



**CAPITAL NEEDS ASSESSMENT (CNA)
CODMAN APARTMENTS (2-51)
784 WASHINGTON STREET
DORCHESTER, MASSACHUSETTS 02124**

D3G PROJECT NUMBER:

2021-0371

FINAL REPORT ISSUE DATE:

NOVEMBER 5, 2021

INSPECTION DATES:

APRIL 19, 21, AND 26, 2021

PREPARED FOR:

**BOSTON HOUSING AUTHORITY
52 CHAUNCY STREET
BOSTON, MASSACHUSETTS 02111**

A handwritten signature in blue ink, appearing to read 'Scott Byerly', written over a horizontal line.

Scott Byerly, BPI-MFBA
Construction Inspector

Signature

A handwritten signature in blue ink, appearing to read 'Mike Ferguson', written over a horizontal line.

Mike Ferguson, P.E., BPI-MFBA
President

Signature



EXECUTIVE PROPERTY DESCRIPTION

Property: Codman Apartments (2-51)
784 Washington Street
Dorchester, Massachusetts 02124

Site Description: Codman Apartments (2-51), located at 784 Washington Street in Dorchester, Massachusetts consists of one (1) seven-story age-restricted apartment building. The building features one hundred and two (102) dwelling units. According to property management, the building was constructed in 1972. According to tax records, the building is situated on 2.04 acres. According to D3G estimates, the building features an approximate gross area of 73,352 square feet. The property is in fair physical condition.



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1.0 EXECUTIVE SUMMARY

General Description

Project Name:	Codman Apartments (2-51)
Address:	784 Washington Street, Dorchester, Massachusetts 02124
Property Type:	Age-Restricted Apartments
Date of Construction:	1972
Land Size / Source:	2.04 Acres / Tax Records
Apartment Buildings:	One (1) - 7-Story Apartment Building
Total Building Gross Area:	73,352 Square Feet
Number/Type of Units:	61 – Studio Dwelling Units 30 – 1 BR/1 BA Dwelling Units 11 – 2 BR/1 BA Dwelling Units

Inspection Details

Inspector:	Scott Byerly, BPI-MFBA
Inspection Dates:	April 19, 21, and 26, 2021
Weather:	75°F, Sunny
Units Inspected:	27 (27% of the total number of units)
Access Limitations:	Six (6) of the Designated Handicapped Dwelling Units

General Physical Condition

This Capital Needs Assessment (CNA) indicated that the apartment building is in fair physical condition and currently structurally sound. Based on Marshall & Swift/Boeckh, LLC depreciation and life expectancy guidelines 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.



2.0 PURPOSE AND SCOPE

D3G was retained by the Boston Housing Authority to conduct a Capital Needs Assessment (CNA). 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, the condition of the long-lived building systems, and future capital requirements, for the purpose of underwriting or securing mortgage loans. The conclusions within this report are based upon a visual survey of the building 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-2018-15 *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 and Appendix 5, revised December 18, 2020. The scope of the work included:

- The performance of a field inspection of subject property conducted by individuals trained in building engineering and construction practices.
- The interviewing of tenants and staff regarding the condition of the apartment complex, common areas, and known physical/equipment deficiencies.
- Interviews with local officials regarding zoning and code compliance at the property, and receipt of zoning/building code certification.
- The preparation and submittal of a report containing information specific to observations, interpretations, and estimated costs of repairs, if any, and the computation of the required reserves to replace major components of the property.



3.0 SYSTEM DESCRIPTION AND OBSERVATIONS

3.1 Overall General Description

Overall, the subject property was observed in fair physical condition; however, individual building components may vary in condition as noted within this report and identified in the Critical Repairs, Non-Critical Repairs, and Capital Replacement Reserve Analysis, located in Exhibit 11.1, Exhibit 11.2, and Exhibit 11.3, respectively.

The property was constructed in 1972 with many of the building components varying in age and building components have been replaced on an as needed basis. Notable recent replacements include the exterior asphalt surfaces and concrete sidewalks, EPDM roofing, common area flooring finishes, as well as select dwelling unit remodels that include new durable flooring, and cabinets and countertops. Appliances also appear to be somewhat recently replaced and were observed in generally good physical condition. Recent replacement of the heating and DHW boiler equipment also appears to have taken place in 2019. Replacement of major building components has been included within the replacement reserve schedule. The property features a full-time maintenance staff that addresses the daily maintenance needs.

The property does not feature any unusual site conditions, building conditions, or problematic building materials.

The subject property was constructed in 1972, and is not 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 property receives project based federal financial assistance, and is required to comply with the Uniform Federal Accessibility Standards (UFAS). A review of the property indicated that the property is in reasonable compliance with the UFAS. At least 5% of the dwelling units are handicapped designated units; however, these accessible units are not fully compliant with UFAS. Please see Section 7.1 below and the Accessibility Report located in the Exhibits for more details.

3.2 Site

Topography

The topography of the property varies slightly with a negative grade at the far eastern end. The site has been graded to provide positive drainage away from the structure. No ponding of water or water infiltration was observed or reported. Storm water drainage consists of surface percolation and internal roof drains that presumably feed the municipal storm water system.



Ingress / Egress / Parking

The property features one (1) point of vehicular ingress and egress from Washington Street. Select parking is provided for visitors on the northwest side of the property at the entrance from Washington Street, and the remainder of the parking is located underneath the building structure, as well as at the east side of the building. The primary building entrance is accessible from the northwest side, and there is an entrance from the parking area located underneath the building structure. Pedestrian ingress and egress to the site is provided by concrete municipal sidewalks along Washington 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.

The site features asphalt drive aisles and parking. Vehicular capacity is approximately twenty-four (24) marked parking spaces, with parking space configuration designed for continuous traffic flow and convenient access to building. The overall asphalt parking areas were observed in fair to good physical condition. The sealcoating and restriping of the parking spaces is anticipated during the estimate period. Additionally, it should be noted that the covered parking area was observed with water damage at the ceiling due to a leak. It is recommended to investigate the leak and repair the ceiling in order to restore the integrity of the covered parking area (Non-Critical Repair).

Additional Site Features

The site features concrete sidewalk and patio areas. The concrete walks and patio areas were observed in generally good physical condition. Refurbishment/repair of the asphalt walkway is not anticipated during the estimate period.

The site features a project sign that identifies it as "Codman Apartments." The sign was observed in good physical condition; however, is anticipated to require replacement during the estimate period.

The property features chain link perimeter fencing. The fencing was observed in fair to good physical condition. Replacement of the chain-link fencing is anticipated during the estimate period.

The property features stone retaining walls located at the south side. The retaining walls were observed in fair physical condition, and replacement is not anticipated during the estimate period.

Utilities

Water Service	Utility Provider	Responsible Party
Water Provider	Boston Water Commission	Dwelling Unit: Owner
		Common Area: Owner



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

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

Sanitary Sewer Service	Utility Provider	Responsible Party
Sanitary Sewer Provider	Boston Water Commission	Dwelling Unit: Owner
		Common Area: Owner

3.3 Structural Frame and Building Envelope

Building Foundation and Frame

The building was constructed utilizing deep foundations consisting of piles or caissons and grade beams, as well as steel poles and beams for elevating part of the building to provide grade-level parking. The ground floor level consists of reinforced concrete slab assemblies. The building also features a partial basement for the housing of the mechanical and electrical equipment, as well as storage and other maintenance activities. The building superstructure is constructed of concrete masonry unit (CMU) walls supporting reinforced concrete floor and roof slabs. The building superstructure appeared in fair to good overall physical condition, with no structural issues observed or reported.

Roof Assembly

The building features flat roof built up roofing (BUR) assemblies consisting of a mechanically-fastened EPDM membrane, presumed to be over rigid insulation and fiber board. The roof was reportedly recently replaced in 2021. The building features internal roof drains that were observed in good physical condition.

Attics

The building does not feature attics.



Exterior Stairs / Balconies

The property does not feature any exterior stair assemblies or balconies.

Building Entrance Doors

Exterior doors at the property consist of glass storefront assemblies with a vestibule and automatic door openers at the primary building entrance. In addition, exterior doors at building ancillary entrances consist of hollow core metal assemblies. The exterior doors were observed in fair to good physical condition, and the hollow metal doors are anticipated for replacement during the estimate period.

Windows

Windows consist of aluminum-framed, single-hung insulated glass assemblies. The windows on the north side of the building were reportedly replaced within the past five years. The remaining windows are reportedly original date of construction (1972). The operable windows feature locks for security. Windows were observed in fair to good physical condition, and replacement of the original windows is anticipated during the near term of the estimate period. Upon replacement of the windows, the installation of ENERGY STAR-rated windows is recommended.

Sidewall Systems (Exterior Walls, Fascia, Soffit and Trim)

Exterior walls are surfaced with a brick veneer and areas of concrete with exposed aggregate finishes between select windows that were observed in fair physical condition. Repointing of the brick surfaces is anticipated during the near term of the estimate period. It should be noted that select sections of the brick siding were observed with deteriorating mortar. It is recommended to perform repointing of the affected sections in order to maintain the integrity of the exterior façade (Non-Critical Repair).

3.4 Mechanical and Electrical Systems

Supply and Waste Piping

The main water supply to the site originates at a water meter located within the basement. Visually observed domestic water piping is constructed of copper piping, fittings, couplings and joints. Where visible, domestic water piping is not insulated; however, the majority of the system is concealed behind walls and could not be inspected. Accessible plumbing piping was observed to be in fair to good physical condition with no leaks reported. In addition, there were no reports of low water pressure or poor water quality.

Sewer connections at the property are reported to consist of cast iron mains connected to the municipal sewer system. Based upon the reported and observed site conditions, the sewer connections at the property are reportedly in good working order, and sewer main replacement is anticipated during the estimate period.



Domestic Hot Water

Potable hot water to the building is supplied by two (2) high efficiency modulating condensing natural gas-fired boilers and two (2) commercial storage tanks located in the boiler room in the partial basement. The equipment appears to have been installed in 2019 and was generally observed in good physical condition. 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 storage tanks is anticipated during the estimate period.

