CAPITAL NEEDS ASSESSMENT (CNA)
COLEMAN HOUSE I AND II
677 WINCHESTER STREET
NEWTON, MASSACHUSETTS 02459

D3G PROJECT NUMBER:
2017-0846

FINAL REPORT ISSUE DATE:
SEPTEMBER 21, 2017

INSPECTION DATES:
MAY 24 AND 25, 2017

PREPARED FOR:
ROCKPORT MORTGAGE CORPORATION
17 ROGERS STREET
GLOUCESTER, MASSACHUSETTS 01930-5014

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Signature

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1.0 Executive Summary

1.1 General Description

The project, currently known as Coleman House I , and Coleman House II, is located at 677 Winchester Street, Newton Massachusetts 02459. The property features one hundred forty six (146) dwelling units, located in (1) apartment building with five (5) stories in Coleman House I and eight (8) stories in Coleman House II. According to tax records, the property is situated on approximately 3.53 acres and features a combined gross area of 116,362 square feet. The structure was built in two (2) phases. According to property tax records and property management, Coleman House I was constructed in 1984 and Coleman House II was constructed 1997. The property is in good physical condition and well-maintained. Please see the detailed breakdown of the property in Section 3.1.

1.2 General Physical Condition

The Capital Needs Assessment (PCNA) indicated that the apartment building is currently structurally sound. Based on Marshall & Swift/Boeckh, LLC depreciation and effective age calculations the effective remaining useful life of property is approximately 50 years, assuming the near and long term specified repairs are performed. The physical condition of the property is acceptable for a refinance transaction. The following general physical conditions and conclusions have been reached by the Needs Assessor upon completion of this Capital Needs Assessment (CNA):

a. The replacement reserve summary does not include items deemed non-capitalized routine maintenance items at tenant turnover (e.g., interior painting, door hardware, closet hardware, bathroom accessories, etc.), and it is advisable that Property Management include these items in any future planned rehabilitation, as budget constraints allow.

b. The recommended level of repairs and rehabilitations will not require significant resident relocation.

c. Upon completion of repairs, the property will be in reasonable compliance with applicable accessibility regulations; however, will not be in total compliance due to structural modifications that would be required.

d. The property will not be applying for "green building certification" (e.g., LEED, ENERGYSTAR, Earthcraft, etc.).

1.3 Opinions Of Probable Cost

1.3.1 Critical Repairs (Immediate)

Critical repairs are of two types: life safety remedies that correct exigent health and safety deficiencies including obstacles to ingress or egress from units, buildings or the site, which deficiencies must be corrected before endorsement; and accessibility remedies for violations of one or more of the accessibility statutes as may apply to the property or to any of the buildings, which remedies must be completed as soon as possible, a time period specified as a number of months which may extend beyond endorsement but shall not exceed 1 year unless specifically permitted by HUD.

Sect	CRITICAL REPAIR (IMMEDIATE NEEDS)	TOTAL
Coleman House I		
3.4.4	1. It was observed during the inspection that the kitchens in the dwelling units did not feature a GFCI outlet. Installation of Ground Fault Circuit Interrupt (GFCI) protected receptacles is required to protect the tenants as well as to comply with the National Electrical Code (NEC). (100 Each @ $35.00, Repair)	$3,500.00
3.4.4	2. It was observed during the inspection that two (2) breakers in each electrical panel are double tapped. In order to be compliant with NEC, it is required that a licensed electrician repair the double tapped breakers by either installing additional breakers or pig tailing the wiring to provide only one (1) wire tapped into the breaker. (100 Each @ $50.00, Repair)	$5,000.00
Coleman House I - ACCESSIBILITY		
7.1	1. It was observed in handicap dwelling units 523, 423, 323, 223, and 123 that there was not any scald and abrasion protection under the kitchen sink. In order to comply with Uniform Federal Accessibility Standards (UFAS), the installation of scald and abrasion protection at is required. (5 Each @ $35.00, Repair)	$175.00
7.1	2. It was observed in handicap dwelling units 423 and 123 that there was not any scald and abrasion protection under the bathroom sink. In order to comply with UFAS, the installation of scald and abrasion protection at is required. (2 Each @ $35.00, Repair)	$70.00

7.1	3. The rear grab bars at the toilets of handicap dwelling units 523, 423, 323, 223, and 123 were observed to be missing or positioned incorrectly. In order to comply with UFAS, the repositioning/ installing of the grab bars at the toilets are required. UFAS requires that the grab bar must extend a minimum of twelve inches (12") beyond the center of the toilet toward the side wall and a minimum of twenty four inches (24") toward the open side for either a left or right side approach. (5 Each @ $125.00, Repair)	$625.00
7.1	4. The public unisex handicap bathroom located adjacent to the maintenance office was observed with the sink mounted at 36-1/2 inches high. Lowering the sink to 34-inch high is required in order to comply with the Americans with Disabilities Act Accessibility Guidelines (ADAAG). (1 Each @ $350.00, Level 2 Alterations)	$350.00
7.1	5. Based upon sixty two (62) parking spaces available at the site, three (3) handicapped accessible parking spaces, inclusive of one (1) van accessible parking space is required by the Americans with Disabilities Act Accessibility Guidelines (ADAAG). The site currently features eight (8) handicapped accessible parking spaces, three (3) of which feature vertical signage, pavement markings, 60" and 96" wide access aisles that provide direct access to sloped curb cuts. The site does not currently feature an identifiable van accessible handicap parking space; therefore, D3G recommends the installation of a van accessible sign at the parking space closest to the main entrance with a 96" wide access aisle in order to comply with ADAAG. (1 Each @ $75.00, Repair)	$75.00
7.1	6. It was observed during the inspection that the thermostat height in handicap dwelling units 523, 423, 323, 223 and 123 were mounted at fifty four inches (54") above the finished floor. The thermostat control must be lowered to a maximum height of forty eight (48") in order to be compliant with UFAS. (5 Each @ $75.00, Level 1 Alterations)	$375.00

Coleman House II		
Coleman House II - ACCESSIBILITY		
7.1	1. It was observed in handicap dwelling units 532, 432, and 332 that there was not any scald and abrasion protection under the kitchen sink. In order to comply with Uniform Federal Accessibility Standards (UFAS), the installation of scald and abrasion protection at is required. (3 Each @ $35.00, Repair)	$105.00
7.1	2. The rear grab bars at the toilets of handicap dwelling units 532, 432, and 332 were observed to be missing or positioned incorrectly. In order to comply with UFAS, the repositioning/ installing of the grab bars at the toilets are required. UFAS requires that the grab bar must extend a minimum of twelve inches (12") beyond the center of the toilet toward the side wall and a minimum of twenty four inches (24") toward the open side for either a left or right side approach. (3 Each @ $125.00, Repair)	$375.00
7.1	3. It was observed during the inspection that the thermostat height in the dwelling units were mounted at approximately 54-inches above the finished floor. The thermostat control must be lowered to a maximum height of 48-inches in order to comply with the Fair Housing Act (FHA). (46 Each @ $75.00, Level 1 Alterations)	$3,450.00
7.1	4. The bathrooms in the non-handicapped designated dwelling units were observed with vanities that do not feature a 30"x48" parallel clear floor space at the sink due to the location of the toilet. In addition, the vanities do not provide roll under access for a forward approach or feature removable base cabinetry. Therefore, the removal of the base cabinetry or the installation of removable base cabinets at the vanity sinks is required in order to comply with the FHA. (43 Each @ $350.00, Level 1 Alterations)	$15,050.00
7.1	5. The kitchen sinks in the non-handicapped designated dwelling units were observed without removable base cabinetry and do not provide the required 30"x48" centered forward or parallel clear floor space. Removal of the base cabinetry or the installation of removable base cabinetry is required in order to comply with the FHA. (43 Each @ $500.00, Level 1 Alterations)	$21,500.00
	TOTAL:	**$65,055.00**

1.3.2 Non-Critical Repairs (12-Month Repair And Rehabilitation Needs)

Non-critical repairs are repairs, replacements or alterations that address current and imminent physical needs, notwithstanding whether any such needs may be described as deferred maintenance. Imminent in this context means work reasonably expected to be needed within the first year of the mortgage, except that this shall not be construed as requiring as an immediate repair any work that would normally occur at unit turnover. Non-critical repairs may include work likely to improve or enhance the quality, suitability, marketability and operating efficiency of the property. Non-critical repairs must be completed within 1 year after endorsement unless specifically permitted by HUD.

SECT	NON-CRITICAL REPAIR (12-MONTH PROPERTY CONDITION)	TOTAL
Coleman House I		
3.3.4	1. It was observed during the inspection that two (2) corners of the roof area over Coleman I had debris from the surrounding trees accumulating. In order to preserve the integrity of the roofing material and internal drainage system, removal of the debris is required. This repair can be completed by the onsite maintenance staff so no cost is associated. (1 Each @ No Cost, Repair)	No Cost
3.7.2	2. It was observed during the inspection that in the bathroom of dwelling unit 507 that the ceramic tiles in the bathroom shower near the faucet had gaps. In order to prevent water intrusion and water damage behind the tiles, sealing of this section of the shower is required. (1 Each @ $50.00, Repair)	$50.00
Coleman House II		
3.7.2	1. It was observed during the inspection in dwelling unit 532 that the laminate in front of the kitchen sink was unadhered to the countertop. In order to prevent water intrusion and water damage, re-adhering the laminate to the countertop is recommended. (1 Each @ $30.00, Repair)	$30.00
	TOTAL:	**$80.00**

1.3.3 Owner Initiated / Market Comparable Improvements

There are no owner elected repairs at this time.

1.3.4 Long-Term Physical Needs – Reserves For Replacement (R4R)

Long-term physical needs over the loan term (Reserves for Replacement or R4R) are defined as non-routine maintenance items that will require significant expenditure during the 20-year study period. Exhibit 11.3 contains the 20-year Reserve for Replacement (R4R) analysis. Recommendations for the Initial Deposit to Reserves (IDR) and Annual Deposit to Reserves (ADR) are based upon the cost of "Near Term" replacement and major needs.

Workbook A

RESERVE FOR REPLACEMENT (R4R) SUMMARY for:			
PROPERTY:	**Coleman House I**	**100**	**DWELLING UNITS**
1-20 YEAR TERM	**TOTAL RESERVE**	**AVERAGE ANNUAL COST PER UNIT (PUPA)**	
Un-inflated Cost	$1,596,910.97	$798.46	
Inflated Cost (2.0%/year)	$1,984,940.66	$992.47	
Recommended Initial Deposit to Reserves (IDRR):		$250,000.00	
(IDRR) Per Unit:		$2,500.00	
Recommend Annual Deposit to Reserves (ADRR):		$40,000.00	
(ADRR) Per Unit:		$400.00	

Workbook B

RESERVE FOR REPLACEMENT (R4R) SUMMARY for:			
PROPERTY:	**Coleman House II**	**46**	**DWELLING UNITS**
1-20 YEAR TERM	**TOTAL RESERVE**	**AVERAGE ANNUAL COST PER UNIT (PUPA)**	
Un-inflated Cost	$800,961.85	$870.61	
Inflated Cost (2.0%/year)	$1,012,540.21	$1,100.59	
Recommended Initial Deposit to Reserves (IDRR):		$101,200.00	
(IDRR) Per Unit:		$2,200.00	
Recommend Annual Deposit to Reserves (ADRR):		$18,400.00	
(ADRR) Per Unit:		$400.00	

1.4 Deviation From Standards

The scope of work detailed in ASTM E-2018-08 Standard Guide for Property Condition Assessments: Baseline Property Condition Assessment Process and the U.S. Department of Housing and Urban Development Multifamily Accelerated Processing (MAP) Guide, Chapter 5, revised January 29, 2016 have been followed to prepare this property evaluation.

This "intrusive investigation" is an examination appropriate to enhance visual observations of the buildings' systems. Intrusive studies rely on standard diagnostic techniques, tools, probes, thermal imagery, and other equipment commonly used by relevant construction trades to evaluate the condition and serviceability of particular building components. The recommended intrusive investigations differ from one property to another based on type of building construction and date(s) of building construction. D3G's assessment also includes detailed interviews with available contractors that have specific knowledge of the building systems. The following is a list of intrusive studies that are included within this assessment:

- Electrical
    - o FLIR thermographic imaging of electrical distribution panels
- Building Envelope
    - o FLIR thermographic imaging of building envelope
    - o Moisture testing of building envelope

The intent of the intrusive study is to describe methods that are technically sufficient to make reasoned estimates of the durability and serviceability of building components as well as requisite repair costs, but not "technically exhaustive" except to the extent that evident risks to health and safety may require. Intrusive testing is necessary to address the Long-Lived Building Systems and Components of the property, specifically those with published Effective Useful Life (EUL) values of 40 years or greater (i.e. electrical systems, mechanical systems, plumbing systems, elevator systems).

1.5 Recommendations

Additional recommendations for the subject property are included as Critical Repairs noted in Section 1.3.1 of this report and Non-Critical Repairs noted in Section 1.3.2 of this report.

1.6 Energy Audit And Utility Consumption Baseline

The client did not request that D3G perform an Energy Audit at this time.

2.0 Purpose And Scope

2.1 Purpose

The purpose of this HUD Capital Needs Assessment (CNA) is to determine the current condition of the property and to establish appropriate capital reserves. This report includes a description of the overall condition of the building components and systems and conditions that may limit the remaining useful life (RUL) of the property. This CNA includes a review of the status of major building systems and accessibility compliance, presents a photographic record of the property, and provides an estimate of recommended rehabilitation items and replacement reserves for a 20-year study period. Accompanying physical descriptions are green discussions, which focus on opportunities to improve energy efficiency, minimize utility usage, use sustainable and recycled materials, and safeguard indoor environmental quality.

2.2 Scope

This CNA is intended to be used in support of a pending real estate transaction where the client has requested to obtain a detailed understanding of the current site condition and future capital requirements, for the purpose of underwriting or securing mortgage loans. This report includes a description of the overall condition of the building components and systems and conditions that may limit the Expected Useful Life (EUL) of the property and its systems. This report includes a discussion regarding significant deficiencies, deferred maintenance items, and material code violations at the subject property. The conclusions within this report are based upon a visual survey of the buildings and grounds, research of readily available documents, and conversations with people who have knowledge of the property.

This CNA has been performed in accordance with ASTM E-2018-08 Standard Guide for Property Condition Assessments: Baseline Property Condition Assessment Process, the U.S. Department of Housing and Urban Development Multifamily Accelerated Processing (MAP) Guide, Chapter 5, revised January 29, 2016. The assessment is based on interviews with management and local agencies, a review of available documents, and a visual examination of the property. The physical examination included a review of the building, foundation, roof, exterior/interior walls, mechanical systems, doors and windows, interior elements, landscaping, paved areas and utilities.

The scope of the work included:

- Performance of a physical inspection by individuals trained in building engineering, construction, weatherization, and energy conservation.
- Interviewing of tenants and staff regarding the condition of the property and known physical/equipment deficiencies. Where applicable, forensic and/or intrusive investigation reports (e.g. sewer scoping) are incorporated into CNA reporting when provided to or performed by D3G.
- Interviews with local officials regarding municipal zoning and code compliance.
- Estimation of repair and replacement costs, and the computation of reserves for replacement (R4R).
- Provision of HUD Form 92264 and HUD Form 92329, cost analyst related sections pursuant to HUD MAP Guide processing.
- Preparation and submission of a written report containing information specific to observations, interpretations, estimated costs of repairs, a discussion of energy efficiency and sustainable/renewable construction recommendations.
- Reporting of findings in a format acceptable by the Client and the United States Department of Housing and Urban Development.

In accordance with the scope of work, a sufficient number (minimum 25%) of the resident units were accessed and inspected to give clarity to the overall condition of the property. In addition, all vacant units, all down units and all exterior and common areas were inspected. Photographs of the subject property were taken during the site inspection and relevant photographs have been included in Exhibit 11.4. The site accessor inspected thirty six (36) occupied units and two (2) vacant units.

Inspector: Scott Moody, BPI-MFBA
Inspection Dates: May 24 and 25, 2017
Weather: 62°F, Cloudy and Rain
Access Limitations: None
Plans Available: Yes
Areas Accessed: thirty seven (37) units (25%) + all common and exterior

Unit	FHA	Status
Coleman House I		
512 (1 BD / 1 BA (S/U))	Non-FHA	Occupied
513 (1 BD / 1 BA (S/U))	Non-FHA	Occupied
523 (1 BD / 1 BA (HDCP/U))	Non-FHA	Vacant
522 (1 BD / 1 BA (S/U))	Non-FHA	Occupied
423 (1 BD / 1 BA (HDCP/U))	Non-FHA	Occupied
421 (1 BD / 1 BA (S/U))	Non-FHA	Occupied
410 (1 BD / 1 BA (S/U))	Non-FHA	Vacant
321 (1 BD / 1 BA (S/U))	Non-FHA	Occupied
323 (1 BD / 1 BA (HDCP/U))	Non-FHA	Occupied
304 (1 BD / 1 BA (S/U))	Non-FHA	Occupied
201 (1 BD / 1 BA (S/U))	Non-FHA	Occupied
209 (1 BD / 1 BA (S/U))	Non-FHA	Occupied
223 (1 BD / 1 BA (HDCP/U))	Non-FHA	Occupied
123 (1 BD / 1 BA (HDCP/U))	Non-FHA	Occupied
122 (1 BD / 1 BA (S/U))	Non-FHA	Occupied
215 (1 BD / 1 BA (S/U))	Non-FHA	Occupied
217 (1 BD / 1 BA (S/U))	Non-FHA	Occupied
308 (1 BD / 1 BA (S/U))	Non-FHA	Occupied
310 (1 BD / 1 BA (S/U))	Non-FHA	Occupied
311 (1 BD / 1 BA (S/U))	Non-FHA	Occupied
411 (1 BD / 1 BA (S/U))	Non-FHA	Occupied
409 (1 BD / 1 BA (S/U))	Non-FHA	Occupied
406 (1 BD / 1 BA (S/U))	Non-FHA	Occupied
502 (1 BD / 1 BA (S/U))	Non-FHA	Occupied
507 (1 BD / 1 BA (S/U))	Non-FHA	Occupied

Coleman House II			
532 (1 BD / 1 BA (HDCP/U))		FHA	Occupied
432 (1 BD / 1 BA (HDCP/U))		FHA	Occupied
332 (1 BD / 1 BA (HDCP/U))		FHA	Occupied
330 (1 BD / 1 BA (S/U))		FHA	Occupied
331 (1 BD / 1 BA (S/U))		FHA	Occupied
536 (1 BD / 1 BA (S/U))		FHA	Occupied
2232 (1 BD / 1 BA (S/U))		FHA	Occupied
1134 (1 BD / 1 BA (S/U))		FHA	Occupied
3335 (1 BD / 1 BA (S/U))		FHA	Occupied
133 (1 BD / 1 BA (S/U))		FHA	Occupied
233 (1 BD / 1 BA (S/U))		FHA	Occupied
234 (1 BD / 1 BA (S/U))		FHA	Occupied
Units Inspected	**thirty seven (37)**	**25%**	
FHA Units Inspected	**twelve (12)**		

"Non-FHA" *means the unit is not subject to the FHA design guidelines*
"FHA" *means the unit is subject to FHA design guidelines (any visible deficiencies would be identified as a Critical Repair)*

2.3 Terms And Conditions

The following definitions and reference standards are routinely utilized within the text of this report:

Excellent:

Component or system is in "as new" condition requiring no rehabilitation and should perform in accordance with expected performance.

Good:

Component or system is sound and performing its function, although it may show signs of normal wear and tear. Some minor rehabilitation work may be required.

Fair:

A component or system is of a capacity that is defined as enough for what is required, sufficient, suitable, conforms to standard construction practices, and/or is approaching end of expected performance/useful life. Replacement is anticipated in the near term of the loan.

Poor:

Component or system falls into one or more of the following categories: (a) Evidence of previous repairs not in compliance with commonly accepted practices, (b) Workmanship not in compliance with commonly accepted standards, (c) Component or system is obsolete, (d) Component or system has either failed or cannot be relied upon to continue performing its original function as a result of having exceeded its expected performance, (e) Evidence of excessive deferred maintenance, or state of disrepair, and/or (f) Present condition could contribute to or cause the deterioration of other adjoining elements or systems. Repair or replacement is required.

The ratings are determined by comparison to other buildings of similar age and construction type. The budget cost estimate is segregated into the following categories in accordance with the HUD MAP Guide:

Critical Repairs:

Critical repairs are of two types: life safety remedies that correct exigent health and safety deficiencies including obstacles to ingress or egress from units, buildings or the site, which deficiencies must be corrected before endorsement; and accessibility remedies for violations of one or more of the accessibility statutes as may apply to the property or to any of the buildings, which remedies must be completed as soon as possible, a time period specified as a number of months which may extend beyond endorsement but shall not exceed 1 year unless specifically permitted by HUD. See Appendix 5B of the HUD MAP Guide for a description of accessibility requirements.

Non-Critical Repairs (within 1 year):

Non-critical repairs are repairs, replacements or alterations that address current and imminent physical needs, notwithstanding whether any such needs may be described as deferred maintenance. Imminent in this context means work reasonably expected to be needed within the first year of the mortgage, except that this shall not be construed as requiring as an immediate repair any work that would normally occur at unit turnover. Non-critical repairs may include work likely to improve or enhance the quality, suitability, marketability and operating efficiency of the property. Non-critical repairs must be completed within 1 year after endorsement unless specifically permitted by HUD.

Repair:

"The restoration to good or sound condition of any part of an existing building for the purpose of its maintenance." (IBC 2012, Section 202) Repairs to site features (not buildings) but otherwise similarly defined are included in this class of work. "Repairs include the patching or restoration or replacement of damaged materials, elements, equipment or fixtures for the purpose of maintaining such existing components in good or sound condition with respect to existing loads or performance requirements." (IBC 2012, Section 502) Repairs also include related work. Related work is "work on non-damaged components necessary to accomplish the required repair of damaged or deficient components." (IBC 2012, section 502.3) In addition, installation of items not previously present in a building or on a site but necessary to address safety, security, accessibility or communication needs are considered repairs when such installation and related work does not required alterations. Examples of such installation include but are not limited to smoke detectors added to bedrooms, signage or pavement markings added to identify accessible paths, panic bars added to exit doors, etc.

Level 1 Alterations:
"The removal and replacement of the covering of existing materials, elements, equipment, or fixtures using new materials, elements, equipment, or fixtures that serve the same purpose." (IBC 2012, Section 503.1)

Level 2 Alterations:
"The reconfiguration of space, the addition or elimination of any [exterior] door or window, the reconfiguration or extension of any system, or the installation of any additional equipment. (IBC 2012, Section 504.1)

Level 3 Alterations:
"Alterations where the work area [consisting or all reconfigured spaces] exceeds 50% of the aggregate area of the building." (IBC 2012, Section 505.1)

Estimate Period (1 – 20 years):
All schedules for component replacement, major maintenance, cost estimates and related inflation adjustments must be for the lesser of 20 years or the remaining life of the mortgage plus 2 years (the Estimate Period).

3.0 System Descriptions And Observations

3.1 Overall General Description

Property Name: Coleman House I
Address: 677 Winchester Street, City of Newton, Middlesex County, Massachusetts 02459
Property Type: Multi-Family

Date of Construction: 1984

Land Size: 1.77 Acres
Building Count: One (1) Building @ 75,239 GSF
Building Types/size: 1 - Elderly Apartments @ 75,239 SF = 75,239 (5-story)
Number/Type of Units: One Hundred (100) dwelling units

Property Name: Coleman House II
Address: 677 Winchester Street, City of Newton, Middlesex County, Massachusetts 2459
Property Type: Multi-Family

Date of Construction: 1997

Land Size: 1.76 Acres
Building Count: One (1) Building @ 41,123 GSF
Building Types/size: 1 - Elderly Apartments @ 41,123 SF = 41,123 (8-story)
Number/Type of Units: Forty Six (46) dwelling units

Unit Type	Rentable Area (ft^2)	# of Units	Total Rentable Area (ft^2)
Coleman House I			
1 BD / 1 BA (S/U)	590	94	55,460
1 BD / 1 BA (HDCP/U)	590	5	2,950
2 BD / 1 BA (SEC/U)	800	1	800
Coleman House II			
1 BD / 1 BA (S/U)	535	42	22,470
1 BD / 1 BA (HDCP/U)	535	3	1,605
1 BD / 1 BA (SEC/U)	535	1	535
Total:		**146**	**83,820**

* Unit square footage provided by property management which D3G finds reasonable.

3.2 Site

3.2.1 Topography

The topography varies dramatically across the property with large elevation changes present throughout. The site has been graded to provide as much positive drainage away from the structure as possible; however, select areas are graded toward the structures due to the topography. No ponding of water or water infiltration was observed or reported; therefore, it appears storm water is properly diverted around the structure.

3.2.2 Storm And Water Drainage

The building features interior roof drains that were observed in good physical condition. The site has been mostly graded to provide positive drainage away from the structure. Storm-water drainage is believed to consist of surface percolation and via sheet (water) flow to the asphalt parking and driveway surfaces.

3.2.3 Access And Egress

The property features one (1) point of vehicular ingress and two (2) points of egress, consisting of asphalt driveways into the asphalt parking lot at the front of the property. The primary building entrance is accessible from the northeast side of the building. Pedestrian ingress and egress to the site is provided via sidewalks connecting the building to the parking lot. The parking lot is connected to the municipal street with sidewalks present at Winchester Street. High density residential properties should always consider the provision of bike parking/storage for residents, visitors, and employees where space permits. Site ingress and egress appears acceptable.

3.2.4 Paving, Curbing And Parking

Site Component	Method and Materials Used	Condition
Paving Type #1	Asphalt	Good
Curbing Type #1	Asphalt	Good
The site features asphalt driveways and parking areas with select areas of extruded asphalt curbing. The parking space configuration is designed for continuous traffic flow and convenient access to dwelling units. Refurbishment of the paving is anticipated during the estimate period.		

3.2.5 Flatwork

Site Component	Method and Materials Used	Condition
Flatwork Type #1	Concrete	Fair to good
The site features concrete sidewalks and patios throughout the property. Refurbishment of the concrete flatwork is anticipated during the estimate period.		

3.2.6 Landscaping And Appurtenances

3.2.6.1 Signage

Site Component	Method and Materials Used	Condition
Sign Type #1	Composite	Good
A sign identifying the subject property as "Coleman House" is situated near the driveway entrance to the site. Replacement of the entry signage is anticipated during the estimate period.		

3.2.6.2 Fencing

Site Component	Method and Materials Used	Condition
Fencing Type #1	Chain-Link fencing 4' high	Good
Replacement or refurbishment of the fencing is anticipated during the estimate period.		

3.2.6.3 Retaining Walls

Site Component	Method and Materials Used	Condition
Retaining Wall Type #1	Retaining wall - concrete	Good
Retaining Wall Type #2	Retaining wall - stone	Good
Refurbishment of the retaining walls is anticipated during the estimate period.		

3.2.6.4 Refuse Collection

Site Component	Method and Materials Used	Condition
Refuse Collection Type #1	Trash compactor	Fair to good
Refuse Collection Type #2	Chutes (garbage), per floor	Fair to good
Refurbishment of the trash compactor is anticipated during the estimate period.		

3.2.6.5 Landscaping, Lawn, And Irrigation

Landscaping consists of trees, shrubs, and grasses situated throughout the site and surrounding the apartment building. The existing landscaping was observed in good physical condition. The site also features an irrigation system. Any future landscaping improvements are encouraged to be “sustainable” featuring native plants and shrubs.

3.2.6.6 Other Structures

Site Component	Method and Materials Used	Condition
Other Structures Type #1	Shed	Fair to good
Other Structures Type #2	Glass enclosed smoking area	Fair to good
Other Structures Type #3	Canopy	Fair to good
Replacement or refurbishment of the shed, glass enclosed smoking area, and canopy is anticipated during the estimate period.		

3.2.7 Outdoor Recreational Facilities

Site Component	Method and Materials Used	Condition
Facilities Type #1	Not Applicable	Not Applicable
The subject property does not features any outdoor recreational facilities.		

3.2.8 Utilities

3.2.8.1 Water

Service	Utility Provider	Responsible Party	
Water/Sewer	City of Newton	Dwelling Unit:	Owner
		Common Area:	Owner

3.2.8.2 Electricity

Service	Utility Provider	Responsible Party	
Electricity	Eversource	Dwelling Unit:	Owner
		Common Area:	Owner

3.2.8.3 Natural Gas

Service	Utility Provider	Responsible Party	
Natural Gas	Eversource	Dwelling Unit:	Owner
		Common Area:	Owner

3.2.8.4 Sanitary Sewer

Service	Utility Provider	Responsible Party	
Sanitary Sewer	City of Newton	Dwelling Unit:	Owner
		Common Area:	Owner

3.2.8.5 Storm Sewer

Storm-water drainage is believed to consist of surface percolation and via sheet (water) flow to the asphalt parking and driveway surfaces.

3.2.8.6 Special Utility Systems

3.2.8.6.1 Site Lighting

Site Component	Method and Materials Used	EWCM Recommendation
Site Lighting Type #1	Exterior HID	Not Applicable
It could not be determined if lighting was sufficient, as the inspection was performed during the day; however, based upon the number of fixtures at the property and tenant and management interviews, lighting is presumed to be adequate.		

3.2.8.6.2 Site Security Systems

The site features a video monitoring system and overnight security guard.

3.2.8.6.3 Other Utility Systems

There are no other utility systems at the property.

3.3 Structural Frame And Building Envelope

3.3.1 Foundation

Site Component	Method and Materials Used	Condition
Foundation Type #1	Partial concrete basement/slab on grade with CMU foundation walls	Good
The foundation assemblies are presumed to be situated on a vapor barrier and 4" of gravel fill. Evidence of structural distress was not visible; therefore, the condition of the foundation appears good.		

3.3.2 Building Frame

Site Component	Method and Materials Used	Condition
Building Frame Type #1	Industrial Steel framing members	Good
The property's superstructures appeared in good physical condition.		

3.3.2.1 Floor Frame System

Site Component	Method and Materials Used	Condition
Floor Frame Type #1	Pre-cast reinforced concrete panels	Good
The property's floor frame system appeared in good physical condition.		

3.3.2.2 Crawl Space And Penetrations

The buildings do not feature crawl spaces.

3.3.2.3 Roof Frame And Sheathing System

Site Component	Method and Materials Used	Condition
Roof Frame & Sheathing Type #1	Reinforced concrete roof decking	Good
The property's roof frame and sheathing system appeared in good physical condition.		

3.3.2.4 Flashing And Moisture Protection

The exterior penetrations, windows, doors, and piping, at the subject property were observed with caulking and various sealing materials in good physical condition. Repair of the sealing materials and caulking will be required during the estimate period; however, it is anticipated to be repaired as part of the operating budget of the property.

3.3.2.5 Attic Spaces, Draft Stops, Roof Vents And Penetrations

The building is constructed with flat roofs and do not feature any attic spaces. Upon review of the exterior of the roof, select exhaust vents and fresh air vents penetrate the roof of the buildings. The vents were observed in good physical condition with proper sealing.

