

The proposed annual fee for full-service administration is:

\$150,000 per year

This fee is inclusive of all labor, coordination, reporting, meetings, site visits, and routine program administration activities required to operate the Town's BMP Program.

Scope-Based Cost Allocation (For Reference Only)

The following allocation illustrates how resources are distributed across program functions. These categories are not billed separately but reflect the structure of the full-service model.

1. Ownership Program Administration and Asset Management — 35% (\$52,500)

- Resale transactions and coordination
- Refinancing, subordination, and payoff requests
- Default, foreclosure, probate, and loss mitigation cases
- Homeowner support and long-term compliance

2. Program Administration and Customer Service — 25% (\$37,500)

- Applicant intake and waitlist management
- Program communications (phone, email, web)
- Coordination with Town staff
- Semi-annual reporting

3. Rental Program Administration and Compliance — 20% (\$30,000)

- Lease-up and vacancy coordination
- Tenant eligibility verification
- Annual compliance and rent monitoring
- Property manager coordination

4. File Operations and Underwriting Support — 10% (\$15,000)

- File preparation and document collection
- Applicant file packaging and workflow management

- Underwriting coordination

5. Program Oversight, Reporting, and System Support — 10% (\$15,000)

- Program oversight and escalation management
- Reporting dashboards and performance tracking
- Platform maintenance and continuous improvements

Transaction-Based Fee Structure (Supplemental)

In addition to the annual contract, HouseKeys maintains a standardized fee schedule for transaction-based services . These fees are typically paid by participating parties and may offset program costs to the Town.

Examples include:

- Rental unit processing fees (up to \$1,500 per lease, typically paid by developers)
- Rental compliance recertification fees (up to \$150 per unit, typically paid by property owners)
- Ownership resale transaction fees (structured as a percentage of sales price)
- Loan processing and refinance fees (paid by homeowners or lenders)

HouseKeys has historically waived or adjusted certain fees depending on program structure and Town preferences, particularly for smaller portfolios or where policy goals warrant flexibility.

Approach to Cost Structure

This combined structure allows the Town to:

- Maintain predictable annual costs
- Reduce administrative burden through a single accountable partner
- Benefit from supplemental transaction-based revenue streams where applicable
- Ensure that both routine administration and complex casework are supported without requiring separate contracts or incremental billing

The proposed fee reflects alignment with HouseKeys' full-service model for jurisdictions managing ownership and rental portfolios, including the increasing complexity of long-term asset management and compliance.

HOUSEKEYS STANDARD FEE SCHEDULE (2026-2027)

Only used with HouseKeys Agency Contracts

#	<u>Description</u>	<u>Fee¹</u>	<u>Fee Cap / Max</u>	<u>Billed To</u>
1	Rental Unit Processing Fee (New Construction/Existing Vacancies) <i>1/3rd of Agreed Fee Due Up-Front on New Construction Projects</i>	Up to \$1,500.00 per lease transaction	Up to \$1,500 per lease transaction	Developer [Agreement]
2	Rental Annual Compliance Recertification Process Fee (100% of resident files)	Up to \$150 per unit	Up to \$150 per unit	Developer [Agreement]
3	Project-level Annual Review	No fee	No fee	No fee
4	Tenant-level Annual Review (10% of resident files)	No fee	No fee	No fee
5	Loan Processing Transaction Fee	\$1,250.00 per transaction ²	\$1,250.00 per transaction	Owner / Lender
6	Refinance & Document Processing Fee	\$500 per transaction ²	\$500 per transaction	Homeowner [Agreement]
7	New Ownership Sales Transaction Fee	Based on Income Category	Moderate \$12,500 Low \$7,500 Very Low or Lower \$5,000	Developer [Agreement]
8	Ownership Resale Transaction Fee (Full Service w/ distribution to homeowner-chosen listing agent and an assigned buyer's agent)	6% of New Sales Price	Maximum \$36,000.00	Homeowner / Added to Sales Price [Agreement] with payouts to Listing and Sales Agent
9	Resale Facilitation Fee (Homeowner Chooses their own Agent and runs the process independently)	Subject to Restriction Agreement	\$2,500	Taken from Excess Proceed due to City (if available)
10	Acquisition and Ownership Resale / Rehab Transaction Fee	5% of Resale Restriction Price plus 5% of New Sales Price	Maximum \$60,000.00	Homeowner / Added to Sales Price [Agreement]
11	Billing Rate for Projects Outside of Contract Scope	\$250.00 / hour	\$250.00 / hour	Up-Front Scope / Agency
12	E-Certification of Eligibility (Coming Soon)	\$25	\$25	Direct-to-Consumer

¹ All Fees will be considered new fees. Any legacy legal agreements with fee structures written in the recorded documents will be honored and a discount will be applied, provided HouseKeys agrees.