Heating and Cooling

The building is supplied heating via three (3) high efficiency modulating condensing natural gas-fired boilers and hydronic wall and baseboard heaters. Cooling in the community room is provided via a pad-mounted condensing unit. No other common area cooling is provided. The boilers appear to have been installed in 2019, and the hydronic units are replaced as needed and were observed in fair to good physical condition. The condensing unit is past its estimated useful life (EUL); however, it was reportedly functioning well. There were no complaints or indications of problems with the HVAC system and the equipment was reportedly operating properly. The replacement of the condensing unit is anticipated during the near term of the estimate period.

Electrical System

The property receives electrical power from a pad-mounted transformer. The dwelling units were observed with Bryant electrical breaker panels (120/240V) that were observed in fair operating condition, and there are no reports of any service issues with the panels or electrical service. The panels could not be accessed as there was no electrician on site to perform that duty. The breaker panels appear original to the building construction date (1972).

The property features a diesel-powered emergency generator with an above ground storage tank positioned below the generator. The power rating of the generator could not be determined; however, the generator was observed in fair to good physical condition, and replacement is anticipated during the estimate period.

3.5 Elevators and Stairways

The apartment building features two (2) 2,500-lb hoist elevators within CMU shafts. The elevators feature ADA and fireman's controls, and an emergency phone. Overall, the elevator systems were reported and observed in fair condition with all routine maintenance up to date. There are no outstanding issues, or recurring problems with the elevators and the record of service calls indicates normal wear and tear for elevators of this vintage.

The apartment building features two (2) interior staircase assemblies. The staircase and landing assemblies are constructed of metal and feature metal handrails. Overall, vertical transportation was observed in fair to good condition.



3.6 Life and Fire Safety Systems

Fire Suppression Systems

There presumably exists one (1)-hour fire-rated construction (vertically and horizontally) between each unit at the property. The common areas feature smoke detectors throughout. In addition, wall-mounted fire extinguishers meeting the requirements of NFPA-10 exist throughout the apartment complex. The building features fire sprinklers that provide coverage throughout the entire building. In addition, the stairwells feature standpipes for firemen hook-ups. The fire equipment was observed in fair to good physical condition and no issues were observed/reported.

Alarm and Notification Systems

Smoke detectors are hard-wired throughout the common areas. They are connected to an annunciator panel located in the basement maintenance area. No issues were observed/reported. Wall-mounted fire extinguishers meeting the requirements of NFPA-10 exist throughout the apartment complex.

Dwelling units contain hard-wired smoke detectors located within the immediate vicinity of the bedroom areas, as well as within the bedrooms and are in compliance with HUD regulations.

The dwelling units were observed with Carbon Monoxide (CO) detectors located in the immediate vicinity of the bedrooms and appear to be in compliance with state requirements. It should be noted that the building contains gas-fired central boilers located in the basement mechanical room; however, there are no communicating openings between the combustion equipment and the dwelling units.

The property receives project based federal financial assistance and is therefore, required to provide audio/visual smoke alarms in 2% of the dwelling units (outside of the designated handicapped dwelling units). The property currently features audio/visual alarms in 3% or three (3) units and is therefore in compliance with HUD regulations.

The property was observed with emergency call provisions that consist of pull cords located in the dwelling unit bathrooms and in the bedrooms. The system is monitored both on-site 24 hours a day 7 days a week. No issues were observed/reported, and the system was observed in good physical condition.

Wall-mounted fire extinguishers meeting the requirements of NFPA-10 exist throughout the apartment complex.



3.7 Interior Elements

3.7.1 Interior Elements – Common Spaces

The building features a management office that is utilized by property management. The office features carpeting and painted GWB walls and concrete ceilings that were observed in fair to good condition. Flooring replacement is anticipated during the estimate period.

The building features a community room with tables and chairs that is available to residents for gatherings or meetings. The community room also features a kitchen with cabinets and countertops, a range, and a refrigerator. Finishes include vinyl flooring products, painted GWB walls, and a combination of acoustic ceiling tiles (ACT) and painted concrete ceilings. Additional recreational amenities include lobby/sitting areas. The recreational area finishes were observed in fair to good condition. Replacement of the flooring finishes and ACT is anticipated during the estimate period.

The building features approximately five-foot-wide common hallways along the main corridors of each floor. The hallways feature durable vinyl flooring, painted gypsum wall board walls and painted concrete ceilings, which were all observed in fair to good physical condition. Flooring replacement is anticipated during the estimate period.

The building features a common laundry room on the ground floor off of the community room. The laundry room features three (3) coin-operated front-loading washing machines and three (3) coin-operated electric dryers. The machines are reportedly leased by the property. The room features vinyl flooring and painted GWB and CMU walls and ceilings that were observed in fair to good condition. Replacement of the flooring is anticipated during the estimate period.

The building features maintenance areas in the basement for the storage of maintenance equipment and supplies. No dedicated storage areas are available for the residents outside of the dwelling units.

3.7.2 Interior Elements – Tenant Spaces

Interior wall and ceiling finishes within the dwelling units consist of painted GWB walls and textured ceilings – observed in fair to good physical condition. Flooring in the units consist of vinyl flooring products observed in fair to good condition. Replacement of the flooring is anticipated during the estimate period. It should be noted that future replacement of flooring will reportedly be with durable vinyl products such as luxury vinyl tile (LVT).

Kitchen appliances include electric range/oven units and refrigerators. The designated handicapped dwelling units feature roll-under electric cooktop units and cabinet-mounted ovens. The appliances have all been replaced on an as needed basis and were observed in fair to good physical condition.



Dwelling unit kitchens and bathrooms feature central venting exhaust registers that are directly vented to the exterior via chases with roof-mounted ventilators. The exhaust (ventilation) units were generally observed in fair to good operating condition.

The bathrooms feature wall-mounted sinks, floor-mounted toilets, and enamel coated tub/showers with ceramic tile surrounds. Plumbing fixtures were observed to be in good operating condition. It is recommended that EPA WaterSense compliant fixtures be installed upon replacement.

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. The designated handicapped kitchens also feature a roll-under sink area, a roll-under workspace, and at least one upper cabinet/shelf area that is lowered.



4.0 ADDITIONAL CONSIDERATIONS

Regulatory Compliance

The site and all public areas were screened for compliance with the following applicable codes and regulations.

State Code: The current building code for the state of Massachusetts is the 2015 International Building Code with state amendments.

The building code at the time of construction is unknown.

Energy Code: The current state energy code for the state of Massachusetts is the IECC 2018 with MA amendments (International Energy Conservation Code - 2018) with state amendments.

Site and all public areas were screened with the following codes, standards, and regulations.

- Life Safety Code, National Fire Protection Association (NFPA)
- Americans with Disabilities Act (ADA-1990)
- International Building Code – 2015
- Uniform Federal Accessibility Standards (UFAS)
- Minimum Property Standards (MPS), HUD Handbook 4910.1



5.0 DOCUMENT REVIEWS AND INTERVIEWS

Document Review

As part of the investigation of the property, the following documentation was obtained and reviewed:

- a. Site specific information provided for review:
 - i. Aerial Photos
 - ii. Property Provided Documents
 - iii. Tax Records
 - iv. Seismic Maps Design Summary Report
 - v. Core Based Statistical Area Map

Site Interviews and Questionnaires

D3G provided a property questionnaire to be completed by a representative familiar with the subject property. A copy of the completed questionnaire is included in Exhibit 11.12. The following is a record of communication with stakeholders of this project:

Person	Title	Dates	Discussion
Ernesto Saliva	Property Janitor	April 19 & 21, 2021	Provided tour of facility, discussed operations and maintenance
Femia Price	Maintenance Staff	April 26, 2021	Provided tour of facility, discussed operations and maintenance

Please be advised, D3G makes an effort to discuss housing concerns and comfort levels with building tenants; however, as a respect to 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.

6.0 OPINIONS OF PROBABLE COST TO REMEDY PHYSICAL DEFICIENCIES

Detailed list of Critical and Non-Critical Repairs can be found in Exhibit 11.1 – Description of Estimated Cost of Critical Repairs and 11.2 – Description of Estimated Cost of Non-Critical Repairs. The complete Reserve for Replacement schedule can be found in Exhibit 11.3 – Capital Reserve Schedule.



7.0 OUT OF SCOPE CONSIDERATIONS

7.1 Accessibility for Persons with Disabilities

Uniform Federal Accessibility Standards (UFAS)

Upon completion of the RAD transaction, the property will receive federal funding; therefore, the property is subject to Section 504 of the Rehabilitation Act of 1973 and compliance with the UFAS. A minimum of 5% (of the total number of units) or at least one unit (whichever is greater) is required for mobility impaired persons. An additional minimum of 2% (of the total number of units) or at least one unit (whichever is greater) outside of the designated handicapped units, is required for people with hearing or vision impairments.

The property reportedly currently provides nine (9), or approximately 9%, mostly compliant accessible units; however, only six (6) of the units were available to be viewed at the time of the inspection. For detail on the accessibility deficiencies, please see the Critical Repairs, as well as the Accessibility Report located in Exhibit 11.5.

Fair Housing Act (FHA)

The subject property was constructed in 1972, and is not 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.

Americans with Disabilities Act (ADA)

The public areas are also subject to the ADA Code of 1990, Title III, Public Accommodations and Commercial Facilities. For detail on the accessibility deficiencies, please see the Critical Repairs, as well as the Accessibility Report located in Exhibit 11.5.

7.2 Intrusive & Other Examinations

Intrusive Examination

D3G performed a CNA inspection of Codman Apartments (2-51) at 784 Washington Street, Dorchester, Massachusetts on April 19, 21, & 26, 2021. The inspection indicates no need for further investigations to be performed at the subject property.

Seismic Evaluation

According to the 2020 HUD MAP Guide, project applications for rehabilitation and refinance must comply with the relevant standards published by the American Society of Civil Engineers (ASCE) — ASCE 41-13 Seismic Evaluation and Retrofit of Existing Buildings, unless the buildings are considered exempt. Based on the Design Earthquake Spectral Response Acceleration Parameters and building characteristics, a seismic evaluation is not required.