3.3.2.6 Insulation

Location	Insulation Type	Insulation Value	Condition
Exterior Walls	Not Visible	Not Visible	Not visible
Interior Walls	Not Visible	Not Visible	Not visible
Attics	Not Applicable	Not Applicable	Not Applicable
Flat Roofs	Rigid Foam	Not Visible	Not visible
Green construction principles recommend insulation along the thermal barrier appropriate to the climate zone. Insulation is a valuable addition whenever envelope access is afforded by associated repairs or rehabilitation. During the inspection architectural drawings were reviewed; however no insulation value was notated.			

3.3.2.7 Exterior Stairs, Railing, And Balconies

Site Component	Method and Materials Used	Condition
Exterior Stairs Type #1	Not Applicable	Not Applicable
Balcony/Patio Type #1	Not Applicable	Not Applicable
The dwelling units at the property did not feature any exterior stairs, railings or balconies.		

3.3.2.8 Exterior Doors And Entry Systems

Site Component	Method and Materials Used	Condition
Exterior Door Type #1	Hollow metal door - single (unconditioned space)	Fair to good
Exterior Door Type #2	AUL storefront sliding automatic entrance	Fair to good
Exterior Door Type #3	Hollow metal door - double (unconditioned space)	Fair to good
Exterior Door Type #4	Aluminum frame with glass double door	Fair to good
Replacement of the exterior doors is anticipated during the estimate period. High efficiency doors properly installed, increase overall building tightness and reduce heat loss.		

3.3.3 Building Facades

3.3.3.1 Sidewall Systems (Exterior Walls, Fascia, Soffit And Trim)

Site Component	Method and Materials Used	Condition
Exterior Walls Type #1	Brick veneer	Fair to good
Exterior Walls Type #2	Stone veneer	Good
Fascia/Soffit Type #1	Not Applicable	Not Applicable
Repair and repointing of the brick and stone veneer is not anticipated during the estimate period.		

Intrusive engineering studies performed on the building envelope included the use of a FLIR thermographic camera, Delmhorst moisture meter with probe, and visual inspection. No exterior wall finish system or roofing service contractors were made available for interview during the inspection.

Background of Moisture Content Research in Gypsum Wallboard:

Gypsum Wallboard with repeated or prolonged exposure to water or excess moisture can lose its structural integrity and provide a growth medium for biological contaminants. Gypsum Wallboard readily absorbs moisture through direct contact with standing water and differences in water vapor pressure. Poorly sealed buildings, leaking or failed plumbing systems, or improperly constructed HVAC systems can all contribute to water and moisture problems. Regardless of cause, Gypsum Wallboard exposed to water or high humidity for a prolonged time is known to support and promote mold and fungi growth. Mold growth on wallboard is significantly faster due to capillary absorption of water than from excess humidity conditions. Elevated moisture levels in Gypsum Wallboard are not always visible; as a result D3G used a Delmhorst moisture meter Model BD-2100 to verify the moisture content of the Gypsum Wallboard in multiple locations at the property.

The NIST (National Institute of Standards and Technology), in Special Publication 971 states the elevated moisture content (EMC) for gypsum at approx. 50% RH is 0.3%. We have found that gypsum samples exposed to 80-85% RH equalize at 0.4-0.5%. At RH levels of 90-95%, they equalize at 0.7-0.8%. These RH levels are subject to change depending on environmental conditions, the source of the dampness, and possible moisture migration toward the surface, causing paint or wall covering damage. The extent of the damage will depend on the length of time during which the high level of EMC has persisted, the source, and type of covering etc. So the range of interest for a "dry" indication is usually well below 1%. Moisture conditions conducive to decay in wood products is usually around 30% MC (moisture content) but well below the waterlogged condition, in which all pores are filled with water. For practical purposes, fiber saturation point can be defined as equilibrium moisture content at an RH approaching 100%. According to data abstracted from a wood product handbook prepared by the Forest Products Laboratory (1999), the moisture content of wood at equilibrium, 90% RH, is 21.0% at 40°F and 19.8% at 90°F. The greatest risk of mold growth due to ambient conditions occurs during cooler months when the RH remains above 90% for sustained periods, resulting in wood MC above 19%.

Thermographic and moisture studies of the interior wall cavities and exterior envelopes did not identify any elevated moisture contents in the areas observed and tested. Moisture content in the areas tested were approximately 0.10% to 0.30% on the gypsum scale. Industry standards indicate that fungal amplification does not start occurring until at least 1% moisture content in gypsum is reached. In addition, the relative humidity within the units was measured between 29%-44% which is within, and slightly below, the EPA approved relative humidity range for preventing mold growth 30%-50%.

Termite Infestation Probability Zone (TIP Zone):

According to the 2000 International Residential Code Termite Infestation Probability Map, the property is located in the "moderate to heavy" Termite Infestation Probability Zone (TIP Zone); however, considering that no evidence of wood destroying organisms was observed during the inspection, D3G makes no further recommendations relating to wood destroying pests and organisms at the property. In addition, the property management staff indicated that a service contract is in place with Waltham Pest Control that includes preventive and corrective action for roaches, ants and bedbugs, as well as periodic inspections for wood destroying pests and organisms. A pest control service contractor was not available for interview during the inspection. Written pest control reports have not been made available to D3G at the time of issuance of this report. Please note that D3G did not perform a specific inspection for wood destroying organisms. This inspection should only be performed by state licensed pest inspectors.

Thermo-graphic and moisture studies of exterior envelope were performed from the interior side of the building envelope. Areas near windows and doors identified normal surface moisture levels within areas of gypsum wall board (GWB) in the dwelling units. Moisture readings taken inside of the walls in these areas were determined to be within acceptable levels with no specific areas of concern noted. Currently, D3G does not recommend any additional immediate actions relative to the windows and doors at the property beyond normal maintenance and select periodic replacement.

3.3.3.2 Fenestration System - Windows

Site Component	Method and Materials Used	Single Pane or Double Pane
Window Type #1	Single hung window	Double pane
Window Type #2	Fixed windows	Double Pane
The windows at the property were observed in good to fair physical condition. Replacement of the windows is anticipated during the estimate period. High efficiency windows properly installed, increase overall building tightness and reduce heat loss through these fenestrations.		

3.3.3.3 Parapets

The building features flat roofing with parapet walls along the perimeter of the roof line. The parapet walls are constructed of brick and feature a contoured aluminum cap and rubber membrane overlay. The parapet walls were observed in good physical condition and will require repair and repointing during the estimate period.

3.3.4 Roofing And Roof Drainage

Site Component	Method and Materials Used	Condition
Roofing Type #1	PVC membrane - fully adhered	Fair to good
Roofing Type #1	EPDM membrane - fully ballasted	Fair to good
No active leaks were reported or observed at the roof areas during the inspection. Replacement of the roofs is anticipated during the estimate period. It was observed during the inspection that two (2) corners of the roof area over Coleman I had debris from the surrounding trees accumulating. In order to preserve the integrity of the roofing material and internal drainage system, removal to the debris is recommended (Non-Critical Repair).		

Site Component	Method and Materials Used	Condition
Roofing Drainage Type #1	Interior roofing drains	Fair to good
Roofing drainage at the property appeared adequate with no visible areas of stormwater erosion.		

3.4 Mechanical And Electrical Systems

3.4.1 Plumbing Systems

Intrusive engineering studies performed of the plumbing systems include a review of the systems by a qualified building analyst, use of a FLIR thermographic camera on accessible plumbing systems, interviews of property management, and reviewing maintenance practices to include domestic water treatment.

3.4.1.1 Supply And Waste Piping

Site Component	Method and Materials Used	Condition
Water Supply Plumbing Type #1	Copper	Fair to good
The main water supply to the site originates at a water meter vault located near the building. Where visible, domestic water piping is not insulated; however, the majority of the system is concealed behind walls and could not be inspected.		

Site Component	Method and Materials Used	Condition
Waste Plumbing Type #1	PVC	Not visible
Sewer connections at the property are reported to consist of PVC mains connected to the municipal sewer system. Based upon the reported site conditions, the sewer connections at the property are in good condition and based on published EUL's sewer main replacement is not anticipated during the estimate period. It was also reported by property management that two (2) sewer pumps have been installed approximately 18 months ago.		

In 1974 congress passed the Safe Drinking Water Act, which requires the EPA to monitor the level of contaminants in the drinking water at which no adverse health effects are likely to occur. These non-enforceable health goals, based solely on possible health risks and exposure over a lifetime with an adequate margin of safety, are called maximum contaminant level goals (MCLG). Contaminants are any physical, chemical, biological or radiological substances or matter in water. The MCLG for copper is 1.3 mg/L or 1.3 ppm. EPA has set this level of protection based on the best available science to prevent potential health problems. For most contaminants, EPA sets an enforceable regulation called a maximum contaminant level (MCL) based on the MCLG. MCLs are set as close to the MCLGs as feasible, considering cost, benefits and the ability of public water systems to detect and remove contaminants using suitable treatment technologies. However, because copper contamination of drinking water often results from corrosion of the plumbing materials belonging to water system customers, EPA established a treatment technique rather than an MCL for copper. A treatment technique is an enforceable procedure or level of technological performance which water systems must follow to ensure control of a contaminant. The treatment technique regulation for copper (referred to as the Lead and Copper rule) requires water systems to control the corrosiveness of the water. The regulation also requires systems to collect tap samples from sites served by the system that are more likely to have plumbing materials containing lead. If more than 10 percent of tap water samples exceed the copper action level of 1.3 milligrams per Liter (mg/L), water systems must take additional steps to reduce corrosiveness.

As a supportive measure to determine the corrosiveness of the water D3G has obtained the most recent viewable water quality report from the local municipality. The water supply customer confidence report is located in Exhibit 11.9. The water quality report states that the recorded level of copper is 0.085 ppm, which is below the 1.3 mg/L action level and therefore no additional corrosion control measures are required to be put in place at this time.

3.4.1.2 Domestic Hot Water (DHW) System

Site Component	Method and Materials Used	Condition
Dwelling Unit DHW Type #1	Gas-fired boiler	Good
Dwelling Unit DHW Type #2	Water storage tank / Indirect water heater	Good
Potable hot water to each unit is supplied by gas-fired boilers and water storage tanks located in the building's mechanical rooms. The recovery of the hot water system is reported to be sufficient for the number of fixtures served and no complaints concerning a lack of hot water were raised during the inspection. Replacement of select equipment is anticipated during the estimate period.		

Site Component	Method and Materials Used	Condition
Common Area DHW Type #1	Gas-fired boiler	Good
Common Area DHW Type #2	Water storage tank / Indirect water heater	Good
Potable hot water to the common areas is supplied by gas-fired boilers and water storage tanks located in the building's mechanical rooms. The recovery of the hot water system is reported to be sufficient for the number of fixtures served and no complaints concerning a lack of hot water were raised during the inspection. Replacement of the select equipment is anticipated during the estimate period.		

3.4.1.3 Fixtures

The community kitchen includes a commercial size stainless steel sink and faucet. The public/common area restrooms feature roll under wall mounted sinks with faucets and floor mounted toilets. The common area plumbing fixtures were observed in good working condition and are considered sufficient. It is recommended that EPA WaterSense compliant fixtures be installed upon replacement.

The dwelling unit fixtures are discussed in section 3.7.2 of this report.

3.4.1.4 Inspections / Recommendations

The plumbing system was observed adequate at the time of the inspection and no further inspections or recommendations are made.

3.4.2 Heating Systems

An evaluation of the heating system components was performed by a qualified building analyst. The evaluation included interviews with the property management regarding normal maintenance practices. The dwelling units are heated by hydronic baseboard heaters and the common areas are heated by hydronic baseboard heaters, ductless mini split systems, and heat pump split systems.

3.4.2.1 Equipment

Site Component	Method and Materials Used	Condition
Dwelling Unit Heating Type #1	Gas-fired boiler	Good
Dwelling Unit Heating Type #2	Hydronic baseboard heater	Fair to good
No complaints regarding the heating systems were raised during the inspection. Replacement of the select heating system components is anticipated during the estimate period.		

Site Component	Method and Materials Used	Condition
Common Area Heating Type #1	Gas-fired boiler	Good
Common Area Heating Type #2	Hydronic baseboard heater	Fair to good
Common Area Heating Type #3	Electric heat pump	Fair to good
Common Area Heating Type #4	Mini split system	Fair to good
No complaints regarding the heating systems were raised during the inspection. Replacement of select heating system components is anticipated during the estimate period.		

3.4.2.2 Distribution

The dwelling units feature floor mounted hydronic baseboard heaters; therefore, no duct work is required.

3.4.2.3 Control Systems

The dwelling units and common areas feature wall mounted thermostats that provide control of the heating systems for each individual dwelling unit.

3.4.3 Air Conditioning And Ventilation

3.4.3.1 Equipment And Ventilation

Site Component	Method and Materials Used	Condition
Dwelling Unit Cooling Type #1	Thru-wall A/C unit	Fair to good
The property provides one (1) thru-wall air conditioning unit to each dwelling unit. Additional thru-wall air conditioning units may be purchased by the tenant and installed by maintenance if desired. No complaints regarding the cooling systems were raised during the inspection. Replacement of the air conditioning systems is anticipated during the estimate period.		

Site Component	Method and Materials Used	Condition
Common Area Cooling Type #1	Thru-wall A/C unit	Fair to good
Common Area Cooling Type #2	Electric heat pump	Fair to good
Common Area Cooling Type #3	Ductless mini split system	Fair to good
No complaints regarding the cooling systems were raised during the inspection. Replacement of the air conditioning systems is anticipated during the estimate period.		

3.4.3.2 Distribution

The dwelling units feature thru-wall A/C units; therefore, no duct work is required. Select common areas feature ductwork that connects main air handler units to air registers and returns. Visually accessible ductwork is constructed of sheet metal and flexible duct piping. Where visible, ductwork is not insulated; however, the majority of the system is concealed behind walls and could not be inspected. Accessible ductwork was observed in good physical condition.

3.4.3.3 Control Systems

The dwelling units feature an equipment mounted thermostat that provide control of the cooling system for each individual dwelling unit. The common areas feature a combination of equipment mounted and wall mounted thermostats depending upon the cooling system in the area.

3.4.4 Electrical Systems

Intrusive engineering studies performed of the electrical system included access to fifteen (15) 80-amp electrical panels and interviewing the property management personnel familiar with the property. Accessed electrical panels were visually inspected for wiring types and connections, and then analyzed with a FLIR thermographic camera. Similar investigations were performed at each dwelling unit panel and main distribution center.

3.4.4.1 Electrical Service And Metering

The building receives electrical power from pad mounted transformers. Electrical service to each dwelling unit consists of 120/240V, 3 wire service with 80 Amps provided. Total service to the building is 1600 amps. The electrical service and metering systems were observed adequate at the time of inspection.

3.4.4.2 Electrical Distribution

Each dwelling unit features an electrical breaker panel located in the hallway or bedroom. It is reported by the property management, and from limited visual access, that the electrical branch wiring at the complex is copper. Aluminum branch wiring was not observed. The individual units contain three-prong outlets that were located throughout the units. Ground Fault Circuit Interrupt (GFCI) outlets are located in the dwelling unit bathrooms and kitchens of Coleman House II; however, GFCI outlets were not installed in the kitchens of Coleman House I (Critical Repair). The electrical distribution system was observed adequate at the time of inspection.

During the intrusive investigation, electrical panels were inspected utilizing FLIR thermographic camera, under increased-load conditions. The results of the investigation for each panel are then compared to action level table found in NFPA 70b: Recommended Practice for Electrical Equipment Maintenance. No electrical panels were observed with elevated temperature readings; however, the electrical panels in Coleman House I were observed with two (2) double tapped breakers in each electrical panel (Critical Repair).

3.4.4.3 Lighting - Building Common Area

Site Component	Method and Materials Used	EWCM Recommendation
Common Area Lighting Type #1	Fluorescent - high efficiency	Not Applicable
Common Area Lighting Type #2	LED	Not Applicable
Common Area Lighting Type #3	Incandescent	Not Applicable
It could not be determined if lighting was adequate as the survey was performed during the day; however, based upon the number of interior lighting fixtures, the lighting is assumed to be sufficient for the needs of the property. In addition, no complaints have been brought to D3G's attention from the site management or tenants regarding lighting levels.		

3.4.4.4 Lighting – Dwelling Units

Site Component	Method and Materials Used	EWCM Recommendation
Dwelling Unit Lighting Type #1	Fluorescent - high efficiency	Not Applicable
Dwelling Unit Lighting Type #2	LED	Not Applicable
Dwelling Unit Lighting Type #3	Incandescent	Not Applicable
It could not be determined if lighting was adequate as the survey was performed during the day; however, based upon the number of interior lighting fixtures, the lighting is assumed to be sufficient for the needs of the property. In addition, no complaints have been brought to D3G's attention from the site management or tenants regarding lighting levels.		

3.4.4.5 Telecommunications

The property features hardwired telecommunications cabling throughout the dwelling units and leasing office. According to property management the telecommunications provider for the property is Verizon, Comcast, and Harbor Networks.

3.4.4.6 Inspections / Recommendations

The electrical system was observed adequate at the time of the inspection; however, the following recommendation is made:

• Recommendation for a licensed electrician to inspect and repair the double tapped breakers in the Coleman House I dwelling unit panels.

Representative photographs are featured in Exhibit 11.4 of this report.

3.4.4.7 Emergency Power Provisions

The subject property features a 135kW diesel fired emergency generator to provide emergency power. The generator operates on diesel fuel that is contained in a 100-gallon above ground storage tank positioned below the generator. The emergency generator was observed in good physical condition and will require replacement during the estimate period.

3.5 Vertical Transportation

3.5.1 Conveyance Systems

The building features two (2) 2500-lb and two (2) 2000-lb hydraulic elevators in CMU wall shafts. The elevator interior cabs and equipment were observed in good physical condition; however, they will require refurbishment during the estimate period.

Since an elevator contractor was not onsite during the inspection as required by the state of Massachusetts, an Intrusive study and visual inspection of the elevator shafts could not be preformed during the time of inspection.

3.5.2 Stairways

Site Component	Method and Materials Used	Condition
Interior Stairs Type #1	Precast concrete stringers and concrete treads with metal handrails	Good
The apartment building features interior staircase assemblies in the hallways of the building.		

3.6 NFPA – Life Safety Systems

3.6.1 Sprinklers And Standpipes

There presumably exists one (1)-hour fire-rated construction (vertically and horizontally) between each unit at the property. The building features a sprinkler system that provides coverage only in the common areas of Coleman House I, and coverage in the common areas, hallways, and in the dwelling units of Coleman House II. The fire suppression system in Coleman House I is expected to require refurbishment during the estimate period.

Intrusive engineering studies performed of the sprinkler system include a review of the systems by a qualified building analyst and interviewing of property management. The sprinkler service company according to property management is Ace Sprinkler.

3.6.2 Alarm Systems

3.6.2.1 Common Areas

Smoke detectors and heat sensors are hard-wired throughout the community building and common areas. The existing hard-wired smoke and heat detectors are connected to a supervised control panel. The smoke detector and heat sensors were reported as in good working order. No other alarm systems are present at the complex. In accordance with local fire codes and NFPA-72, an inspection report detailing access to all units and testing of smoke detectors should be kept on file in the maintenance office and made available for review.

3.6.2.2 Tenant Spaces

The dwelling units contained hard-wired smoke detectors located within the immediate vicinity of the bedroom areas and ten year tamper resistant smoke detectors within the bedrooms. The dwelling units therefore appear to be in compliance with the NFPA and HUD MAP Guidelines in regards to smoke detectors. In addition, select dwelling units feature visual devices (strobes) that are inter-connected to the facilities fire alarm system. In accordance with local fire codes and NFPA-72, an inspection report detailing access to all units and testing of smoke detectors should be kept on file in the maintenance office and made available for review.

All dwelling units feature a Carbon Monoxide (CO) detector due to fossil fuel burning appliances in the building.

3.6.3 Other Life Safety/Emergency Systems

According to the MAP Guide, Appendix 5A: Common HUD Standards and Criteria – "New construction and substantial rehabilitation design must meet HUD Handbook 4910.1, Minimum Property Standards for Housing (MPS). Existing buildings acquired or refinanced under Section 223(f), refinanced under Section 223(a)(7) or altered or repaired under Section 241(a) must meet the General Acceptability Criteria for the MPS except for the requirement for an accessible entrance (unless first occupied after March 13, 1991 or Federally assisted or subject to the Americans with Disabilities Act."

The property features emergency pull cords at the bedroom and bathroom walls. The cords are monitored by the Coleman House personnel and overnight security guards by a pager system.

Wall-mounted fire extinguishers meeting the requirements of NFPA-10 exist throughout the apartment building, as do smoke detectors.

3.7 Interior Elements

3.7.1 Common Areas

3.7.1.1 Offices

The apartment building features a leasing office that is utilized by the property manager. The office features carpet flooring, painted GWB walls, and acoustical tile ceilings that were observed in good physical condition. The size and location of the support services to the property appears acceptable and compliant with HUD's Minimum Property Standards (MPS).

3.7.1.2 Access Ways, Corridors, Vestibules, Meeting Spaces

The apartment building features a community room that is available to residents for gatherings or meetings. These common areas were observed to be in good physical condition and flooring replacement is anticipated during the estimate period.

The apartment building features adequate width common hallways along the main corridor of each floor. The hallways feature wooden handrails, carpeting and painted gypsum wall board walls, ceilings, and acoustical tile ceilings on the first floor which were all observed in good physical condition. The flooring will require replacement during the estimate period.

3.7.1.3 Laundry Facilities

The apartment building features a common laundry room. The laundry room features five (5) coin-operated top-loading washing machines, two (2) front loading washing machines and eight (8) coin-operated gas-fired dryers. The machines are reportedly leased by the property. The rooms feature vinyl composite tile flooring, painted GWB walls, and acoustical tile ceilings that were observed in good physical condition. Flooring elements will require replacement during the estimate period.

The units do not feature washer/dryer hookups or equipment.

3.7.1.4 Indoor Recreation

The apartment building features an exercise room, arts and crafts room, beauty salon, convenience store, library, and sitting area with gas fireplace, and a kitchen with cabinets and countertops, range/oven units, dishwasher, microwave, and refrigerator. The recreational areas were observed in good physical condition; however, they will require replacement of appliances and flooring surfaces during the estimate period.

3.7.1.5 Maintenance And Storage

The property features dedicated storage areas available for the residents located on various floors throughout the apartment building.

The property features a dedicated maintenance storage shed and maintenance office for the storage of maintenance equipment and supplies.

3.7.2 Tenant Spaces / Dwelling Units

3.7.2.1 Interior Finishes (Walls, Floors, And Soft Surfaces)

Site Component	Method and Materials Used	Condition
Interior Walls Type #1	Wall Surface - Gypsum Board	Good
Interior Ceilings Type #1	Textured concrete	Good
Interior Ceilings Type #2	Acoustical ceiling tile	Good
Interior Floors Type #1	Carpet - Average Quality	Fair to good
Interior Floors Type #2	Vinyl Flooring	Fair to good
Interior Floors Type #3	Ceramic tile	Fair to good
Interior finishes are typically addressed during tenant turnover. Replacement of the flooring is anticipated during the estimate period with the exception of the ceramic tile in Coleman House II. Green products should be considered during future finish replacements.		

3.7.2.2 Appliances

Site Component	Method and Materials Used	Condition
Refrigerator Type #1	Standard Refrigerator	Fair to good
Range/Oven Type #1	Electric range/ oven	Fair to good
Range/Oven Type #2	Electric cooktop	Fair to good
Range/Oven Type #3	Wall-mounted oven	Fair to good
Replacement of the appliances is anticipated during the estimate period. Future replacement of the applicable appliances should be with ENERGYSTAR models at EUL.		

3.7.2.3 Bath Fixture And Specialties

Site Component	Method and Materials Used	Fixture Flow Rate
Sink Type #1	Wall-hung sink	1.5 GPM
Sink Type #2	Surface-mounted sink set in a vanity	1.5 GPM
Sink Type #3	Wall-hung sink-mounted in laminate frame	1.5 GPM
Toilet Type #1	Floor-mounted	1.6 GPF
Bathtub/Shower Type #1	Enameled steel with ceramic tile surrounds	Not Applicable
Plumbing fixtures were observed to be in fair to good operating condition. Repair and replacement of the plumbing fixtures will generally be performed as needed under the maintenance budget. It is recommended that EPA WaterSense compliant fixtures be installed upon replacement.		

Site Component	Method and Materials Used	Condition
Bath Fan Type #1	Rooftop Controlled Commercial Exhaust Fan	Fair to good
Repair and replacement of the fans will generally be performed as needed under the maintenance budget. Where applicable, future replacement of the exhaust fans should be with ENERGYSTAR models at EUL.		

3.7.2.4 Kitchen Fixtures And Specialties

Site Component	Method and Materials Used	Fixture Flow Rate
Sink Type #1	Single basin stainless steel sinks	Not Applicable
Plumbing fixtures were observed to be in fair to good operating condition. Repair and replacement of the plumbing fixtures will generally be performed as needed under the maintenance budget. It is recommended that EPA WaterSense compliant fixtures be installed upon replacement.		

Site Component	Method and Materials Used	Condition
Rangehood Fan Type #1	Not Applicable	Not Applicable
Kitchen Exhaust Fan Type #1	Not Applicable	Not Applicable

3.7.2.5 Millwork, Casework, Cabinets, And Countertops

Kitchen cabinets consist of wood-framed base and suspended wall cabinets. The base cabinets are surfaced with plastic laminate countertops. Visually inspected cabinets, hardware and countertops appeared in fair to good physical condition; however, replacement of the cabinets and countertops is anticipated during the estimate period. The designated handicapped kitchens also feature a roll-under sink area and a roll-under workspace. Upon future cabinetry and countertop replacement at EUL, the recommendation is made to utilize low-VOC and formaldehyde-free materials, and/or FSC lumber. In addition, consideration should be given to materials harvested and manufactured within a 500-mile radius to reduce environmental impacts.

The standard bathrooms feature vanity mounted sinks that were observed in fair to good physical condition; however, replacement of the bathroom vanities is anticipated during the estimate period. The designated handicapped bathrooms feature ceramic wall mounted sinks and do not feature any cabinetry.

3.7.2.6 Closet Systems

The dwelling unit closets were generally observed with a single wooden shelf and hanging rod. The closet systems were observed in good physical condition.

3.7.2.7 Window Treatments

The dwelling unit windows feature pull down blinds that were observed in good physical condition.

3.7.2.8 Other Interior Elements

Dwelling unit interior and closet doors consist of hollow-core wood assemblies, the majority of which were observed in good physical condition.

4.0 Additional Considerations

4.1 Code And Regulatory Compliance

The site and all public areas were screened for compliance with the following applicable codes and regulations. Please note obtained municipal letters are situated in Exhibit 11.10:

State Code:	The current building code for the state of Massachusetts is the Massachusetts Building Code 8th Edition.
Energy Code:	The current energy code for the state of Massachusetts is the 2012 International Energy Conservation Code.
Building Code Letter:	At the time of issuance of this report D3G was still waiting for a response from the local building department regarding compliance.
Fire Code Letter:	In reference to a letter dated May 16, 2017 from Lieutenant Eric Fricke, The Newton fire department has no inspections, no code violations, and no records of any tanks at the subject property.
Zoning Code Letter:	At the time of issuance of this report D3G was still waiting for a response from the local zoning department regarding compliance.
Multifamily Related:	Americans with Disability Act (ADA Code of 1991) Life Safety Code, National Fire Protection Association (NFPA) Uniform Federal Accessibility Standards (UFAS) Fair Housing Act Accessibility Guidelines (FHA) Minimum Property Standards (MPS), HUD Handbook 4910.1

4.1.1 Local / State Building Code

The current building code for the state of Massachusetts is the Massachusetts Building Code 8th Edition. The building code at the time of construction is unknown.

4.1.2 Seismic Design Considerations

According to the MAP Guide, Appendix 5C - Seismic Resistance and Fire Protection Standards for Existing Buildings, Non-Exempt buildings, must comply with the American Society of Civil Engineers (ASCE) and its affiliate the Structural Engineering Institute (ASCE/SEI) standard ASCE 41-13; Seismic Evaluation and Retrofit of Existing Buildings.

Exempt Buildings include:

1. Any single story, wood or steel frame building with total building area equal to or less than 3,000 square feet;
2. Any single story accessory building (i.e., no dwellings in structure);
3. Any detached or semi-detached structure where the Design Earthquake Spectral Response Acceleration Parameter SXS,BSE-1E is less than .400 g; and
4. Any building with both Design Earthquake Spectral Response Acceleration Parameters:
   a. SXS,BSE-1E less than .330 g, and
   b. SX1,BSE-1E less than .133 g.

The values for SXS and SX1 may be seen as provided output from a Design Maps Summary Report obtained from the US Geological Survey at:

http://earthquake.usgs.gov/designmaps/us/application.php

(Note: most multifamily properties will not be exempt based on 1, 2, or 3 above. Select single story residential homes and duplexes fall under 1 above.)

The property features a residential building that does not meet the definition of 1 above. The Design Earthquake Spectral Response Acceleration Parameters for the subject property are:
a. SXS,BSE-1E = 0.069 g, and
b. SX1,BSE-1E = 0.040 g.
Based on these parameters, the property is considered 'Exempt' and; therefore, an Earthquake Hazard analysis is not required.

4.2 Energy Code

The U.S. Department of Housing and Urban Development (HUD) has recognized the significant cost of utilities throughout the portfolio. Utility costs are shown to represent 20 to 30 percent of operating costs portfolio-wide. HUD's Energy Strategy to increase efficiency in multi-family and age-restricted apartments being refinanced under the 223(f) program includes energy assessments such as benchmarking. Benchmarking can help target assets that will most benefit from efficiency improvements.

D3G recommends following an Energy Strategy to increase energy efficiency of multi-family and age-restricted apartments. The use of energy-efficient technologies in housing through increased procurement of ENERGY STAR products and appliances is recommended. During routine replacement, it is recommended to consider the following items to improve energy efficiency at the property:

- ENERGY STAR rated HVAC systems
- Install or increase insulation whenever thermal envelope is accessed
- ENERGY STAR rated fixtures and appliances (i.e. exhaust fans and range hoods, washers & dryers, dishwashers, and refrigerators)
- ENERGY STAR rated window assemblies and patio door assemblies
- Water efficient (WaterSense) plumbing fixtures (i.e. shower heads and low-flow
- Energy-efficient lighting fixtures
- Common area lighting controls

Construction Item	**Massachusetts New Construction Standard (Minimum Requirement / Allowance / System Performance) – IECC Climate Zone 5 and 4 Marine**
Windows	U-factor= 0.35
Insulation	Attic = R-38 Wall = R-20 Floor = R-30
HVAC	Heat pumps – SEER 13
Appliances	42 U.S.C. 6295 compliant (Federal guidelines)
Domestic Water Heaters	EF $\geq$ 0.95 (electric) or AFUE $\geq$ 0.80 (gas)

4.3 FEMA Flood Plains And Hazards

According to FEMA Flood Insurance Rate Map (FIRM) #25017C0562E, dated June 4, 2010, the Coleman House apartments are located in Zone X, designated as an area outside the 100 and 500-year flood zones and the flood potential for the subject property is minimal.

