



**CAPITAL NEEDS ASSESSMENT (CNA)
PATRICIA WHITE APARTMENTS
20 WASHINGTON STREET
BRIGHTON, MASSACHUSETTS 02135**

**D3G PROJECT NUMBER:
2020-2130**

**FINAL REPORT ISSUE DATE:
FEBRUARY 4, 2021**

**INSPECTION DATES:
NOVEMBER 23 AND 24, 2020**

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

Fulton W. Gaylord
Engineering Project Manager

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Signature

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

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Signature

EXECUTIVE PROPERTY DESCRIPTION



Property: Patricia White Apartments
20 Washington Street
Brighton, Massachusetts 02135

Site Description: Patricia White Apartments, located at 20 Washington Street in Brighton, Suffolk County, Massachusetts consists of one (1) five and eight-story apartment building. The apartment building contains two hundred and twenty-five (225) age-restricted dwelling units. According to tax records, the building was constructed in 1978 and is situated on approximately 1.90 acres. According to D3G estimates, the building features an approximate gross area of 169,531 square feet. The property is in fair physical condition.



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1.0 EXECUTIVE SUMMARY

General Description

Project Name:	Patricia White Apartments
Address:	20 Washington Street
Property Type:	Age-Restricted Apartments
Date of Construction:	1978 / Tax Card
Land Size / Source:	1.90 Acres / Tax Card
Apartment Buildings:	One (1) – 5 and 8-Story Apartment Building
Accessory Buildings:	None
Total Building Gross Area:	169,531 Square Feet
Number/Type of Units:	216 - 1BR/1BA Dwelling Units 9 - 2BR/1BA Dwelling Units

Inspection Details

Inspector:	Fulton W. Gaylord
Inspection Date:	November 23 and 24, 2020
Weather:	47°F, Overcast
Access Limitations:	None
Units Inspected:	64 (28% of the total number of units)

General Physical Condition

This Capital Needs Assessment (CNA) indicated that the apartment buildings are 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 available contractors that have detailed knowledge of specific building systems for the subject property.
- 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

The overall 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, as well as in the CNA Assessment Tool.

The property was constructed in 1978 with many of the building components varying in age. The property does feature a full-time maintenance staff that addresses the daily maintenance needs of the property. Select mechanical equipment has been replaced in the past ten (10) years, with notable items being: new switchgear (2020), new hot water boilers for heating (2018), new domestic hot water boilers and holding tanks (2018), new emergency generator (2012). Additionally, appliances and flooring finishes have been replaced in the past ten (10) years on an as needed basis; however, the property has not undergone any previous rehabilitations. The major building components that are reaching the end of their estimated useful life (EUL) have been noted for replacement in the Non-Critical Repairs. The remaining major building components are included within the Replacement Reserve Analysis Schedule.

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

Considering the age of the property, compliance with the Fair Housing Act (FHA) is not required.

Considering the property receives federal financial assistance, compliance with Section 504 of the Rehabilitation Act of 1973 and the Uniform Federal Accessibility Standards (UFAS) is required. A review of the property indicated that the property is not fully in compliance with UFAS; however, upon completion of the noted Critical Repairs located in Exhibit 11.1, the property will be in substantial compliance with UFAS. Please see Section 7.1 of this report and the Accessibility Report located in Exhibit 11.5 for further details regarding accessibility at the property.

3.2 Site

Topography

The topography of the property varies slightly across the property, with sloping down generally west to east approximately 3-4 feet. The site has been mostly graded to provide positive drainage away from the structures while select areas are graded around the structure, maintained by concrete forms (in the open air courtyard); however, no ponding of water or water infiltration was observed or reported. Storm-water drainage consists of surface percolation and storm sewer drains/catch basins.



Ingress / Egress / Parking

The property features two (2) points of vehicular ingress and egress, consisting of asphalt driveways into the asphalt parking lot at the rear of the property, and a small employee lot of Egremont Road. The primary building entrance is accessible from the north side of the building. A carport at the rear of the building provides seven (7) covered and semi-covered parking spots as well as a passenger drop-off area and rear entrance. Pedestrian ingress and egress to the site is provided via sidewalks connecting the building to the parking lot. The parking lot is connected to the municipal street; public sidewalks are present on the western (Egremont Road), North (Washington Street), and eastern (Corey Road) sides of the property. Site ingress and egress appears acceptable.

The site features asphalt driveways and parking areas with select areas of extruded concrete curbing. Vehicular capacity is approximately forty-eight (48) parking spaces, with parking space configuration designed for continuous traffic flow and convenient access to dwelling units. Concrete curbing and asphalt parking areas were observed in fair physical condition. Repair/replacement of the asphalt parking area is anticipated during the estimate period.