Energy Audit

D3G was not contracted to perform an ASHRAE Level II Energy Audit of the subject property.

Pre-Construction Analysis Report

D3G was not contracted to perform a Pre-Construction Analysis Report.

7.3 Owner Proposed Improvements

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



8.0 ASSESSOR 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 130 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 considered a premier provider of Capital Needs Assessments. 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 11.14.



9.0 LIMITING CONDITIONS

This report can be relied upon by the Boston Housing Authority and the HUD. This report was prepared in accordance with generally accepted industry standards of practice, including the ASTM E-2018-15 *Standard Guide for Property Condition Assessments: Baseline Property Condition Assessment Process*, as well as the U.S. Department of Housing and Urban Development Multifamily Accelerated Processing (MAP) Guide, Chapter 5 & Appendix 5, revised December 18, 2020. 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, limited to the observations and physical condition during the date of inspection. They are based upon visual evidence available during the inspection of reasonably accessible areas. 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 tanks, 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 buildings or the underlying foundation soil. 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.



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 April 19, 21, and 26, 2021. 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 the HUD Multifamily Accelerated Processing (MAP) Guide, Chapters 5, revised January 29, 2016.

The Needs Assessor certifies that the data presented in this report is representative of site conditions observed during our inspection. D3G understands that this report will be used by The Client to document to the U.S. Department of Housing and Urban Development. The Needs Assessor certifies that the review was in accordance with the HUD requirements applicable on the date of the Review and that we have no financial interest or family relationship with the officers, directors, stockholders, members or partners of the lender or affiliated entities, Borrower or affiliated entities, 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.

Scott Byerly, BPI-MFBA
Construction Inspector



Signature

Mike Ferguson, P.E., BPI-MFBA
President



Signature

I hereby certify under penalty of perjury that all of the information I have provided on this form and in any accompanying documentation is true and accurate. I acknowledge that if I knowingly have made any false, fictitious, or fraudulent statement, representation, or certification on this form or on any accompanying documents, I may be subject to criminal, civil, and/or administrative sanctions, including fines, penalties, and/or imprisonment under applicable federal law, including but not limited to 12 U.S.C. § 1833a; 18 U.S.C. §§1001, 1006, 1010, 1012, and 1014; 12 U.S.C. §1708 and 1735f-14; and 31 U.S.C. §§3729 and 3802.



- 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 Accessibility Report**
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- 11.14 Staff Resumes and Certifications**



EXHIBIT 11.1:

Description of Estimated Cost of Critical Repairs



Critical Repair Report

Project:	Codman Apartments (2-51)
Property Type:	Age Restricted
Inspection Date:	04/21/2021

Codman Apartments (2-51) - Accessibility

Repair Number	ASTM Section #	HUD MAP Repair Level	Repair Notes	# Of Units	Unit Of Measure	Unit Cost	Total
1	3.2.4	Level 1 Alterations - Remove and replace existing component	Based upon the twenty-four (24) total parking spaces available at the site, one (1) handicapped van accessible parking space is required by the Americans with Disabilities Act (ADA). Currently, the property features two (2) compliant standard designated handicapped parking spaces; however, does not feature a van accessible space. In order to comply with the ADA, converting one (1) of the existing standard spaces into a compliant van accessible space is required. Standard handicapped spaces require a 60-inch wide access aisle, vertical signage, and curb access. Van accessible handicapped spaces require a total of 192-inch 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-inch wide parking space with a 60-inch wide access aisle or a 96-inch wide parking space with a 96-inch wide access aisle.	1	Each	\$350.00	\$350.00
2	3.7.1	Repair – Restore/fix existing item or add new item to address accessibility or safety	The public area management office (leasing office) entry door was observed with knob type hardware. In order to comply with the Americans with Disabilities Act (ADA), replacement of the existing door hardware with accessible (levered type) hardware is required.	1	Each	\$125.00	\$125.00
3	3.7.1	Repair – Restore/fix existing item or add new item to address accessibility or safety	The public restrooms were observed with mirrors mounted higher than 40-inches above the finished floor (approximately 49-inches observed). Mirrors shall be mounted with the bottom edge of the reflecting surface no higher than 40-inches from the finished floor. In order to comply with the Americans with Disabilities Act (ADA), the lowering of the mirrors is required.	2	Each	\$75.00	\$150.00



Critical Repair Report

Project:	Codman Apartments (2-51)
Property Type:	Age Restricted
Inspection Date:	04/21/2021

Codman Apartments (2-51) - Life Safety

Repair Number	ASTM Section #	HUD MAP Repair Level	Repair Notes	# Of Units	Unit Of Measure	Unit Cost	Total
1	3.7.1	Repair – Restore/fix existing item or add new item to address accessibility or safety	The sinks in the common area restrooms were observed without scald and abrasion sink pipe wrapping. In order to comply with UFAS, the installation of scald and abrasion sink pipe wrapping is required.	2	Each	\$35.00	\$70.00
2	3.7.2	Repair – Restore/fix existing item or add new item to address accessibility or safety	The kitchen sink in the designated handicapped unit 514 was observed missing scald and abrasion protection at the exposed sink pipes. In order to comply with UFAS, the installation of scald and abrasion protection is required.	1	Each	\$35.00	\$35.00

TOTAL:	\$730.00
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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 Report

Project:	Codman Apartments (2-51)
Property Type:	Age Restricted
Inspection Date:	04/21/2021

Codman Apartments (2-51)

Repair Number	ASTM Section #	HUD MAP Repair Level	Repair Notes	# Of Units	Unit Of Measure	Unit Cost	Total
1	3.2.4	Repairs	The covered parking area was observed with water damage at the ceiling due to a leak. It is recommended to investigate the leak and repair the ceiling in order to restore the integrity of the covered parking area.	1	Each	\$1,000.00	\$1,000.00
2	3.3.3	Repairs	Select sections of the brick siding were observed with deteriorating mortar. It is recommended to perform repointing of the affected sections in order to maintain the integrity of the exterior facade.	1	Each	\$2,000.00	\$2,000.00
3	3.7.1	Repair – Restore/fix existing item or add new item to address accessibility or safety	Moisture damage was observed at portions of the GWB ceilings and walls in the 6th floor hallway, due to issues with the leaking roof (the replacement of the roofing is noted as a separate Critical Repair). Once the roofing is replaced, the repair and re-painting of all existing damaged ceilings and walls is recommended.	1	SF	\$400.00	\$400.00
4	3.7.2	Repair – Restore/fix existing item or add new item to address accessibility or safety	Paint was observed to be peeling from the bathroom ceiling within Unit 509. Proper preparation and painting of the peeling surface is recommended.	1	Each	\$350.00	\$350.00

TOTAL:	\$3,750.00
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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

Project Codman Apartments (2-51)
 Address 784 Washington Street,
 City, State Dorchester, MA

Gross Square Footage 73,352
 Year Built 1972
 Number Of Units 102

Initial Deposit RR \$478,000 \$4,686 Per Unit
 Annual Deposit RR \$76,500 \$750 Per Unit
 Annual Deposit Increase 1.95%
 Interest Applied to Account Balance 1.00%
 Minimum Yr 1 Balance \$95,315 \$934 Per Unit
 Inflation of Capital Needs .65%

This Funding Schedule has been completed in accordance with the 2020 MAP Guide, Appendix 5, Section A.5.7.

Reserve balance is based upon a 20 year estimate period, such that the minimum balance is 5% of the uninflated replacement reserve total, adjusted annually for inflation. For HUD insured loans, any balance observed in years 11 – 20, that is less than the calculated minimum balance, cannot exceed 50% of the cumulative amortization of the mortgage.

*Adjustments to financial factors in HUD's e-Tool are the responsibility of the lender and/or PHA for HUD Programs/Events that require the lender and/or PHA to act as the 'Initiator' of the e-Tool.

	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:	\$32,048	\$51,700	\$65,711	\$54,558	\$54,864	\$41,580	\$112,955	\$107,959	\$121,485	\$123,915	\$766,774
Beginning Annual Balance (Equals IDRR in Year 1):	\$478,000	\$527,232	\$558,797	\$580,981	\$616,201	\$653,224	\$705,697	\$689,226	\$679,179	\$657,162	
Interest (Average Outstanding Balance):	\$4,780	\$5,272	\$8,382	\$8,715	\$9,243	\$9,798	\$10,585	\$10,338	\$10,188	\$9,857	
Annual Deposit:	\$76,500	\$77,992	\$79,513	\$81,063	\$82,644	\$84,255	\$85,898	\$87,573	\$89,281	\$91,022	
Beginning Balance Plus Annual Deposit:	\$554,500	\$605,224	\$638,309	\$662,044	\$698,845	\$737,479	\$791,596	\$776,800	\$768,460	\$748,185	
Remaining RR Balance/Year:	\$527,232	\$558,797	\$580,981	\$616,201	\$653,224	\$705,697	\$689,226	\$679,179	\$657,162	\$634,127	
Min. Balance Required (Includes 2% Inflation Adjustment Annually):	\$95,315	\$95,935	\$97,853	\$99,811	\$101,807	\$103,843	\$105,920	\$108,038	\$110,199	\$112,403	
Required Minimum Balance Maintained:	N/A	N/A	YES	YES	YES	YES	YES	YES	YES	YES	