5.0 Document Reviews And Interviews

5.1 Document Review

The investigation of the subject property required that select documents be reviewed to obtained site specific information. As part of the audit desk review, the following documentation was obtained and reviewed:

a. Construction documents prepared by Ellenzweig, Moore and Associates, Inc. for Coleman I dated 08/08/1983 and construction documents prepared by Bruner/Cott and Associates, Inc. for Coleman II dated 06/19/1996.

b. Site specific information provided for review:
    i. Construction / Engineering Questionnaire Form
    ii. Rent Roll
    iii. REAC Inspection Reports
    iv. FEMA Map
    v. Building Snapshot Information
    vi. Property Contractor List

5.2 Site Interviews And Questionnaires

Performance of a Capital Needs Assessment requires that persons familiar with the property be interviewed, to potentially include manager, maintenance staff, owner representative, and other designated stakeholders. The Needs Assessor conducted site interviews and requested that persons familiar with the property complete a CNA Property Questionnaire and Utility Data Form. The Needs Assessor makes an effort to discuss housing concerns and comfort levels with building tenants; however, as a respect of privacy, resident and occupant names are not recorded. Interviews during the inspection process with representative tenants which identify any adverse conditions or occupant comfort concerns are addressed within the recommended repairs and rehabilitations. The following is a Record of Communication with stakeholders of this project:

Person	Title	Dates	Discussion
Robin Nasson	Property Manager	May 24 and 25, 2017	Discussed operations and maintenance, provided documentation regarding property
Tom Moscatelli	Maintenance Supervisor	May 24 and 25, 2017	Provided tour of facility, discussed operations and maintenance

Service contractors with a detailed knowledge of specific building systems for the subject property were not available for interview during the inspection. Service and maintenance items at the subject property are typically addressed by "in-house" maintenance staff.

6.0 Opinions Of Probable Cost To Remedy Physical Deficiencies

6.1 Critical Repairs (Immediate Needs)

Critical repairs are of two types: life safety remedies that correct exigent health and safety deficiencies including obstacles to ingress or egress from units, buildings or the site, which deficiencies must be corrected before endorsement; and accessibility remedies for violations of one or more of the accessibility statutes as may apply to the property or to any of the buildings, which remedies must be completed as soon as possible, a time period specified as a number of months which may extend beyond endorsement but shall not exceed 1 year unless specifically permitted by HUD.

CRITICAL REPAIRS	TOTAL
Complete list of Critical Repairs can be found in Section 1.3.1	$65,055.00
Total Repairs and Rehabilitations	**$65,055.00**
Estimated Cost Per Unit	**$445.58**

6.2 Non-Critical Repairs (12-Month Repair And Rehabilitation Needs)

Non-critical repairs are repairs, replacements or alterations that address current and imminent physical needs, notwithstanding whether any such needs may be described as deferred maintenance. Imminent in this context means work reasonably expected to be needed within the first year of the mortgage, except that this shall not be construed as requiring as an immediate repair any work that would normally occur at unit turnover. Non-critical repairs may include work likely to improve or enhance the quality, suitability, marketability and operating efficiency of the property. Non-critical repairs must be completed within 1 year after endorsement unless specifically permitted by HUD.

NON-CRITICAL REPAIRS (REHABILITATION SPECIFICATIONS)	TOTAL
Complete list of Non-Critical Repairs can be found in Section 1.3.2	$80.00
Total Repairs and Rehabilitations	**$80.00**
Estimated Cost Per Unit	**$0.55**

6.3 Reserve For Replacement (R4R) Summary Table

RESERVE FOR REPLACEMENT (R4R) SUMMARY for:			
PROPERTY:	**Coleman House I**	**100**	**DWELLING UNITS**
1-20 YEAR TERM	**TOTAL RESERVE**	**AVERAGE ANNUAL COST PER UNIT (PUPA)**	
Un-inflated Cost	$1,596,910.97	$798.46	
Inflated Cost (2.0%/year)	$1,984,940.66	$992.47	
Recommended Initial Deposit to Reserves (IDRR):		$250,000.00	
(IDRR) Per Unit:		$2,500.00	
Recommend Annual Deposit to Reserves (ADRR):		$40,000.00	
(ADRR) Per Unit:		$400.00	

RESERVE FOR REPLACEMENT (R4R) SUMMARY for:			
PROPERTY:	**Coleman House II**	**46**	**DWELLING UNITS**
1-20 YEAR TERM	**TOTAL RESERVE**	**AVERAGE ANNUAL COST PER UNIT (PUPA)**	
Un-inflated Cost	$800,961.85	$870.61	
Inflated Cost (2.0%/year)	$1,012,540.21	$1,100.59	
Recommended Initial Deposit to Reserves (IDRR):		$101,200.00	
(IDRR) Per Unit:		$2,200.00	
Recommend Annual Deposit to Reserves (ADRR):		$18,400.00	
(ADRR) Per Unit:		$400.00	

6.4 Additional HUD Costs

6.4.1 HUD Form 92329, Project Insurance Schedule

The project Insurance Schedule, HUD Form 92329, was completed using the Marshall Swift estimated replacement cost of the site structures including hard and soft costs.

Total Gross Area: One (1) Building, 116,362 Gross Square Feet
Total Value: $24,835,939.62

A HUD Form 92329, Property Insurance Schedule, is included in Exhibit 11.8.

6.4.2 HUD Form 92264, Project Replacement Cost

The following is the estimated project replacement cost calculation as it pertains to HUD Form 92264; Multifamily Summary Appraisal Report Section G; Estimated Replacement Cost. Square foot costs have been calculated from Marshall Valuation Service.

Total All Improvements: $25,627,260.45
Total Cost Per Square Foot: $220.24
Construction Time Frame: 12 Months

A HUD Form 92264, Multifamily Summary Appraisal Report, Section G Estimated Replacement Cost, is included in Exhibit 11.8.

7.0 Out Of Scope Considerations

7.1 Accessibility For Persons With Disabilities

7.1.1 Section 504 / Uniform Federal Accessibility Standards (UFAS)

The property was originally constructed in 1984 with an addition added in 1997 and features project based assistance. The property is therefore subject to the requirements of Section 504 of the Rehabilitation Act of 1973, which states that 5% or eight (8) of the dwelling units must be handicapped accessible and that 2% or three (3) other dwelling units are required to have audio/visual smoke alarms. Currently, the property features eight (8) HC units or 5% designated handicapped accessible units. As such, reconfiguring 5% of the dwelling units and common areas to become fully UFAS compliant will be required. Upon completion of the Critical Repairs noted in Sections 1.3.1, the property will be in substantial compliance with UFAS.

Accessible Dwelling Unit Features

- Unit entry doors feature levered handle hardware and sufficient door openings of 34 inches.
- Unit entry door and interior doors feature 18-inches at the pull side of the doors.
- Accessible routes are present throughout the dwelling units.
- Interior doors feature sufficient clear openings of 34 inches. Levered hardware was present on all interior doors.
- Accessible kitchens feature compliant clear floor spaces at the kitchen fixtures and appliances.
- Roll-under forward approach to the kitchen sink with levered handle hardware is provided. Please note that the accessible units appear to feature adjustable countertops at the sink areas.
- Roll-under forward approach to a work surface (30-inch wide) located in the kitchen is provided.
- Front controlled range/ovens or cooktops with controls to the side of the burners are present in the kitchens.

- Kitchens feature cabinet storage mounted at approximately 54-inches to the lowest shelf, which is higher than the maximum height of 48-inches for at least one shelf of all cabinets and storage shelves mounted above work counters; however, the accessible units appear to feature wall brackets for easy installation of storage shelving above the work counters in the kitchens.
- An accessible bathroom with clear floor spaces at the plumbing fixtures and clear floor space within the bathroom outside of the swing of the door.
- Roll-under forward approach bathroom sink with levered handle hardware. Select units featured scald and abrasion protection.
- Compliant grab bars are present at the bathtub/shower.
- A 60-inch shower head hose and levered handle hardware are present in the showers.

Accessible Dwelling Unit Deficiencies

- The units feature thermostats measured at higher than 48-inches in height from the floor (Critical Repair).
- Select unit kitchen sinks do not feature scald and abrasion protection on the exposed sink plumbing (Critical Repair).
- Select unit bathroom sinks do not feature scald and abrasion protection on the exposed sink plumbing (Critical Repair).
- Select units do not feature compliant rear grab bars at the toilet (Critical Repair). Please note that the side grab bars at the toilets were observed shorter than the minimum required length; however, due to the configuration of the bathrooms, there is no option for longer side wall grab bars at this time.

Common Area Features

- Common area doors feature levered handle hardware.
- Common area doors feature 18-inches at the pull side of the doors.
- Accessible routes are present throughout the common areas.
- Common area doors feature sufficient door openings of 34 inches.
- The public restroom features clear floor spaces at the plumbing fixtures and clear floor space within the restrooms outside of the swing of the door.
- The public restroom was observed with roll-under forward approach sinks with scald and abrasion protection and levered handle hardware.
- The public restroom was observed with compliant side and rear grab bars are present at the toilet.

Common Area Deficiencies

- The public unisex handicap bathroom located adjacent to the maintenance office was observed with the sink mounted at 36-1/2 inches high (Critical Repair).

The UFAS was published in the Federal Register on August 7, 1984 (49 FR 31528). HUD adopted the UFAS in 24 CFR (Code of Federal Regulations) part 40, effective October 4, 1984. Effective as of July 11, 1988, the design, construction, or alteration of buildings in conformance with sections 3-8 of the UFAS shall be deemed to comply with the requirements of 24 C.F.R. Sections 8.21, 8.22, 8.23, and 8.25. If the design of a facility was commenced before July 11, 1988, the provisions shall be followed to the maximum extent practicable, as determined by the Department.

The following excerpt can be found in the Code of Federal regulations, title 24 – Housing and Urban development, Section 8.32 – Accessibility Standards:

"Except as otherwise provided in this paragraph, the provisions of §§ 8.21 (a) and (b), 8.22 (a) and (b), 8.23, 8.25(a) (1) and (2), and 8.29 shall apply to facilities that are designed, constructed or altered after July 11, 1988. If the design of a facility was commenced before July 11, 1988, the provisions shall be followed to the maximum extent practicable, as determined by the Department. For purposes of this paragraph, the date a facility is constructed or altered shall be deemed to be the date bids for the construction or alteration of the facility are solicited. For purposes of the Urban Development Action Grant (UDAG) program, the provisions shall apply to the construction or alteration of facilities that are funded under applications submitted after July 11, 1988. If the UDAG application was submitted before July 11, 1988, the provisions shall apply, to the maximum extent practicable, as determined by the Department."

The following information has been taken from the HUD website (http://portal.hud.gov...):

Question: What is Section 504?
Section 504 of the Rehabilitation Act of 1973 states: No otherwise qualified individual with a disability in the United States… shall, solely by reason of her or his disability, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program, service or activity receiving federal financial assistance or under any program or activity conducted by any Executive agency or by the United States Postal Service. This means that Section 504 prohibits discrimination on the basis of disability in any program or activity that receives federal assistance from any federal agency, including the U.S. Department of Housing and Urban Development (HUD) as well as in programs conducted by federal agencies including HUD.

Question: Who are recipients of federal financial assistance?

The Section 504 regulations define recipient as any State or its political subdivision, any instrumentality or a state or its political subdivision, any public or private agency, institution organization, or other entity or any person to which federal financial assistance is extended for any program or activity directly or through another recipient, including any successor, assignee, or transferee or a recipient, but excluding the ultimate beneficiary of the assistance. Thus, a HUD funded public housing authority, or a HUD funded non-profit developer or low income housing is a recipient of federal financial assistance and is subject to Section 504's requirements. However, a private landlord who accepts Section 8 tenant-based vouchers in payment for rent from a low income individual is not a recipient of federal financial assistance.

Question: What does Section 504 require when a recipient undertakes alterations of existing housing facilities that do not qualify as substantial alterations?

Answer: If the project involves fewer than 15 units or the cost of alterations is less than 75% of the replacement cost of the completed facility and the recipient has not made 5% of its units in the development accessible to and usable by individuals with disabilities, then the requirements of 24 CFR 8.23(b) - Other Alterations apply. Under this section, alterations to dwelling units shall, to the maximum extent feasible, be made readily accessible to and usable by individuals with disabilities. If alterations to single elements or spaces of a dwelling unit, when considered together, amount to an alteration of a dwelling unit, the entire unit shall be made accessible. Alteration of an entire unit is considered to be when at least all of the following individual elements are replaced:

-renovation of whole kitchens, or at least replacement of kitchen cabinets; and
-renovation of the bathroom, if at least bathtub or shower is replaced or added, or a toilet and flooring is replaced and
-replacement of entrance door jambs.

When the entire unit is not being altered, 100% of the single elements being altered must be made accessible until 5% of the units in the development are accessible. However, the Department strongly encourages a recipient to make 5% of the units in a development readily accessible to and usable by individuals with mobility impairments, since that will avoid the necessity of making every element altered accessible, which often may result in having partially accessible units which may be of little or no value for persons with mobility impairments. It is also more likely that the cost of making 5% of the units accessible up front will be less than making each and every element altered accessible. Alterations must meet the applicable sections of the UFAS which govern alterations."

7.1.2 Fair Housing Act Design And Construction Requirements

The subject property was constructed in 1984 with an addition constructed in 1997 and therefore, the 1997 portion of the building is subject to the requirements of the Fair Housing Act, which requires residential buildings constructed after March 13, 1991, or permitted after June 15, 1990, be designed and constructed in compliance with the Act. The following table only describes Coleman House II since Coleman House I is exempt from the FHA.

The seven basic FHA Requirements include:

FHA REQUIREMENTS	DESCRIPTION OF SITE COMPLIANCE OR NON-COMPLIANCE
Requirement 1: Accessible building entrance on an accessible route	
The building at the site features accessible low threshold ground floor entrances. In addition, there are accessible routes with curb ramps leading to the sidewalks.	
Requirement 2: Accessible and Usable Public and Common Use Areas	
The public and common use areas were observed on the accessible route and with accessible features.	
Requirement 3: Usable doors	
The interior common area doors and the interior ground floor apartment unit entry doors feature a clear opening of at least 32-inches and are considered usable.	
Requirement 4: Accessible route into and through the covered unit	
The ground floor apartments feature accessible routes to and throughout the unit with low entrance threshold and at least 32-inch wide doors.	
Requirement 5: Environmental controls	
The light switches and electrical outlets were observed in accessible locations in the common areas and apartments; however, the thermostat height in the dwelling units were mounted at 54-inches above the finished floor (Critical Repair).	
Requirement 6: Reinforced walls for grab bars	
The building was reportedly built with wall blocking at the toilets and tub/shower enclosures; however, the presence of wall blocking could not be confirmed using a stud finder.	
Requirement 7: Usable kitchens and bathrooms	
The kitchens and bathrooms in the apartments were observed with usable clear floor space at the entrances, at the appliances, and at the fixtures, with exception to the following: - The bathrooms in the non-handicapped designated dwelling units were observed with vanities that do not feature a 30"x48" parallel clear floor space at the sink due to the location of the toilet. - The kitchen sinks in the non-handicapped designated dwelling units were observed without removable base cabinetry and do not provide the required 30"x48" centered forward or parallel clear floor space.	

7.1.3 Americans With Disabilities Act (ADA)

The public areas at the property were screened for compliance with the ADA Code of 1990, Title III, Public Accommodations and Commercial Facilities. The provisions of Title III provide that persons with disabilities should have accommodations and access to public and commercial facilities which are equal to, or similar to, those available to the general public. The final rules implementing Title III were published on *July 26, 1991*, and required compliance by *January 26, 1992*.

According to http://www.ada.gov/taman3.html, "areas within multifamily residential facilities that qualify as places of public accommodation are covered by the ADA if use of the areas is not limited exclusively to owners, residents, and their guests."

"Illustration 1: For example: A private residential apartment complex includes a swimming pool for use by apartment tenants and their guests. The complex also sells pool "memberships" generally to the public. The pool qualifies as a place of public accommodation." If not, then the pool does not qualify as a place of public accommodation.

"Illustration 2: A residential condominium association maintains a longstanding policy of restricting use of its party room to owners, residents, and their guests. Consistent with that policy, it refuses to rent the room to local businesses and community organizations as a meeting place for educational seminars. The party room is not a place of public accommodation." This illustration would also apply to residential apartment complexes.

"Illustration 3: A private residential apartment complex contains a rental office. The rental office is a place of public accommodation."

The ADA requires that physical barriers in existing facilities be removed, if removal is readily achievable. Changes that are considered readily achievable include, but are not limited to, providing installation of grab bars and small ramps, addition of curb cuts, widening doorways, lowering desks, and rearrangement of furniture. If not readily achievable, alternative methods of providing service must be offered. Alternative methods include, but are not limited to providing goods and services at the door or sidewalk, providing home delivery, or relocating activities to accessible locations.

Auxiliary aids and services must be provided to people with vision or hearing impairments or other people with disabilities, unless an undue burden would result. It is the property owner's burden to prove that a modification is not readily achievable, or would pose an undue financial or administrative burden.

Any alteration to a public accommodation undertaken after January 26, 1992, shall be made so as to ensure, to the maximum extent feasible, the altered portions of the facility are readily accessible to and usable by individuals with disabilities, including individuals who use wheelchairs. Alterations include, but are not limited to, remodeling, renovations, rehabilitation, reconstruction, historic restoration, changes or rearrangement in the plan configuration of walls and full-height partitions. Normal maintenance, re-roofing, painting or wallpapering, asbestos removal, or changes to mechanical and electrical systems are not alterations unless they affect the usability of the building or facility.

7.1.3.1 Parking

Based upon the sixty two (62) total parking spaces available at the site, ADA requires three (3) handicapped accessible parking spaces inclusive of one (1) van accessible space. The property currently features eight (8) designated handicapped parking spaces, three (3) of which feature vertical signage, pavement markings, 60" and 96" wide access aisles that provide direct access to sloped curb cuts. The site does not currently feature an identifiable van accessible handicap parking space; therefore, D3G recommends the installation of a van accessible sign at the parking space closest to the main entrance with a 96" wide access aisle (Critical Repair). It should be noted that the additional five (5) designated handicap spaces were observed missing access aisle and direct curb access. It is recommended to make these spaces fully compliant, otherwise, D3G recommends converting these spaces into "reserved" parking spaces.

Standard handicapped spaces require a 60-inch wide access aisles, vertical signage, and curb access. Van accessible handicapped spaces require a total of 192" width for the parking space and access aisle, vertical signage identifying the space as van accessible, and curb access. The van accessible parking space and access aisle may have either of the following combinations: a 132" wide parking space with a 60" wide access aisle or a 96" wide parking space with a 96" wide access aisle. The designated handicapped parking spaces should be located at the closest accessible route to the building entrances and two (2) spaces may share a single access aisle.

The Fair Housing Act (FHA) requires accessible parking be provided for "covered dwelling units" and an appropriate number of accessible parking spaces be provided at each facility that is otherwise unreachable by means of an accessible pedestrian route. The Fair Housing Act Guidelines provide that a minimum of 2% of the parking spaces serving "covered dwelling units" must be made accessible and a minimum of one (1) space at the leasing office. If the development provides different types of parking, such as surface parking, garage, or covered spaces, at least one of each must be made accessible. Please note that accessible covered surface parking may be substituted for garage parking. The subject property is in compliance with FHA in regards to parking.

7.1.3.2 Accessible Route (Curb Ramps And Building Entrances)

Curb access was observed at the main entrance to the buildings and at the individual access aisles.

The building entrances and exits were observed with low thresholds and sufficient door widths to comply with ADAAG and FHA.

According to the Fair Housing Act Guidelines, "all buildings containing covered dwelling units and separate buildings containing public and common use spaces, such as clubhouses, must have at least one accessible building entrance on an accessible route, unless it is impractical to do so as determined by applying the site impracticality tests."

7.1.3.3 Restrooms

The apartment building features one (1) public unisex handicapped designated restroom located adjacent to the maintenance area. The single occupant restroom features a wall mounted sink with scald and abrasion protection, floor mounted toilet with appropriate grab bars, and levered sink and door hardware. The restroom features a sufficient door opening and clear floor space at the plumbing fixtures to comply with ADAAG.

7.2 Recommended Forensic Examinations

Coleman House II was built in 1997 and is less than 30 years old; however Coleman House I was built in 1984 and is approximately 33 years old. The Coleman House I portion of the property has been evaluated using the methods for an "intrusive investigation", which is an examination appropriate to enhance visual observations of buildings' systems. Intrusive studies rely on standard diagnostic techniques, tools, probes, thermal imagery, and other equipment commonly used by relevant construction trades to evaluate the condition and serviceability of particular building components. No other forensic examinations are recommended.

7.3 Owner Proposed Improvements And Upgrades

No owner proposed improvements have been specified at the time of issuance of this report.

8.0 Qualifications

Dominion Due Diligence Group (D3G) was established in 1994 by Robert E. Hazelton, and has grown to a national full-service Environmental and Engineering real estate due diligence firm featuring over 100 employees. D3G focuses on affordable housing, elderly care facilities and historical rehabilitations, with our 3rd party reporting used for HUD-FHA, USDA-RD, Fannie Mae, Freddie Mac, and LIHTC transactions. D3G has worked with every HUD office in the country, and is a premier provider of Green Capital Needs Assessments (GPCNA and GRPCA) to the Office of Affordable Housing Preservation (OAHP) at HUD, under both the M2M program and the ARRA stimulus bill. D3G's senior staff are trained, accredited and licensed in the following fields of building science investigations:

- Engineering (Professional Engineer)
- Architectural (ICC Plans Examiner)
- Sustainability (LEED-AP, RESNET, BPI-BA, BPI-Multifamily)
- Environmental (CSP, EP, CHMM, CEI)

A staff resume of the Needs Assessor performing this evaluation has been provided in Exhibit 11.11.

9.0 Limiting Conditions

This report has been prepared for, and can be relied upon by the Client and the United States Department of Housing and Urban Development (HUD). This report was prepared in accordance with generally accepted industry standards of practice for building inspection services, including the ASTM E-2018-08 Standard Guide for Property Condition Assessments: Baseline Property Condition Assessment Process, as well as the protocols outlined in HUD Handbook 4460.1. In addition, the inspection and reporting was performed in accordance with the U.S. Department of Housing and Urban Development Multifamily Accelerated Processing (MAP) Guide, Chapter 5, revised January 29, 2016. No other warranty, either expressed or implied, is made. This report is not to be reproduced, either in whole or in part, without written consent from D3G.

The statements in this report are professional opinions about the present condition of the subject property. They are based upon visual evidence available during the inspection of reasonably accessible areas at the subject property. We did not remove any surface materials, perform any destructive testing, or move any furnishings. The study is not an exhaustive technical evaluation. Such an evaluation would entail a significantly larger scope of work than was determined for this project. Accordingly, we cannot comment on the condition of systems that we could not see, such as buried structures and utilities, nor are we responsible for conditions that could not be seen or were not within the scope of our services at the time of inspection. We did not undertake activities that would completely assess the stability of the building or the underlying foundation soil since this effort would require excavation and destructive testing. Likewise, this is not a seismic assessment, nor do we make any conclusions or comments regarding wood destroying organisms/insects. Our on-site observations pertain only to specific locations at specific times on specific dates. Our observations and conclusions do not reflect variations in conditions that may exist, in unexplored areas of the site, or at times other than those represented by our observations. This report and conclusions herein are based upon data collection between May 8, 2017 and September 21, 2017.

10.0 Certification

Dominion Due Diligence Group certifies that the data presented in this report is representative of the site conditions observed during our inspection on May 24 and 25, 2017. D3G, its officers and its employees have no present contemplated interest in the property. Our employment and compensation for preparing this report are not contingent upon our observations or conclusions. This investigation and report have been prepared in accordance with ASTM E-2018-08 "Standard Guide for Property Condition Assessments: Baseline Property Condition Assessment Process" and HUD protocols, including the use of the MAP Guidebook.

D3G understands that this report will be used by Rockport Mortgage Corporation to document to the U.S. Department of Housing and Urban Development that the MAP Lender's application for FHA multifamily mortgage insurance was prepared and reviewed in accordance with HUD requirements. D3G certifies that the review was in accordance with the HUD requirements applicable on the date of the Review and that D3G has no financial interest or family relationship with the officers, directors, stockholders or partners of the Borrower, the general contractor, any subcontractors, the buyer or seller of the proposed property or engage in any business that might present a conflict of interest.

D3G is employed full time by the MAP Lender (underwriter) or under contract for this specific assignment (appraiser, market analyst, cost architect) and that D3G has no other side deals, agreements, or financial considerations with the MAP Lender or others in connection with this transaction.

Scott Moody, BPI-MFBA
Construction Inspector

Signature

Mike Ferguson, P.E., BPI-BA
Director of Engineering Services

Signature

Warning: Title 18 U.S.C. 1001, provides in part that whoever knowingly and willfully makes or uses a document containing any false, fictitious, or fraudulent statement or entry, in any manner in the jurisdiction of any department or agency of the United States, shall be fined not more than $ 10,000 or imprisoned for not more than five years or both.

11.0 Exhibits

11.1 Description Of Estimated Cost Of Critical Repairs
11.2 Description Of Estimated Cost Of Non Critical Repairs
11.3 Capital Reserve Schedules (Reserve For Replacement Analysis)
11.4 Color Site Photographs
11.5 Forensic Reports
11.6 Energy Audit Report
11.7 Utility Consumption Baseline (UCB)
11.8 HUD Forms 92329 And 92264
11.9 Site Specific Information
11.10 Municipal Compliance Letters
11.11 Staff Resumes And Certifications

EXHIBIT 11.1:

Description of Estimated Cost of Critical Repairs

CRITICAL REPAIRS (IMMEDIATE NEEDS)

MULTI-FAMILY

Inspection Date: May 24 and 25, 2017

Project: Coleman House I and II

Sect	HUD MAP GUIDE REPAIR LEVEL	CRITICAL REPAIR (IMMEDIATE NEEDS)	# of UNITS	UNIT of MEASURE	UNIT COST	TOTAL
Coleman House I						
3.4.4	Repair	1. It was observed during the inspection that the kitchens in the dwelling units did not feature a GFCI outlet. Installation of Ground Fault Circuit Interrupt (GFCI) protected receptacles is required to protect the tenants as well as to comply with the National Electrical Code (NEC).	100	Each	$ 35.00	$ 3,500.00
3.4.4	Repair	2. It was observed during the inspection that two (2) breakers in each electrical panel are double tapped. In order to be compliant with NEC, it is required that a licensed electrician repair the double tapped breakers by either installing additional breakers or pig tailing the wiring to provide only one (1) wire tapped into the breaker.	100	Each	$ 50.00	$ 5,000.00
Coleman House I - ACCESSIBILITY						
7.1	Repair	1. It was observed in handicap dwelling units 523, 423, 323, 223, and 123 that there was not any scald and abrasion protection under the kitchen sink. In order to comply with Uniform Federal Accessibility Standards (UFAS), the installation of scald and abrasion protection at is required.	5	Each	$ 35.00	$ 175.00
7.1	Repair	2. It was observed in handicap dwelling units 423 and 123 that there was not any scald and abrasion protection under the bathroom sink. In order to comply with UFAS, the installation of scald and abrasion protection at is required.	2	Each	$ 35.00	$ 70.00
7.1	Repair	3. The rear grab bars at the toilets of handicap dwelling units 523, 423, 323, 223, and 123 were observed to be missing or positioned incorrectly. In order to comply with UFAS, the repositioning/ installing of the grab bars at the toilets are required. UFAS requires that the grab bar must extend a minimum of twelve inches (12") beyond the center of the toilet toward the side wall and a minimum of twenty four inches (24") toward the open side for either a left or right side approach.	5	Each	$ 125.00	$ 625.00

CRITICAL REPAIRS (IMMEDIATE NEEDS)

MULTI-FAMILY

Inspection Date: May 24 and 25, 2017

Project: Coleman House I and II

Sect	HUD MAP GUIDE REPAIR LEVEL		CRITICAL REPAIR (IMMEDIATE NEEDS)	# of UNITS	UNIT of MEASURE	UNIT COST	TOTAL
7.1	Level 2 Alterations	4.	The public unisex handicap bathroom located adjacent to the maintenance office was observed with the sink mounted at 36-1/2 inches high. Lowering the sink to 34-inch high is required in order to comply with the Americans with Disabilities Act Accessibility Guidelines (ADAAG).	1	Each	$ 350.00	$ 350.00
7.1	Repair	5.	Based upon sixty two (62) parking spaces available at the site, three (3) handicapped accessible parking spaces, inclusive of one (1) van accessible parking space is required by the Americans with Disabilities Act Accessibility Guidelines (ADAAG). The site currently features eight (8) handicapped accessible parking spaces, three (3) of which feature vertical signage, pavement markings, 60" and 96" wide access aisles that provide direct access to sloped curb cuts. The site does not currently feature an identifiable van accessible handicap parking space; therefore, D3G recommends the installation of a van accessible sign at the parking space closest to the main entrance with a 96" wide access aisle in order to comply with ADAAG.	1	Each	$ 75.00	$ 75.00
7.1	Level 1 Alterations	6.	It was observed during the inspection that the thermostat height in handicap dwelling units 523, 423, 323, 223 and 123 were mounted at fifty four inches (54") above the finished floor. The thermostat control must be lowered to a maximum height of forty eight (48") in order to be compliant with UFAS.	5	Each	$ 75.00	$ 375.00

CRITICAL REPAIRS (IMMEDIATE NEEDS)

MULTI-FAMILY

Inspection Date: May 24 and 25, 2017

Project: Coleman House I and II

Sect	HUD MAP GUIDE REPAIR LEVEL	CRITICAL REPAIR (IMMEDIATE NEEDS)	# of UNITS	UNIT of MEASURE	UNIT COST	TOTAL
Coleman House II - ACCESSIBILITY						
7.1	Repair	1. It was observed in handicap dwelling units 532, 432, and 332 that there was not any scald and abrasion protection under the kitchen sink. In order to comply with Uniform Federal Accessibility Standards (UFAS), the installation of scald and abrasion protection at is required.	3	Each	$ 35.00	$ 105.00
7.1	Repair	2. The rear grab bars at the toilets of handicap dwelling units 532, 432, and 332 were observed to be missing or positioned incorrectly. In order to comply with UFAS, the repositioning/ installing of the grab bars at the toilets are required. UFAS requires that the grab bar must extend a minimum of twelve inches (12") beyond the center of the toilet toward the side wall and a minimum of twenty four inches (24") toward the open side for either a left or right side approach.	3	Each	$ 125.00	$ 375.00
7.1	Level 1 Alterations	3. It was observed during the inspection that the thermostat height in the dwelling units were mounted at approximately 54-inches above the finished floor. The thermostat control must be lowered to a maximum height of 48-inches in order to comply with the Fair Housing Act (FHA).	46	Each	$ 75.00	$ 3,450.00
7.1	Level 1 Alterations	4. The bathrooms in the non-handicapped designated dwelling units were observed with vanities that do not feature a 30"x48" parallel clear floor space at the sink due to the location of the toilet. In addition, the vanities do not provide roll under access for a forward approach or feature removable base cabinetry. Therefore, the removal of the base cabinetry or the installation of removable base cabinets at the vanity sinks is required in order to comply with the FHA.	43	Each	$ 350.00	$ 15,050.00
7.1	Level 1 Alterations	5. The kitchen sinks in the non-handicapped designated dwelling units were observed without removable base cabinetry and do not provide the required 30"x48" centered forward or parallel clear floor space in order to comply with the FHA. D3G suggest the base cabinet between the sink and the refrigerator be modified as outlined in the FHA Design Manual to be a removable base cabinet. Then the sink can be relocated to this location upon extention of the plumbing lines and replacement of the countertop section.	43	Each	$ 835.00	$ 35,905.00
			TOTAL:			**$ 65,055.00**

Costs have been provided by using RS Means Building Construction Cost Data

* Owner provided cost that D3G finds reasonable

EXHIBIT 11.2:

Description of Estimated Cost of Non Critical Repairs

NON-CRITICAL REPAIR (12-MONTH PROPERTY CONDITION)

MULTI-FAMILY

Inspection Date: May 24 and 25, 2017

Project: Coleman House I and II

Sect	HUD MAP GUIDE REPAIR LEVEL	NON-CRITICAL REPAIR (12-MONTH PROPERTY CONDITION)	# of UNITS	UNIT of MEASURE	UNIT COST	TOTAL
Coleman House I						
3.3.4	Repair	1. It was observed during the inspection that two (2) corners of the roof area over Coleman I had debris from the surrounding trees accumulating. In order to preserve the integrity of the roofing material and internal drainage system, removal of the debris is required. This repair can be completed by the onsite maintenance staff so no cost is associated.	1	Each	No Cost	No Cost
3.7.2	Repair	2. It was observed during the inspection that in the bathroom of dwelling unit 507 that the ceramic tiles in the bathroom shower near the faucet had gaps. In order to prevent water intrusion and water damage behind the tiles, sealing of this section of the shower is required.	1	Each	$ 50.00	$ 50.00
Coleman House II						
3.7.2	Repair	1. It was observed during the inspection in dwelling unit 532 that the laminate in front of the kitchen sink was unadhered to the countertop. In order to prevent water intrusion and water damage, re-adhering the laminate to the countertop is recommended.	1	Each	$ 30.00	$ 30.00
					TOTAL:	**$ 80.00**

Costs have been provided by using RS Means Building Construction Cost Data

* Owner provided cost that D3G finds reasonable

EXHIBIT 11.3:

Capital Reserve Schedules (Reserve for Replacement Analysis)

REPLACEMENT RESERVE ANALYSIS FUNDING SCHEDULE

Multi-Family

Inspection Date: May 24 and 25, 2017
Project: Coleman House I
Address: 677 Winchester Street
City:, State: Newton, Massachusetts

Gross Square Footage: 75,239
Year Built: 1984
Number of Parking Spaces: 31
Number of Units: 100

Initial Deposit RR:	$ 250,000	$2,500 Per Unit	
Annual Deposit RR:	$ 40,000	$400 Per Unit	
Annual Deposit Increase	1.95%		
Interest Applied to Account Balance	1.00%		
Minimum Yr 1 Balance	$ 57,343	$574 Per Unit	

* This Funding Schedule has been completed in accordance with the 2016 MAP Guide, Appendix 5G, Section VII, as follows:

1 Reserve balance in years 1 thru 10 is based upon a 10 year estimate period, such that the minimum balance in the first year is 10% of the 1 - 10 year uninflated replacement reserve total, adjusted anually for inflation.