Additional Site Features

Two metal wall-mounted monuments identifying the subject property as “The Patricia Hagan White Apartments” are situated near the entrance walkway up from Washington Street, and were originally installed and dedicated when the property was completed in 1978. These monuments were observed in fair physical condition. Replacement of these monuments is not anticipated during the estimate period.

Additional property identifiers are etched into the glass at the front and rear entries.

The site features concrete sidewalks, which are approximately 36-inches wide, and were observed in generally good to fair physical condition. Refurbishment of the concrete sidewalks is anticipated during the estimate period.

There is a steel and Plexiglass structure covering the walkway from Washington Street all the way up to the main building entrance. This structure appeared to be in fair condition. Refurbishment/replacement of the steel and Plexiglass walkway cover is anticipated during the estimate period.

The property features chain link fencing, around the generator. Fencing was observed in good physical condition. Replacement of the fencing is not anticipated during the estimate period.

The property features two (2) unenclosed dumpsters situated on concrete pads. The dumpster area appears to be well maintained with no loose garbage or detritus around the site.

The property features a 12’ tall retaining wall at the back of the parking area. The wall was observed in fair physical condition. Refurbishment/replacement of the retaining wall is anticipated during the estimate period.



The property also features extensive concrete ground forms for water management as well as a tiered concrete waterfall feature within the open air courtyard. Concrete walls were also observed as bases for wooden privacy fences around the west, east, and northern sides of the building. Refurbishment/replacement of the concrete forms, fountain, and fence bases are anticipated during the estimate period. Concrete and wood benches, concrete gaming tables, and a metal kiosk were observed around the courtyard.

Landscaping consists of trees, shrubs, and grasses situated throughout the site and surrounding the apartment buildings. The existing landscaping was observed in fair physical condition due to winter conditions. The site does not feature an irrigation system.

Utilities

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



3.3 Structural Frame and Building Envelope

Building Foundation and Frame

The foundation construction of the apartment building consist of reinforced concrete foundations walls. The ground floor of the building consist of reinforced concrete slab assemblies. The superstructure is constructed of reinforced concrete columns supporting the reinforced concrete floor and roof slabs. Select areas of the building feature concrete masonry units (CMU), steel beams, and reinforced concrete beams. The property's superstructures appeared in good physical condition.

Roof Assembly

Buildings feature flat roofs consisting of fully adhered TPO membrane, presumed to be over rigid insulation and fiber board. No leaks were reported, overall, except a small area in the 5th floor corridor that has been repaired repeatedly. However, no seams or openings in the assemblies were observed. The building features roof drains that were observed in fair physical condition. Overall, roofing was observed in fair physical condition. Replacement of the roofing membrane is anticipated during the estimate period.

Attics

The building does not feature attics.

Exterior Stairs / Balconies

The apartment building does not feature exterior staircase assemblies.

Each dwelling unit features a balcony, faux-balcony, or patio. The patios are constructed of reinforced concrete slab on grade assemblies. The balconies are constructed of reinforced concrete with metal railings. Faux-balconies have metal rails in front of the sliding doors. The balconies and patios were observed in fair physical condition. Refurbishment of the balconies and patios is not anticipated during the estimate period; however, a concrete coating would help extend the life of the exposed concrete.

Building Entrance Doors

Exterior doors at the property consist of single hollow core metal assemblies at the service access building entrances and aluminum framed, glass storefront doors at the main and ancillary entrances, with automatic door openers at the main front and rear entries. The dwelling units also feature sliding glass balcony/patio doors. The doors were observed in fair physical condition and replacement is anticipated during the estimate period.



Windows

The windows in the apartment buildings are aluminum sliding insulated glass assemblies that were reportedly original to the date of construction (1978). The sliding windows include hardware for properly securing and locking the assemblies. The inspected windows were observed in fair physical condition and replacement is anticipated during 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)

The exterior wall assemblies consist of reinforced concrete surfaced with brick veneer. The exterior walls were observed in good to fair physical condition. One area of the façade near the entrance to the carport, had a repaired step crack. Several areas of the southwest side of the façade showed visible repaired cracks up along the entire façade and upper elevator tower. Further study is recommended through a façade inspection during the estimate period.

3.4 Mechanical and Electrical Systems

Supply and Waste Piping

The main water supply to the site originates at water meter vaults located near the front of the building. 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 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 PVC and/or cast iron mains connected to the municipal sewer system. Based upon the reported and observed site conditions, the sewer connections at the property are in fair physical condition, based on published EUL's sewer main replacement is not anticipated during the estimate period. It was reported that the property regularly performs preventative maintenance (line scoping/jetting/cleaning) and there have been no required repairs within the last year except for normal stoppages created by tenants. D3G did not perform sewer scoping at the property or any in depth investigation of the copper supply lines; however, further investigation of the sewer mains and supply lines would help identify the overall condition of the lines and any necessary repairs.