	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:	\$126,393	\$142,130	\$163,948	\$222,217	\$199,200	\$203,184	\$112,363	\$110,937	\$109,346	\$197,495	\$1,587,213	\$2,353,987
Beginning Annual Balance (Equals IDRR in Year 1):	\$634,127	\$610,043	\$571,670	\$512,748	\$396,554	\$303,552	\$207,126	\$202,067	\$200,390	\$202,351		
Interest (Average Outstanding Balance):	\$9,512	\$9,151	\$8,575	\$7,691	\$5,948	\$4,553	\$3,107	\$3,031	\$3,006	\$3,035		
Annual Deposit:	\$92,797	\$94,606	\$96,451	\$98,332	\$100,250	\$102,204	\$104,197	\$106,229	\$108,301	\$110,413		
Beginning Balance Plus Annual Deposit:	\$726,924	\$704,649	\$668,121	\$611,080	\$496,804	\$405,757	\$311,323	\$308,296	\$308,691	\$312,764		
Remaining RR Balance/Year:	\$610,043	\$571,670	\$512,748	\$396,554	\$303,552	\$207,126	\$202,067	\$200,390	\$202,351	\$118,304		
Min. Balance Required (Includes 2% Inflation Adjustment Annually):	\$114,651	\$116,944	\$119,283	\$121,669	\$124,102	\$126,584	\$129,116	\$131,698	\$134,332	\$137,019		
Required Minimum Balance Maintained:	YES	YES	YES	YES	YES	YES	YES	YES	YES	NO		
Allowance for RfR Deficit Offset (50% Cumulative Amortization):	-	-	-	-	-	-	-	-	-	-		
Total to Offset:	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	(\$18,714)		
Negative Balance Mitigated:	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NO		



Reserves Analysis Report - Age Restricted

Project: Codman Apartments (2-51)
Address: 784 Washington Street
City, State: Dorchester, MA
Inspection Date: 04/21/21

Gross Square Footage: 73,352
Year Built: 1972
Number Of Units: 102

Selected Component	Estimated Useful Life	Effective Age	Assessed RUL	When	Total Number	Unit Of Measure	Unit Cost	Total Cost	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	10-Year Total
Parking, Re-Surface or Replace Asphalt Paving	25	3	22	End of Cycle	14860	SF	\$4.25	\$63,155											
Parking, Asphalt Sealing	5	2	3	End of Cycle	14860	SF	\$0.25	\$3,715			\$3,715					\$3,715			\$7,430
Parking Stripes (Per Car)	15	3	12	End of Cycle	24	Each	\$10.52	\$252											
Pedestrian Paving - Concrete Sidewalks and Patios	50	3	47	End of Cycle	1200	SF	\$3.23	\$3,876											
Chain-Link Fencing	40	21	19	End of Cycle	600	LF	\$29.27	\$17,562											
Project Sign	25	3	22	End of Cycle	1	Each	\$2500.00	\$2,500											
Retaining Wall - Stone	60	49	11	End of Cycle	900	SF	\$75.26	\$67,734									\$13,547	\$13,547	\$27,094
Emergency Generator (Diesel-Engine)	25	10	15	End of Cycle	1	Each	\$45393.60	\$45,394											
Common Exterior Door, Hollow Metal (Single) (Thermal Boundary)	25	6	19	End of Cycle	4	Each	\$896.66	\$3,587											
Storefront System with Double Door	50	21	29	End of Cycle	1	Each	\$7970.97	\$7,971											
Storefront System with Single Door	50	21	29	End of Cycle	3	Each	\$5025.47	\$15,076											
Brick or Concrete - Technical Pointing	60	49	11	End of Cycle	19275	SF	\$5.25	\$101,194								\$14,456	\$14,456	\$14,456	\$43,369
Single Hung Window (7 + Stories) - Newer	40	1	39	End of Cycle	132	Each	\$500.00	\$66,000											
Single Hung Window (7 + Stories) - Older	40	37	3	End of Cycle	132	Each	\$500.00	\$66,000	\$13,200	\$13,200	\$13,200	\$13,200	\$13,200						\$66,000
EPDM Membrane - Mech. Fastened (High-Rise)	15	0	15	End of Cycle	10750	SF	\$15.50	\$166,625											
Sewer Mains - Cast Iron	75	49	26	End of Cycle	1	Each	\$7116.00	\$7,116											
Hot Water Storage Tank - 200 Gallon	15	2	13	End of Cycle	2	Each	\$5411.20	\$10,822											
Boiler - Gas 400 mbtu/hr (DHW)	25	2	23	End of Cycle	2	Each	\$28430.00	\$56,860											
Boiler- Gas 600 mbtu/hr (Heating)	25	2	23	End of Cycle	3	Each	\$33360.00	\$100,080											
Hydronic Pumps 1 HP	20	2	18	End of Cycle	2	Each	\$5468.40	\$10,937											
Hydronic Baseboard Heater	50	46	4	End of Cycle	3252	LF	\$40.57	\$131,934	\$18,848	\$18,848	\$18,848	\$18,848	\$18,848	\$18,848	\$18,848	\$18,848			\$131,934
A/C Unit (Less Than Code Minimum) (3-Ton) - Common Area	15	12	3	End of Cycle	1	Each	\$2575.00	\$2,575			\$2,575								\$2,575
Electric Air Handler - Common Area	20	16	4	End of Cycle	1	Each	\$735.00	\$735				\$735							\$735
Elevator Cabs - Interior Finish	20	3	17	End of Cycle	2	Each	\$12880.00	\$25,760											
Hoist/Cable Electric Traction passenger elevator 2,500-lb (Up to 8-Story)	30	3	27	End of Cycle	2	Each	\$624792.40	\$1,249,585											
Fire Sprinkler System - High-Rise Apartment Building	50	31	19	End of Cycle	73352	SF	\$2.99	\$219,322											
Emergency Call System, Apartment Device	15	6	9	End of Cycle	102	Each	\$250.00	\$25,500							\$5,100	\$5,100	\$5,100	\$5,100	\$20,400
Fire Alarm Control Panel	15	2	13	End of Cycle	1	Each	\$3380.20	\$3,380											
VCT 12x12 Tile (Common Area)	20	11	9	End of Cycle	6500	SF	\$4.36	\$28,340							\$5,668	\$5,668	\$5,668	\$5,668	\$22,672
Durable Vinyl Flooring (Common Area)	20	0	20	End of Cycle	2018	SF	\$6.36	\$12,834											
Carpet - Average Quality (Common Area)	10	3	7	End of Cycle	900	SF	\$6.36	\$5,724							\$5,724				\$5,724
Acoustical Ceiling Tile (Common Area) - Exterior Parking Area	20	16	4	End of Cycle	6010	SF	\$3.19	\$19,172		\$3,834	\$3,834	\$3,834	\$3,834	\$3,834					\$19,172



Reserves Analysis Report - Age Restricted

Project: Codman Apartments (2-51)
Address: 784 Washington Street
City, State: Dorchester, MA
Inspection Date: 04/21/21

Gross Square Footage: 73,352
Year Built: 1972
Number Of Units: 102

Selected Component	Estimated Useful Life	Effective Age	Assessed RUL	When	Total Number	Unit Of Measure	Unit Cost	Total Cost	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	10-Year Total
Acoustical Ceiling Tile (Common Area)	20	11	9	End of Cycle	8500	SF	\$3.19	\$27,115							\$5,423	\$5,423	\$5,423	\$5,423	\$21,692
Kitchen Cabinets and Countertops (Laminates/Wood) (Common Area)	25	3	22	End of Cycle	1	Each	\$3764.00	\$3,764											
Traditional Refrigerator (Common Area)	15	3	12	End of Cycle	1	Each	\$759.00	\$759											
Electric Range (Common Area)	25	11	14	End of Cycle	1	Each	\$593.00	\$593											
Ceramic Tile (Bathroom Flooring)	50	47	3	End of Cycle	9	Each	\$705.60	\$6,350			\$6,350								\$6,350
Ceramic Tile (Bath Surrounds)	50	21	29	End of Cycle	102	Each	\$705.60	\$71,971											
Durable Vinyl Flooring (Entire Studio Apartment)	20	11	9	End of Cycle	61	Each	\$2908.00	\$177,388							\$35,478	\$35,478	\$35,478	\$35,478	\$141,910
Durable Vinyl Flooring (Entire 1-Bedroom Apartment)	20	11	9	End of Cycle	30	Each	\$3058.00	\$91,740							\$18,348	\$18,348	\$18,348	\$18,348	\$73,392
Durable Vinyl Flooring (Entire 2-Bedroom Apartment)	20	11	9	End of Cycle	11	Each	\$3208.00	\$35,288							\$7,058	\$7,058	\$7,058	\$7,058	\$28,230
Standard Kitchen Cabinets and Countertops (Unit)	25	11	14	End of Cycle	102	Each	\$3764.00	\$383,928											
Traditional Refrigerator (Unit)	15	11	4	End of Cycle	102	Each	\$759.00	\$77,418		\$15,484	\$15,484	\$15,484	\$15,484	\$15,484					\$77,418
Electric Range (Unit)	25	11	14	End of Cycle	93	Each	\$346.00	\$32,178											
Electric Cooktop (UFAS Unit)	25	11	14	End of Cycle	9	Each	\$293.00	\$2,637											
Cabinet-mounted Oven (UFAS Unit)	25	11	14	End of Cycle	9	Each	\$550.00	\$4,950											

Summary Type	Year 1 Total	Year 2 Total	Year 3 Total	Year 4 Total	Year 5 Total	Year 6 Total	Year 7 Total	Year 8 Total	Year 9 Total	Year 10 Total	10-Year Total
Total Reserve Replacement	\$32,048	\$51,366	\$64,006	\$52,101	\$51,366	\$38,166	\$101,646	\$95,245	\$105,077	\$105,077	\$696,097
Total RR Per Unit	\$314	\$504	\$628	\$511	\$504	\$374	\$997	\$934	\$1,030	\$1,030	\$682
Totals with Inflation Factor	\$32,048	\$51,700	\$65,711	\$54,558	\$54,864	\$41,580	\$112,955	\$107,959	\$121,485	\$123,915	\$766,774
Total RR Per Unit Inflated	\$314	\$507	\$644	\$535	\$538	\$408	\$1,107	\$1,058	\$1,191	\$1,215	\$752

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.