2 Reserve balance in years 11 thru 20 is based upon a 20 year estimate period, such that the minimum balance in year 11 is 5% of the 1 - 20 year uninflated replacement reserve total, adjusted anually for inflation.

3 Any negative balance observed in years 11 - 20 of the funding schedule cannot exceed 50% of the cummulative amortization of the mortgage.

1-10 YEAR TERM COSTS

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	10-Year Total
Inflated Annual Replacement Reserve Needs:	$ -	$ -	$ 55,752	$ 59,964	$ 108,788	$ 114,113	$ 85,791	$ 71,904	$ 70,637	$ 72,200	$ 639,149
Beginning Annual Balance (Equals IDRR in Year 1):	$ 250,000	$ 292,700	$ 336,611	$ 325,729	$ 311,321	$ 248,531	$ 180,608	$ 141,333	$ 116,502	$ 93,593	
Annual Deposit:	$ 40,000	$ 40,780	$ 41,575	$ 42,386	$ 43,212	$ 44,055	$ 44,914	$ 45,790	$ 46,683	$ 47,593	
Beginning Balance Plus Annual Deposit:	$ 290,000	$ 333,480	$ 378,186	$ 368,115	$ 354,534	$ 292,587	$ 225,523	$ 187,123	$ 163,185	$ 141,186	
Interest (Average Outstanding Balance):	$ 2,700	$ 3,131	$ 3,295	$ 3,169	$ 2,785	$ 2,135	$ 1,602	$ 1,283	$ 1,045	$ 813	
Remaining RR Balance/year:	$ 292,700	$ 336,611	$ 325,729	$ 311,321	$ 248,531	$ 180,608	$ 141,333	$ 116,502	$ 93,593	$ 69,799	
Minimum Balance Required (Includes 2% Inflation Adjustment Annually)	$ 57,343	$ 58,490	$ 59,660	$ 60,853	$ 62,070	$ 63,311	$ 64,577	$ 65,869	$ 67,186	$ 68,530	
Required Minimum Balance Maintained:	N/A	N/A	YES	YES	YES	YES	YES	YES	YES	YES	

11-20 YEAR TERM COSTS

	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	11-20-Year Total	20-Year Total
Inflated Annual Replacement Reserve Needs:	$ 215,667	$ 188,212	$ 27,219	$ 152,856	$ 142,026	$ 175,059	$ 193,513	$ 142,232	$ 35,433	$ 73,575	$ 1,345,792	$ 1,984,941
Beginning Annual Balance:	$ 69,799	$ (97,347)	$ (236,091)	$ (212,878)	$ (314,319)	$ (403,927)	$ (525,546)	$ (664,576)	$ (751,263)	$ (730,069)		
Annual Deposit:	$ 48,521	$ 49,467	$ 50,432	$ 51,415	$ 52,418	$ 53,440	$ 54,482	$ 55,545	$ 56,628	$ 57,732		
Beginning Balance Plus Annual Deposit:	$ 118,320	$ (47,879)	$ (185,659)	$ (161,463)	$ (261,901)	$ (350,487)	$ (471,063)	$ (609,031)	$ (694,635)	$ (672,337)		
Interest (Average Outstanding Balance):	0	0	0	0	0	0	0	0	0	0		
Remaining RR Balance/year:	$ (97,347)	$ (236,091)	$ (212,878)	$ (314,319)	$ (403,927)	$ (525,546)	$ (664,576)	$ (751,263)	$ (730,069)	$ (745,912)		
Minimum Balance Required (Includes 2% Inflation Adjustment Annually)	$ 97,331	$ 99,278	$ 101,263	$ 103,289	$ 105,355	$ 107,462	$ 109,611	$ 111,803	$ 114,039	$ 116,320		
Required Minimum Balance Maintained:	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO		
Cumulative Amortization	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -		
Negative Balance / Cumulative Amortization	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		
Negative Balance Mitigated:	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		

INTEREST CALCULATION FORMULA

Interest Calculation Formula = (Beginning Balance + (Beginning Balance + Annual Deposit) - Replacement Reserve Needs) / 2 x Interest Rate

Interest Calculation Example for Year 1	=	$ 250,000	+	$ 290,000	-	$ -	=	$ 540,000	/ 2 =	$ 270,000	x Interest % =	$ 2,700
Interest Calculation Example for Year 2	=	$ 292,700	+	$ 333,480	-	$ -	=	$ 626,180	/ 2 =	$ 313,090	x Interest % =	$ 3,131
Interest Calculation Example for Year 3	=	$ 336,611	+	$ 378,186	-	$ 55,752	=	$ 659,045	/ 2 =	$ 329,523	x Interest % =	$ 3,295

Years 1 - 10 Uninflated Repairs Required	$	573,430
Years 11 - 20 Uninflated Repairs Required	$	1,023,481
Years 1 - 20 Uninflated Repairs Required	$	1,596,911

Minimum Balance Required Beginning Year 1 (1/10 years)	$	57,343	10% of Years 1 - 10 Uninflated Repairs
Minimum Balance Required Beginning Year 11 (1/20 years)	$	79,845.55	5% of Years 1 - 20 Uninflated Repairs

REPLACEMENT RESERVE ANALYSIS

Multi-Family

Inspection Date: May 24 and 25, 2017
Project: Coleman House I
Address: 677 Winchester Street
City, State: Newton, Massachusetts

Gross Square Footage: 75,239
Year Built: 1984
Number of Parking Spaces: 31
Number of Units: 100

Sect	ITEM DESCRIPTION	Estimated Useful Life	Effective Age	Remaining Useful Life (RUL)	Total Number	Unit of Measurement	Unit Cost	Unit Cost with Location Factor	Total Value	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	10-Year Total
3.2.4	**3.2.4 Paving, Curbing and Parking**																			
3.2.4	Seal coat asphalt	5	0	5	10537	Square Feet	$ 0.15	$ 0.17	$ 1,791					$ 1,791					$ 1,791	$ 3,583
3.2.4	Parking stall, paint, white	5	0	5	31	Stall	$ 9.71	$ 11.41	$ 353					$ 354					$ 354	$ 707
3.2.4	Repair and overlay asphalt	25	4	21	10537	Square Feet	$ 0.75	$ 0.88	$ 9,272											$ -
3.2.5	**3.2.5 Flatwork**																			
3.2.5	Repair/refurbish sidewalks	15	7	8	1344	Square Feet	$ 1.25	$ 1.47	$ 1,975								$ 1,976			$ 1,976
3.2.5	Repair/refurbish patios	15	10	5	600	Square Feet	$ 1.25	$ 1.47	$ 882					$ 882						$ 882
3.2.6	**3.2.6 Landscaping and Appurtenances**																			
3.2.6	Identification sign	15	4	11	1	Each	$ 750.00	$ 882.00	$ 882											$ -
3.2.6	Chain link fencing 4' high	40	10	30	34	Linear Feet	$ 7.89	$ 9.27	$ 315											$ -
3.2.6	Retaining walls - concrete	60	33	27	34	Linear Feet	$ 320.00	$ 376.00	$ 12,784											$ -
3.2.6	Trash compactor industrial/multi-floor	20	9	11	1	Each	$ 15,000.00	$ 17,640.00	$ 17,640											$ -
3.2.6	Storage Shed - small	30	12	18	1	Each	$ 2,500.00	$ 2,940.00	$ 2,940											$ -
3.2.7	**3.2.7 Recreational Facilities**																			
3.2.7	Smoking shelter	30	14	16	1	Each	$ 750.00	$ 882.00	$ 882											$ -
3.2.8	**3.2.8 Utilities**																			
	N/A																			$ -
3.3.2	**3.3.2 Building Frame**																			
3.3.2	Aluminum storefront door 6-0x7-0	30	12	18	1	Each	$ 1,676.00	$ 1,970.00	$ 1,970											$ -
3.3.2	Automatic door opener	20	12	8	1	Each	$ 670.00	$ 787.00	$ 787								$ 787			$ 787
3.3.2	Hollow metal door - single configuration 3-0x6-8	25	17	8	2	Each	$ 339.00	$ 398.00	$ 796								$ 796			$ 796
3.3.2	Hollow metal door - double configuration 6-0x6-8	25	17	8	3	Each	$ 620.00	$ 729.00	$ 2,187								$ 2,187			$ 2,187
3.3.3	**3.3.3 Building Facades**																			
3.3.3	Technical Pointing/Replacement brickwork	60	33	27	29282	Square Feet	$ 1.50	$ 1.76	$ 51,536											$ -
3.3.3	Technical Pointing/Replacement stonework/CMU	60	33	27	1898	Square Feet	$ 1.50	$ 1.76	$ 3,340											$ -
3.3.3	Awning - Entry or walkway	20	3	17	1	Each	$ 5,625.00	$ 6,615.00	$ 6,615											$ -
3.3.3	Window - small	35	24	11	161	Each	$ 287.00	$ 337.00	$ 54,257											$ -
3.3.3	Window - large	35	24	11	127	Each	$ 360.00	$ 423.00	$ 53,721											$ -
3.3.4	**3.3.4 Roofing and Roof Drainage**																			
3.3.4	PVC (membrane) fully adhered	15	9	6	15900	Square Feet	$ 5.95	$ 6.99	$ 111,141					$ 37,047	$ 37,047	$ 37,047				$ 111,141
3.4.1	**3.4.1 Plumbing Systems**																			
3.4.1	Replace sewer mains	75	33	42	1	Each	$ 3,500.00	$ 4,116.00	$ 4,116											$ -
3.4.1	Indirect water heater storage tanks	18	2	16	3	Each	$ 3,452.00	$ 4,059.00	$ 12,177											$ -
3.4.2	**3.4.2 Heating Systems**																			
3.4.2	Boiler gas-fired	40	17	23	2	Each	$ 24,100.00	$ 28,341.00	$ 56,682											$ -
3.4.2	Electric Air Handler Unit	20	7	13	2	Each	$ 805.00	$ 946.00	$ 1,892											$ -
3.4.2	Mini-split system	15	11	4	5	Each	$ 1,400.00	$ 1,646.00	$ 8,230				$ 8,230							$ 8,230
3.4.2	Baseboard hydronic heaters	30	19	11	3150	Linear Feet	$ 15.00	$ 17.64	$ 55,566											$ -
3.4.2	Package unit floor mounted heating/cooling	15	12	3	9	Each	$ 885.00	$ 1,040.00	$ 9,360			$ 9,360								$ 9,360
3.4.3	**3.4.3 Air Conditioning and Ventilation**																			
3.4.3	Thru-wall air-conditioning units	10	2	8	103	Each	$ 225.00	$ 264.00	$ 27,192								$ 27,192			$ 27,192
3.4.3	Condensing units	15	6	9	2	Each	$ 1,135.00	$ 1,334.00	$ 2,668									$ 2,668		$ 2,668
3.4.4	**3.4.4 Electrical Systems**																			
3.4.4	Replace generator, 135kW	25	8	17	1	Each	$ 51,200.00	$ 60,211.00	$ 60,211											$ -
3.5.1	**3.5.1 Conveyance Systems**																			
3.5.1	Hydraulic passenger elevators 2,000 to 2,500lb	35	20	15	2	Each	$ 116,825.00	$ 137,386.00	$ 274,772											$ -
3.5.1	Refurbish interior elevator cab	20	14	6	2	Each	$ 5,000.00	$ 5,880.00	$ 11,760						$ 5,880	$ 5,880				$ 11,760
3.6.2	**3.6.2 Alarm Systems**																			
3.6.2	Fire suppression / life safety systems	50	33	17	16029	Square Feet	$ 0.15	$ 0.17	$ 2,724											$ -
3.6.3	**3.6.3 Other Life Safety/Emergency Systems**																			
3.6.3	Refurbish emergency call system	10	5	5	59210	Square Feet	$ 0.15	$ 0.17	$ 10,065					$ 5,033	$ 5,033					$ 10,066
3.7.1	**3.7.1 Common Areas**																			
3.7.1	Kitchen cabinets and countertops - community kitchen	25	4	21	1	Each	$ 1,500.00	$ 1,764.00	$ 1,764											$ -
3.7.1	Carpet - Average quality	6	1	5	1200	Square Yards	$ 12.00	$ 14.11	$ 16,932					$ 8,466	$ 8,466					$ 16,932
3.7.1	VCT flooring 12x12	15	8	7	1664	Square Feet	$ 1.84	$ 2.16	$ 3,594							$ 3,594				$ 3,594
3.7.1	Acoustical ceiling tile grid 2'X4'	30	19	11	10147	Square Feet	$ 1.16	$ 1.36	$ 13,799											$ -
3.7.1	Ceramic tile replace	40	28	12	380	Square Feet	$ 10.00	$ 11.76	$ 4,468											$ -
3.7.1	Dwelling unit entry doors - replace	30	16	14	100	Each	$ 225.00	$ 264.00	$ 26,400											$ -
3.7.1	Refrigerator - community kitchen	15	1	14	1	Each	$ 3,500.00	$ 3,500.00	$ 3,500											$ -
3.7.1	Range/oven - community kitchen	20	1	19	2	Each	$ 346.00	$ 346.00	$ 692											$ -
3.7.1	Dishwasher - community kitchen	10	1	9	1	Each	$ 350.00	$ 350.00	$ 350									$ 350		$ 350
3.7.1	Resident store refrigerator	15	3	12	3	Each	$ 1,200.00	$ 1,200.00	$ 3,600											$ -
3.7.2	**3.7.2 Tenant Spaces / Dwelling Units**																			
3.7.2	Kitchen cabinets and countertops	20	5	15	10	Each	$ 1,500.00	$ 1,764.00	$ 17,640											$ -
3.7.2	Kitchen cabinets and countertops	20	18	2	90	Each	$ 1,500.00	$ 1,764.00	$ 158,760			$ 14,112	$ 14,112	$ 14,112	$ 14,112	$ 14,112	$ 14,112	$ 12,348	$ 12,348	$ 109,368
3.7.2	Bathroom vanity base and countertop avg. 2-door vanity	20	9	11	30	Each	$ 350.00	$ 411.00	$ 12,330											$ -
3.7.2	Bathroom vanity base and countertop avg. 2-door vanity	20	18	2	65	Each	$ 350.00	$ 411.00	$ 26,715			$ 3,699	$ 3,288	$ 3,288	$ 3,288	$ 3,288	$ 3,288	$ 3,288	$ 3,288	$ 26,715
3.7.2	Carpet - One-bedroom Apartment	6	4	2	100	Each	$ 650.00	$ 764.00	$ 76,400			$ 19,100	$ 19,100	$ 19,100	$ 19,100			$ 19,100	$ 19,100	$ 114,600
3.7.2	Carpet - Two-bedroom Apartment	6	2	4	1	Each	$ 850.00	$ 999.00	$ 999				$ 999						$ 999	$ 1,998
3.7.2	Vinyl flooring kitchen and bath	15	13	2	100	Each	$ 300.00	$ 352.00	$ 35,200			$ 2,816	$ 2,816	$ 2,816	$ 2,816	$ 2,816	$ 2,816	$ 2,816	$ 2,816	$ 22,528
3.7.2	Ceramic tile - tub surround	40	32	8	100	Each	$ 350.00	$ 411.00	$ 41,100									$ 10,275	$ 10,275	$ 20,550
3.7.2	Acoustical ceiling tiles standard	15	9	6	5900	Square Feet	$ 1.32	$ 1.55	$ 9,145							$ 1,829	$ 1,829	$ 1,829	$ 1,829	$ 7,316
3.7.2	Range/oven residential	15	12	3	100	Each	$ 346.00	$ 346.00	$ 34,600				$ 3,460	$ 3,114	$ 3,114	$ 3,114	$ 3,114	$ 3,114	$ 3,114	$ 22,144
3.7.2	Refrigerator residential	12	10	2	100	Each	$ 450.00	$ 450.00	$ 45,000			$ 4,500	$ 4,500	$ 4,500	$ 4,500	$ 4,500	$ 4,500	$ 4,500	$ 4,500	$ 36,000

UNINFLATED COSTS:

TOTAL RESERVE REPLACEMENT	$ -	$ -	$ 53,587	$ 56,505	$ 100,503	$ 103,356	$ 76,180	$ 62,597	$ 60,288	$ 60,414	$ 573,430
Per unit	$ -	$ -	$ 536	$ 565	$ 1,005	$ 1,034	$ 762	$ 626	$ 603	$ 604	$ 573

PER YEAR INFLATED COSTS:

INFLATION FACTOR	$ -	$ -	$ 55,752	$ 59,964	$ 108,788	$ 114,113	$ 85,791	$ 71,904	$ 70,637	$ 72,200	$ 639,149
Per unit	$ -	$ -	$ 558	$ 600	$ 1,088	$ 1,141	$ 858	$ 719	$ 706	$ 722	$ 639

Geographic Location Factor*: **1.176**

2.0% Applied Inflation %

* Note: The Effective Age does not necessarily equal the actual age. Many factors determine the effective age of a certain component including preventative maintenance programs. In addition, replacement of the majority of the components has been spread over a number of years to help alleviate inflated reserve requirements.
** Owner Provided Cost, which D3G finds reasonable
*** This is an operating cost; therefore it is not considered a capital item

REPLACEMENT RESERVE ANALYSIS

Multi-Family

Inspection Date: May 24 and 25, 2017
Project: Coleman House I
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City, State: Newton, Massachusetts

Gross Square Footage: 75,239
Year Built: 1984
Number of Parking Spaces: 31
Number of Units: 100

Sect	ITEM DESCRIPTION	Estimated Useful Life	Effective Age	Remaining Useful Life (RUL)	Total Number	Unit of Measurement	Unit Cost	Unit Cost with Location Factor	Total Value	10-Year Total	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	11-20 Year Total	1-20 Year Total
3.2.4	**3.2.4 Paving, Curbing and Parking**																					
3.2.4	Seal coat asphalt	5	0	5	10537	Square Feet	$ 0.15	$ 0.17	$ 1,791	$ 3,583					$ 1,791					$ 1,791	$ 3,583	$ 7,165
3.2.4	Parking stall, paint, white	5	0	5	31	Stall	$ 9.71	$ 11.41	$ 353	$ 707					$ 354					$ 354	$ 707	$ 1,415
3.2.4	Repair and overlay asphalt	25	4	21	10537	Square Feet	$ 0.75	$ 0.88	$ 9,272	$ -											$ -	$ -
3.2.5	**3.2.5 Flatwork**																					
3.2.5	Repair/refurbish sidewalks	15	7	8	1344	Square Feet	$ 1.25	$ 1.47	$ 1,975	$ 1,976											$ -	$ 1,976
3.2.5	Repair/refurbish patios	15	10	5	600	Square Feet	$ 1.25	$ 1.47	$ 882	$ 882										$ 882	$ 882	$ 1,764
3.2.6	**3.2.6 Landscaping and Appurtenances**																					
3.2.6	Identification sign	15	4	11	1	Each	$ 750.00	$ 882.00	$ 882	$ -	$ 882										$ 882	$ 882
3.2.6	Chain link fencing 4' high	40	10	30	34	Linear Feet	$ 7.89	$ 9.27	$ 315	$ -											$ -	$ -
3.2.6	Retaining walls - concrete	60	33	27	34	Linear Feet	$ 320.00	$ 376.00	$ 12,784	$ -											$ -	$ -
3.2.6	Trash compactor industrial/multi-floor	20	9	11	1	Each	$ 15,000.00	$ 17,640.00	$ 17,640	$ -	$ 17,640										$ 17,640	$ 17,640
3.2.6	Storage Shed - small	30	12	18	1	Each	$ 2,500.00	$ 2,940.00	$ 2,940	$ -								$ 2,940			$ 2,940	$ 2,940
3.2.7	**3.2.7 Recreational Facilities**																					
3.2.7	Smoking shelter	30	14	16	1	Each	$ 750.00	$ 882.00	$ 882	$ -						$ 882					$ 882	$ 882
3.2.8	**3.2.8 Utilities**																					
	N/A									$ -											$ -	$ -
3.3.2	**3.3.2 Building Frame**																					
3.3.2	Aluminum storefront door 6-0x7-0	30	12	18	1	Each	$ 1,676.00	$ 1,970.00	$ 1,970	$ -								$ 1,970			$ 1,970	$ 1,970
3.3.2	Automatic door opener	20	12	8	1	Each	$ 670.00	$ 787.00	$ 787	$ 787											$ -	$ 787
3.3.2	Hollow metal door - single configuration 3-0x6-8	25	17	8	2	Each	$ 339.00	$ 398.00	$ 796	$ 796											$ -	$ 796
3.3.2	Hollow metal door - double configuration 6-0x6-8	25	17	8	3	Each	$ 620.00	$ 729.00	$ 2,187	$ 2,187											$ -	$ 2,187
3.3.3	**3.3.3 Building Facades**																					
3.3.3	Technical Pointing/Replacement brickwork	60	33	27	29282	Square Feet	$ 1.50	$ 1.76	$ 51,536	$ -											$ -	$ -
3.3.3	Technical Pointing/Replacement stonework/CMU	60	33	27	1898	Square Feet	$ 1.50	$ 1.76	$ 3,340	$ -											$ -	$ -
3.3.3	Awning - Entry or walkway	20	3	17	1	Each	$ 5,625.00	$ 6,615.00	$ 6,615	$ -							$ 6,615				$ 6,615	$ 6,615
3.3.3	Window - small	35	24	11	161	Each	$ 287.00	$ 337.00	$ 54,257	$ -	$ 27,297	$ 26,960									$ 54,257	$ 54,257
3.3.3	Window - large	35	24	11	127	Each	$ 360.00	$ 423.00	$ 53,721	$ -	$ 27,072	$ 26,649									$ 53,721	$ 53,721
3.3.4	**3.3.4 Roofing and Roof Drainage**																					
3.3.4	PVC (membrane) fully adhered	15	9	6	15900	Square Feet	$ 5.95	$ 6.99	$ 111,141	$ 111,141										$ 37,047	$ 37,047	$ 148,188
3.4.1	**3.4.1 Plumbing Systems**																					
3.4.1	Replace sewer mains	75	33	42	1	Each	$ 3,500.00	$ 4,116.00	$ 4,116	$ -											$ -	$ -
3.4.1	Indirect water heater storage tanks	18	2	16	3	Each	$ 3,452.00	$ 4,059.00	$ 12,177	$ -					$ 4,059	$ 4,059	$ 4,059				$ 12,177	$ 12,177
3.4.2	**3.4.2 Heating Systems**																					
3.4.2	Boiler gas-fired	40	17	23	2	Each	$ 24,100.00	$ 28,341.00	$ 56,682	$ -											$ -	$ -
3.4.2	Electric Air Handler Unit	20	7	13	2	Each	$ 805.00	$ 946.00	$ 1,892	$ -			$ 1,892								$ 1,892	$ 1,892
3.4.2	Mini-split system	15	11	4	5	Each	$ 1,400.00	$ 1,646.00	$ 8,230	$ 8,230									$ 8,230		$ 8,230	$ 16,460
3.4.2	Baseboard hydronic heaters	30	19	11	3150	Linear Feet	$ 15.00	$ 17.64	$ 55,566	$ -	$ 27,783	$ 27,783									$ 55,566	$ 55,566
3.4.2	Package unit floor mounted heating/cooling	15	12	3	9	Each	$ 885.00	$ 1,040.00	$ 9,360	$ 9,360								$ 9,360			$ 9,360	$ 18,720
3.4.3	**3.4.3 Air Conditioning and Ventilation**																					
3.4.3	Thru-wall air-conditioning units	10	2	8	103	Each	$ 225.00	$ 264.00	$ 27,192	$ 27,192								$ 27,192			$ 27,192	$ 54,384
3.4.3	Condensing units	15	6	9	2	Each	$ 1,135.00	$ 1,334.00	$ 2,668	$ 2,668											$ -	$ 2,668
3.4.4	**3.4.4 Electrical Systems**																					
3.4.4	Replace generator, 135kW	25	8	17	1	Each	$ 51,200.00	$ 60,211.00	$ 60,211	$ -						$ 19,870	$ 19,870	$ 20,472			$ 60,211	$ 60,211
3.5.1	**3.5.1 Conveyance Systems**																					
3.5.1	Hydraulic passenger elevators 2,000 to 2,500lb	35	20	15	2	Each	$ 116,825.00	$ 137,386.00	$ 274,772	$ -				$ 68,693	$ 68,693	$ 68,693	$ 68,693				$ 274,772	$ 274,772
3.5.1	Refurbish interior elevator cab	20	14	6	2	Each	$ 5,000.00	$ 5,880.00	$ 11,760	$ 11,760											$ -	$ 11,760
3.6.2	**3.6.2 Alarm Systems**																					
3.6.2	Fire suppression / life safety systems	50	33	17	16029	Square Feet	$ 0.15	$ 0.17	$ 2,724	$ -							$ 2,725				$ 2,725	$ 2,725
3.6.3	**3.6.3 Other Life Safety/Emergency Systems**																					
3.6.3	Refurbish emergency call system	10	5	5	59210	Square Feet	$ 0.15	$ 0.17	$ 10,065	$ 10,066					$ 5,033	$ 5,033					$ 10,066	$ 20,131
3.7.1	**3.7.1 Common Areas**																					
3.7.1	Kitchen cabinets and countertops - community kitchen	25	4	21	1	Each	$ 1,500.00	$ 1,764.00	$ 1,764	$ -											$ -	$ -
3.7.1	Carpet - Average quality	6	1	5	1200	Square Yards	$ 12.00	$ 14.11	$ 16,932	$ 16,932	$ 8,466	$ 8,466					$ 8,466	$ 8,466			$ 33,864	$ 50,796
3.7.1	VCT flooring 12x12	15	8	7	1664	Square Feet	$ 1.84	$ 2.16	$ 3,594	$ 3,594											$ -	$ 3,594
3.7.1	Acoustical ceiling tile grid 2'X4'	30	19	11	10147	Square Feet	$ 1.16	$ 1.36	$ 13,799	$ -	$ 13,800										$ 13,800	$ 13,800
3.7.1	Ceramic tile replace	40	28	12	380	Square Feet	$ 10.00	$ 11.76	$ 4,468	$ -		$ 4,469									$ 4,469	$ 4,469
3.7.1	Dwelling unit entry doors - replace	30	16	14	100	Each	$ 225.00	$ 264.00	$ 26,400	$ -				$ 26,400							$ 26,400	$ 26,400
3.7.1	Refrigerator - community kitchen	15	1	14	1	Each	$ 3,500.00	$ 3,500.00	$ 3,500	$ -				$ 3,500							$ 3,500	$ 3,500
3.7.1	Range/oven - community kitchen	20	1	19	2	Each	$ 346.00	$ 346.00	$ 692	$ -									$ 692		$ 692	$ 692
3.7.1	Dishwasher - community kitchen	10	1	9	1	Each	$ 350.00	$ 350.00	$ 350	$ 350									$ 350		$ 350	$ 700
3.7.1	Resident store refrigerator	15	3	12	3	Each	$ 1,200.00	$ 1,200.00	$ 3,600	$ -		$ 3,600									$ 3,600	$ 3,600
3.7.2	**3.7.2 Tenant Spaces / Dwelling Units**																					
3.7.2	Kitchen cabinets and countertops	20	5	15	10	Each	$ 1,500.00	$ 1,764.00	$ 17,640	$ -						$ 5,292	$ 5,292	$ 3,528	$ 3,528		$ 17,640	$ 17,640
3.7.2	Kitchen cabinets and countertops	20	18	2	90	Each	$ 1,500.00	$ 1,764.00	$ 158,760	$ 109,368	$ 12,348	$ 12,348	$ 12,348	$ 12,348							$ 49,392	$ 158,760
3.7.2	Bathroom vanity base and countertop avg. 2-door vanity	20	9	11	30	Each	$ 350.00	$ 411.00	$ 12,330	$ -		$ 1,644	$ 1,644	$ 1,644	$ 1,644	$ 1,644	$ 1,644	$ 1,233	$ 1,233		$ 12,330	$ 12,330
3.7.2	Bathroom vanity base and countertop avg. 2-door vanity	20	18	2	65	Each	$ 350.00	$ 411.00	$ 26,715	$ 26,715											$ -	$ 26,715
3.7.2	Carpet - One-bedroom Apartment	6	4	2	100	Each	$ 650.00	$ 764.00	$ 76,400	$ 114,600	$ 19,100	$ 19,100			$ 19,100	$ 19,100	$ 19,100	$ 19,100			$ 114,600	$ 229,200
3.7.2	Carpet - Two-bedroom Apartment	6	2	4	1	Each	$ 850.00	$ 999.00	$ 999	$ 1,998						$ 999					$ 999	$ 2,997
3.7.2	Vinyl flooring kitchen and bath	15	13	2	100	Each	$ 300.00	$ 352.00	$ 35,200	$ 22,528	$ 2,816	$ 2,464	$ 2,464	$ 2,464	$ 2,464			$ 2,816	$ 2,816	$ 2,816	$ 21,120	$ 43,648
3.7.2	Ceramic tile - tub surround	40	32	8	100	Each	$ 350.00	$ 411.00	$ 41,100	$ 20,550	$ 10,275	$ 10,275									$ 20,550	$ 41,100
3.7.2	Acoustical ceiling tiles standard	15	9	6	5900	Square Feet	$ 1.32	$ 1.55	$ 9,145	$ 7,316	$ 1,829										$ 1,829	$ 9,145
3.7.2	Range/oven residential	15	12	3	100	Each	$ 346.00	$ 346.00	$ 34,600	$ 22,144	$ 3,114	$ 3,114	$ 3,114	$ 3,114					$ 3,460	$ 3,114	$ 19,030	$ 41,174
3.7.2	Refrigerator residential	12	10	2	100	Each	$ 450.00	$ 450.00	$ 45,000	$ 36,000	$ 4,500	$ 4,500			$ 4,500	$ 4,500	$ 4,500	$ 4,500	$ 4,500	$ 4,500	$ 36,000	$ 72,000