Domestic Hot Water

Potable hot water to the dwelling units and common areas is supplied by two (2) central gas fired water boilers that work in conjunction with three (3) water storage tanks located in a ground floor mechanical room. Interviews of the maintenance staff and observed equipment indicated that the systems and equipment are in good operating order and the water boilers



were replaced in 2018. 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. The equipment was observed in good physical condition; however, replacement of the storage tanks is anticipated during the estimate period.

Heating and Cooling

The dwelling units each feature hot water sourced fan coil units. Cooling is provided by thru-window electric A/C units (provided by the tenants). Support rooms and management offices utilize ductless split-systems with exterior mounted condensers. The lobby and 1st floor hallway utilize three (3) split-systems consisting of exterior pad mounted condensing units and indoor ceiling mounted air handler units. Greenheck make-up air units, that are mounted on the roof, provide heat and cooling for the upper corridors. PTAC units are used to heat and cool the Gym, 1st and 2nd floor community rooms, and Social Worker's offices. Equipment was reported to be replaced as needed and was observed in fair physical condition. Replacement of the equipment is anticipated during the estimate period. Upon replacement of the HVAC equipment, the installation of ENERGY STAR rated equipment is recommended.

The dwelling units feature water piping to supply hot water to hydronic fan coil units located in the dwelling unit living room. Visually accessible heating 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 heating piping was observed in good physical condition. D3G did not perform any in depth investigation of the heating supply lines or the hydronic fan coil units; however, further investigation of these items by a licensed HVAC contractor would help identify the overall condition of the lines and equipment and any necessary repairs.

Electrical System

Dwelling units primarily feature Federal Pacific Stab-Lok electrical circuit breaker panels located within closets off the main entries (120/240V, 60 and 100 Amps provided). The panels were observed in fair operating condition and are original to the property. Federal Pacific Stab-Lok panels are known to be problematic and are beyond their serviceable life, with parts being difficult to source. Therefore, it is recommended that the remaining Federal Pacific Stab-Lok breaker panels be replaced with new breaker panels and relocated to a code compliant location within the dwelling units. The main 3000-Amp switchgear was changed out in 2020.

It is reported by the property management, and from limited visual access, that the electrical branch wiring at the complex is copper. Ground Fault Circuit Interrupt (GFCI) outlets are located in the dwelling unit bathrooms and kitchens.



Interior lighting throughout the common areas and dwelling units is provided via wall-mounted and ceiling-mounted incandescent and fluorescent lighting fixtures. It could not be determined if lighting was sufficient as the survey was performed during the day; however, based upon the number of interior lighting fixtures, the lighting is presumed to be sufficient to meet the needs of the dwelling units. Upon replacement, the installation of high efficiency lighting is recommended.

The property features a 100kW (estimated) Cummings diesel fired emergency generator with a 500-gallon (estimated) above ground storage tank positioned below the generator. The generator was observed in good physical condition; replacement is not anticipated during the estimate period.

3.5 Elevators and Stairways

The apartment building features two (2) 2500-lb overhead cable elevators in CMU shafts. The apartment building also features one (1) 2500-lb hydraulic elevator in a CMU shaft. The elevators feature ADA, fireman's controls, and an emergency phone. Overall, the elevator systems were observed and reported in good condition with all routine maintenance up to date. There are no outstanding issues, or recurring problems, with any of the elevators. The record of service calls indicates normal wear and tear for elevators of this vintage. Property owners have an elevator service contract with United Elevator Company.

The apartment building features five (5) interior staircase assemblies (one (1) on each end). The staircase assemblies are constructed of concrete filled metal pans with concrete treads and metal handrails within CMU stairwells. Overall, vertical transportation was observed in fair physical 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 building is equipped with fire suppression a sprinkler system in the eight-story section, only, that provides coverage in the common areas, hallways, and in the dwelling units. The five-story sections of the building are not equipped with any fire suppression systems and therefore, are not compliant with current codes. Any evaluation of the current fire codes and an estimate from a licensed fire suppression company is recommended in order to provide an adequate plan to retrofit the five-story sections with a code compliant fire suppression system. Replacement of the fire pump is anticipated during the estimate period.



Alarm and Notification Systems

Smoke detectors and heat sensors are hard wired throughout the building and common areas. They are connected to a supervised control panel located within a dedicated room, with booster panels observed throughout the building. No issues were observed/reported.

Dwelling units contain hard-wired, with battery back-up, smoke detectors located within the sleeping and living areas; Five (5) dwelling units feature visual devices (strobes) that are interconnected to the facilities fire alarm system and is in compliance with UFAS regulations.