Reserves Analysis Report - Age Restricted

Project: Codman Apartments (2-51)
Address: 784 Washington Street
City, State: Dorchester, MA
Inspection Date: 04/21/21

Gross Square Footage: 73,352
Year Built: 1972
Number Of Units: 102

Selected Component	Total Number	Unit Of Measure	Unit Cost	Total Cost	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
Parking, Re-Surface or Replace Asphalt Paving	14860	SF	\$4.25	\$63,155													
Parking, Asphalt Sealing	14860	SF	\$0.25	\$3,715	\$7,430			\$3,715					\$3,715			\$7,430	\$14,860
Parking Stripes (Per Car)	24	Each	\$10.52	\$252			\$252									\$252	\$252
Pedestrian Paving - Concrete Sidewalks and Patios	1200	SF	\$3.23	\$3,876													
Chain-Link Fencing	600	LF	\$29.27	\$17,562									\$5,854	\$5,854	\$5,854	\$17,562	\$17,562
Project Sign	1	Each	\$2500.00	\$2,500													
Retaining Wall - Stone	900	SF	\$75.26	\$67,734	\$27,094	\$13,547	\$13,547	\$13,547								\$40,640	\$67,734
Emergency Generator (Diesel-Engine)	1	Each	\$45393.60	\$45,394				\$9,079	\$9,079	\$9,079	\$9,079	\$9,079				\$45,394	\$45,394
Common Exterior Door, Hollow Metal (Single) (Thermal Boundary)	4	Each	\$896.66	\$3,587										\$3,587		\$3,587	\$3,587
Storefront System with Double Door	1	Each	\$7970.97	\$7,971													
Storefront System with Single Door	3	Each	\$5025.47	\$15,076													
Brick or Concrete - Technical Pointing	19275	SF	\$5.25	\$101,194	\$43,369	\$14,456	\$14,456	\$14,456	\$14,456							\$57,825	\$101,194
Single Hung Window (7 + Stories) - Newer	132	Each	\$500.00	\$66,000													
Single Hung Window (7 + Stories) - Older	132	Each	\$500.00	\$66,000	\$66,000												\$66,000
EPDM Membrane - Mech. Fastened (High-Rise)	10750	SF	\$15.50	\$166,625					\$55,542	\$55,542	\$55,542					\$166,625	\$166,625
Sewer Mains - Cast Iron	1	Each	\$7116.00	\$7,116													
Hot Water Storage Tank - 200 Gallon	2	Each	\$5411.20	\$10,822			\$3,607	\$3,607	\$3,607							\$10,822	\$10,822
Boiler - Gas 400 mbtu/hr (DHW)	2	Each	\$28430.00	\$56,860													
Boiler - Gas 600 mbtu/hr (Heating)	3	Each	\$33360.00	\$100,080													
Hydronic Pumps 1 HP	2	Each	\$5468.40	\$10,937								\$3,646	\$3,646	\$3,646		\$10,937	\$10,937
Hydronic Baseboard Heater	3252	LF	\$40.57	\$131,934	\$131,934												\$131,934
A/C Unit (Less Than Code Minimum) (3-Ton) - Common Area	1	Each	\$2575.00	\$2,575	\$2,575								\$2,575			\$2,575	\$5,150
Electric Air Handler - Common Area	1	Each	\$735.00	\$735	\$735												\$735
Elevator Cabs - Interior Finish	2	Each	\$12880.00	\$25,760						\$5,152	\$5,152	\$5,152	\$5,152	\$5,152		\$25,760	\$25,760
Hoist/Cable Electric Traction passenger elevator 2,500-lb (Up to 8-Story)	2	Each	\$624792.40	\$1,249,585													
Fire Sprinkler System - High-Rise Apartment Building	73352	SF	\$2.99	\$219,322								\$43,864	\$43,864	\$43,864	\$87,729	\$219,322	\$219,322
Emergency Call System, Apartment Device	102	Each	\$250.00	\$25,500	\$20,400	\$5,100										\$5,100	\$25,500
Fire Alarm Control Panel	1	Each	\$3380.20	\$3,380				\$3,380								\$3,380	\$3,380
VCT 12x12 Tile (Common Area)	6500	SF	\$4.36	\$28,340	\$22,672	\$5,668										\$5,668	\$28,340
Durable Vinyl Flooring (Common Area)	2018	SF	\$6.36	\$12,834											\$12,834	\$12,834	\$12,834
Carpet - Average Quality (Common Area)	900	SF	\$6.36	\$5,724	\$5,724							\$5,724				\$5,724	\$11,448
Acoustical Ceiling Tile (Common Area) - Exterior Parking Area	6010	SF	\$3.19	\$19,172	\$19,172												\$19,172



Reserves Analysis Report - Age Restricted

Project: Codman Apartments (2-51)
Address: 784 Washington Street
City, State: Dorchester, MA
Inspection Date: 04/21/21

Gross Square Footage: 73,352
Year Built: 1972
Number Of Units: 102

Selected Component	Total Number	Unit Of Measure	Unit Cost	Total Cost	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
Acoustical Ceiling Tile (Common Area)	8500	SF	\$3.19	\$27,115	\$21,692	\$5,423										\$5,423	\$27,115
Kitchen Cabinets and Countertops (Laminates/Wood) (Common Area)	1	Each	\$3764.00	\$3,764													
Traditional Refrigerator (Common Area)	1	Each	\$759.00	\$759			\$759									\$759	\$759
Electric Range (Common Area)	1	Each	\$593.00	\$593					\$593							\$593	\$593
Ceramic Tile (Bathroom Flooring)	9	Each	\$705.60	\$6,350	\$6,350												\$6,350
Ceramic Tile (Bath Surrounds)	102	Each	\$705.60	\$71,971													
Durable Vinyl Flooring (Entire Studio Apartment)	61	Each	\$2908.00	\$177,388	\$141,910	\$35,478										\$35,478	\$177,388
Durable Vinyl Flooring (Entire 1-Bedroom Apartment)	30	Each	\$3058.00	\$91,740	\$73,392	\$18,348										\$18,348	\$91,740
Durable Vinyl Flooring (Entire 2-Bedroom Apartment)	11	Each	\$3208.00	\$35,288	\$28,230	\$7,058										\$7,058	\$35,288
Standard Kitchen Cabinets and Countertops (Unit)	102	Each	\$3764.00	\$383,928			\$76,786	\$76,786	\$76,786	\$76,786	\$76,786					\$383,928	\$383,928
Traditional Refrigerator (Unit)	102	Each	\$759.00	\$77,418	\$77,418							\$15,484	\$15,484	\$15,484	\$30,967	\$77,418	\$154,836
Electric Range (Unit)	93	Each	\$346.00	\$32,178			\$6,436	\$6,436	\$6,436	\$6,436	\$6,436					\$32,178	\$32,178
Electric Cooktop (UFAS Unit)	9	Each	\$293.00	\$2,637					\$2,637							\$2,637	\$2,637
Cabinet-mounted Oven (UFAS Unit)	9	Each	\$550.00	\$4,950					\$4,950							\$4,950	\$4,950
Summary Type					Year 10 Overall	Year 11 Total	Year 12 Total	Year 13 Total	Year 14 Total	Year 15 Total	Year 16 Total	Year 17 Total	Year 18 Total	Year 19 Total	Year 20 Total	Year 11 - 20 Total	Year 1 - 20 Total
Total Reserve Replacement					\$696,097	\$105,077	\$115,843	\$131,006	\$174,085	\$152,994	\$152,994	\$82,948	\$80,290	\$77,586	\$137,385	\$1,210,208	\$1,906,305
Total RR Per Unit					\$682	\$1,030	\$1,136	\$1,284	\$1,707	\$1,500	\$1,500	\$813	\$787	\$761	\$1,347	\$1,186	\$934
Totals with Inflation Factor					\$766,774	\$126,393	\$142,130	\$163,948	\$222,217	\$199,200	\$203,184	\$112,363	\$110,937	\$109,346	\$197,495	\$1,587,213	\$2,353,987
Total RR Per Unit Inflated					\$752	\$1,239	\$1,393	\$1,607	\$2,179	\$1,953	\$1,992	\$1,102	\$1,088	\$1,072	\$1,936	\$1,556	\$1,154

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

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #1



View of property identification sign

PHOTO #2



View of outdoor area

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #3



View of outdoor seating area

PHOTO #4



View of building exterior

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #5



View of building exterior

PHOTO #6



View of building exterior

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #7



View of building exterior

PHOTO #8



View of asphalt parking surface

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #9



View of trash containers

PHOTO #10



View of covered parking garage

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #11



View of building roofing

PHOTO #12



View of pad mounted electrical transformer

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #13



View of property metering

PHOTO #14



View of emergency generator

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #15



View of pad mounted condensing unit

PHOTO #16



View of elevator equipment

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #17



View of elevator equipment

PHOTO #18



View of fire alarm

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #19



View of fire alarm pull station

PHOTO #20



View of fire extinguisher

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #21



View of a common area hydronic baseboard heater

PHOTO #22



View of elevator cab

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #23



View of elevator cab

PHOTO #24



View of fire alarm control panel

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #25



View of switchboard

PHOTO #26



View of water storage tanks

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #27



View of DHW boilers

PHOTO #28



View of heating boilers

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #29



View of elevator cab

PHOTO #30



View of fire alarms - dwelling unit

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #31



View of GFCI electrical outlet – dwelling unit

PHOTO #32



View of fire sprinkler head – dwelling unit

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #33



View of electric breaker panel - dwelling unit

PHOTO #34



View of emergency pull cord - dwelling unit

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #35



View of smoke detector - dwelling unit

PHOTO #36



View of smoke detector - dwelling unit

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #37



View of common sitting area

PHOTO #38



View of the management office

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #39



View of mail kiosk station

PHOTO #40



View of community room

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #41



View of community kitchen

PHOTO #42



View of community laundry room

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #43



View of maintenance shop

PHOTO #44



View of elevator lobby

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #45



View of interior stairwell leading to roof access

PHOTO #46



View of common interior hallway

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #47



View of living room at Unit 510

PHOTO #48



View of kitchen at Unit 510

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #49



View of bathroom at Unit 510

PHOTO #50



View of bathroom at Unit 509

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #51



View of the entry area within designated handicapped unit 514 featuring levered handle hardware

PHOTO #52



View of the kitchen within designated handicapped unit 404 featuring a roll-under workspace