UNINFLATED COSTS:

TOTAL RESERVE REPLACEMENT		$ 573,430	$ 176,922	$ 151,372	$ 21,462	$ 118,163	$ 107,638	$ 130,071	$ 140,964	$ 101,577	$ 24,809	$ 50,504	$ 1,023,481	$ 1,596,911
Per unit		$ 573	$ 1,769	$ 1,514	$ 215	$ 1,182	$ 1,076	$ 1,301	$ 1,410	$ 1,016	$ 248	$ 505	$ 1,023	$ 798

PER YEAR INFLATED COSTS:

INFLATION FACTOR		$ 639,149	$ 215,667	$ 188,212	$ 27,219	$ 152,856	$ 142,026	$ 175,059	$ 193,513	$ 142,232	$ 35,433	$ 73,575	$ 1,345,792	$ 1,984,941
Per unit		$ 639	$ 2,157	$ 1,882	$ 272	$ 1,529	$ 1,420	$ 1,751	$ 1,935	$ 1,422	$ 354	$ 736	$ 1,346	$ 992

Geographic Location Factor*: 1.176

* Note: The Effective Age does not necessarily equal the actual age. Many factors determine the effective age of a certain component including preventative maintenance programs. In addition, replacement of the majority of the components has been spread over a number of years to help alleviate inflated reserve requirements.
** Owner Provided Cost, which D3G finds reasonable
*** This is an operating cost; therefore it is not considered a capital item

REPLACEMENT RESERVE ANALYSIS FUNDING SCHEDULE

Multi-Family

Inspection Date: May 24 and 25, 2017
Project: Coleman House II
Address: 677 Winchester Street
City:, State: Newton, Massachusetts

Gross Square Footage: 41,123
Year Built: 1997
Number of Parking Spaces: 31
Number of Units: 46

Initial Deposit RR:	$ 101,200	$2,200 Per Unit
Annual Deposit RR:	$ 18,400	$400 Per Unit
Annual Deposit Increase	1.95%	
Interest Applied to Account Balance	1.00%	
Minimum Yr 1 Balance	$ 25,139	$547 Per Unit

* This Funding Schedule has been completed in accordance with the 2016 MAP Guide, Appendix 5G, Section VII, as follows:

1 Reserve balance in years 1 thru 10 is based upon a 10 year estimate period, such that the minimum balance in the first year is 10% of the 1 - 10 year uninflated replacement reserve total, adjusted anually for inflation.

2 Reserve balance in years 11 thru 20 is based upon a 20 year estimate period, such that the minimum balance in year 11 is 5% of the 1 - 20 year uninflated replacement reserve total, adjusted anually for inflation.

3 Any negative balance observed in years 11 - 20 of the funding schedule cannot exceed 50% of the cummulative amortization of the mortgage.

1-10 YEAR TERM COSTS

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	10-Year Total
Inflated Annual Replacement Reserve Needs:	$ -	$ -	$ 14,270	$ 18,465	$ 28,676	$ 61,111	$ 58,107	$ 30,289	$ 39,332	$ 32,141	$ 282,392
Beginning Annual Balance (Equals IDRR in Year 1):	$ 101,200	$ 120,704	$ 140,764	$ 147,050	$ 149,558	$ 142,211	$ 102,583	$ 65,975	$ 57,363	$ 39,989	
Annual Deposit:	$ 18,400	$ 18,759	$ 19,125	$ 19,498	$ 19,878	$ 20,265	$ 20,661	$ 21,063	$ 21,474	$ 21,893	
Beginning Balance Plus Annual Deposit:	$ 119,600	$ 139,463	$ 159,888	$ 166,548	$ 169,436	$ 162,477	$ 123,244	$ 87,039	$ 78,837	$ 61,882	
Interest (Average Outstanding Balance):	$ 1,104	$ 1,301	$ 1,432	$ 1,476	$ 1,452	$ 1,218	$ 839	$ 614	$ 484	$ 349	
Remaining RR Balance/year:	$ 120,704	$ 140,764	$ 147,050	$ 149,558	$ 142,211	$ 102,583	$ 65,975	$ 57,363	$ 39,989	$ 30,090	
Minimum Balance Required (Includes 2% Inflation Adjustment Annually)	$ 25,139	$ 25,642	$ 26,154	$ 26,678	$ 27,211	$ 27,755	$ 28,310	$ 28,877	$ 29,454	$ 30,043	
Required Minimum Balance Maintained:	N/A	N/A	YES	YES	YES	YES	YES	YES	YES	YES	

11-20 YEAR TERM COSTS

	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	11-20-Year Total	20-Year Total
Inflated Annual Replacement Reserve Needs:	$ 43,309	$ 28,317	$ 30,525	$ 121,342	$ 160,445	$ 147,467	$ 116,710	$ 24,051	$ 17,411	$ 40,569	$ 730,148	$ 1,012,540
Beginning Annual Balance:	$ 30,090	$ 9,297	$ 3,800	$ (3,525)	$ (101,216)	$ (237,549)	$ (360,434)	$ (452,082)	$ (450,583)	$ (441,946)		
Annual Deposit:	$ 22,320	$ 22,755	$ 23,199	$ 23,651	$ 24,112	$ 24,583	$ 25,062	$ 25,551	$ 26,049	$ 26,557		
Beginning Balance Plus Annual Deposit:	$ 52,410	$ 32,052	$ 26,999	$ 20,126	$ (77,104)	$ (212,967)	$ (335,372)	$ (426,532)	$ (424,534)	$ (415,389)		
Interest (Average Outstanding Balance):	$ 196	$ 65	$ 1	0	0	0	0	0	0	0		
Remaining RR Balance/year:	$ 9,297	$ 3,800	$ (3,525)	$ (101,216)	$ (237,549)	$ (360,434)	$ (452,082)	$ (450,583)	$ (441,946)	$ (455,958)		
Minimum Balance Required (Includes 2% Inflation Adjustment Annually)	$ 48,818	$ 49,795	$ 50,791	$ 51,806	$ 52,843	$ 53,899	$ 54,977	$ 56,077	$ 57,199	$ 58,343		
Required Minimum Balance Maintained:	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO		
Cumulative Amortization	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -		
Negative Balance / Cumulative Amortization	N/A	N/A	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		
Negative Balance Mitigated:	N/A	N/A	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		

INTEREST CALCULATION FORMULA

Interest Calculation Formula = (Beginning Balance + (Beginning Balance + Annual Deposit) - Replacement Reserve Needs) / 2 x Interest Rate

Interest Calculation Example for Year 1	=	$ 101,200	+	$ 119,600	-	$ -	=	$ 220,800	/ 2 =	$ 110,400	x Interest % =	$ 1,104
Interest Calculation Example for Year 2	=	$ 120,704	+	$ 139,463	-	$ -	=	$ 260,167	/ 2 =	$ 130,083	x Interest % =	$ 1,301
Interest Calculation Example for Year 3	=	$ 140,764	+	$ 159,888	-	$ 14,270	=	$ 286,382	/ 2 =	$ 143,191	x Interest % =	$ 1,432

Years 1 - 10 Uninflated Repairs Required	$	251,388
Years 11 - 20 Uninflated Repairs Required	$	549,573
Years 1 - 20 Uninflated Repairs Required	$	800,962

Minimum Balance Required Beginning Year 1 (1/10 years)	$	25,139	10% of Years 1 - 10 Uninflated Repairs
Minimum Balance Required Beginning Year 11 (1/20 years)	$	40,048.09	5% of Years 1 - 20 Uninflated Repairs

REPLACEMENT RESERVE ANALYSIS

Multi-Family

Inspection Date: May 24 and 25, 2017
Project: Coleman House II
Address: 677 Winchester Street
City, State: Newton, Massachusetts

Gross Square Footage: 41,123
Year Built: 1997
Number of Parking Spaces: 31
Number of Units: 46

Sect	ITEM DESCRIPTION	Estimated Useful Life	Effective Age	Remaining Useful Life (RUL)	Total Number	Unit of Measurement	Unit Cost	Unit Cost with Location Factor	Total Value	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	10-Year Total
3.2.4	**3.2.4 Paving, Curbing and Parking**																			
3.2.4	Seal coat asphalt	5	0	5	10537	Square Feet	$ 0.15	$ 0.17	$ 1,791					$ 1,791					$ 1,791	$ 3,583
3.2.4	Parking stall, paint, white	5	0	5	31	Stall	$ 9.71	$ 11.41	$ 353					$ 354					$ 354	$ 707
3.2.4	Repair and overlay asphalt	25	4	21	10537	Square Feet	$ 0.75	$ 0.88	$ 9,272											$ -
3.2.5	**3.2.5 Flatwork**																			
	N/A																			$ -
3.2.6	**3.2.6 Landscaping and Appurtenances**																			
	N/A																			$ -
3.2.7	**3.2.7 Recreational Facilities**																			
	N/A																			$ -
3.2.8	**3.2.8 Utilities**																			
	N/A																			$ -
3.3.2	**3.3.2 Building Frame**																			
3.3.2	Hollow metal door - single configuration 3-0x6-8	25	20	5	1	Each	$ 339.00	$ 398.00	$ 398					$ 398						$ 398
3.3.2	Hollow metal door - double configuration 6-0x6-8	25	20	5	1	Each	$ 620.00	$ 729.00	$ 729					$ 729						$ 729
3.3.2	Glass door with aluminum frame- double configuration	30	19	11	2	Each	$ 872.00	$ 1,025.00	$ 2,050											$ -
3.3.3	**3.3.3 Building Facades**																			
3.3.3	Technical Pointing/Replacement brickwork	60	20	40	18528	Square Feet	$ 1.50	$ 1.76	$ 32,609											$ -
3.3.3	Window - small	35	20	15	66	Each	$ 287.00	$ 337.00	$ 22,242											$ -
3.3.3	Window - large	35	20	15	82	Each	$ 360.00	$ 423.00	$ 34,686											$ -
3.3.4	**3.3.4 Roofing and Roof Drainage**																			
3.3.4	EPDM (membrane) fully ballasted	20	14	6	5455	Square Feet	$ 5.95	$ 6.99	$ 38,130						$ 19,076	$ 19,055				$ 38,130
3.4.1	**3.4.1 Plumbing Systems**																			
3.4.1	Water heater domestic gas-fired	18	11	7	4	Each	$ 3,767.00	$ 4,429.00	$ 17,716							$ 8,858	$ 8,858			$ 17,716
3.4.2	**3.4.2 Heating Systems**																			
3.4.2	Boiler gas-fired	30	2	28	4	Each	$ 15,400.00	$ 18,110.00	$ 72,440											$ -
3.4.2	Electric Air Handler Unit	20	6	14	2	Each	$ 805.00	$ 946.00	$ 1,892											$ -
3.4.2	Mini-split system	15	10	5	1	Each	$ 1,400.00	$ 1,646.00	$ 1,646					$ 1,646						$ 1,646
3.4.2	Baseboard hydronic heaters	30	17	13	1450	Linear Feet	$ 15.00	$ 17.64	$ 25,578											$ -
3.4.3	**3.4.3 Air Conditioning and Ventilation**																			
3.4.3	Window Air-Conditioning Units	10	1 to 8	2 to 9	46	Each	$ 225.00	$ 264.00	$ 12,144			$ 1,848	$ 1,848	$ 1,848	$ 1,848	$ 1,584	$ 1,584	$ 1,584		$ 12,144
3.4.3	Condensing Units	15	6	9	2	Each	$ 1,135.00	$ 1,334.00	$ 2,668									$ 2,668		$ 2,668
3.4.4	**3.4.4 Electrical Systems**																			
	N/A																			$ -
3.5.1	**3.5.1 Conveyance Systems**																			
3.5.1	Hydraulic passenger elevators 2,000 to 2,500lb	35	20	15	2	Each	$ 115,375.00	$ 135,681.00	$ 271,362											$ -
3.5.1	Refurbish interior elevator cab	20	14	6	2	Each	$ 5,000.00	$ 5,880.00	$ 11,760						$ 5,880	$ 5,880				$ 11,760
3.6.2	**3.6.2 Alarm Systems**																			
3.6.2	Fire suppression / life safety systems	50	20	30	41123	Square Feet	$ 0.15	$ 0.17	$ 6,990											$ -
3.6.3	**3.6.3 Other Life Safety/Emergency Systems**																			
3.6.3	Refurbish emergency call system	10	1	9	24840	Square Feet	$ 0.15	$ 0.17	$ 4,222									$ 4,223		$ 4,223
3.7.1	**3.7.1 Common Areas**																			
3.7.1	Carpet - Average quality	6	1	5	700	Square Yards	$ 12.00	$ 14.11	$ 9,877					$ 4,939	$ 4,939					$ 9,877
3.7.1	Acoustical ceiling tile grid 2'X4'	30	19	11	2705	Square Feet	$ 1.16	$ 1.36	$ 3,678											$ -
3.7.1	Dwelling unit entry doors - replace	30	15 to 20	10 to 15	46	Each	$ 225.00	$ 264.00	$ 12,144											$ -
3.7.2	**3.7.2 Tenant Spaces / Dwelling Units**																			
3.7.2	Kitchen cabinets and countertops	20	5 to 15	5 to 15	46	Each	$ 1,500.00	$ 1,764.00	$ 81,144						$ 8,820	$ 8,820	$ 8,820	$ 8,820	$ 8,820	$ 44,100
3.7.2	Bathroom vanity base and countertop avg. 2-door vanity	20	0	20	43	Each	$ 350.00	$ 411.00	$ 17,673											$ -
3.7.2	Carpet - bedroom and living room	6	0 to 4	2 to 6	46	Each	$ 650.00	$ 764.00	$ 35,144			$ 9,168	$ 9,168	$ 8,404	$ 8,404			$ 9,168	$ 9,168	$ 53,480
3.7.2	Vinyl - kitchen	15	5 to 12	3 to 10	46	Each	$ 250.00	$ 294.00	$ 13,524				$ 2,058	$ 2,058	$ 2,058	$ 2,058	$ 1,764	$ 1,764	$ 1,764	$ 13,524
3.7.2	Ceramic tile - 1-bathroom	40	19	21	46	Each	$ 350.00	$ 411.00	$ 18,906											$ -
3.7.2	Ceramic tile - tub surround	40	19	21	46	Each	$ 350.00	$ 411.00	$ 18,906											$ -
3.7.2	Acoustical ceiling tiles standard	15	4 to 9	6 to 11	3280	Square Feet	$ 1.32	$ 1.55	$ 5,084							$ 1,017	$ 1,017	$ 1,017	$ 1,017	$ 4,067
3.7.2	Refrigerator residential	12	1 to 10	2 to 11	46	Each	$ 450.00	$ 450.00	$ 20,700			$ 2,700	$ 2,250	$ 2,250	$ 2,250	$ 2,250	$ 2,250	$ 2,250	$ 2,250	$ 18,450
3.7.2	Range/oven residential	15	4 to 12	3 to 11	46	Each	$ 346.00	$ 346.00	$ 15,916				$ 2,076	$ 2,076	$ 2,076	$ 2,076	$ 2,076	$ 2,076	$ 1,730	$ 14,186

UNINFLATED COSTS:

TOTAL RESERVE REPLACEMENT		$ -	$ -	$ 13,716	$ 17,400	$ 26,493	$ 55,350	$ 51,598	$ 26,369	$ 33,570	$ 26,894	$ 251,388
Per unit		$ -	$ -	$ 298	$ 378	$ 576	$ 1,203	$ 1,122	$ 573	$ 730	$ 585	$ 546

2.0% PER YEAR INFLATED COSTS:

2.0% INFLATION FACTOR		$ -	$ -	$ 14,270	$ 18,465	$ 28,676	$ 61,111	$ 58,107	$ 30,289	$ 39,332	$ 32,141	$ 282,392
Per unit		$ -	$ -	$ 310	$ 401	$ 623	$ 1,329	$ 1,263	$ 658	$ 855	$ 699	$ 614

Geographic Location Factor*: **1.176**

* Note: The Effective Age does not necessarily equal the actual age. Many factors determine the effective age of a certain component including preventative maintenance programs. In addition, replacement of the majority of the components has been spread over a number of years to help alleviate inflated reserve requirements.

** Owner Provided Cost, which D3G finds reasonable

*** This is an operating cost; therefore it is not considered a capital item

REPLACEMENT RESERVE ANALYSIS

Multi-Family

Inspection Date: May 24 and 25, 2017
Project: Coleman House II
Address: 677 Winchester Street
City, State: Newton, Massachusetts

Gross Square Footage: 41,123
Year Built: 1997
Number of Parking Spaces: 31
Number of Units: 46

Sect	ITEM DESCRIPTION	Estimated Useful Life	Effective Age	Remaining Useful Life (RUL)	Total Number	Unit of Measurement	Unit Cost	Unit Cost with Location Factor	Total Value	10-Year Total	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	11-20 Year Total	1-20 Year Total
3.2.4	**3.2.4 Paving, Curbing and Parking**																					
3.2.4	Seal coat asphalt	5	0	5	10537	Square Feet	$ 0.15	$ 0.17	$ 1,791	$ 3,583					$ 1,791					$ 1,791	$ 3,583	$ 7,165
3.2.4	Parking stall, paint, white	5	0	5	31	Stall	$ 9.71	$ 11.41	$ 353	$ 707					$ 354					$ 354	$ 707	$ 1,415
3.2.4	Repair and overlay asphalt	25	4	21	10537	Square Feet	$ 0.75	$ 0.88	$ 9,272	$ -											$ -	$ -
3.2.5	**3.2.5 Flatwork**																					
	N/A									$ -											$ -	$ -
3.2.6	**3.2.6 Landscaping and Appurtenances**																					
	N/A									$ -											$ -	$ -
3.2.7	**3.2.7 Recreational Facilities**																					
	N/A									$ -											$ -	$ -
3.2.8	**3.2.8 Utilities**																					
	N/A									$ -											$ -	$ -
3.3.2	**3.3.2 Building Frame**																					
3.3.2	Hollow metal door - single configuration 3-0x6-8	25	20	5	1	Each	$ 339.00	$ 398.00	$ 398	$ 398											$ -	$ 398
3.3.2	Hollow metal door - double configuration 6-0x6-8	25	20	5	1	Each	$ 620.00	$ 729.00	$ 729	$ 729											$ -	$ 729
3.3.2	Glass door with aluminum frame- double configuration	30	19	11	2	Each	$ 872.00	$ 1,025.00	$ 2,050	$ -	$ 2,050										$ 2,050	$ 2,050
3.3.3	**3.3.3 Building Facades**																					
3.3.3	Technical Pointing/Replacement brickwork	60	20	40	18528	Square Feet	$ 1.50	$ 1.76	$ 32,609	$ -											$ -	$ -
3.3.3	Window - small	35	20	15	66	Each	$ 287.00	$ 337.00	$ 22,242	$ -					$ 11,121	$ 11,121					$ 22,242	$ 22,242
3.3.3	Window - large	35	20	15	82	Each	$ 360.00	$ 423.00	$ 34,686	$ -					$ 17,343	$ 17,343					$ 34,686	$ 34,686
3.3.4	**3.3.4 Roofing and Roof Drainage**																					
3.3.4	EPDM (membrane) fully ballasted	20	14	6	5455	Square Feet	$ 5.95	$ 6.99	$ 38,130	$ 38,130											$ -	$ 38,130
3.4.1	**3.4.1 Plumbing Systems**																					
3.4.1	Water heater domestic gas-fired	18	11	7	4	Each	$ 3,767.00	$ 4,429.00	$ 17,716	$ 17,716											$ -	$ 17,716
3.4.2	**3.4.2 Heating Systems**																					
3.4.2	Boiler gas-fired	30	2	28	4	Each	$ 15,400.00	$ 18,110.00	$ 72,440	$ -											$ -	$ -
3.4.2	Electric Air Handler Unit	20	6	14	2	Each	$ 805.00	$ 946.00	$ 1,892	$ -				$ 1,892							$ 1,892	$ 1,892
3.4.2	Mini-split system	15	10	5	1	Each	$ 1,400.00	$ 1,646.00	$ 1,646	$ 1,646										$ 1,646	$ 1,646	$ 3,292
3.4.2	Baseboard hydronic heaters	30	17	13	1450	Linear Feet	$ 15.00	$ 17.64	$ 25,578	$ -			$ 12,789	$ 12,789							$ 25,578	$ 25,578
3.4.3	**3.4.3 Air Conditioning and Ventilation**																					
3.4.3	Window Air-Conditioning Units	10	1 to 8	2 to 9	46	Each	$ 225.00	$ 264.00	$ 12,144	$ 12,144			$ 1,848	$ 1,848	$ 1,848	$ 1,848	$ 1,584	$ 1,584	$ 1,584		$ 12,144	$ 24,288
3.4.3	Condensing Units	15	6	9	2	Each	$ 1,135.00	$ 1,334.00	$ 2,668	$ 2,668											$ -	$ 2,668
3.4.4	**3.4.4 Electrical Systems**																					
	N/A									$ -											$ -	$ -
3.5.1	**3.5.1 Conveyance Systems**																					
3.5.1	Hydraulic passenger elevators 2,000 to 2,500lb	35	20	15	2	Each	$ 115,375.00	$ 135,681.00	$ 271,362	$ -				$ 67,841	$ 67,841	$ 67,841	$ 67,841				$ 271,362	$ 271,362
3.5.1	Refurbish interior elevator cab	20	14	6	2	Each	$ 5,000.00	$ 5,880.00	$ 11,760	$ 11,760											$ -	$ 11,760
3.6.2	**3.6.2 Alarm Systems**																					
3.6.2	Fire suppression / life safety systems	50	20	30	41123	Square Feet	$ 0.15	$ 0.17	$ 6,990	$ -											$ -	$ -
3.6.3	**3.6.3 Other Life Safety/Emergency Systems**																					
3.6.3	Refurbish emergency call system	10	1	9	24840	Square Feet	$ 0.15	$ 0.17	$ 4,222	$ 4,223									$ 4,223		$ 4,223	$ 8,446
3.7.1	**3.7.1 Common Areas**																					
3.7.1	Carpet - Average quality	6	1	5	700	Square Yards	$ 12.00	$ 14.11	$ 9,877	$ 9,877	$ 4,939	$ 4,939					$ 4,939	$ 4,939			$ 19,754	$ 29,631
3.7.1	Acoustical ceiling tile grid 2'X4'	30	19	11	2705	Square Feet	$ 1.16	$ 1.36	$ 3,678	$ -	$ 3,679										$ 3,679	$ 3,679
3.7.1	Dwelling unit entry doors - replace	30	15 to 20	10 to 15	46	Each	$ 225.00	$ 264.00	$ 12,144	$ -	$ 2,640	$ 2,376	$ 2,376	$ 2,376	$ 2,376						$ 12,144	$ 12,144
3.7.2	**3.7.2 Tenant Spaces / Dwelling Units**																					
3.7.2	Kitchen cabinets and countertops	20	5 to 15	5 to 15	46	Each	$ 1,500.00	$ 1,764.00	$ 81,144	$ 44,100	$ 8,820	$ 7,056	$ 7,056	$ 7,056	$ 7,056						$ 37,044	$ 81,144
3.7.2	Bathroom vanity base and countertop avg. 2-door vanity	20	0	20	43	Each	$ 350.00	$ 411.00	$ 17,673	$ -										$ 17,673	$ 17,673	$ 17,673
3.7.2	Carpet - bedroom and living room	6	0 to 4	2 to 6	46	Each	$ 650.00	$ 764.00	$ 35,144	$ 53,480	$ 8,404	$ 8,404			$ 9,168	$ 9,168	$ 8,404	$ 8,404			$ 51,952	$ 105,432
3.7.2	Vinyl - kitchen	15	5 to 12	3 to 10	46	Each	$ 250.00	$ 294.00	$ 13,524	$ 13,524									$ 2,058	$ 2,058	$ 4,116	$ 17,640
3.7.2	Ceramic tile - 1-bathroom	40	19	21	46	Each	$ 350.00	$ 411.00	$ 18,906	$ -											$ -	$ -
3.7.2	Ceramic tile - tub surround	40	19	21	46	Each	$ 350.00	$ 411.00	$ 18,906	$ -											$ -	$ -
3.7.2	Acoustical ceiling tiles standard	15	4 to 9	6 to 11	3280	Square Feet	$ 1.32	$ 1.55	$ 5,084	$ 4,067	$ 1,017										$ 1,017	$ 5,084
3.7.2	Refrigerator residential	12	1 to 10	2 to 11	46	Each	$ 450.00	$ 450.00	$ 20,700	$ 18,450	$ 2,250				$ 2,700	$ 2,250	$ 2,250	$ 2,250	$ 2,250	$ 2,250	$ 16,200	$ 34,650
3.7.2	Range/oven residential	15	4 to 12	3 to 11	46	Each	$ 346.00	$ 346.00	$ 15,916	$ 14,186	$ 1,730								$ 2,076	$ 2,076	$ 5,882	$ 20,068

UNINFLATED COSTS:

TOTAL RESERVE REPLACEMENT		$ 251,388	$ 35,528	$ 22,775	$ 24,069	$ 93,802	$ 121,598	$ 109,571	$ 85,017	$ 17,177	$ 12,191	$ 27,848	$ 549,573	$ 800,962
Per unit		$ 546	$ 772	$ 495	$ 523	$ 2,039	$ 2,643	$ 2,382	$ 1,848	$ 373	$ 265	$ 605	$ 1,195	$ 871

2.0% PER YEAR INFLATED COSTS:

2.0% INFLATION FACTOR		$ 282,392	$ 43,309	$ 28,317	$ 30,525	$ 121,342	$ 160,445	$ 147,467	$ 116,710	$ 24,051	$ 17,411	$ 40,569	$ 730,148	$ 1,012,540
Per unit		$ 614	$ 941	$ 616	$ 664	$ 2,638	$ 3,488	$ 3,206	$ 2,537	$ 523	$ 379	$ 882	$ 1,587	$ 1,101

Geographic Location Factor*: **1.176**

* Note: The Effective Age does not necessarily equal the actual age. Many factors determine the effective age of a certain component including preventative maintenance programs. In addition, replacement of the majority of the components has been spread over a number of years to help alleviate inflated reserve requirements.

** Owner Provided Cost, which D3G finds reasonable

*** This is an operating cost; therefore it is not considered a capital item

EXHIBIT 11.4:

Color Site Photographs

PHOTO #1

Main entrance to property

PHOTO #2

Van accessible parking space without van accessible sign (Critical Repair)

PHOTO #3

Property exterior with recently sealed and striped parking lot

PHOTO #4

Property exterior

PHOTO #5

Exterior sitting area for residents

PHOTO #6

135Kw diesel generator for property

PHOTO #7

Maintenance storage shed

PHOTO #8

Pad mounted transformer

PHOTO #9

Coleman House II roof

PHOTO #10

Coleman House I roof

PHOTO #11

Coleman House I roof with tree debris (Non-Critical Repair)

PHOTO #12

Resident meeting room

PHOTO #13

Dwelling unit hallway

PHOTO #14

Resident store

PHOTO #15

Resident library

PHOTO #16

Resident beauty salon

PHOTO #17

Common area hallway

PHOTO #18

Property interior stairwell

PHOTO #19

Common area laundry room

PHOTO #20

Resident exercise room

PHOTO #21

One (1) trash compactor onsite

PHOTO #22

Gas-fired boiler

PHOTO #23

Hot water storage tanks

PHOTO #24

Tenant storage area

PHOTO #25

Coleman II handicap dwelling unit without scald and abrasion protection under sink (Critical Repairs)

PHOTO #26

Handicap dwelling unit roll under workspace

PHOTO #27

Dwelling unit hardwired smoke and carbon monoxide detectors

PHOTO #28

Handicap dwelling unit bathroom door opening width

PHOTO #29

Handicap dwelling unit bathroom sink with scald and abrasion protection and levered hardware

PHOTO #30

Handicap dwelling unit shower with grab bars, 60" shower hose, and levered hardware

PHOTO #31

Dwelling unit thru-wall air conditioning unit

PHOTO #32

Top right breaker double tapped in Coleman I dwelling unit (Critical Repair)

PHOTO #33

Low moisture reading in Coleman I

PHOTO #34

Dwelling unit thermostat mounted above 48" (Critical Repair)

PHOTO #35

Standard dwelling unit bathroom in Coleman I with GFCI outlet

PHOTO #36

Standard dwelling unit kitchen in Coleman I

PHOTO #37

Thermal Image of Dwelling Unit Breaker Panel with Low Temperature Reading

PHOTO #38

Thermal Image of Dwelling Unit Breaker Panel with Low Temperature Reading

PHOTO #39

Thermal Image of Dwelling Unit Exterior Wall Without any Moisture Detected

PHOTO #40

Thermal Image of Dwelling Unit Exterior Wall, Window, And Ceiling Without any Moisture Detected

EXHIBIT 11.5:

Forensic Reports

EXHIBIT 11.6:

Energy Audit Report

No Energy Audit Report provided at this time

EXHIBIT 11.7:

Utility Consumption Baseline (UCB)

No Utility Consumption Baseline Report provided at this time

EXHIBIT 11.8:

HUD Forms 92329 and 92264

Property Insurance Schedule

Insurable Values for Property
Insurance Coverages

U.S. Department of Housing and Urban Development
Office of Housing
Federal Housing Commissioner

OMB Approval No. 2502-0029
(exp. 09/30/2016)

Public Reporting Burden for this collection of information is estimated to average .08 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

This information is being collected under Public Law 101-625 which requires the Department of to implement a system for mortgage insurance for mortgages insured under Sections 207, 221, 223, 232, or 241 of the National Housing Act. The information will be used by HUD to approve rents, property appraisals, and mortgage amounts, and to execute a firm commitment. Confidentiality to respondents is ensured if it would result in competitive harm in accord with the Freedom of Information Act (FOIA) provisions or if it could impact on the ability of the Department's mission to provide housing units under the various Sections of the Housing legislation.