Some of 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. Management reported that additional CO detectors were scheduled to be installed in more apartments, however, the dwelling units do not contain fuel-burning equipment or appliances; therefore, CO detectors are not required. It should be noted, that the building does contain gas-fired central boiler equipment located in the ground-level mechanical room; however, there are no communicating openings between the central boilers and the dwelling units; therefore, the installation of CO detectors within the dwelling units is not required, but is recommended in the units immediately above.

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 on-site 24 hours a day 7 days a week. No issues were observed/reported, and the system was observed in fair physical condition; however, it is recommended to evaluate the existing system for longevity as the system is nearing its estimated useful life and a new system would improve tenant safety.

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

3.7 Interior Elements

3.7.1 Interior Elements – Common Spaces

The building features a leasing/management office that is utilized by the property manager. The office features carpet flooring and painted GWB walls and ceilings that were observed in good condition.

The building features a small community room on the ground floor, and another, larger community room on the second floor that is available to residents for gatherings or meetings (though currently off-limits due to the Corona virus). The community rooms feature appropriate tables and chairs. The community rooms were observed in good physical condition; however, replacement of flooring surfaces is anticipated during the estimate period.



The building features six-foot wide common hallways along the main corridor of each floor. The hallways feature wooden handrails, carpeting and painted gypsum wall board walls and ceilings, which were all observed in good to fair physical condition. The first floor main corridor features faux cobblestone flooring that is not in compliance with accessibility regulations and has been noted for replacement as a Non-Critical Repair.

The building features a common laundry room. The laundry room features five (5) coin-operated front-loading washing machines, and five (5) coin-operated electric dryers. The machines are reportedly leased by the property. The rooms feature ceramic tile flooring and painted GWB walls and ceilings that were observed in good condition.

A maintenance shop with storage areas for maintenance equipment and supplies is accessible from the laundry room. No dedicated storage areas are available for the residents outside of the dwelling units.

3.7.2 Interior Elements – Tenant Spaces

Interior walls and ceilings of the dwelling units consist of painted GWB that was observed in good condition. Flooring in the units consist of carpet and vinyl tile that has been replaced as needed and was observed in good to fair condition. Replacement of the flooring is anticipated during the estimate period.

Kitchen appliances include electric four-top range/oven units and refrigerators that were generally observed in good to fair physical condition. The range/oven units and refrigerators are replaced on an as needed basis and reportedly have all been replaced since the original date of construction. Replacement of the appliances is anticipated during the estimate period.

The standard bathrooms feature wall-mounted (floating) vanity sinks, floor-mounted water closets, and one-piece vinyl tubs with vinyl tile surrounds. Designated handicapped dwelling unit bathrooms feature roll-under sinks, floor-mounted water closets, and ceramic tile tub/showers. Plumbing fixtures were observed to be in good operating condition. It is recommended that EPA WaterSense compliant fixtures be installed upon replacement.

The dwelling unit bathrooms feature exhaust fans that are directly vented to the exterior. In addition, the dwelling unit kitchens feature range hoods that are vented to the exterior. The exhaust (ventilation) units were generally observed in good operating condition.

Kitchen cabinets consist of wood-framed (particle board) base and suspended wall cabinets with laminate countertops that were observed in good to fair physical condition. Replacement of the cabinets and countertops is anticipated during the estimate period. 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.

Designated handicapped bathrooms, as well as standard dwelling unit bathrooms, feature wall hung ceramic sinks that do not feature any cabinetry.



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 9th Edition of the Massachusetts State Building Code - 780 CMR, based on the 2015 International Building Code with state amendments.

The building code at the time of construction was the 2nd Edition of the Massachusetts State Building Code - 780 CMR.

Energy Code: The current state energy code for the state of Massachusetts is the IECC2018 with MA amendments (International Energy Conservation Code-2018) with state amendments.

Multifamily Related: Americans with Disability Act (ADA Code of 1991)
Uniform Federal Accessibility Standards (UFAS)
Minimum Property Standards (MPS), HUD Handbook 4910.1
Life Safety Code, National Fire Protection Association (NFPA)
Massachusetts Accessibility Access Board (MAAB)



5.0 DOCUMENT REVIEWS AND INTERVIEWS

Document Review

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

- a. Construction documents prepared by Pard Team Architects and Planners, and dated (estimated) 1977, including architectural, structural, mechanical, plumbing, and electrical sheets.
- b. Proposed Renovation Plans prepared by Buck, Smith, and McAvoy Architects, Inc., and dated April 28, 2006, including architectural, structural, mechanical, plumbing, and electrical sheets.
- c. Site specific information provided for review:
 - i. Construction / Engineering Questionnaire Form
 - ii. Rent Roll
 - iii. Tax Records

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
Rick Jegorow	Senior Project Manager, Capital Construction Department Boston Housing Authority	November 24-25, 2020	Provided tour of facility, discussed operations and maintenance
Deirde Gaines	Property Manager, Patricia White Apartments	November 24-25, 2020	Completed Property Questionnaire, discussed operations and maintenance
Carl Lacy	Resident Custodian	November 24-25, 2020	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)

The property receives 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) is required for people with hearing or vision impairments.