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #53



View of the kitchen within designated handicapped unit 404 featuring a roll-under sink with levered handle hardware and scald and abrasion protection and lowered upper cabinetry

PHOTO #54



View of the kitchen within designated handicapped unit 514 featuring a roll-under cook-top

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #55



View of the living room within designated handicapped dwelling unit 404

PHOTO #56



View of the bedroom within designated handicapped dwelling unit 404

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #57



View of the bathroom within designated handicapped dwelling unit 404 featuring levered entry door hardware and compliant side and rear grab bars at the toilet

PHOTO #58



View of the bathroom sink within designated handicapped dwelling unit 514 featuring levered handle hardware and scald and abrasion protection

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #59



View of the bathroom sink within designated handicapped dwelling unit 514 featuring compliant scald and abrasion protection

PHOTO #60



View of the shower within designated handicapped dwelling unit 404 featuring compliant grab bars and a 60-inch shower hose

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #61



View of living room at Unit 408

PHOTO #62



View of kitchen at Unit 408

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #63



View of living room at Unit 310

PHOTO #64



View of kitchen at Unit 310

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #65



View of bedroom at Unit 310

PHOTO #66



View of bathroom at Unit 310

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #67



View of non-compliant height cabinet-mounted oven controls with a typical designated handicapped dwelling unit

PHOTO #68



View of the kitchen sink in HC Unit 514 lacking scald and abrasion protection on piping (Critical Repairs)

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #69



View of the public management office (leasing office) entry door lacking levered hardware (Critical Repair)

PHOTO #70



View of the common area restroom sink lacking scald and abrasion protection on piping (Critical Repair)

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #71



View of peeling paint in Unit 509
(Non-Critical Repair)

PHOTO #72



View of 6th floor hallway damage caused from the roof leak
(Non-Critical Repairs)

CODMAN APARTMENTS (2-51)

Dorchester, Massachusetts

PHOTO #73



View of deteriorating brick mortar – select locations (Non-Critical Repair)

PHOTO #74



View of water damage to ceiling at covered parking area (Non-Critical Repair)

EXHIBIT 11.5:

Accessibility Report



**ACCESSIBILITY REPORT
CODMAN APARTMENTS (2-51)
784 WASHINGTON STREET
DORCHESTER, MASSACHUSETTS 02124**

**REPORT DATE:
NOVEMBER 5, 2021**

**INSPECTION DATES:
APRIL 19, 21, AND 26, 2021**

**INSPECTOR:
SCOTT BYERLY, BPI-MFBA**

**PREPARED FOR:
BOSTON HOUSING AUTHORITY
52 CHAUNCY STREET
BOSTON, MASSACHUSETTS 02111**

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1.0 ACCESSIBILITY REQUIREMENTS

1.1 Section 504 / Uniform Federal Accessibility Standards (UFAS)

The property was originally constructed in 1972, and features project-based assistance or will feature project-based assistance upon the completion of the RAD transaction. The property is therefore subject to the requirements of Section 504 of the Rehabilitation Act of 1973, which states that 5% or six (6) of the dwelling units must be handicapped accessible and that 2% or three (3) other dwelling units (other than the fully accessible units) are required to have audio/visual smoke alarms. In addition, all common and public areas are also required to be fully handicapped accessible.

The property currently features audio/visual alarms in 3% or three (3) units and is therefore in compliance with HUD regulations.

Currently, the property reportedly features 9% or nine (9) designated handicapped accessible units (Units 104, 114, 204, 214, 304, 314, 404, 414, 514, and 604); however, only three (3) of the units were available to be viewed at the time of the inspection (Units 104, 404, and 514). The inspected units were observed with accessible features as well as select UFAS deficiencies. In addition, UFAS deficiencies were observed in common areas. As such, modification to 5% or four (4) of the dwelling units to become fully UFAS compliant to the maximum extent feasible will be required. Upon completion of the Critical Repairs noted in the associated Capital Needs Assessment, the property will be in reasonable compliance with UFAS. The inspected designated handicapped dwelling units (Units 104, 404, and 514) and common areas were generally observed with the following UFAS compliant and non-compliant items.

Accessible Dwelling Unit Features:

- Unit entry doors feature levered handle hardware and sufficient door openings of at least 32-inches.
- Unit entry doors feature at least 18-inches clear floor space at the latch side/pull side.
- Exterior primary entry doors feature thresholds that do not exceed ½-inch in height.
- Unit interior doors feature at least 18-inches clear floor space at the latch side/pull side of the doors.
- Accessible routes are present throughout the dwelling units and the interior doors feature sufficient clear openings of at least 32-inches.
- Thermostats, receptacles, and switches are located within compliant reach ranges.
- Accessible units feature compliant clear floor spaces within the kitchens.
- Front controlled range/ovens with 30-inch x 48-inch clear floor space are present in the kitchens.
- Roll-under forward approach to the kitchen sinks with scald and abrasion protection and levered handle hardware is provided, with the exception of unit 514 (scald and abrasion). In addition, the kitchen counter surface at the sink area is fixed at the required height of 34-inches above the finished floor (AFF) or is adjustable in height.
- Kitchens feature compliant upper cabinet storage - maximum height of 48-inches for at least one shelf of all cabinets and storage shelves mounted above work counters.



- Accessible bathrooms with clear floor spaces at the plumbing fixtures.
- Roll-under forward approach bathroom sinks with scald and abrasion protection and levered handle hardware.
- Compliant side and rear grab bars are located at select toilets.
- Compliant grab bars are located at the bathtub/shower surrounds.
- Accessible tubs/showers feature 60-inch shower head hoses and levered handle shower control hardware.
- Accessible bathroom mirrors mounted less than the maximum 40-inches from the bottom of the mirror to the finished floor.

Accessible Dwelling Unit Deficiencies:

- The cabinet-mounted oven controls were observed higher than 54-inches above the finished floor (61-inches was measured) in all of the units.
- The kitchen sink in Unit 514 was observed with non-compliant partial scald and abrasion protection at the exposed piping. This has been noted as a Critical Repair in order to ensure tenant safety.
- Units 104 and 404 were observed with non-compliant length side grab bars due to the end of the wall at the adjacent shower stall.

Common Area Compliant Features (See ADA Section 1.3 Below for Public Area Compliance):

- Accessible routes are free from obstruction and appear at least 36-inches wide.
- 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 clear openings of at least 32-inches.
- The common areas feature thermostats, receptacles, and switches are located within compliant reach ranges.
- The common area kitchen features compliant clear floor spaces at the kitchen fixtures and appliances.
- The common area restrooms feature clear floor spaces at the plumbing fixtures and clear floor space within the restrooms outside of the swing of the door.
- The common area restrooms were observed with roll-under forward approach sinks that feature levered handle hardware.
- The common area restrooms were observed with compliant side and rear grab bars are present at the toilets.
- The common area laundry features at least one (1) front controlled washing machine.

Common Area Deficiencies (See ADA Section 1.3 Below for Public Area Deficiencies):

- The outdoor benches/seating areas on the northeast side of the building are not located on an accessible route.
- Select common area doors were observed with non-compliant knobbed hardware. The replacement of the public management office entry door hardware is noted as a Critical Repair.
- Roll-under forward approach to the common area kitchen sink with scald and abrasion protection is not provided. In addition, the community kitchen counter surface at the sink area is fixed at the required height of 34-inches above the finished floor.



- The common area kitchen features non-compliant cabinet storage mounted higher than the maximum height of 48-inches for at least one shelf of all cabinets and storage shelves mounted above work counters.
- The common area restroom sinks were observed without scald and abrasion protection (Critical Repair).
- The common area restroom mirrors were observed mounted higher than 40-inches above the finished floor (49-inches measured) (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.”



1.2 Fair Housing Act Design and Construction Requirements

The subject property was constructed in 1972 and is not 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.

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.

1.3.1 Parking

Based upon the twenty-four (24) total parking spaces available at the site, one (1) handicapped van accessible parking space is required by the Americans with Disabilities Act (ADA). The property currently features two (2) compliant standard designated handicapped parking spaces; however, does not feature a van accessible space (Critical Repair).

Standard handicapped spaces require a 60-inch wide access aisles, vertical signage, and curb access. Van accessible handicapped spaces require a total of 192-inch 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-inch wide parking space with a 60-inch wide access aisle or a 96-inch wide parking space with a 96-inch 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.

1.3.2 Curb Ramps

Curb access is provided at select locations throughout the property, including at the main entrance to the building. In addition, curb ramps are located at municipal sidewalks and at the rear entrance to the building. The curb ramps provide compliant slopes and are in compliance with the ADAAG.

1.3.3 Building Entrances / Exits

The primary entrance to the building was observed on an accessible route from the designated handicapped parking spaces and features accessible door hardware with automatic door openers, compliant clear floor space at the door and compliant clear door openings of at least 32-inches, and low thresholds to comply with ADAAG.

1.3.4 Restrooms

The building features two (2) single occupant public restrooms. The restrooms were observed with levered hardware and sufficient door openings, roll under access at the sinks with levered faucet hardware, and toilets with compliant side and rear grab bars; however, the sinks were observed lacking scald and abrasion protection on the exposed piping, and the mirrors are mounted at non-compliant heights above the finished flooring (Critical Repairs).



EXHIBIT 11.6:

Intrusive Reports

No additional Intrusive Reports have been completed or provided at this time.