Note: The purpose of this form is to provide a guide for the mortgagee in establishing property insurance coverage for each building in the project. Total coverage must be no less than the Total 100% insurable value for the project. Also note attached form HUD-92447.

1. Project Number	2. Project Name
	Coleman House I and II

3. Identification of Buildings				Cost Per Building	Number of Buildings	100% Insurable Value
Dwelling Buildings		Area (ft²)				
Building	**Unit Mix**	**Rentable**	**Gross**			
Elderly Apartments	(94) 1 BD / 1 BA (S/U), (5) 1 BD / 1 BA (HDCP/U), (1) 2 BD / 1 BA (SEC/U)	59,210	75,239	$ 15,345,984	1	$ 15,345,984
Coleman House II						
Elderly Apartments	(42) 1 BD / 1 BA (S/U), (3) 1 BD / 1 BA (HDCP/U), (1) 1 BD / 1 BA (SEC/U)	27,085	41,123	$ 9,489,955	1	$ 9,489,955
Total 100% Insurable Value						$ 24,835,940

Form Prepared at ☑ Firm ☐ Certification

Prepared by (Cost Analyst)	Date (mm/dd/yyyy)	Reviewed by (Chief, Cost Branch)	Date (mm/dd/yyyy)
	9/21/2017		

92329 PROPERTY INSURANCE SCHEDULE WORKSHEET

Inspection Date: May 24 and 25, 2017
Project: 2017-0846
Address: 677 Winchester Street
City, State: Newton, Massachusetts

Gross Square Footage: 116,362
Year Built: 1984 1997
Number of Parking Spaces: 62
Number of Units: 146

Building Name	Unit Mix	NLSF	Gross Area (SF)	Cost per SF (including soft costs)	# of Buildings	Total Value
Coleman House I						
Elderly Apartments	(94) 1 BD / 1 BA (S/U), (5) 1 BD / 1 BA (HDCP/U), (1) 2 BD / 1 BA (SEC/U)	59,210	75,239	$203.96	1	$15,345,984
Coleman House II		0	0			
Elderly Apartments	(42) 1 BD / 1 BA (S/U), (3) 1 BD / 1 BA (HDCP/U), (1) 1 BD / 1 BA (SEC/U)	27,085	41,123	$230.77	1	$9,489,955
			Total 100% Insurable Building Value		**=**	**$24,835,940**
			Replacement Cost per SF		**=**	**$213.44**

General Requirements (not including land improvements):	3.28%
Builder's General Overhead:	2.00%
Builder's Profit:	6.00%
Architectural Fee - Design:	2.07%
Architectural Fee - Supervision:	0.52%
Bond Premium:	1.00%

100% insurable value is the cost of the construction within building walls. Determined for each building. (does not include cost of land improvements, demolition, and off-site work)

Cost Factor = (General Requirements + 1) x (Builder's Overhead + Builder's Profit +1) x (Architectural Design Fee + Supervision Fee + Bond Premium + 1)

Cost Factor: 1.155467722

Project Income Analysis and Appraisal
HUD Form 92264, Section G

Inspection Date: May 24 and 25, 2017
Project: Coleman House I and II
Address: Winchester Street
City, State: Newton, Massachusetts

Gross Square Footage: 116,362
Year Built: 1984 1997
Acreage: 3.53
Number of Units: 146

Section G: Estimated Replacement Costs

INFRASTRUCTURE:				
36A. Unusual Land Improvements				
36B. Other Land Improvements (est. $75,000 /acre)		$ 264,750.00		
36C. TOTAL LAND IMPROVEMENTS			$	264,750.00
STRUCTURES:				
37. Site Buildings		$ 21,494,273.84		
38. Accessory Buildings		$ -		
39. Garages/Carports		$ -		
40. All Other Buildings		$ -		
41. TOTAL STRUCTURES			$	21,494,273.84
42. GENERAL REQUIREMENTS	3.28%		$	713,695.98
	TOTAL OF LINES 41 & 42 =		$	22,207,969.82
FEES:				
43. Builder's General Overhead @	2.00%	$ 449,454.40		
44. Builder's Profit @	6.00%	$ 1,348,363.19		
45. Architectural Fee - Design @	2.07%	$ 502,400.12		
46. Architectural Fee - Supervision @	0.52%	$ 126,206.79		
47. Bond Premium @	1.00%	$ 242,705.37		
48. Other Fees	2.00%	$ 485,410.75		
49. TOTAL FEES *(Including General Requirements)*	16.87%	TOTAL OF LINES 43-48 =	$	3,154,540.63
50. TOTAL ALL IMPROVEMENTS (Sum of Lines 36C, 41, 42 and 49)			$	25,627,260.45
51. Cost per Gross Square Foot			$	220.24 /sq. ft.
52. Estimated Construction Timeframe				12 Months

Section N. Signatures and Appraiser Certification

Architectural Processor	Date	Architectural Reviewer	Date
	9/21/2017		9/21/2017
Cost Processor	Date	Architectural Reviewer	
	9/21/2017		9/21/2017

Multifamily Summary Appraisal Report

U.S. Department of Housing and Urban Development
Office of Housing
Federal Housing Commissioner

OMB Approval No. 2502-0029
(exp.09/30/2016)

This form in compliance with the requirements of the Uniform Standards of Professional Appraisal Practice for written reports, except where the Jurisdictional Exception is invoked to allow for minor deviations, as noted throughout.
Additional technical direction is contained in the HUD Handbooks referenced in the lower right corner.

Application Processing Stage: ☐ SAMA ☐ Feasibility (Rehab) ☐ Firm
Property Rights Appraised: ☐ Fee Simple ☐ Leasehold

Project Name	Project Number
Coleman House I and II	0

Purpose. This appraisal evaluates the subject property as security for a long-term insured mortgage. Included in the appraisal (consultation for Section 221) are the analyses of market need, location, earning capacity, expenses, taxes, and warranted cost of the property.
Scope. The Appraiser has developed, and hereunder reports, conclusions with respect to: feasibility; suitability of improvements; extent, quality, and duration of earning capacity; the value of real estate proposed or existing as security for a long-term mortgage; and several other factors which have a bearing on the economic soundness of the subject property.

A. Location and Description of Property

1. Street Nos.	2. Street	3. Municipality		
677	Winchester Street	Newton		
4a. Census Tract No.	**4b. Placement Code**	**4c. Legal Description (Optional)**	**5. County**	**6. State and Zip Code**
			Middlesex County	MA 02459

7. Type of Project:			8. No. Stories	9a. Foundation:		9b. Basement Floor	
☒ Elevator(s) 4	☐ Highrise	☒ 2 - 5 sty. Elev.	8/5	☒ Slab on grade	☐ Full Basement	☐ Structural Slab	
☐ Detached	☐ Walkup	☐ Row House		☒ Partial Basement	☐ Crawl Space	☐ Slab on Grade	
	☐ Semi-Detached	☐ Town House					

10.	11. Number of Units		12. No. of Bldgs.	13a. List Accessory Bldgs. and Area
	Revenue	Non-Rev.		
☐ Proposed				
☒ Existing	144	2	1	

13b. List Recreation Facilities and Area

Exercise Room, Community Room, Gas Fireplace, store, library, beauty salon

13c. Neighborhood Description

Location	☐ Urban	☐ Suburban	☐ Rural	
Built Up ☐ Fully Developed	☐ Over 75%	☐ 25% to 75%	☐ Under 25%	
Growth Rate	☐ Rapid	☐ Steady	☐ Slow	
Property Values	☐ Increasing	☐ Stable	☐ Declining	
Demand/Supply	☐ Shortage	☐ In Balance	☐ Oversupply	
Rent Controls	☐ Yes	☐ No	☐ Likely	

Present Land Use ____% 1 family ____% 2 to 4 Family
____% Multifamily ____% Condo/Coop
____% Commer. ____% Industrial
____% Vacant

Change in Use ☐ Not Likely ☐ Likely ☐ Taking Place
From _____ to _____

Predominant Occupancy ☐ Owner ☐ Tenant ____% Vacant

Description of Neighborhood: (Note: Race and racial composition of the neighborhood are not appraisal factors.) Describe the boundaries of the neighborhood and those factors, favorable or unfavorable, that affect marketability, including neighborhood stability, appeal, property conditions, vacancies, rent control, etc.

Site Information

14. Dimensions	15a. Zoning (If recently changed, submit evidence)
ft. by ft or 153,767 sq. ft.	Pending Response

15b. Zoning Compliance ☐ Legal ☐ Illegal ☐ Legal nonconforming (Grandfathered use) ☐ No zoning

15c. Highest and Best Use as Improved ☐ Present use ☐ Proposed use ☐ Other use (explain)

15d. Intended M/F Use (summarize: e.g., Market Rent: Hi - Med. - Lo-End; Rent Subsidized; Rent Restricted with or without Subsidy; Applicable Percentages)

Building Information

16a. Yr. Built	16b.		17a. Structural System	17b. Floor System	17c. Exterior Finish	18. Heating-A/C System
1984 1997	☐ Manufactured Housing ☐ Modules	☒ Conventionally Built ☐ Components	Concrete Masonry/Wood Frame	Reinforced Concrete	Brick	Heat: Central/Gas A/C: Individual/Electric

B. Additional Information Concerning Land or Property

19. Date Acquired	20. Purchase Price	21. Additional Costs Paid or Accrued	22. If Leasehold, Annual Ground Rent	23a. Total Cost	23b. Outstanding Balance
	$	$	$	$	$

24a. Relationship (Business, Personal, or Other) Between Seller and Buyer

24b. Has the Subject Property been sold in the past 3 years? ☐ Yes ☐ No If "Yes," explain:

25. Utilities

	Public	Community	Distance from Site
Water	☒	☐	
Sewers	☒	☐	

26. Unusual Site Features
☐ Cuts ☐ Fills ☐ Rock Formations ☐ Erosion ☐ Poor Drainage ☐ None
☐ High Water Table ☐ Retaining Walls ☐ Off Site Improvements
☐ Other (Specify)

C. Estimate of Income (Attach forms HUD-92273, 92264-T, as applicable)

27. No. of Each Family Type Unit	Rentable Living Area (Sq. Ft.)	Composition of Units	Unit Rent per Mo. ($)	Total Monthly Rent For Unit Type ($)
(a)		See attached Square Footage Table		
(b)				
(c)				
(d)				
(e)				
(f)				
(g)				
(h)				
(i)				
(j)				
(k)				
(l)				
(m)				
(n)				

28. **Total Estimated Rentals for All Family Units** $

29. Number of Parking Spaces
☐ Attended
☒ Self Park 62
Total Spaces 62

Offstreet Parking and Other Non-Commercial Ancillary Income (Not Included in Unit Rent)
Open Spaces @ $ Per month = $
Covered Spaces @ $ Per month = $
Laundry sq. Ft. or Living Units @ Per month = $
Other Per month = $
Other Per month = $
Total Monthly Ancillary Income $

30. Commercial Income (Attach Documentation)
Area-Ground Level sq. ft. @ $ per sq. ft./month = $
Other Levels sq. ft. @ $ per sq. ft./month = $
= **Total Monthly Commercial Income** $ 0

31. **Total Estimated Monthly Gross Income at 100 Percent Occupancy** $ 0

32. **Total Annual Rent** (Item 31 x 12 months) $ 0

33. Gross Floor Area	34. Net Rentable Residential Area	35. Net Rentable Commercial Area
116,362 Sq. Ft.	83,820 Sq. Ft.	Sq. Ft.

36. Non-Revenue Producing Space

Type of Employee	No. Rms.	Composition of Unit	Location of Unit in Project

36a. Personal Benefit Expense (PBE) (May produce additional revenue and expenses to be considered above and below.)

Tenant Employee-Paid Utilities Type (s) Monthly Cost $

Landlord Employer-Paid Utilities Type (s) Monthly Cost $

Unit Type	Rentable Area (ft^2)	# of Units	Total Rentable Area (ft^2)
Coleman House I			
1 BD / 1 BA (S/U)	590	94	55,460
1 BD / 1 BA (HDCP/U)	590	5	2,950
2 BD / 1 BA (SEC/U)	800	1	800
Coleman House II			
1 BD / 1 BA (S/U)	535	42	22,470
1 BD / 1 BA (HDCP/U)	535	3	1,605
1 BD / 1 BA (SEC/U)	535	1	535
	Total:	**146**	**83,820**

D. Amenities and Services Included in Rent (Check and circle appropriate items; fill-In number where Indicated)

37a. Unit Amenities

- [X] Ranges (Elec.)
- [X] Refrigerator (Elec.)
- [ ] Micro Wave
- [X] Carpet
- [ ] Balcony/Patio
- [ ] Laundry hookups (in units)
- [ ] Upper level vaulted ceiling/Skylight(s) No. ____
- [ ] Wash/Dryer (in units)
- [ ] Other(Specify)
- [X] Disposal/Compactor
- [X] Air Conditioning (window)
- [ ] Dishwasher
- [X] Window treatment (blinds, drapes, shades)
- [ ] Fireplace(s) No. ____
- [ ] Security System(s) (Describe)

37b. Project Amenities

- [ ] Guest room(s) No. ____
- [ ] Sauna/Steam room(s) No. ____
- [X] Exercise room(s) No. 1
- [ ] Tennis Court(s) No. ____
- [X] Laundry Facilities (coin)
- [X] Project Security System(s) (Describe) Security Cameras
- [ ] Jacuzzies / Community Whirlpool(s) No. ____
- [X] Other(specify)
- [X] Community room(s) No. 3
- [ ] Swimming Pool(s) No. ____
- [ ] Racquetballcourt(s) No. ____
- [ ] Picnic/Play area(s) No. ____

Amenities include the following:
Gas Fireplace, store, library, beauty salon

37c. Unit Rating	Good	Aver.	Fair	Poor
Condition of Improvement	[ ]	[ ]	[ ]	[ ]
Room Sizes and Layout	[ ]	[ ]	[ ]	[ ]
Adequacy of Closets and Storage	[ ]	[ ]	[ ]	[ ]
Kitchen Equip., Cabinets, Workspace	[ ]	[ ]	[ ]	[ ]
Plumbing - Adequacy and Condition	[ ]	[ ]	[ ]	[ ]
Electrical - Adequacy and Condition	[ ]	[ ]	[ ]	[ ]
Soundproofing - Adequacy and Condition	[ ]	[ ]	[ ]	[ ]
Insulation - Adequacy and Condition	[ ]	[ ]	[ ]	[ ]
Overall Livability	[ ]	[ ]	[ ]	[ ]
Appeal and Marketability	[ ]	[ ]	[ ]	[ ]

37d. Project Rating	Good	Aver.	Fair	Poor
Location	[ ]	[ ]	[ ]	[ ]
General Appearance	[ ]	[ ]	[ ]	[ ]
Amenities & Rec. Facilities	[ ]	[ ]	[ ]	[ ]
Density (units per acre)	[ ]	[ ]	[ ]	[ ]
Unit Mix	[ ]	[ ]	[ ]	[ ]
Quality of Construction (matl. & finish)	[ ]	[ ]	[ ]	[ ]
Condition of Exterior	[ ]	[ ]	[ ]	[ ]
Condition of Interior	[ ]	[ ]	[ ]	[ ]
Appeal to Market	[ ]	[ ]	[ ]	[ ]
Soundproofing - Vertical	[ ]	[ ]	[ ]	[ ]
Soundproofing - Horizontal	[ ]	[ ]	[ ]	[ ]

38. Services

Gas:	[X] Heat	[X] Hot Water	[ ] Cooking	[ ] Air Conditioning		
Elec:	[ ] Heat	[ ] Hot Water	[X] Cooking	[X] Air Conditioning	[X] Lights/etc.	
Other:	[ ] Heat	[ ] Hot Water	[ ] Water	[X] Other (specify):	Trash Collection	

39. Special Assessments

a. [ ] Prepayable [ ] Non-Prepayable
b. Principal Balance $ ____
c. Annual Payment $ ____
d. Remaining Term ____ Years

E. Estimate of Annual Expense

Administrative		
1. Advertising	$	
2. Management	$	
3. Other	$	
4. **Total Administrative**		$ 0
Operating		
5. Elevator Main. Exp.	$	
6. Fuel (Heating and Domestic Hot Water)	$	
7. Lighting & Misc. Power	$	
8. Water	$	
9. Gas	$	
10. Garbage & Trash Removal	$	
11. Payroll	$	
12. Other	$	
13. **Total Operating**		$ 0

Maintenance		
14. Decorating	$	
15. Repairs	$	
16. Exterminating	$	
17. Insurance	$	
18. Ground Expense	$	
19. Other	$	
20. **Total Maintenance**		$ 0
21. Replacement Reserve (0.006 x total structures Line G41) or (0.004 x MTG. for Rehab)		$
22. **Total Operating Expense**		$ 0
Taxes		
23. Real Estate: Est. Assessed Value	$	
at $ ____ per $1000		$
24. Personal Prop. Est. Assessed Value	$	
at $ ____ per $1000		$
25. Empl. Payroll Tax		$
26. Other		$
27. Other		$
28. **Total Taxes**		$ 0
29. **Total Expenses** (Attach form HUD-92274, as necessary)		$ 0

F. Income Computations

30a.	Estimated Residential Project Income (Line C28 x 12)	$	
b.	Estimated Ancillary Project Income (Line C29 x 12)	$	
c.	Residential and Ancillary Occupancy Percentage *		%
d.	Effective Gross Residential and Ancillary Income (Line 30c. x (Line 30a. plus Line 30b.)	$	
e.	Total Residential and Ancillary Project Expenses (Line E29)	$	
31.	Net Residential and Ancillary Income to Project (Line 30d. minus Line 30e.)	$	
32a.	Estimated Commercial Income (Line C30 x 12)	$	
b.	Commercial Occupancy * (80% Maximum) (See Instructions)		%

c.	Effective Gross Commercial Income (Line 32a. x Line 32b.)	$	
d.	Total Commercial Project Expenses (From Attached Analysis)	$	
33.	Net Commercial Income to Project (Line 32c. minus Line 32d.)	$	-
34.	Total Project Net Income (Line 31 plus Line 33)	$	
35a.	Residential and Ancillary Project Expense Ratio (Line E29 divided by Line 30d.)		%
35b.	Commercial Expense Ratio (Line 32d. divided by 32c.)		%

* Vacancy and collection loss rates and corresponding residential and commercial occupancy percentages are analyzed through market data, but subject by Jurisdictional Exception to overall HUD underwriting mandates.

G. Estimated Replacement Cost

36a.	Unusual Land Improvements	$		
b.	Other Land Improvements	$	264,750	
c.	**Total Land Improvements**			$ 264,750
	Structures			
37.	Main Buildings	$	21,494,274	
38.	Accessory Buildings	$	0	
39.	Garages	$	0	
40.	All Other Buildings	$	0	
41.	**Total Structures**			$ 21,494,274
42.	General Requirements			$ 713,696
	Fees			
43.	Builder's Gen. Overhead at 2.00%	$	449,454	
44.	Builder's Profit at 6.00%	$	1,348,363	
45.	Arch. Fee-Design at 2.07%	$	502,400	
46.	Arch. Fee-Supvr. at 0.52%	$	126,207	
47.	Bond Premium	$	242,705	
48.	Other Fees	$	485,411	
49.	**Total Fees**			$ 3,154,541
50.	**Total All Improvements** (Lines 36c. plus 41 plus 42 plus 49)			$ 25,627,260
51.	Cost Per Gross Sq. Ft.			$ 220.24
52.	Estimated Construction Time (Months)			12.00

Note 1: Jurisdictional Exception: In HUD programs, land, and/or existing improvements are not valued for their "highest and best use," but instead, for their intended multifamily use (See Section J analysis below.) (Exception: Title II or VI Preservation). Offsite improvements are assumed completed in new construction land valuations (See Line M17 for estimated cost.) Unusual costs of site preparation are deducted from the "Value of the Site Fully Improved" to determine "Warranted Price of Land Fully Improved."

	Carrying Charges & Financing		
53.	Interest: ____ Mos. at ____ % on $ ____	$	
54.	Taxes	$	
55.	Insurance	$	
56.	FHA Mtg. Ins. Prem. (%)	$	
57.	FHA Exam. Fee (%)	$	
58.	FHA Inspec. Fee (%)	$	
59.	Financing Fee (%)	$	
60.	AMPO (N. P. only) (%)	$	
61.	Permanent Placement (%)	$	
62.	Title & Recording	$	
63.	**Total Carrying Charges & Financing**		$ -
	Legal, Organization & Audit Fees		
64.	Legal	$	
65.	Organization	$	
66.	Cost Certification Audit Fee	$	
67.	**Total Legal, Organization & Audit Fees (64 + 65 +66)**		$ -
68.	Builder and Sponsor Profit & Risk		$
69.	Consultant Fee (N.P. only)		$
70.	Supplemental Management Fund		$
71.	Contingency Reserve (Section 202 or Rehab only)		$
72.	**Total Est. Development Cost** (Excl. of Land or Off-site Cost) (50 plus 63 plus 67 thru 71)		$
73a.	Warranted Price of Land J-14(3) (New Constr) ____ sq. ft. @ $ ____ sq. ft.	$	* see note 1
73b.	As Is Property Value (Rehab only)	$	* see note 2
73c.	Off-Site (if needed, Rehab only)	$	* see note 1
74.	**Total Estimated Replacement Cost of Project** (72 plus 73a or 73b and 73c)		$ -

H. Remarks

Note 2: For Rehab only: Estimated Value of land without Improvements $ _____
Estimated Value of land and Improvements "As Is" by Residual Method, i.e., after Rehabilitation Correlated Value minus line G 72 Cost of Rehabilitation Improvements equals $_____; line G 73b is the lesser of this residual amount, and the amount estimated by Supplemental form HUD-92264 "As Is".)

I. Estimate of Operating Deficit

Periods	Gross Income	Occup. %	Effec. Gross	Expenses	Net Income	Debt Serv. Reqmt.	Deficit
1. 1st ( ) Mos	$		$	$	$	$	$
2. 2nd ( ) Mos	$		$		$	$	$
3. **Total Operating Deficit**							$

J. Project Site Analysis and Appraisal (See Chapter 2, Handbook 4465.1)

1. Is Location and Neighborhood acceptable? ☐ Yes ☐ No
2. Is Site adequate in Size for proposed Project? ☐ Yes ☐ No
3. Is Site Zoning permissive for intended use? ☐ Yes ☐ No
4. Are Utilities available now to serve the Site? ☐ Yes ☐ No
5. Is there a market at this location for the Facility at the proposed Rents? ☐ Yes ☐ No
6. ☐ Site acceptable for type of Project proposed under Sectior _____ (If checked, acceptance subject to qualifications listed at bottom of page 6.)
7. ☐ Site not acceptable (see reasons listed at bottom of page 6

Date of Inspection _____ Note: The Effective Date of all land valuations is the date of inspection

8. Value Fully Improved	Location of Project	Size of Subject Site **Sq. Ft.**

	Comparable Sales Address No. 1	Comparable Sales Address No. 2	Comparable Sales Address No. 3	Comparable Sales Address No. 4	Comparable Sales Address No. 5
Date of sale					
Sales Price					
Size per Sq. Ft.					
Price per Sq. Ft.					
Adjustments (%)					
Time					
Location					
Zoning					
Plottage					
Demolition					
Pilling, Etc.					
Other					
Total Adjustment Factor					
Adjusted Sq. Ft. Price					
Indicated Value by Comparison					

9. Value of Site Fully Improved **$**

10.	**Value "As Is" No. 1**	**Value "As Is" No. 2**	**Value "As Is" No. 3**	
Date of sale				
Sales Price				
Ft. / Acres				
Price per Sq. Ft.				
Adjustments (%)				
Time				
Location				
Zoning				
Plottage				
Demolition				
Pilling, Etc.				
Other				
Total Adjustment Factor				
Adjusted Sq. Ft. Price				
Indicated Value by Comparison				

11. Value of Site " As Is" by Comparison **$**

12. **Acquisition Cost:** (Last Arms-Length Transaction)

Buyer	Address
Seller	Address
Date	Price $

Source

13. **Other Costs**	
(1) Legal Fees and Zoning Costs	$
(2) Recording and Title Fees	$
(3) Interest on Investment	$
(4) Other	$
(5) Acquisition Cost (From 12 above)	$
(6) Total Cost to Sponsor	$ 0

14. **Value of Land and Cost Certification:**	
(1) Fair Market Value of land fully improved (From 9 above)	$
(2) Deduct unusual items from Section G, item 36a.	$
(3) Warranted price of land fully improved (Replacement Cost items excluded) (enter G-73)	$
For Costs Certification Purposes (3a) Deduct cost of demol. $ _____ and required off-sites $ _____ to be paid by Mtgor. or by special assessments	$
(4) Estimate of "As Is" by subtraction from improved value	$
(5) Estimate of "As Is" by direct comparison with similar unimproved sites (from 11 above)	$
(6) "As Is" based on acquisition cost to sponsor (From 13 above)	$
(7) Commissioner's estimated value of land "As Is" (the lesser of [4] or [5] above)*	$

*Where land is purchased from LPA or other Governmental authority for specific reuse, use the lesser of 4, 5, or 6.

K. Income Approach to Value

(1) Estimated Remaining Economic Life	Years
(2) Capitalization Rate Determined By (See Chapter 7, Handbook 4465.1) ☐ Overall Rate From Comparable Projects ☐ Rate From Band of Investment ☐ Cash Flow to Equity	
(3) Rate Selected	%
(4) Net Income (Line F 34)	$
(5) Capitalized Value (Line 4 divided by Line 3)	$
(6) Value of Leased Fee (See Chapter 3, Handbook 4465.1) Ground Rent $ _____ divided by Cap Rate _____ % equals Value of Leased Fee	$

Remarks: (See item 6 and 7 on Page 5)

L. Comparison Approach to Value

7. The undersigned has recited three sales of properties most similar and proximate to the subject property and has described and analyzed these in this analysis. If there is a significant variation between the subject and comparable properties, the analysis includes a dollar adjustment reflecting the market reaction to those items or an explanation supported by the market data. If a significant item in the comparable property is superior to, or more favorable than, the subject property, a minus (-) adjustment is made, thus reducing the indicated value of the subject property. If a significant item in the comparable property is inferior to, or less favorable than, the subject property, a plus (+) adjustment is made, thus increasing the indicated value of the subject property. *[(1) equals the Sales Price divided by Gross Annual Rent]

Item	Subject Property	Comparable Sale No. 1		Comparable Sale No.2		Comparable Sale No. 3	
Address							
Proximity to Subject							
Sales price	$	☐ Unf. ☐ Furn. $		☐ Unf. ☐ Furn. $		☐ Unf. ☐ Furn. $	
Sales price per GBA	$	$		$		$	
Gross annual rent	$	$		$		$	
Gross rent multiplier (1)*							
Sales price per unit	$	$		$		$	
Sales price per room	$	$		$		$	
Data Source							
Adjustments	**Description**	**Description**	**+ (-) $ Adjust.**	**Description**	**+ (-) $ Adjust.**	**Description**	**+ (-) $ Adjust.**
Sales or Financing Concessions							
Date of sale/time							
Location							
Site/view							
Design and appeal							
Quality of construction							
Year built							
Condition							
Gross Building Area	Sq. ft.	Sq. ft.		Sq. ft.		Sq. ft.	
Unit Breakdown	No. of Units / Room count: Tot. Br. Ba. / No. Vac	No. of Units / Room count: Tot. Br. Ba. / No. Vac		No. of Units / Room count: Tot. Br. Ba. / No. Vac		No. of Units / Room count: Tot. Br. Ba. / No. Vac	
Basement description							
Functional utility							
Heating/cooling							
Parking on/off site							
Project amenities and fee (if applicable)							
Other							
Net Adjustment (Total)		☐ + ☐ - $		☐ + ☐ - $		☐ + ☐ - $	
Adjusted sales price of comparables		$		$		$	

8. Indicated Value by Sales Comparison Approach $

Reconciliation

Capitalization $_____ Summation $_____ Comparison $_____

9. The market value (or replacement cost) of the property, as of the effective date of the appraisal, is $ _____ **** see note below**

**Note: For Section 221 mortgage insurance application processing, acceptable risk analysis produces a supportable replacement cost estimate, and the estimate reflected here is the replacement cost new/summation approach result. In effect, such "appraisals" are in fact USPAP "consultations" concerning economically supportable cost limits. For section 207 and 223 processing, all three approaches to value are included in the appraisal, but the subject property is appraised for its intended multifamily use, not necessarily its "highest and best use." the definition provided in the USPAP for "market value" is generally observed, but see Handbook 4465.1, paragraph 8-4, for qualificaions.

Effective Dates: for new construction or substantial rehabilitation proposals, the effective date of the improvements component cost estimation is the Line G53 month estimate added to the report and certification date below. The land component is valued as of the inspection date. For Section 223, the effective date of the appraisal is the same as the reporting date, but assumes (hypothetically) the completion of all required repairs/work write-up items.

Comments on: (continue on a separate page if necessary)

1. Sales comparison (including reconciliation of all indicators of value as to consistency and relative strength and evaluation of the typical investors'/purchaser's motivation in that market).
2. Analysis of any current agreement of sale, option, or listing of the subject property and analysis of any prior sales of subject and comparables within three years of the date of appraisal.