The property currently provides four (20) (or in this case 9%) partially-compliant accessible units. Please note that the property was constructed prior to July 11, 1988 and modifications to structural elements would be required to provide full compliance with UFAS. 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 1978 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.

Massachusetts Accessibility Access Board (MAAB)

The property is also subject to the requirements of the Massachusetts Accessibility Access Board (MAAB). Any renovations to the designated handicapped dwelling units and common areas must be in compliance with MAAB.



7.2 Intrusive & Other Examinations

Intrusive Examination

D3G performed a CNA of The Patricia White Apartments at 20 Washington Street, Brighton, Massachusetts. D3G performed a site inspection on November 23rd and 24th, 2020. The inspection indicates no need for further investigations to be performed at the subject property.

Seismic Evaluation

According to the HUD MAP Guide 2016, 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 has not been contracted to perform an ASHRAE Level II Energy Audit of the subject property at this time.

Pre-Construction Analysis Report

D3G has not been contracted to perform a Pre-Construction Analysis Report at this time.

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 Client 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 building(s) 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 November 23rd and 24th, 2020. 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.



Fulton W. Gaylord
Engineering Project Manager

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**
- 11.6 Intrusive Reports**
- 11.7 Seismic Analysis**
- 11.8 Energy Reports**
- 11.9 Pre-Construction Analysis**
- 11.10 Other Examinations and Reports**
- 11.11 HUD Form 92329**
- 11.12 Site Specific Information**
- 11.13 Municipal Compliance Letters**
- 11.14 Staff Resumes and Certifications**



EXHIBIT 11.1:

Description of Estimated Cost of Critical Repairs



Critical Repair Report

Project:	Patricia White Apartments
Property Type:	Multi-Family
Inspection Date:	11/25/2020

Patricia White Apartments - Accessibility

Repair Number	ASTM Section #	HUD Map Guide Repair Level	Repair Notes	# Of Units	Unit Of Measure	Unit Cost	Total
1	3.2.4	Repair	The designated handicapped parking spaces under the carport was observed without adequate vertical signage denoting the space as "Van Accessible." In order to comply with the Americans with Disabilities Act Accessibility Guidelines (ADAAG), the installation of vertical signage denoting the space as "Van Accessible" is required.	1	Each	\$150.00	\$150.00
2	3.7.2	Level 1 Alterations	Select primary entry doors at the designated handicapped dwelling units were observed without the required 18-inch minimum clear floor space at the pull side / latch side. The doors were observed with 12 to 16-inches at the pull side. In order to comply with UFAS, the installation of an automatic door opener is required. It should be noted, not all handicapped dwelling units were entered; therefore, D3G estimated six (6) dwelling units are affected.	6	Each	\$1,750.00	\$10,500.00
3	3.7.2	Repair	Select kitchen and bathroom sinks in the designated handicapped dwelling units (1-bedroom) were 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.	11	Each	\$75.00	\$825.00
4	3.7.2	Repair	Select bathroom toilets in the designated handicapped dwelling units (1-bedroom) were observed missing or improperly sized grab bars. In order to comply with UFAS, the installation of properly sized and located side grab bars at the toilets is required.	11	Each	\$125.00	\$1,375.00

Patricia White Apartments - Life Safety

Repair Number	ASTM Section #	HUD Map Guide Repair Level	Repair Notes	# Of Units	Unit Of Measure	Unit Cost	Total
1	3.6.2	Repair	The property features gas-fired furnaces / gas-fired water heaters located within the building's boiler room on the 1st level with dwelling units above.; however, the units were observed without carbon monoxide (CO) detectors. The installation of CO detectors outside of the sleeping areas within the immediate vicinity of the bedrooms is required.	20	Each	\$75.00	\$1,500.00
2	4.3.1	Level 1 Alterations	The building exterior brick veneer was observed with step cracking and facade line cracks around the perimeter of the building. The inspection of the brick veneer by a licensed contractor or structural engineer is required.	1	Each	\$5,000.00	\$5,000.00

TOTAL:	\$19,350.00
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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:	Patricia White Apartments
Property Type:	Multi-Family
Inspection Date:	11/25/2020