EXHIBIT 11.7:

Seismic Analysis



Codman

784 Washington St, Boston, MA 02124, USA

Latitude, Longitude: 42.2841966, -71.0713519



Date	5/13/2021, 10:30:22 AM
Design Code Reference Document	ASCE41-13
Custom Probability	
Site Class	D - Stiff Soil

Type	Description	Value
Hazard Level		BSE-2N
S _S	spectral response (0.2 s)	0.208
S ₁	spectral response (1.0 s)	0.068
S _{Xs}	site-modified spectral response (0.2 s)	0.333
S _{X1}	site-modified spectral response (1.0 s)	0.162
F _a	site amplification factor (0.2 s)	1.6
F _v	site amplification factor (1.0 s)	2.4
ssuh	max direction uniform hazard (0.2 s)	0.233
crs	coefficient of risk (0.2 s)	0.892
ssrt	risk-targeted hazard (0.2 s)	0.208
ssd	deterministic hazard (0.2 s)	1.5
s1uh	max direction uniform hazard (1.0 s)	0.075
cr1	coefficient of risk (1.0 s)	0.9
s1rt	risk-targeted hazard (1.0 s)	0.068
s1d	deterministic hazard (1.0 s)	0.6

Type	Description	Value
Hazard Level		BSE-1N
S _{Xs}	site-modified spectral response (0.2 s)	0.222
S _{X1}	site-modified spectral response (1.0 s)	0.108

Type	Description	Value
Hazard Level		BSE-2E
S_S	spectral response (0.2 s)	0.126
S_1	spectral response (1.0 s)	0.044
S_{XS}	site-modified spectral response (0.2 s)	0.202
S_{X1}	site-modified spectral response (1.0 s)	0.104
f_a	site amplification factor (0.2 s)	1.6
f_v	site amplification factor (1.0 s)	2.4

Type	Description	Value
Hazard Level		BSE-1E
S_S	spectral response (0.2 s)	0.043
S_1	spectral response (1.0 s)	0.016
S_{XS}	site-modified spectral response (0.2 s)	0.068
S_{X1}	site-modified spectral response (1.0 s)	0.039
F_a	site amplification factor (0.2 s)	1.6
F_v	site amplification factor (1.0 s)	2.4

Type	Description	Value
Hazard Level		TL Data
T-Sub-L	Long-period transition period in seconds	6

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D3G was not contracted to perform a Seismic Analysis and no other 3rd party Seismic Reports were provided

EXHIBIT 1 1.8:

Energy Reports

D3G was not contracted to perform an Energy Audit and no other 3rd party Energy Audit Reports were provided

EXHIBIT 1 1.9:

Pre-Construction Analysis

D3G was not contracted to perform a Pre-Construction Analysis and no other 3rd party
Pre-Construction Analysis Reports were provided

EXHIBIT 11.10:

Other Examinations and Reports

D3G was not contracted to perform any Other Examinations or Reports and no other
3rd party Examinations or Reports were provided

EXHIBIT 11.11:

HUD Form 92329

EXHIBIT 11.12:

Site Specific Information

Assessing On-Line

[« New search](#)
[Map](#)

Parcel ID:	0700386000
Address:	FREDERICK ST BOSTON MA 02127
Property Type:	Exempt
Classification Code:	0908 (Exempt Ownership / BOS HOUSING AUTHOR)
Lot Size:	88,708 sq ft
Gross Area:	96,405 sq ft
Year Built:	1899
Owner on Wednesday, January 1, 2020:	BOSTON HOUSING AUTHORITY
Owner's Mailing Address:	FREDERICK SOUTH BOSTON MA 02127
Residential Exemption:	No
Personal Exemption:	No

Value/Tax

Assessment as of Wednesday, January 1, 2020, statutory lien date.

FY2021 Building value:	\$6,704,300.00
FY2021 Land Value:	\$6,610,200.00
FY2021 Total Assessed Value:	\$13,314,500.00

FY2021 Tax Rates (per thousand):

- Residential:	\$10.67
- Commercial:	\$24.55

FY2021 Gross Tax:	\$0.00
Community Preservation:	\$0.00
- Residential Exemption:	\$0.00
- Personal Exemption:	\$0.00
FY2021 Net Tax:	\$0.00

Abatements/Exemptions

The deadline for filing an Abatement application for FY2021 was 2/2/2021. Applications for FY2022 will become available for download beginning 1/1/2022.

This type of parcel is not eligible for a residential or personal exemption.

Current Owner

1 BOSTON HOUSING AUTHORITY

Owner information may not reflect any changes submitted to City of Boston Assessing after October 30, 2020. Only Primary owner is displayed.

Value History

Fiscal Year	Property Type	Assessed Value *
2021	Exempt	\$13,314,500.00
2020	Exempt	\$12,131,600.00
2019	Exempt	\$11,757,000.00
2018	Exempt	\$11,185,500.00
2017	Exempt	\$10,657,000.00
2016	Exempt	\$9,017,000.00
2015	Exempt	\$7,948,000.00
2014	Exempt	\$7,757,500.00
2013	Exempt	\$6,585,000.00
2012	Exempt	\$6,152,500.00
2011	Exempt	\$5,902,500.00
2010	Exempt	\$5,964,000.00
2009	Exempt	\$6,291,500.00
2008	Exempt	\$6,291,500.00
2007	Exempt	\$6,223,000.00
2006	Exempt	\$5,806,000.00
2005	Apartment Building	\$5,209,000.00
2004	Apartment Building	\$5,399,000.00
2003	Apartment Building	\$3,928,500.00
2002	Exempt	\$4,110,000.00
2001	Exempt	\$3,635,500.00
2000	Exempt	\$3,062,500.00
1999	Exempt	\$2,371,500.00
1998	Exempt	\$2,371,500.00
1997	Exempt	\$2,229,500.00
1996	Exempt	\$2,149,500.00
1995	Exempt	\$2,069,000.00
1994	Exempt	\$1,951,000.00
1993	Exempt	\$1,951,000.00
1992	Exempt	\$2,049,000.00
1991	Exempt	\$2,764,500.00
1990	Exempt	\$2,764,500.00
1989	Exempt	\$3,942,000.00
1988	Exempt	\$3,231,000.00
1987	Exempt	\$2,738,000.00
1986	Exempt	\$2,512,000.00
1985	Exempt	\$2,258,600.00

* Actual Billed Assessments

View [Quarterly Tax Bill and Payment Information](#) for this parcel for FY2020 and FY2021.

View [approved building permits](#) associated with this parcel.

Questions? For CURRENT fiscal year tax bill Questions, contact the [Taxpayer Referral & Assistance Center](#). For PRIOR fiscal year tax payments, interest charges, fees, etc. contact the Collector's office at 617-635-4131.



dine St

Armandine St

Washington St

Rockwell St

ckwell St

Washington St

Burt St

Burt St

Burt St













Bur

Washington

Codman

784 Washington Street
Dorchester, MA 02124

Legend

-  784 Washington St
-  Ashmont Station
-  Ashmont Station
-  Ashmont Tire Service
-  Caballeros Market Inc
-  Dunkin' Donuts
-  Flat Black Coffee Co
-  Kiwanis Pediatric Trauma
-  Playground
-  St
-  Tavolo Ristorante
-  West Codman Hill / West Lower Mills

784 Washington St 784 Washington St

Google Earth

© 2021 Google



1000 ft

EXHIBIT 11.13:

Municipal Compliance Letters



February 22, 2021

Dominion Due Diligence Group (D3G)
201 Wylderose Drive
Midlothian, VA 23113

Attention: Ben Carson
U.S. Department of Housing & Urban Development
451 7th Street S.W.
Washington, DC 20410

Applicant: Boston Housing Authority
52 Chauncy Street
Boston, MA 02111

Re: Codman, 784 Washington Street, Dorchester, MA 02124

I was advised by the Inspectional Services Department, (ISD) with the City of Boston. Per the ISD, no forms can be filled out by law, therefore no building violation information, building inspection reports, or certificates of occupancy issued are available. Any and all permits can be found online. There is no further research that can be done and any additional information is not reasonably ascertainable. The ISD may be reached at (617) 635-5300 or by email at ISD@BOSTON.GOV if there are any further questions.

Jane Goins
Dominion Due Diligence Group
Compliance Manager
201 Wylderose Drive, Midlothian, VA 23113
804-665-2912 (p)
804-588-5758 (f)
j.goins@d3g.com

Jane Goins

From: Lori Donovan <lori.donovan@boston.gov>
Sent: Tuesday, February 23, 2021 9:05 AM
To: Jane Goins
Subject: Re: Fire Portfolio for Boston addresses

Hi Jane, At this time no open Fire code violations on file for these locations

Thanks

Lori Donovan
Senior Administrative Assistant- Fire Marshal Office
Boston Fire Prevention Division
1010 Massachusetts Avenue, 4th Floor
Boston, MA 02118
Direct Line: 617-343-3402
Email: lori.donovan@boston.gov

On Tue, Feb 23, 2021 at 8:46 AM Jane Goins <j.goins@d3g.com> wrote:

Any fire violations for them?



Jane Goins,
Compliance Manager, Dominion Due Diligence Group

O: (804) 665-2912 EXT 277 | **F:** (804) 897-6404
E: j.goins@d3g.com
A: 201 Wylderose Drive Midlothian, Va. 23113



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Celebrating 25 years of supporting workforce housing development and affordable housing preservation across the country. Click our logo to learn more about the services we offer.