M. To Be Completed by Construction Cost Analyst

Cost Not Attributable to Dwelling Use

10.	Parking	$
11.	Garage	$
12.	Commercial	$
13.	Special Ext. Land Improvements	$
14.	Other	$
15.	**Total**	$ -
		%

Total Est. Cost of Off-Site Requirements

16.	Off-Site	Est. Cost
		$
		$
		$
		$
		$
17.	**Total Off-Site Costs**	$ 0

N. Signatures and Appraiser Certification

Architectural Processor 	Date 9/21/2017	Architectural Reviewer 	Date 9/21/2017
Cost Processor 	Date 9/21/2017	Cost Reviewer 	Date 9/21/2017

I certify that to the best of my knowledge and belief:

- the statements of fact contained in this report are true and correct.
- the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting condition, and are my personal, unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report, and I have no personal interest or bias with respect to the parties involved.
- my compensation is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of value estimate, the attainment of a stipulation result, or the occurrence of a subsequent event.
- my analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice; HUD Handbook 4465.1, *The Valuation Analysis Handbook for Project Mortgage Insurance*; HUD Handbook 4480.1, *Multifamily Underwriting Forms Catalog*; and other applicable HUD handbooks and Notices.
- I have made a personal inspection of the property that is the subject of this report.
- no one provided significant professional assistance to the appraisers signing this report, except for the Architectural and Engineering, and Cost Estimation professionals signing above. These professionals' estimations of the subject property's dimensions and "hard" replacement costs have been relied upon by the Appraiser and Review Appraiser.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Appraiser	Date	Review Appraiser	Date
State Certification Number	State	State Certification Number	State

The Review Appraiser certifies that he/she ☐ Did ☐ Did not inspect the subject property

Chief, Housing Programs Branch	Date	Director, Housing Development	Date
Field Office Manager / Deputy		Date	

O. Remarks and Conclusions (continue on separate page if necessary. Appraisal reports must be kept for a minimum of five years.)

Critical Repairs: $65,055.00

Non-Critical Repairs: $80.00

Initial Deposit: $250,000 ($2,500 /Unit)

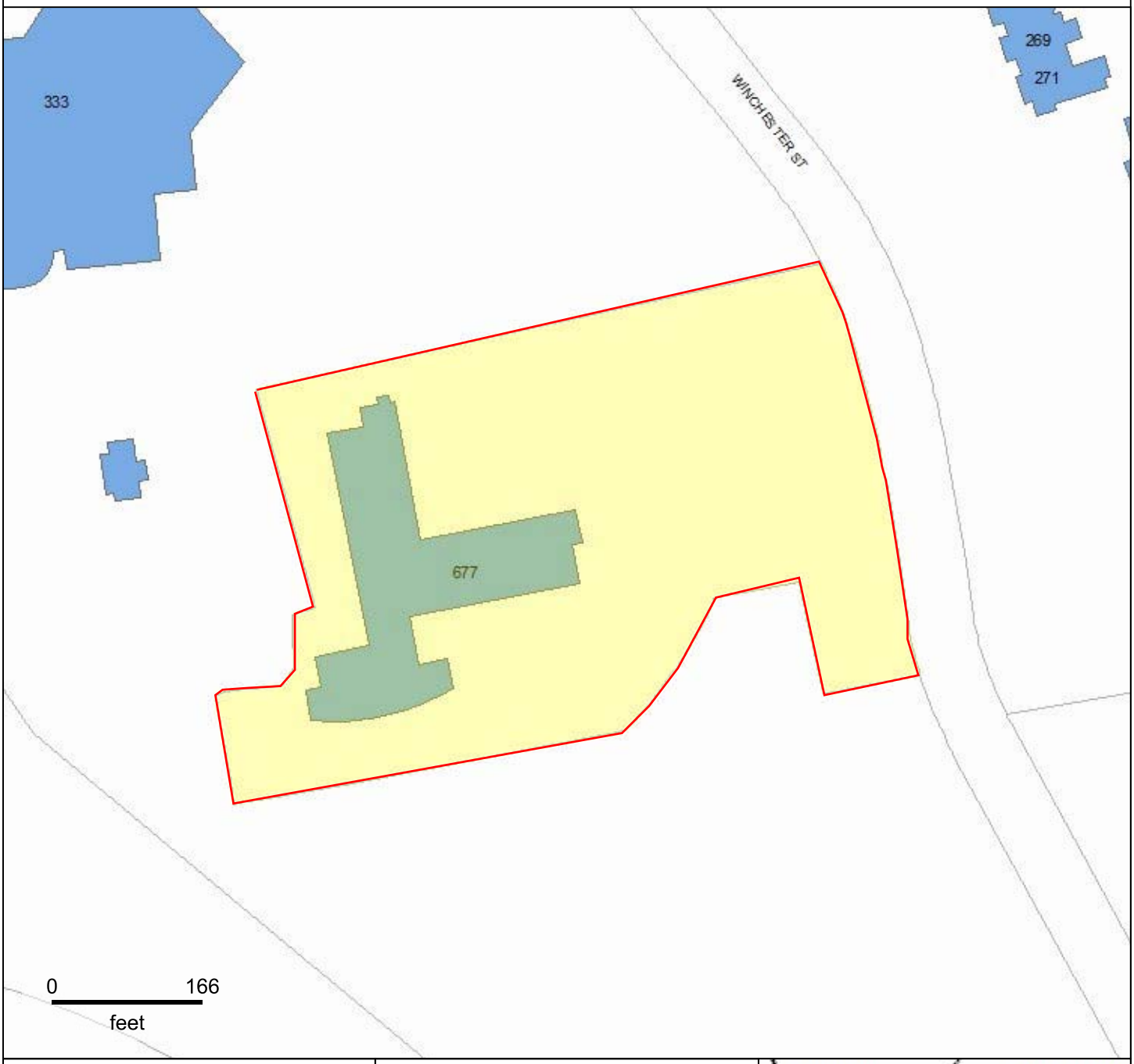
Annual Deposit: $40,000 ($400 /Unit)

EXHIBIT 11.9:

Site Specific Information

5/17/2017

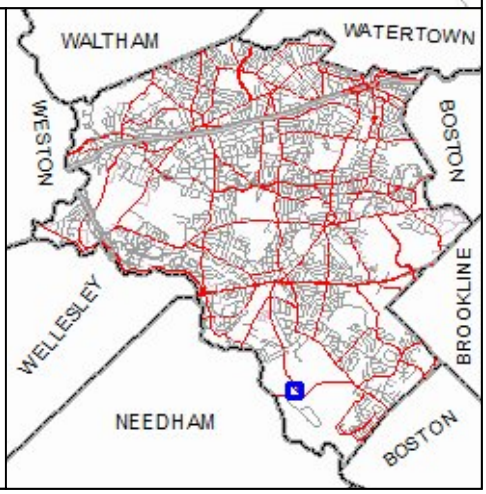
Parcel Map



Property ID: 83035 0004B
Address: 677 WINCHESTER ST
Owner: JEWISH COMMUNITY HOUSING FOR THE

MAP FOR REFERENCE ONLY
NOT A LEGAL DOCUMENT

Because of different update schedules, current property assessments may not reflect recent changes to property boundaries. Check with the Assessors' Office to confirm boundaries uses at the time of assessment.



Property SBL	83035 0004B	**Tax Bill Number**	2712213
Property Address	677 WINCHESTER ST	**Zoning ****	SR1
Land Use *	125	**Map ID**	153NW
Land Use Descr *	CONGREGATE HOUSING	**Neighborhood**	1

Sale Date	7/1/1997	**Prior Sale Date**	
Sale Price	$1	**Prior Sale Price**	
Legal Reference	028050/0122	**Prior Legal Reference**	
Current Owner		**Prior Owner**	

JEWISH COMMUNITY HOUSING FOR THE ELDERLY V INC

30 WALLINGFORD RD
BRIGHTON, MA 02135

Commercial Information

Style	High Rise Apt
Story Height	5
Year Built	1997
Recent Field Visit	6/23/2014
Prior Field Visit	6/27/2003

Commercial Information

Gross Bldg Area	116,362 sq ft
Effective Area	116,362 sq ft
Bldg Area	102,640 sq ft
Total Apartments	146

Apartment Information

Studio	0
1 Bedroom	0
2 Bedroom	0
3 Bedroom	0
4 Bedroom	0
Mixed 2 Bedroom	0

Assessment History

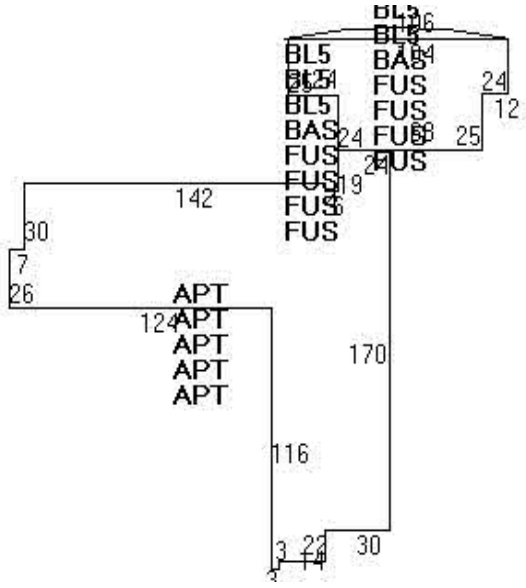
FY 2017	$12,508,500
FY 2016	$12,508,500
FY 2015	$12,508,500
FY 2014	$12,151,400
FY 2013	$12,151,400
FY 2012	$12,151,400
FY 2011	$10,160,100
FY 2010	$10,160,100
FY 2009	$10,160,100
FY 2008	$10,160,100
FY 2007	$9,830,500
FY 2006	$9,696,900
FY 2005	$9,020,400
FY 2004	$8,667,100
FY 2003	$8,667,100
FY 2002	$8,667,100
FY 2001	$7,878,100
FY 2000	$7,878,100

Land Information

Lot Size	153,629 sq ft
Frontage	
Zoning	SR1

Detached Structures (Data to right of category)

Detached Garage Area	
Living Space in Garage	
Shed Area	
Tennis Courts	
Swimming Pool	
Cabana Area	



* The land use and description listed here are for Assessing Department purposes based on historical records in the Assessing Department.
For an official ruling on the legal use of the property pursuant to the state building code and/or Newton Zoning Ordinances, contact the Inspectional Services Department.
** For reference purposes only. Please check with Engineering Department for official zoning designation.

Date Printed Wednesday, May 17, 2017 City of Newton Assessing Department Property Record Card
Fiscal Year 2017 Tax Rates: Residential: **$11.12** Commercial: **$21.27**

Drink Tap Water

Your 2010 Drinking Water Test Results from the Massachusetts Water Resources Authority

be green!

This report contains very important information about your drinking water. Please translate it, or speak with someone who understands it.

Si usted desea obtener una copia de este reporte en español, llamenos al telefono 617-788-1190.

La relazione contiene importanti informazioni sulla qualità dell'acqua della Comunità. Tra-durlo o parlarne con un amico che lo comprenda.

O relatório contém informações importantes sobre a qualidade da água da comunidade. Tra-duza-o ou peça a alguém que o ajude a entendê-lo melhor.

Sprawozdanie zawiera ważne informacje na temat jakości wody w Twojej miejscowści. Poproś kogoś o przetłumaczenie go lub porozmawiaj z osobą która je dobrze rozumie.

يحتوي هذا التقرير على معلومات هامة عن نوعية ماء الشرب في منطقتك. يرجى ترجمته، أو ابحث التقرير مع صديق لك يفهم هذه المعلومات جيداً.

Η κατοθέν αναφορα παρουσιαζη σπουδαιες πληροφοριες για το χυσιμο νερυ σας. Πρακαλώ να το μεταφρασετε η να το σξολιασετε με κατοιον που το καταλαβαινη απολητως.

Im Bericht steht wichtige Information über die Qualität des Wassers Ihrer Gemeinschaft. Der Bericht soll übersetzt werden, oder sprechen Sie mit einem Freund, der ihn gut aversteht.

这份报告中有些重要的信息，讲到关于您所在社区的水的品质。请您找人翻译一下，或者请能看得懂这份报告的朋友给您解释一下。

この資料には、あなたの飲料水についての大切な情報が書かれています。内容をよく理解するために、日本語に翻訳して読むか説明を受けてください。

इस रिपोर्ट में पीने के पानी के विषय पर बहुत जरुरी जानकारी दी गई है। कृपयया इसका अनुवाद करेंजिये, या किसी जानकार से इस बारे में पुछिये।

ខេមរភាសាណែនេះមានតិចមានសំខាន់ ដ៏ធំទីពីរបរិភោគ។ សូមបកប្រែ ឬពិគ្រោះជាមួយអ្នកដែលកាន់ស្ដាប់ ដោយការយល់ដឹង។

이 보고서에는 귀하가 거주하는 지역의 수질에 관한 중요한 정보가 들어 있습니다. 이것을 번역하거나 충분히 이해하시는 친구와 상의하십시오.

Bản báo cáo có ghi những chi tiết quan trọng về phẩm chất nước trong cộng đồng quý vị. Hãy nhờ người thông dịch, hoặc hỏi một người bạn biết rõ về vấn đề này.

EPA WaterSense PARTNER

Massachusetts Water Resources Authority
and Your Local Water Department

This report is required under the Federal Safe Drinking Water Act Public Law 104-182, Section 1414(c)(4)
MWRA PWS ID# 6000000

Where To Go For Further Information

Massachusetts Water Resources Authority (MWRA)	www.mwra.com	617-242-5323
Massachusetts Dept. of Environmental Protection	www.mass.gov/dep	617-292-5500
Department of Conservation and Recreation	www.mass.gov/dcr/watersupply.htm	617-626-1250
Massachusetts Dept. of Public Health (DPH)	www.mass.gov/dph	617-624-6000
US Centers for Disease Control & Prevention (CDC)	www.cdc.gov	800-232-4636
List of State Certified Water Quality Testing Labs	www.mwra.com/04water/html/testinglabs.html	617-242-5323
Source Water Assessment and Protection Reports	www.mwra.com/sourcewater.htm	617-242-5323
Information on Water Conservation	www.mwra.com/conservation.html	617-242-SAVE

Public Meetings

MWRA Board of Directors	www.mwra.com/02org/html/boardofdirectors.htm	617-788-1117
MWRA Advisory Board	www.mwraadvisoryboard.com	617-788-2050
Water Supply Citizens Advisory Committee	www.mwra.com/02org/html/wscac.htm	413-213-0454

For a large print version of this report, call 617-242-5323.

Where Does Your Water Come From?

Dear Customer,

This report contains the 2010 test results on your drinking water. Hundreds of thousands of tests confirmed that the quality of your water is excellent. For 2010, MWRA met every federal and state drinking water standard. System-wide, we have been below the Lead Action Level for the past seven years. Please see your community's letter for more information on your local system.

Two upcoming projects will enhance the quality and safe delivery of our water. Soon, we will begin building ultraviolet disinfection facilities at our Carroll Water Treatment Plant. Together with ozone, this will give us two forms of powerful disinfection. Then, we will be constructing a water tank and pumping station in Stoneham to provide storage for six communities, and redundancy for 21 communities in case of an emergency.

You may have heard press reports about a chemical called Hexavalent Chromium, or Chromium 6. Although there are no federal standards for this substance, MWRA has begun voluntary testing for it as recommended by the EPA. In response to the Japanese earthquake, we have also tested for and found no traces of radioactive iodine or cesium. As more information becomes available, we will share it with you at www.mwra.com.

Please take a moment to read the important information in this report. We want you to share our confidence in your drinking water.

Sincerely,

Frederick A. Laskey
Executive Director

Your Water Comes From the Quabbin Reservoir, about 65 miles west of Boston, and the Wachusett Reservoir, about 35 miles west of Boston. These reservoirs supply wholesale water to local water departments in 51 communities. The two reservoirs combined supplied about 200 million gallons a day of high quality water to consumers in 2010.

The Quabbin and Wachusett watersheds are protected naturally with over 85% of the watersheds covered in forest and wetlands. To ensure safety, the streams and reservoirs are tested often and patrolled daily by the Department of Conservation and Recreation (DCR).

Rain and snow falling on watersheds – protected land around the reservoirs – turn into streams that flow to the reservoirs. This water comes in contact with soil, rock, plants, and other material as it follows its natural path to the reservoirs.

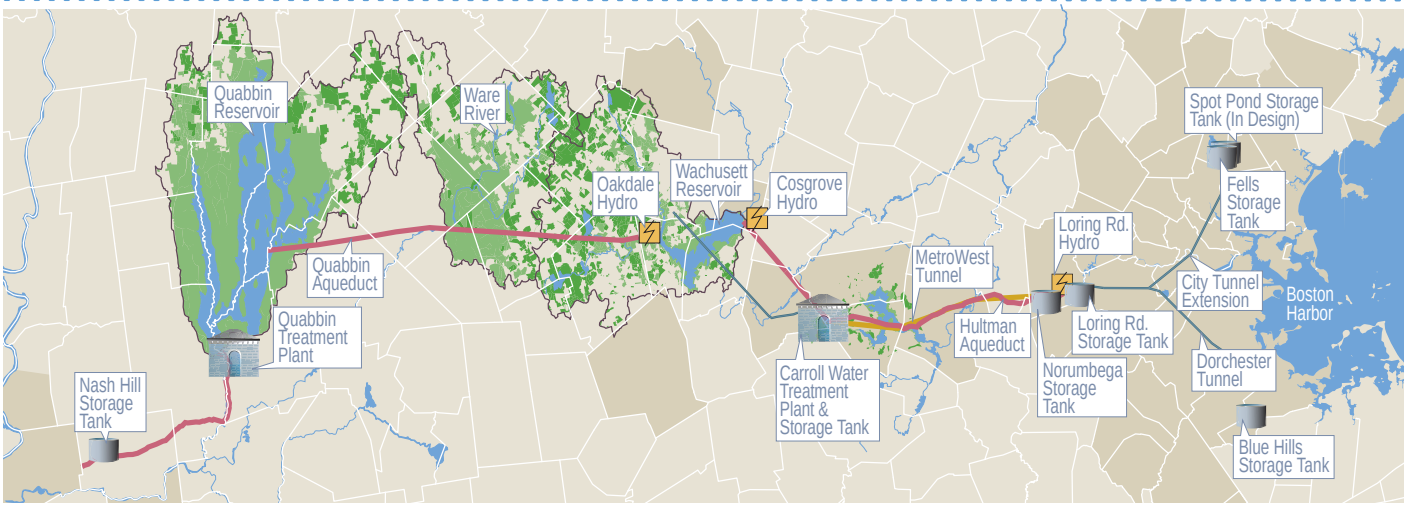
While this process helps to clean the water, it can also dissolve and carry very small amounts of material into the reservoir. Minerals from soil and rock do not typically cause problems in the water. But, water can also transport contaminants from human and animal activity. These can include bacteria, viruses, and fertilizers – some of which can cause illness. The test data in this report show that these contaminants are not a problem in your reservoirs' watersheds.

The Department of Environmental Protection (DEP) has prepared a Source Water Assessment Program report for the Quabbin and Wachusett Reservoirs. The DEP report commends DCR and MWRA on the existing source protection plans, and states that our "watershed protection programs are very successful and greatly reduce the actual risk of contamination." The report recommends that we maintain present watershed plans and continue to work with residents, farmers, and other interested parties to maintain the pristine watershed areas.

PHOTO BY ALLAN JUNG - THE METROWEST DAILY NEWS

The Green Choice

As water travels eastward directly to your faucet, clean hydro-energy is produced. MWRA also has wind turbines and solar panels at our Deer Island Plant and solar panels at our Carroll Treatment Plant. Tap water is delivered straight to your home without trucking or plastic waste. Drink tap water and be green!



From the Reservoir to Your Home

Water Treatment The water you drink is treated at the John J. Carroll Water Treatment Plant in Marlborough. The first treatment step is disinfection of reservoir water. MWRA's licensed treatment operators carefully add measured doses of ozone gas bubbles, produced from pure oxygen gas, to the water to kill any pathogens (germs) that may be present in the water. Fluoride is then added to reduce cavities. Next, the water chemistry is adjusted to reduce corrosion of lead and copper from home plumbing. Last, we add mono-chloramine, a mild and long-lasting disinfectant combining chlorine and ammonia, which protects the water while it is in the local pipelines.

MWRA's Improvements To The Water Supply 2010 marked the 25th anniversary of the MWRA. In that time, MWRA and our community partners have made improvements to the entire water system: from the watersheds, to the aqueducts and tunnels, to treatment plants, and to MWRA and local pipelines. These are the largest investments in the water system since the 1930s. MWRA and our community partners continue to make the necessary investments to maintain and upgrade our facilities. Take a look at our 25th anniversary report at www.mwra.com.

Testing Your Water – Every Step Of The Way Test results show few contaminants are found in the reservoir water. The few that are found are in very small amounts, well below EPA's standards. Turbidity (or cloudiness of the water) is one measure of overall water quality. There are two standards for turbidity: all water must be below 5 NTU (Nephelometric Turbidity Units), and can only be above 1 NTU if it does not interfere with effective disinfection. MWRA met both of these standards. Typical levels at the Wachusett Reservoir are 0.4 NTU and were below the 1 NTU over 99.99% of the time. The highest level was 1.69 NTU, but this did not interfere with effective disinfection. MWRA also tests reservoir water for pathogens such as fecal coliform, bacteria, viruses, and the parasites *Cryptosporidum* and *Giardia*. They can enter the water from animal or human waste. All test results were well within state and federal testing and treatment standards.

Test Results – After Treatment EPA and State regulations require many water quality tests after treatment to check the water you are drinking. MWRA conducts tens of thousands of tests per year on over 120 contaminants (for a complete list visit www.mwra.com). The only contaminants found are listed below, and all levels met EPA's standards. The bottom line is that the water quality is excellent.

Test Results - After Treatment

Compound	Units	(MCL) Highest Level Allowed	(We found) Detected Level-Average	Range of Detections	(MCLG) Ideal Goal	Violation	How it gets in the water
Barium	ppm	2	0.009	0.009-0.01	2	No	Common mineral in nature
Mono-chloramine	ppm	4-MRDL	1.8	0-3.6	4-MRDLG	No	Water disinfectant
Fluoride	ppm	4	1.05	0.75-1.15	4	No	Additive for dental health
Nitrate^	ppm	10	0.14	0.03-0.14	10	No	Atmospheric deposition
Nitrite^	ppm	1	0.01	0.01	1	No	Byproduct of water disinfection
Perchlorate	ppb	2	0.06	0.05-0.07	ns	No	Byproduct of water disinfection
Total Trihalomethanes	ppb	80	14	1.9-20.4	ns	No	Byproduct of water disinfection
Haloacetic Acids-5	ppb	60	12.4	0-18	ns	No	Byproduct of water disinfection

KEY: **MCL**=Maximum Contaminant Level. The highest level of a contaminant allowed in water. MCLs are set as close to the MCLGs as feasible using the best available technology. **MCLG**=Maximum Contaminant Level Goal - The level of contaminant in drinking water below which there is no known or expected risk to health. MCLGs allow for a margin of safety. **MRDL**=Maximum Residual Disinfectant Level. The highest level of a disinfectant allowed in drinking water. There is convincing evidence that addition of a disinfectant is necessary for control of microbial contaminants. **MRDLG**=Maximum Residual Disinfectant Level Goal. The level of a drinking water disinfectant below which there is no known or expected health risk. MRDLGs do not reflect the benefits of the use of disinfectants to control microbial contamination. **ppm**=parts per million **ppb**=parts per billion **ns**=no standard **^**As required by DEP, the maximum result is reported for nitrate and nitrite, not the average.

Information About Cross Connections

Massachusetts DEP recommends the installation of backflow prevention devices for inside and outside hose connections to help protect the water in your home as well as the drinking water system in your town. For more information on cross connections, please call 617-242-5323 or visit www.mwra.com/crosscon.html.

Information on the May 1st Boil Water Order

On May 1st of 2010, a major pipe break caused a disruption in water service, and the activation of a back-up water supply. MWRA has several back-up supplies throughout the service area for emergencies. This back-up supply did not meet the high standards of our normal reservoir, and therefore a precautionary boil water order was needed. After repairs and many tests, normal water service was back within 72 hours. If MWRA were to have another emergency, you would be notified via radio, television, newspapers, state and local government, health officials, and by MWRA.

Tests in Community Pipes

MWRA And Local Water Departments test 300 to 500 water samples each week for total coliform bacteria. Total coliform bacteria can come from the intestines of warm-blooded animals, or can be found in soil, plants, or other places. Most of the time, they are not harmful. However, their presence could signal that harmful bacteria from fecal waste may be there as well. The EPA requires that no more than 5% of the samples in a month be positive. If a water sample does test positive, we run more specific tests for *E.coli*, which is a bacteria found in human and animal fecal waste and may cause illness.

Total Coliform Results

Community	Highest % of positive samples and month	Violation of EPA's 5% limit
Arlington	2.5% (May)	No
Belmont	4.3% (Aug)	No
Boston	0.7% (May)	No
Brookline	1.1% (Aug)	No
Chelsea	1.9% (Mar)	No
Framingham	2.6% (Nov)	No
Saugus	1.7% (May)	No
Somerville	7.0% (Nov)	Yes*
Stoneham	3.1% (Oct)	No
MWRA	0.8% (Aug)	No

How Did We Do In 2010?

The table reports test results from 30 communities that receive all of their water from MWRA. No *E.coli* was found in any MWRA community in 2010. *Residents of Somerville should read their community letter for more information.

Ongoing Research for New Regulations

MWRA has been working with EPA and other researchers to define new national drinking water standards by testing for unregulated contaminants. To better understand the drinking water, MWRA has voluntarily been testing for *Cryptosporidium* and *Giardia* prior to treatment. No *Cryptosporidium* was detected in 2010.

Test	Measurement Units	Average
Giardia	cysts per 100L	9.1

MWRA's disinfection is designed and operated to kill *Giardia.*

NDMA	nanograms per liter	0.54*

*The result is from 2009. The DEP guidance value for NDMA is 10 ng/L.

Tap Water- The Smart Choice!

Although tap water and bottled water have to meet the same standards, tap water must meet the more intensive EPA testing requirements. Yet, tap water costs less than a penny per gallon delivered straight to your home, while bottled water costs from $1 to $8 a gallon.

Drinking Water And People With Weakened Immune Systems Some people may be more vulnerable to contaminants in drinking water than the general population. Immuno-compromised persons such as persons with cancer undergoing chemotherapy, persons who have undergone organ transplants, people with HIV/AIDS or other immune system disorders, some elderly, and infants can be particularly at risk from infections. These people should seek advice about drinking water from their health care providers. EPA/CDC guidelines on appropriate means to lessen the risk of infection by *Cryptosporidium* and other microbial contaminants are available from the EPA's Safe Drinking Water Hotline (1-800-426-4791).

Contaminants In Bottled Water And Tap Water Drinking water, including bottled water, may reasonably be expected to contain at least small amounts of some contaminants.The presence of contaminants does not necessarily indicate that water poses a health risk. More information about contaminants and potential health effects can be obtained by calling the EPA's Safe Drinking Water Hotline (1-800-426-4791) or MWRA. In order to ensure that tap water is safe to drink, the Massachusetts DEP and EPA prescribe regulations which limit the amount of certain contaminants in water provided by public water systems. Food and Drug Administration (FDA) and Massachusetts Department of Public Health regulations establish limits for contaminants in bottled water which must provide the same protection for public health.

Facts About Sodium

Sodium in water contributes only a small fraction of a person's overall sodium intake (less than 10%). MWRA tests for sodium monthly and the highest level found was 35.3 mg/l (about 9 mg per 8 oz. glass). This would be considered very low sodium by the Food and Drug Administration.

City of Newton

DEPARTMENT OF PUBLIC WORKS UTILITIES DIVISION

Theodore J. Jerdee, Utilities Superintendent

60 Elliot Street, Newton, MA 02461

Telephone (617) 796-1650 Fax (617) 796-1653

Setti D. Warren, Mayor

Public Water Supply
3207000

What Newton Is Doing To Improve Water Quality

In addition to the actions taken by MWRA outlined in this report, the Newton Department of Public Works has taken steps to improve the quality of drinking water provided to Newton residents. The City's distribution system was evaluated in the early 1990's, resulting in an ongoing program of pipeline replacement, cleaning and lining of water mains, elimination of dead ends, and water main flushing. Typical of older distribution systems, the City of Newton's water pipes develop a layer of sediment and encrusted material know as tuberculation. This can effect taste, odor and color. During rehabilitation, interior walls of pipes are restored, eliminating the tuberculation upon which bacteria can grow.

Water Main Rehabilitation & Replacement

Water main replacement is performed where the main is undersized or has corroded to such an extent that it is not structurally sound. The City of Newton is spending approximately 2.5 million dollars a year for a least the next 4 years to rehabilitate the water infrastructure, in conjunction with the MWRA. To keep construction costs at a minimum, water main rehabilitation is targeted on roads scheduled for resurfacing. There are about 200 miles of water main that require rehabilitation to improve water quality and quantity. Major water lines have been rehabilitated in the past few years in several neighborhoods. Last year's construction included installation of new water mains on Wiltshire Ct., Pelham St., Willard St., and Summer St. Water mains on Winthrop St., Ardmore Rd., and Westview Ter. were cleaned and lined.

Flushing Program

The Department of Public Works has implemented an ongoing comprehensive flushing program designed to remove tuberculation and sediments from water mains. The program involves closing water gates and forcing water flow in two directions at high velocities, which scours the water mains.

Water Tank Upgrades

Design of improvements to the Waban Hill reservoir including rehabilitation of the central core and roof are complete. Construction to be completed this spring. The City is also planning to upgrade its Supervisory Control and Data Acquisition (SCADA) system to provide fast and reliable radio communications to remote sites.

Meter Replacement Program

In an effort to enhance meter reading productivity and customer service, in addition to reducing the unaccounted-for water loss in the distribution system, the City has begun a citywide meter replacement program. This initiative will replace all residential and commercial water meters, which average more than 20 years old, and also introduce a fixed network automated meter reading system for the City's 24,800 accounts. Expected completion, January 2012.

Leak Detection

The City preforms an annual water leak detection survey, where correlation technology is used to find leaks in the water distribution system. The leaks are documented for ongoing repairs by the Utilities Division.

Backflow Prevention

The City of Newton has a Cross Connection Control and Prevention Program (CCCP) to protect the water distribution system. The Certified Backflow Inspectors/Testers survey sites, test the devices, and review and approve new devices prior to installation. The City operates under the state DEP regulation 310 CMR 22.22.

Lead and Copper

Many homes in Newton are known to have lead pipes and plumbing fixtures. Lead in drinking water is variable in the sample test results for some homes, but generally meets EPA Action Levels. Therefore the City recommends that flushing the tap water before drinking and not using water from the hot water tap for cooking and drinking, are the best ways to reduce the potential for lead exposure. The City continues to investigate for existing lead service pipes, and will replace them when discovered. Laboratory services are available from an independent firm, which will test for lead and copper. Interested residents should contact the water office in room 105 at City Hall. For sampling instructions call 617-796-1040.

October 2010 Lead & Copper Results

	Range	90% Value	(Target) Action Level
Lead	1.2-10.7 ppb	2.31 ppb	15 ppb
Copper	0.017-0.158 ppm	0.085 ppm	1.3 ppm

The Department of Public Works is committed to providing the best possible water quality to its customers. For more information, including public meetings, contact the Public Works Utilities Division at 617-796-1640 or visit our web site at www.newton.ma.gov.