Patricia White Apartments								
Repair Number	ASTM Section #	HUD Map Guide Repair Level	Repair Notes	# Of Units	Unit Of Measure	Unit Cost	Total	
1	3.2.4	Level 1 Alterations	The parking area was observed in poor physical condition due to oxidation. The seal coating of the parking area is recommended.	20330	SF	\$0.25	\$5,082.50	
2	3.2.4	Level 1 Alterations	The seal coating of the parking areas is noted as a Non-Critical Repair. The restriping of the parking areas in the same configuration is recommended.	48	Each	\$10.52	\$504.96	
3	3.2.8	Level 1 Alterations	The trash compactor was observed in poor physical condition and past its EUL. The replacement of the compactor is recommended.	1	Each	\$29,400.00	\$29,400.00	
4	3.3.2	Level 1 Alterations	The concrete window sills were observed in poor physical condition and were worn and need re-flashing/moisture guards. The refurbishment of the window sills is recommended.	3600	SF	\$1.25	\$4,500.00	
5	3.3.2	Level 1 Alterations	The aluminum sliding doors were observed in poor physical condition and past their EUL. The replacement of the sliding doors is recommended.	228	Each	\$1,570.36	\$358,042.08	
6	3.3.3	Level 1 Alterations	The fixed windows were reportedly original to the date of construction and are beyond their EUL; therefore, replacement is recommended.	56	Each	\$475.00	\$26,600.00	
7	3.3.3	Level 1 Alterations	The sliding windows were reportedly original to the date of construction and are beyond their EUL; therefore, replacement is recommended.	838	Each	\$525.00	\$439,950.00	
8	3.3.4	Level 1 Alterations	The roofing membrane was observed in poor physical condition and past its EUL. The replacement of the membrane is recommended.	32400	SF	\$15.50	\$502,200.00	
9	3.4.3	Level 1 Alterations	The common area cooling system (3-ton) was observed in poor physical condition and at their EUL. The replacement of the units is recommended.	3	Each	\$5,075.00	\$15,225.00	
10	3.4.3	Level 1 Alterations	The common area furnace units were observed in poor physical condition and at their EUL. The replacement of the units is recommended.	3	Each	\$2,798.00	\$8,394.00	
11	3.4.3	Level 1 Alterations	The dwelling unit fan coil units were observed in poor physical condition and past their EUL. The replacement of the units is recommended.	225	Each	\$2,243.03	\$504,681.75	
12	3.4.3	Level 1 Alterations	The common area PTAC units were observed in poor physical condition and past their EUL. The replacement of the units is recommended.	20	Each	\$2,925.00	\$58,500.00	
13	3.4.3	Level 1 Alterations	The roof-top make-up air unit was observed in poor physical condition and at its EUL. The replacement of the unit is recommended.	3	Each	\$16,468.00	\$49,404.00	
14	3.4.4	Level 1 Alterations	The dwelling units were observed with Federal Stab-Lok panels. Due to safety concerns with Stab-Lok panels replacement of the electrical panels is recommended. Additionally, the panels are located in a closet that is not easily accessible and is not compliant with current codes. As part of the replacement it is recommended to relocate the panels to a compliant location within the dwelling unit.	192	Each	\$3,500.00	\$672,000.00	
15	3.5.1	Level 1 Alterations	The elevator cab finishes were observed in poor physical condition and past their EUL. The refurbishment of the elevator cabs is recommended.	3	Each	\$12,880.00	\$38,640.00	



Non-Critical Repair Report

Project:	Patricia White Apartments
Property Type:	Multi-Family
Inspection Date:	11/25/2020