From: Lori Donovan <lori.donovan@boston.gov>
Sent: Tuesday, February 23, 2021 8:05 AM
To: Jane Goins <j.goins@d3g.com>
Subject: Re: Fire Portfolio for Boston addresses

Hi Jane, There are no AST/UST records on file with BFD for these locations

General Warren, 114 Rutherford Avenue, Charlestown, MA 02129

Washington Manor, 1701 Washington Street, South End, MA 02118

Frederick Douglass, 755 Tremont Street, South End, MA 02118

Hampton House, 155 Northampton Street, South End, MA 02118

Ruth Barkley (Cathedral), 1462 Washington Street, South End, MA 02118

Pasciucco, 330 Bowdoin Street, Dorchester, MA 02122

Codman, 784 Washington Street, Dorchester, MA 02124

Roslyn (Cliffmont), 1 Cliffmont Street, Roslindale, MA 02131

Spring Street, 23 Spring Street, West Roxbury, MA 02132

Rockland, 5300 Washington Street, West Roxbury, MA 02132

West Ninth Street, 185 West 9th Street, South Boston, MA 02127

Foley Apartments, 199 H Street, South Boston, MA 02127

Hassan, 705 River Street, Mattapan, MA 02126

Torre Unidad Apartments, 80 West Dedham Street, Boston, MA 02118

Lori Donovan

Senior Administrative Assistant- Fire Marshal Office

Boston Fire Prevention Division

1010 Massachusetts Avenue, 4th Floor

Boston, MA 02118

Direct Line: 617-343-3402

Email: lori.donovan@boston.gov

On Mon, Feb 22, 2021 at 2:44 PM Jane Goins <j.goins@d3g.com> wrote:

Good Afternoon,

I am writing in request of information that is needed for a re-financing loan report in regard to the following:

General Warren, 114 Rutherford Avenue, Charlestown, MA 02129

Washington Manor, 1701 Washington Street, South End, MA 02118

Frederick Douglass, 755 Tremont Street, South End, MA 02118

Hampton House, 155 Northampton Street, South End, MA 02118

Ruth Barkley (Cathedral), 1462 Washington Street, South End, MA 02118

Pasciucco, 330 Bowdoin Street, Dorchester, MA 02122

Codman, 784 Washington Street, Dorchester, MA 02124

Roslyn (Cliffmont), 1 Cliffmont Street, Roslindale, MA 02131

Spring Street, 23 Spring Street, West Roxbury, MA 02132

Rockland, 5300 Washington Street, West Roxbury, MA 02132

West Ninth Street, 185 West 9th Street, South Boston, MA 02127

Foley Apartments, 199 H Street, South Boston, MA 02127

Hassan, 705 River Street, Mattapan, MA 02126

Torre Unidad Apartments, 80 West Dedham Street, Boston, MA 02118

I am requesting it on behalf of Boston Housing Authority. Please let me know if more information is needed, if fees are involved or if another municipality needs to be contacted. **All records need to be only two years old from today's date.**

Fire Information Request - All records need to be only two years old from today's date.

*I am requesting the most recent fire inspection report, any open fire code violations, fire department response for HAZMAT spills, and any permits for above/underground storage tanks. – **IF THERE ARE NO AST/UST – THIS NEXT QUESTION DOES NOT APPLY -***

Are there any current or recent (within the past year) permits issued for thermal/explosive hazards (aboveground storage tanks > 100 gallons) located within a one (1) mile radius of the subject property?

If yes, please attach a copy of all available information

*** Please confirm if there are any records of open fire code violations***

****This information is URGENTLY needed and REQUIRED by HUD.****

Thank you for your time,



Jane Goins,
Compliance Manager, Dominion Due Diligence Group

O: (804) 665-2912 EXT 277 | **F:** (804) 897-6404

E: j.goins@d3g.com

A: 201 Wylderose Drive Midlothian, Va. 23113



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Celebrating 25 years of supporting workforce housing development and affordable housing preservation across the country. Click our logo to learn more about the services we offer.



February 22, 2021

Dominion Due Diligence Group (D3G)
201 Wylderose Drive
Midlothian, VA 23113

Attention: Ben Carson
U.S. Department of Housing & Urban Development
451 7th Street S.W.
Washington, DC 20410

Applicant: Boston Housing Authority
52 Chauncy Street
Boston, MA 02111

Re: Codman, 784 Washington Street, Dorchester, MA 02124

I was advised by Courtney Sharp – City Planner, City of Boston, Planning & Development Agency she is unable to fill out the zoning form at this time. She also advised me the City of Boston does not issue any type of zoning verification. There is no further research that can be done and any additional information is not reasonably ascertainable. She may be reached at 617-918-4431 if there are any further questions.

Jane Goins
Dominion Due Diligence Group
Compliance Manager
201 Wylderose Drive, Midlothian, VA 23113
804-665-2912 (p)
804-588-5758 (f)
j.goins@d3g.com

EXHIBIT 11.14:

Staff Resumes and Certifications

SCOTT BYERLY, BPI MFBA

SENIOR ENGINEERING PROJECT MANAGER



EDUCATION

B.S. Mechanical Engineering, Old Dominion University, Norfolk, VA
M.B.A., Averett University, Danville, VA

CERTIFICATIONS/REGISTRATIONS/TRAINING

Commonwealth of Virginia Class "B" Building Contractor (2002-2006)
Fair Housing Act Accessibility Training – Phillip Zook (2-Day Training) (2007)
Principles of Environmental Site Assessments – ASTM E 1527-05 (2006)
HUD Multi-Family Accelerated Processing (MAP) Cost/A&E Seminar – New York City (2007)
Energy Auditor – Saturn Online Training (June 2010)
EarthCraft Virginia Multi-Family Developer Training (January 2011)
Building Performance Institute (BPI) Certified Multifamily Building Analyst Professional
Thermography Training for Energy Applications (Monroe Infrared Technologies)
Basics of Elevator Inspections given by Sanjay Kamani, QEI, KP Property Advisors LLC
Fair Housing Act Training – Design and Construction Requirements

SUMMARY OF EXPERIENCE

Mr. Byerly has experience with all phases of commercial, industrial, and residential construction and design projects. Mr. Byerly was a general contractor prior to joining Dominion Due Diligence Group as a Construction Inspector. Additionally, Mr. Byerly has extensive facility maintenance and project engineering experience with his former employer United Parcel Service, Inc. His duties there included project management of multiple facility equipment upgrades, building expansions, and office remodeling projects. Moreover, he was the UPS Virginia District Environmental and ADA Coordinator. Environmental Coordinator duties included management of all facility related environmental compliance and regulatory issues regarding UST/AST equipment, clean air, storm water, and drinking water. ADA Coordinator responsibilities included annual site inspections for ADA compliance and project coordinator for any/all projects regarding the ADAAG as they related to the facilities. In addition, Mr. Byerly has nine years of experience inspecting Multi-Family HUD Housing, skilled nursing and assisted living facilities for HUD financing. Mr. Byerly also has six years of experience as a project manager performing OAHF Green Physical Condition Assessments and Green Retrofit projects, as well as three years of experience with HUD RAD projects and associated energy audits.

RAD PHYSICAL CONDITION ASSESSMENTS

- Broadway Townhouses - Camden, NJ
- Scott County CDA - Scott County, MN
- Bruce Rose Plaza - Wilson, NC
- Hershey Towers B (Pana Towers) - Taylorsville, IL
- Gabilan Plaza Apartments - Salinas, CA
- Parqwood Apartments - Toledo, OH
- The Palms at Deerfield Beach FKA Stanley Terrace Apartments - Deerfield Beach, FL
- Lakeview Apartments - White Plains, NY

HUD MARK-TO-MARKET GPCA

- Haddon Hall – Cincinnati, OH
- Greentree Apartments – Marion, IN
- Georgian Arms – Rome, NY
- Martin Luther King Apartments – Detroit, MI
- Westwood Acres – Huntington, WV
- Melanie Manor – Grove City, OH
- Capitol Vanira – Atlanta, GA
- St. Paul Lutheran Village I – Cincinnati, OH

SCOTT BYERLY, BPI MFBA

SENIOR ENGINEERING PROJECT MANAGER



HUD MARK-TO-MARKET GPCA LITE

- Noble Manor Apartments – Noblesville, IN
- Kaniksu Village – Metaline Falls, WA
- Damen Court Apartments – Chicago, IL
- Friendship Manor Apartments – Caldwell, ID
- Oakland Place – Greer, SC

OAHP GRPCA (GREEN RETROFIT PROGRAM)

- Johnson Towers – Washington, D.C.
- Pembroke Towers – Pembroke Pines, FL
- Gibson Plaza – Washington, D.C.
- Seabury – St. Paul, MN
- Walworth Apartments – Lake Geneva, WI

HUD MAP 202/223(f)

- Al Gomer Residence – Orange, NJ
- Belvedere Center Plaza – Decatur, IL
- Canterbury Court – West Carrollton, OH
- Elsie Mason Manor - Des Moines, IA
- Episcopal Towers - Shippensburg, PA
- Fidelity House – Lawrence & Andover, MA
- Flat Rock Tower Co-op – Flat Rock, MI

HUD LEAN 232/223f

- Americare Convalescent Center – Detroit, MI
- Hanover Hall – Hanover, PA
- Ivy Hall Geriatric and Rehab Center – Baltimore, MD
- Lakewood Senior Living of Pratt – Pratt, KS
- River Place Nursing Center – Amory, MS

HUD MAP 236

- Finlay House – Columbia, SC

ASTM

- Asbury Harris Epworth Towers – Atlanta, GA
- Chartiers Manor Retirement - McKees Rocks, PA
- Jaycee Towers – Dayton, OH
- Regency Health & Rehabilitation – Niles, IL
- St. Mary's Health and Rehabilitation – Knoxville, TN
- Lester Senior Housing Community – Whippany, NJ
- Village Apartments – South Orange, NJ

OTHER

- Abingdon Green Apartment - Abingdon, VA (USDA/RD)
- Brookwood Apartments - Mt. Olive, NC (USDA/RD)
- Greenville Landing Apartments – Greenville, TN (USDA/RD)
- Regency Park – Atlanta, GA (GA DCA)
- Lynnhaven Landing, Virginia Beach, VA (VHDA)
- Coventry Garden Apartments – Richmond, VA (VHDA)

MIKE FERGUSON, PE, BPI- MFBA

PRESIDENT



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

Building Performance Institute (BPI) Certified Multifamily Building Analyst

Multifamily Property Inspection Training – Mortgage Bankers Association (CampusMBA)

Fair Housing Act Training – Design and Construction Requirements

HUD Multi-Family Accelerated Processing (MAP) Cost/A&E Seminar – New York City

AHERA Asbestos Accreditation

Principles of Environmental Site Assessments – ASTM E 1527

U.S. Green Building Council – LEED 101: Green Building Basics

Professional FEMA Emergency certificates

Basics of Elevator Inspections training

Integrated Pest Management in Multifamily Housing Course - National Healthy Homes Training Center

SUMMARY OF EXPERIENCE

Mike has extensive training and experience with regards to commercial and residential construction and design issues. He has 20 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. Mike 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, he 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 Mike 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 FERGUSON, PE, BPI- MFBA

PRESIDENT



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
- Susquehanna 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