David Turocy, PE
Interim Commissioner of Public Works

Frederick W. Russell, P.E.
Director of Utilities

What You Need to Know About Lead In Tap Water

MWRA Water Is Lead-Free when it leaves the reservoirs. MWRA and local pipes that carry the water to your community are made mostly of iron and steel and do not add lead to the water. However, lead can get into tap water through pipes in your home, your lead service line, lead solder used in plumbing, and some brass fixtures. Corrosion or wearing away of lead-based materials can add lead to tap water, especially if water sits for a long time in the pipes before it is used.

In 1996, MWRA began adding sodium carbonate and carbon dioxide to adjust the water's pH and buffering capacity. This change has made the water less corrosive, thereby reducing the leaching of lead into drinking water. Lead levels found in sample tests of tap water have dropped by almost 90 percent since this treatment change.

MWRA Meets Lead Standards In 2010 Under EPA rules, each year MWRA and your local water department must test tap water in a sample of homes that are likely to have high lead levels. These are usually homes with lead service lines or lead solder. The EPA rule requires that 9 out of 10, or 90%, of the sampled homes must have lead levels below the Action Level of 15 parts per billion (ppb).

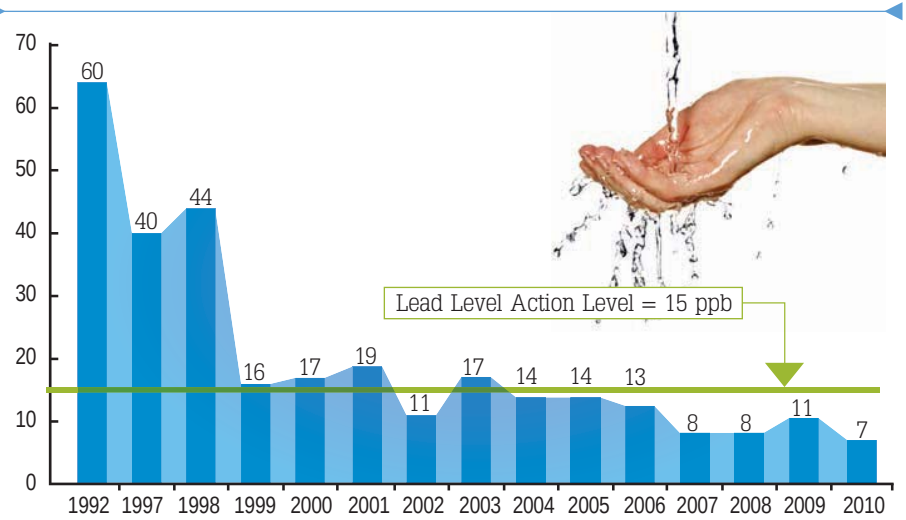
All 14 sampling rounds over the past seven years have been below the EPA standard. Results for the 450 samples taken in September 2010 are shown in the table. 9 out of 10 houses were below 7.03 ppb, which is below the Action Level of 15 ppb. Some individual communities had more than one home test above the Action Level for lead. If you live in one of these communities, your town letter will provide you with more information.

September 2010 Lead & Copper Results

	Range	90% Value	(Target) Action Level	(Ideal Goal) MCLG	# Homes Above AL/ # Homes Tested
Lead	0.07-57.5	7	15	0	10/450
Copper	0.003-0.3	0.1	1.3	0	0/450

KEY: AL= Action Level - The concentration of a contaminant which, if exceeded, triggers treatment or other requirements which a water system must follow. Definition of **MCLG** available on page 4.

90% Lead Levels in MWRA Fully Served Communities
1992 - 2010



Important Lead Information from EPA

If present, elevated levels of lead can cause serious health problems, especially for pregnant women and young children. Lead in drinking water is primarily from materials and components associated with service lines and home plumbing. MWRA is responsible for providing high quality drinking water, but cannot control the variety of materials used in plumbing components. If your water has been sitting for several hours, you can minimize the potential for lead exposure by flushing your tap for 30 seconds to 2 minutes before using water for drinking or cooking. If you are concerned about lead in your water, you may wish to have your water tested.

Information on lead in drinking water, testing methods, and steps you can take to minimize exposure is available from the Safe Drinking Water Hotline at 1-800-426-4791 or at www.epa.gov/safewater/lead.

What Can I Do to reduce exposure to lead in drinking water?

- Run the tap until after the water feels cold. To save water, fill a pitcher with fresh water and place in the refrigerator for future use.
- Never use hot water from the faucet for drinking or cooking, especially when making baby formula or other food for infants.
- Ask your local water department if there is a lead service line leading to your home.
- Check your plumbing fixtures to see if they are lead-free. Read the labels closely.
- Test your tap water. Call the MWRA Drinking Water Hotline (617-242-5323) or visit our website for more tips and a list of DEP certified labs that can test your water.
- Be careful of places where you may find lead in or near your home. Paint, soil, dust and some pottery may contain lead.
- Call the MA Department of Public Health at 1-800-532-9571 or EPA at 1-800-424-LEAD for health information.

Coleman House
Contractors

Company	*Service*	*Contact*	*Phone #*
Grinnell Mechanical	HVAC (quarterly)	Steve Spinale	781-494-2311
American Alarm	Fire Alarm (quarterly)	?	1-781-337-8866
Benchmark Elevator	Elevators (monthly)	Rich Van Tassell	617-327-0211
ACE Sprinkler	Fire Pump (yearly)	Tony Lavalle	617-542-9325
Barry Brothers	Trash removal (twice weekly)	Mike Barry	617-244-1906
FM Generator	Emergency generator (quarterly)	Tracy Daniel	1-781-828-0026
Commercial Cleaning Service	Custodian (40 hrs. week)	Alex Silva	617-782-5326
Waltham Pest Control	Pest control (monthly)	Margie Rousseau	1-781-272-1217
Welch Brothers	Snow removal (as needed)	Albert Welch	617-254-7550
Rached Landscape & Const.	Landscaping (weekly)	Nidal Rashed	1-781-234-8100
Save That Stuff	Recycling (weekly)	?	1-781-799-7400

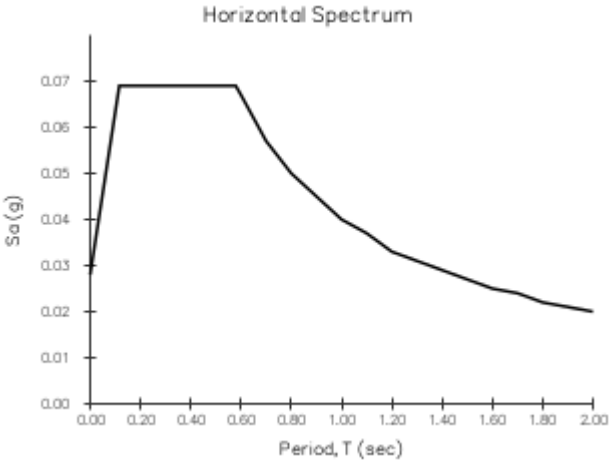
USGS Design Maps Summary Report

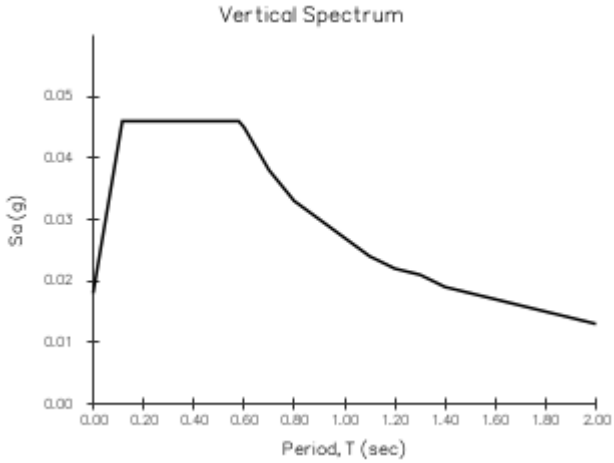
User–Specified Input

Building Code Reference Document	ASCE 41-13 Retrofit Standard, BSE-1E (which utilizes USGS hazard data available in 2008)
Site Coordinates	42.34946°N, 72.19398°W
Site Soil Classification	Site Class D – "Stiff Soil"

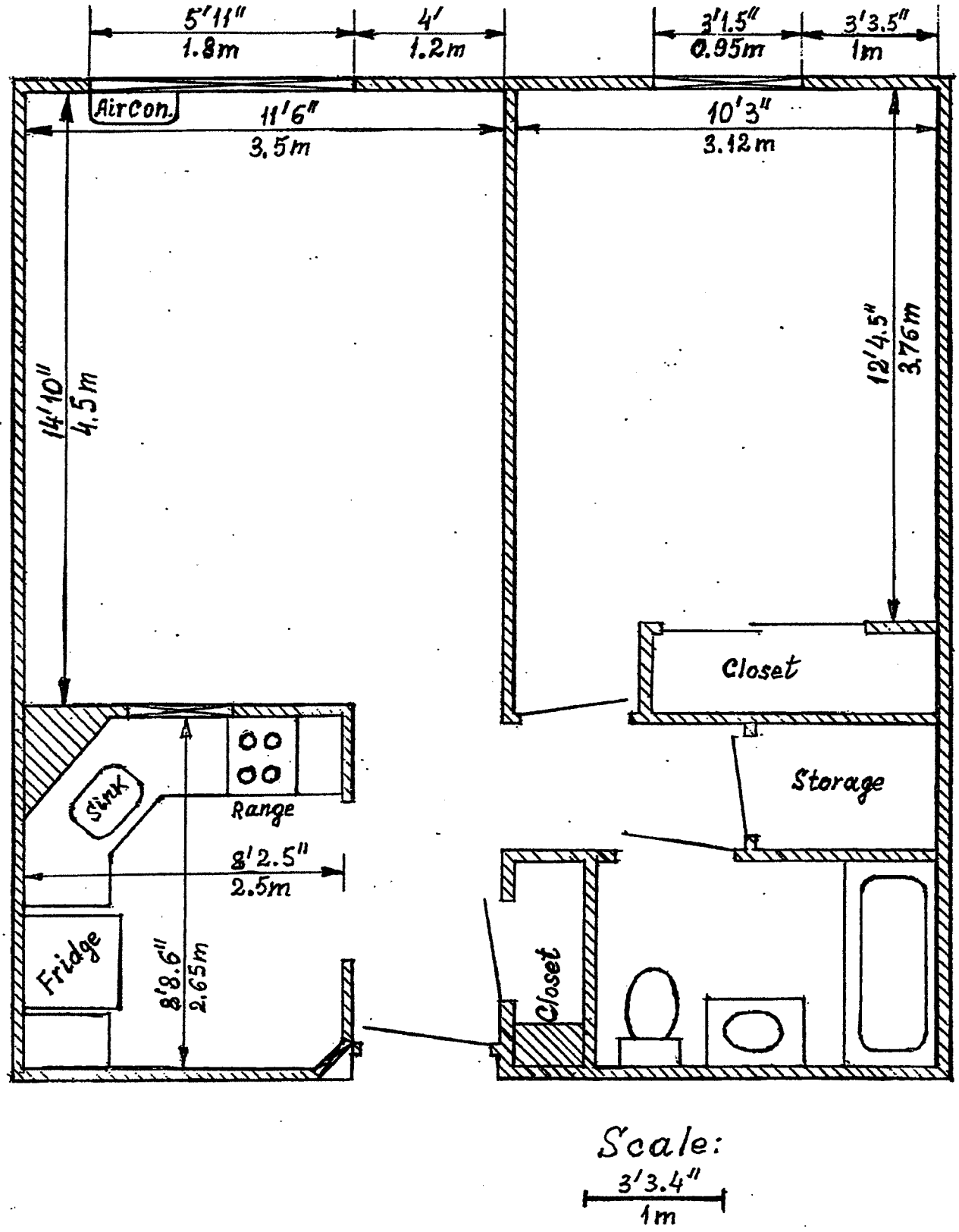
USGS–Provided Output

$S_{S,20/50}$	0.043 g	$S_{XS,BSE-1E}$	0.069 g
$S_{1,20/50}$	0.017 g	$S_{X1,BSE-1E}$	0.040 g





COLEMAN I



Scale:

3'3.4"
1m

Coleman II – Building Snapshot	Date: May 14, 2010

Address: 677 Winchester St.
Newton, MA

HUD Project No.: 023-EE-056

Year Built: 1998

Building gross s.f. = 41,123

Total site area: 153,629 s.f.

No. of dwelling units: 46
Breakdown
43 1 bedrooms (average 540 s.f.)
3 1 bedroom accessible

Amenities: fitness center, resident storage rooms, laundry rooms (others shared w/Coleman I)

61 parking spaces shared w/Coleman I (27/34)

The 5-8 storey building is of steel-framed construction w/masonry walls, a flat roof, and a reinforced concrete foundation.

Roof is originally installed ballasted roof membrane system.

Heating: baseboard hydronic (convection)
A/C: thru-the-wall air-conditioners

2 hydraulic elevators

Emergency generator

Fire suppression system protects all common areas and mechanical rooms.

Original Project Team:

Architect:	Bruner/Cott Assoc., Inc.
Landscape:	Geller Assoc.
Surveyor:	Harry R. Fledman
Structural:	David M. Berg Assoc., Inc.
MEP/FP:	The Zade Co.

Coleman House I – Building Snapshots	Date: May 14, 2010

Address: 677 Winchester St.
Newton, MA HUD Project No.: 023-EH-184

Year built: 1984

Lot size: 153,629 s.f. (3.527 acres)

Net rentable: 54,040 s.f.

Coleman House I includes one, five-storey, "L" shaped residential building immediately adjoining the Coleman House II building at the southeast corner.

No. of dwelling units: 100

94	1 bedrooms (590 s.f.)
95	5 1 bedroom accessible (590 s.f.)
1	2 bedroom site manager's apt. (800 s.f.)

No. of parking spaces : 61 (shared w/Coleman II)

Shared amenities: laundry room, fitness center, multi-purpose room, resident-use kitchen, game room, computer center, beauty salon, common area toilet rooms and convenience store.

Building construction: steel-frame construction w/masonry walls, a flat roof, and a reinforced concrete foundation.

Building re-roofed in 1999 using a full-adhered SARNAFIL PVC replacement roofing system.

Heating: Baseboard hydronic
Air-conditioning: thru-the-wall air-conditioners

2 hydraulic elevators

Fire suppression system for common areas and mechanical spaces.

Original	Architect:	Ellenzweig, Moore & Assoc., Architects
	Contractor:	Beaver Builders, Inc.
	Civil:	H.W. Moore Assoc., Inc.
	Structural:	David M. Berg, Inc.
	Landscape:	Wm. Pressley & Assoc.
	Mechanical:	Environmental Design Engineers, Inc.
	Electrical:	Sam Zax Assoc.

Coleman I
Square Foot Paving Calculations
10/10/02

ASPHALT PAVED SURFACES

Description	Length	Width	Square Footage
Front Parking Lot Paving (Asphalt)	120	212	25440
Deduct Island #1	18	18	-324
Deduct Island #2	20	50	-1000
Deduct Island #3	25	25	-625
Deduct Island #4	18	19	-342
Deduct Island #5	23	26	-598
Deduct Island #6	26	28	-728
Deduct Entrance Corner Radius	30	25	-750
	Total Square feet of Parking Lot Paving		21073
Rear Entrance Service Area (Asphalt)	21	36	756
Portion #2	24	40	960
Portion #3	20	10	200
	Total Square Feet of Service Area Paving		1916
Rear Walk near Service Area (Asphalt)	58	5	290
	Total Square Feet of Asphalt Paving		**23279**

WALKS & STEPS

Description	Length	Width	Square Footage
Rear Walk to C-2 (Asphalt)	58	5	290
Perimeter Walkway & Building Entrance			
Portion #1	82	5	410
Portion #2	20	5	100
Portion #3	34	15	510
Portion #4	36	9	324
			1344
	Total Square Feet of Walks & Steps		**1634**

Coleman I
Square Foot Paving Calculations
10/10/02

ASPHALT PAVED SURFACES

Description	Length	Width	Square Footage
Front Parking Lot Paving (Asphalt)	120	212	25440
Deduct Island #1	18	18	-324
Deduct Island #2	20	50	-1000
Deduct Island #3	25	25	-625
Deduct Island #4	18	19	-342
Deduct Island #5	23	26	-598
Deduct Island #6	26	28	-728
Deduct Entrance Corner Radius	30	25	-750
Total Square feet of Parking Lot Paving			**21073**
Rear Entrance Service Area (Asphalt)	21	36	756
Portion #2	24	40	960
Portion #3	20	10	200
Total Square Feet of Service Area Paving			**1916**
Rear Walk near Service Area (Asphalt)	58	5	**290**
Walkway along Rabin Drive (Asphalt)	365	7	2555
Rabin Drive (Asphalt)	475	25	11875
(Walk and Drive measured within JCHE Property Lines Only)			
Deduct portion outside property line	55	25	-1375
Total Square Feet of Paving Rabin Drive & Walk			**13055**
Total Square Feet of Asphalt Paving at Coleman I			**36334**

CONCRETE PAVED SURFACES

Perimeter Walkway & Building Entrance			
Portion #1	82	5	410
Portion #2	20	5	100
Portion #3	34	15	510
Portion #4	36	9	324
Total Square Feet of Concrete Paving at Coleman I			**1344**

OTHER SURFACES

Front Walk to Winchester Street (Gravel) (Walkway & Stairs)	160	5	**800**
Rear Walk to C-2 (Asphalt)	58	5	**290**

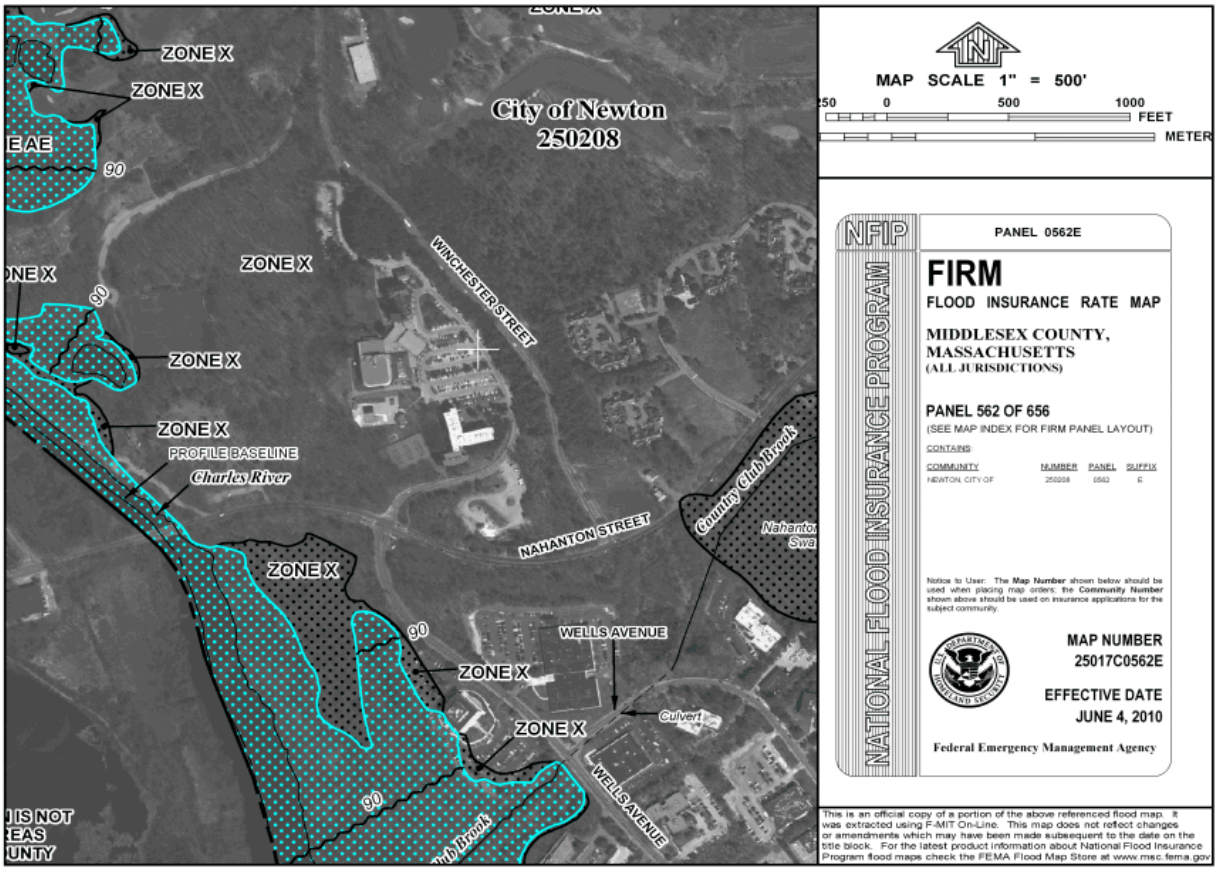

ZONE X
ZONE X
City of Newton
250208
E AE
90
ZONE X
WINCHESTER STREET
ZONE X
ZONE X
PROFILE BASELINE
Charles River
NAHANTON STREET
Country Club Brook
ZONE X
90
WELLS AVENUE
ZONE X
Culvert
ZONE X
90
WELLS AVENUE
MAP SCALE 1" = 500'
0
500
1000
FEET
METER
NFIP
NATIONAL FLOOD INSURANCE PROGRAM
PANEL 0562E
FIRM
FLOOD INSURANCE RATE MAP
MIDDLESEX COUNTY, MASSACHUSETTS
(ALL JURISDICTIONS)
PANEL 562 OF 656
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)
CONTAINS:
COMMUNITY
NUMBER
PANEL
SUFFIX
NEWTON, CITY OF
250208
0562
E
Notice to User: The Map Number shown below should be used when placing map orders; the Community Number shown above should be used on insurance applications for the subject community.
MAP NUMBER
25017C0562E
EFFECTIVE DATE
JUNE 4, 2010
Federal Emergency Management Agency
This is an official copy of a portion of the above referenced flood map. It was extracted using F-MIT On-Line. This map does not reflect changes or amendments which may have been made subsequent to the date on the title block. For the latest product information about National Flood Insurance Program flood maps check the FEMA Flood Map Store at www.msc.fema.gov

EXHIBIT 11.10:

Municipal Compliance Letters

Request #17-93

OPEN

As of May 30, 2017, 8:57am

Visibility: Unpublished

Details

Coleman House I and II
677 Winchester Street
Newton, MA 02459
PIN: 83035 0004B

I am requesting the most recent building/fire inspection report, any open building/zoning/fire code violations, most recent certificate of occupancy issued, any permits for above/underground storage tanks, and zoning verification (what is the property zoned, can the property be rebuilt as is if destroyed, is the property legally conforming/ legally non-conforming.)

** Please confirm if there are any known open building/fire code violations**

Read less

Received

May 16, 2017 via web

Departments

City Clerk

Requester

LeYonda Stewart
l.stewart@d3g.com
201 Wyderose Drive, Midlothian, VA 23113
804-665-2742
Dominion Due Diligence Group

Requester email status list

Documents

Public
(none)

Requester Only
(none)

Staff

Point of Contact
John Lojek

Timeline

External Message Requester + Staff
The City has received your request for public records pursuant to M.G.L. c. 66. In accordance with c. 66, the City will respond within ten business days unless an extension is required to comply with this request. If the response takes more than two hours to fulfill, the City may charge a reasonable fee including $.05 per copy and up to $25 per hour. The City will notify you of any cost prior to fulfilling the request.
May 16, 2017, 4:02pm by Eric Fricke, Lieutenant (Staff)

External Message Requester + Staff
Fire has no inspections, no code violations and no records of any tanks at that address.
May 16, 2017, 3:07pm by Eric Fricke, Lieutenant (Staff)

Department Assignment Public
City Clerk
May 16, 2017, 9:02am

Request Opened Public
Request received via web

May 16, 2017, 9:02am

EXHIBIT 11.11:

Staff Resumes and Certifications

SCOTT MOODY

ENGINEERING PROJECT MANAGER

EDUCATION
Virginia Commonwealth University, Certificate, International Business, March 2012

SUMMARY OF EXPERIENCE
Scott Moody is an Engineering Project Manager for Dominion Due Diligence Group. Mr. Moody is directly responsible for conducting and preparing Property Condition Reports, Project Capital Needs Assessments, and Phase I Environmental Site Assessments throughout the United States. Prior to joining Dominion Due Diligence Group, Mr. Moody has previously worked as a project manager with 12 years of experience in the construction industry overseeing build-out projects from architectural design to equipment purchase and installation for educational, public, military, and commercial facilities. Mr. Moody also has 3 years of experience as a licensed Realtor for residential home sales and new construction for real estate development. The following sites are examples of multifamily and health care facility inspections in which Mr. Moody has participated:

HUD MAP 223(f)
- Avondale Apartments – Cincinnati, OH
- Bowdoin Apartments – Malden, MA
- Canterbury Place – Boston, MA
- Croft House Apartments – Aiken, SC
- Evelyn & Louis A. Green Residence at Cooper Square – New York, NY
- Fellowship Manor – Grove City, PA
- Gateway Village Apartments – Simpsonville, SC
- Haynes Garden Apartments – Nashville, TN
- Highland Glen – Westwood, MA
- Hillabee Towers – Alexander City, AL
- St. Andrews Apartments – Greenwood, IN
- Teays Valley Manor – Scott Depot, WV
- Pennshaw Apartments – Turtle Creek, PA
- Port Vue Apartments – Port Vue, PA
- Trevor's Run Apartments – Herndon, VA
- The Commons at Princess Anne – Virginia Beach, VA

HUD MAP 223(a)(7)
- Bayside Village – Newport, RI
- Olde Derby Village – Norwood, MA
- Mount Clare Overlook – Baltimore, MD
- Sherwood Apartments – Montgomery, AL

HUD LEAN 232/223(f)
- Summercrest Senior Living – Newport, NH
- Windcrest Nursing – Fredericksburg, TX

ASTM
- Christ Lutheran Church – Washington, D.C.
- Fairmount Gardens – Camillus, NY
- Jefferson Trace Apartments – Richmond, VA
- Mohawk Hills Luxury Apartments and Townhomes - Carmel, IN
- Solvay Senior Apartments – Solvay, NY

STATE TAX CREDITS
- Plateau Ridge – Cleburne, TX

MIKE T. FERGUSON, PE, BPI BA

DIRECTOR OF ENGINEERING SERVICES

EDUCATION
Averett University, VA, USA, M.B.A.
University of Toronto, ON, Canada, M.Eng. in Civil Engineering
Ryerson Polytechnic University, ON, Canada, B.Eng. in Civil Engineering

CERTIFICATIONS/REGISTRATIONS/TRAINING
Licensed Professional Engineer, Virginia, Indiana
HUD Multi-Family Accelerated Processing (MAP) Cost/A&E Seminar – New York City
Multifamily Property Inspection Training – Mortgage Bankers Association (CampusMBA)
AHERA Asbestos Accreditation
Principles of Environmental Site Assessments – ASTM E 1527-05
Fair Housing Act Accessibility Workshop (2 day workshop)
U.S. Green Building Council – LEED 101: Green Building Basics
Building Performance Institute (BPI) Certified Building Analyst Professional
FEMA Emergency certificates
Basics of Elevator Inspections given by Sanjay Kamani, QEI, KP Property Advisors LLC
Integrated Pest Management in Multifamily Housing Course - National Healthy Homes Training Center
Fair Housing Act Training – Design and Construction Requirements
Reserve Specialist

SUMMARY OF EXPERIENCE
Mr. Ferguson has extensive training and experience with regards to commercial and residential construction and design issues. Mr. Ferguson has 10 years experience in the construction industry as a structural engineer, commercial and residential contractor, having worked with Tectonic Engineering Consultants, Davroc and Associates, and various independent contractors prior to joining Dominion Due Diligence Group as Director of Engineering Services. In his former employment he was responsible for managing construction projects, structural design and analysis, construction specification preparation, construction documentation control, construction inspections, and building investigations throughout the United States and eastern Canada for commercial, municipal and governmental agencies. He has an in-depth understanding of all phases of construction, from planning and design, to structural requirements and site development. In his current position with Dominion Due Diligence Group, Mr. Ferguson is responsible for managing Dominion's staff of Needs Assessors/Construction Inspectors, scheduling projects, providing technical support as well as quality control and assurance measures, and training of staff. The following sites are examples of multi-family and health care facilities, which Mr. Ferguson has inspected and reported upon:

HUD MAP 223(f)
- Chippington Towers II - Nashville, TN
- Gilman Square Apts. - Somerville, MA
- Hearthstone Apartments - McAllen, TX
- Jaycee Village Apartments - Uhrichsville, OH
- Lakeshore Apartments - Miami, FL
- Laurens Villa Apartments - Laurens, SC
- Mountain Shadow Apts. - Palmdale, CA
- Pendleton Place Apartments - Indianapolis, IN
- Riverview Cooperative - Riverview, MI
- St. Augustine Apartments - Miami, FL
- Stratford and Watergate Apts. - Indianapolis, IN Summer Breeze Apartments - North Hills, CA
- Sunset Ridge Apartments - Reno, NV

MIKE T. FERGUSON, PE, BPI BA

DIRECTOR OF ENGINEERING SERVICES

HUD MAP 232/223(f)

- Anberry Rehabilitation Hospital - Atwater, CA
- Saint Andrew's Healthcare - Los Angeles, CA
- Beechwood Continuing Care - Getzville, NY
- Bickford Cottage - Omaha, NE
- Kenwell Adult Home - Kenmore, NY
- Levering Regional Health Care - Hannibal, MO
- Livingston Convalescent Center - Livingston, TX
- Manor Hills Adult Home – Wellsville, NY
- Worcester Skilled Nursing Center - Worcester, MA
- Zionsville Meadows - Zionsville, IN
- Silsbee Convalescent Center - Silsbee, TX
- Susguehanna Nursing Home - Johnson City, NY
- Tri-State Manor - Harrogate, TN
- United Helpers Nursing Home - Ogdensburg, NY

HUD MAP 202/223(f)

- Cooper Square Apartments - New York, NY
- Essex Cooperative - Essex, MD
- Evelyn & Louis Green Residence - Far Rockaway, NY Julianna Apartments - Buffalo, NY
- Oak Forest Apartments - Franklin, NC
- Scheuer House of Brighton Beach - Brooklyn, NY
- Spring Valley Apartments -Caspian, MI
- Ukrainian Village - Warren, MI

OTHER

- Beacon Pointe Nursing Center - Sunrise, FL – PCNA for ASTM
- Chippington Towers -Madison, TN – PNA per HUD and Fannie Mae protocols
- ITT Technical Institute Building – Richmond, VA – PCR per ASTM protocols
- Knoxville Pointe West - Dunlap, IL - PCNA for Freddie Mac
- Oakland Village Townhomes – Richmond, VA – PNA for ASTM
- Rosegate Commons, Indianapolis, IN – PCR for Freddie Mac
- Scheuer House of Coney Island – Brooklyn, NY – PCNA per HUD protocols
- Scheuer House of Manhattan Beach – Brooklyn, NY – PCNA per HUD protocols
- Vantage 78 Apartments – Charlotte, NC – PCNA per HUD protocols