Repair Number	ASTM Section #	HUD Map Guide Repair Level	Repair Notes	# Of Units	Unit Of Measure	Unit Cost	Total
16	3.6.1	Level 1 Alterations	The fire pumps were observed in poor physical condition and past their EUL. The replacement of the pumps is recommended.	1	Each	\$12,408.00	\$12,408.00
17	3.7.1	Level 1 Alterations	The main lobby flooring was observed in fair physical condition and past its EUL. The replacement of the lobby flooring is recommended with a product that will meet accessibility standards.	2650	SF	\$16.87	\$44,705.50
18	3.7.1	Level 1 Alterations	The common area carpet flooring was observed in fair physical condition and nearing its EUL. The replacement of the flooring is recommended.	19980	SF	\$6.39	\$127,672.20
19	3.7.2	Level 1 Alterations	The sheet flooring in the 2-bedroom dwelling units were observed in poor physical condition and nearing or past their EUL. The replacement of the flooring is recommended.	9	Each	\$3,176.00	\$28,584.00
20	3.7.2	Level 1 Alterations	The sheet flooring in the 1-bedroom dwelling units were observed in poor physical condition and nearing or past their EUL. The replacement of the flooring is recommended.	216	Each	\$3,058.40	\$660,614.40
21	3.7.2	Level 1 Alterations	Select dwelling unit kitchen cabinets and countertops were original to the date of construction (1978). The replacement of the cabinets and countertops is recommended.	192	Each	\$3,764.00	\$722,688.00
22	3.7.2	Level 1 Alterations	The dwelling unit refrigerators dates 1990 or later were observed in poor physical condition and past their EUL. The replacement of the refrigerators is recommended.	50	Each	\$759.00	\$37,950.00
23	3.7.2	Level 1 Alterations	The dwelling unit refrigerators dates 2000 or later were observed in poor physical condition and past their EUL. The replacement of the refrigerators is recommended.	90	Each	\$759.00	\$68,310.00
24	3.7.2	Level 1 Alterations	The dwelling unit refrigerators dates 2010 or later were observed in poor physical condition and past their EUL. The replacement of the refrigerators is recommended.	30	Each	\$759.00	\$22,770.00
25	3.7.2	Level 1 Alterations	The dwelling unit refrigerators dates 2003 or later were observed in poor physical condition and past their EUL. The replacement of the refrigerators is recommended.	30	Each	\$759.00	\$22,770.00
26	3.7.2	Level 1 Alterations	The dwelling unit range/ovens were observed in poor physical condition and nearing their EUL. The replacement of the range/ovens is recommended.	225	Each	\$646.00	\$145,350.00
27	4.3.1	Level 1 Alterations	The repair of the building exterior veneer as recommended by the licensed contractor or structural engineer is recommended. Cost are pending the evaluation.	1	Each	\$0.00	\$0.00
28	4.3.1	Level 1 Alterations	The property features down units due fire/water damage (138, 139, 140, 141, 142, 143, 240, and 241). The completion of the renovations is recommended. No cost is associated with the repair due to the repair cost are budgeted from insurance.	8	Each	\$0.00	\$0.00

TOTAL:	\$4,606,946.39
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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 Patricia White Apartments
 Address 20 Washington Street,
 City, State Brighton, MA

Gross Square Footage 169,531
 Year Built 1978
 Number Of Units 225

Initial Deposit RR \$2,525,000 \$11,222 Per Unit
 Annual Deposit RR \$168,750 \$750 Per Unit
 Annual Deposit Increase 1.95%
 Interest Applied to Account Balance 1.00%
 Minimum Yr 1 Balance \$274,272 \$1,219 Per Unit
 Inflation of Capital Needs .65%

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

1. 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.
2. 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.

** Please note that #2 above is only applicable to RAD transactions if FHA financing will be involved.

	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:	-	-	-	-	\$50,884	\$381,912	\$448,501	\$474,632	\$520,290	\$474,131	\$2,350,351
Beginning Annual Balance (Equals IDRR in Year 1):	\$2,525,000	\$2,719,000	\$2,918,231	\$3,137,400	\$3,363,276	\$3,545,143	\$3,402,266	\$3,194,281	\$2,960,739	\$2,681,804	
Interest (Average Outstanding Balance):	\$25,250	\$27,190	\$43,773	\$47,061	\$50,449	\$53,177	\$51,034	\$47,914	\$44,411	\$40,227	
Annual Deposit:	\$168,750	\$172,041	\$175,395	\$178,816	\$182,303	\$185,857	\$189,482	\$193,177	\$196,943	\$200,784	
Beginning Balance Plus Annual Deposit:	\$2,693,750	\$2,891,041	\$3,093,626	\$3,316,215	\$3,545,579	\$3,731,001	\$3,591,747	\$3,387,457	\$3,157,683	\$2,882,587	
Remaining RR Balance/Year:	\$2,719,000	\$2,918,231	\$3,137,400	\$3,363,276	\$3,545,143	\$3,402,266	\$3,194,281	\$2,960,739	\$2,681,804	\$2,448,683	
Min. Balance Required (Includes 2% Inflation Adjustment Annually):	\$274,272	\$276,054	\$281,575	\$287,207	\$292,951	\$298,810	\$304,786	\$310,882	\$317,100	\$323,442	
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:	\$211,476	\$185,299	\$473,240	\$374,871	\$390,425	\$621,606	\$691,687	\$353,024	\$360,085	\$897,936	\$4,559,649	\$6,910,000
Beginning Annual Balance (Equals IDRR in Year 1):	\$2,448,683	\$2,478,636	\$2,539,208	\$2,316,816	\$2,193,606	\$2,057,224	\$1,691,928	\$1,255,467	\$1,155,604	\$1,051,752		
Interest (Average Outstanding Balance):	\$36,730	\$37,180	\$38,088	\$34,752	\$32,904	\$30,858	\$25,379	\$18,832	\$17,334	\$15,776		
Annual Deposit:	\$204,699	\$208,691	\$212,760	\$216,909	\$221,139	\$225,451	\$229,847	\$234,329	\$238,899	\$243,557		
Beginning Balance Plus Annual Deposit:	\$2,653,382	\$2,687,327	\$2,751,968	\$2,533,725	\$2,414,745	\$2,282,675	\$1,921,775	\$1,489,797	\$1,394,503	\$1,295,310		
Remaining RR Balance/Year:	\$2,478,636	\$2,539,208	\$2,316,816	\$2,193,606	\$2,057,224	\$1,691,928	\$1,255,467	\$1,155,604	\$1,051,752	\$413,150		
Min. Balance Required (Includes 2% Inflation Adjustment Annually):	\$329,910	\$336,509	\$343,239	\$350,104	\$357,106	\$364,248	\$371,533	\$378,963	\$386,543	\$394,273		
Required Minimum Balance Maintained:	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES		
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	N/A		
Negative Balance Mitigated:	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		