ATTACHMENT 1 - CONFLICT OF INTEREST STATEMENT

THIS FORM MUST BE PRINTED OUT, COMPLETED AND SUBMITTED WITH THE PROPOSAL

BELOW MARKET PRICE ADMINISTRATIVE SERVICES

The undersigned declares:

I/We HouseKeys Inc. (Insert Name) have the following financial, business, or other relationship with Town of Los Gatos that may have an impact upon the outcome of the contract. If none, please specify that no other relationships may have an impact on this contract or Project.

No other relationships have an impact on this contract or Project.

I/We HouseKeys Inc. (Insert Name) have the following current clients who may have a financial interest in the outcome of this contract. If none, please specify that no other clients may have a financial interest with an impact on this contract or Project.

No other clients have an impact on this contract or Project

Pursuant to Government Code section 1090 and any other laws, rules and regulations that may apply, the Proposer covenants that neither it, its subcontractors nor employees presently have an interest, and shall not acquire any interest, direct or indirect, financial or otherwise that would conflict in any manner or degree with contract awarded from this RFP. Proposer certifies that to the best of its knowledge, no one who has or will have any financial interest in the contract awarded from this RFP is an officer or employee of the Town. Through its submittal of a proposal, Proposer acknowledges that it is familiar with Section 87100 et seq. and Section 1090 et seq. of the Government Code of the State of California and will immediately notify the Town if it becomes aware of any facts concerning the contract to be awarded that constitute a violation of said provisions.

Furthermore, if there is reason to believe that collusion exists among the Proposers, the Town may refuse to consider proposals from participants in such collusion. No person, firm, or corporation under the same or different name, shall make, file, or be interested in more than one proposal for the same

work unless alternate proposals are called for. A person, firm, or corporation who has submitted a sub-proposal to a Proposer, or who has quoted prices on materials to a Proposer, is not thereby disqualified from submitting a sub-proposal or quoting prices to other Proposers. Reasonable ground for believing that any Proposer is interested in more than one proposal for the same work will cause the rejection of all proposals for the work in which a Proposer is interested. If there is reason to believe that collusion exists among the Proposers, the Town may refuse to consider proposals from participants in such collusion. Proposers shall submit as part of their proposals documents the completed Non-Collusion Declaration provided herein.

I, on behalf of the Proposer, declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct and that this declaration is executed on 30th of March 2026 [date], at San Ramon [city], California [state].

<u>HouseKeys Inc.</u>	<u>CEO</u>
Proposer Name (Person, Firm, Corp.)	Title of Authorized Representative
<u>111 Deerwood Road, Suite 200</u>	<u>Julius Nyanda, CEO, HouseKeys, Inc.</u>
Address	Name of Authorized Representative
<u>San Ramon, CA 94583</u>	
City, State, Zip	
<u>3/30/2026</u>	
(Date)	(Signed)

HouseKeys Organizational Design and Structure



Strategy and Execution to focus on a combined Hi-Tech & Hi-Touch approach to Program Administration

Executive Leadership

Dedicated Front-Line Customer Service Team, Email & Phone Management
Title: Customer Service Specialist

Customer Service

Kimberly Aranda

Charish Bravo

Irene Laguna

Stephen Basa

Julius Nyanda
CEO

Christopher Jue
Director, Operations & Marketing

Kunal Bohra
Chief Technology Officer

Lead Administration

Technology & Data Team

Design, Build, and Support the Proprietary Software-Driven HouseKeys Program Operating System (HouseKeys OS)

Nathan Hermen
Lead Engineer

Vincci Wu
Product Designer

Henry Mann
Front-End Engineer

Parash Maharjan
Quality Assurance Engineer

Sanjay V
Infrastructure & Security

Operations Cohort

Roseville Cohort #1
September 2025



4 to 6 Teammates working daily with assigned files

Mandy Israde
Operations Manager

Christina Enriquez
Asset & Transaction Manager

John Ash
Real Estate Project Manager

Kamala Loving
Program Underwriter

Martin Vergara
Program Underwriter

Andrew Stebbins
Associate Marketing & Communications Manager

Daniel De La Torre
Customer Service & Outreach Manager

Program Design, Account Management, and Relationship Management serving a network of:

- Local Government Agencies
- Developer / Homebuilders
- Property Managers
- Real Estate Agents
- Loan Officers
- Housing Counselors