Reserves Analysis Report - Multi-Family

Project: Patricia White Apartments
Address: 20 Washington Street
City, State: Brighton, MA
Inspection Date: 11/25/20

Gross Square Footage: 169,531
Year Built: 1978
Number Of Units: 225

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	17	8	End of Cycle	20330	SF	\$4.25	\$86,403							\$28,801	\$28,801	\$28,801		\$86,403
Parking, Asphalt Sealing	5	5	0	Now	20330	SF	\$0.25	\$5,083					\$5,083					\$5,083	\$10,165
Parking Stripes (Per Car)	15	15	0	Now	48	Each	\$10.52	\$505											
Pedestrian Paving - Concrete Sidewalks and Patios	50	42	8	End of Cycle	12050	SF	\$2.25	\$27,113							\$9,038	\$9,038	\$9,038		\$27,113
Retaining Wall - Concrete - 12' high	60	42	18	End of Cycle	100	LF	\$470.40	\$47,040											
Trash Compactor - 175-LB Capacity	20	20	0	Now	1	Each	\$29400.00	\$29,400											
Aluminum Framed Sliding Glass Door	25	25	0	Now	228	Each	\$1570.36	\$358,042											
Storefront System with Single Door	50	42	8	End of Cycle	5	Each	\$5025.47	\$25,127								\$25,127			\$25,127
Brick - Technical Pointing	60	42	18	End of Cycle	94572	SF	\$5.25	\$496,503											
Fixed Windows (7 + Stories) (Aluminum)	35	35	0	Now	56	Each	\$475.00	\$26,600											
Sliding Window (7 + Stories) (Vinyl/Alum Clad Wood)	50	42	0	Now	838	Each	\$525.00	\$439,950											
Steel and Plexiglass walkway cover	50	42	8	End of Cycle	1800	SF	\$25.35	\$45,630							\$15,210	\$15,210	\$15,210		\$45,630
PVC / TPO Membrane - Welded Seams - Fully Adhered (High-Rise)	15	15	0	Now	32400	SF	\$15.50	\$502,200											
Sewer Mains - Cast Iron	75	42	33	End of Cycle	1	Each	\$7500.00	\$7,500											
Hot Water Storage Tank - Up to 240 Gallon	15	2	13	End of Cycle	3	Each	\$2411.20	\$7,234											
Split Ductless A/C & Heat System 1.5-Ton	15	2	13	End of Cycle	3	Each	\$3787.00	\$11,361											
A/C Unit (Code Minimum) (3-Ton)	15	15	0	Now	3	Each	\$5075.00	\$15,225											
Gas Furnace 80 AFUE (75,000 BTU)	20	20	0	Now	3	Each	\$2798.00	\$8,394											
Fan-Coil, With Air-Cooled A/C Unit and Hot Water Coil, 1.5-Ton	25	25	0	Now	225	Each	\$2243.03	\$504,682											
Traditional Electric PTAC Unit 2-Ton	15	1	14	End of Cycle	5	Each	\$2925.00	\$14,625											
Traditional Electric PTAC Unit 2-Ton	15	15	0	Now	20	Each	\$2925.00	\$58,500											
Roof-Top Make-Up Air Unit 995cfm, 75mbh	20	20	0	Now	3	Each	\$16468.00	\$49,404											
Elevator Cabs - Interior Finish	10	10	0	Now	3	Each	\$12880.00	\$38,640								\$7,728	\$7,728	\$7,728	\$23,184
Hydraulic passenger elevators 2,500-lb (Up to 8-Story)	20	12	8	End of Cycle	1	Each	\$337386.20	\$337,386						\$67,477	\$67,477	\$67,477	\$67,477	\$67,477	\$337,386
Hoist/Cable Electric Traction passenger elevator 2,500-lb (Up to 12-Story)	20	12	8	End of Cycle	2	Each	\$585474.00	\$1,170,948						\$234,190	\$234,190	\$234,190	\$234,190	\$234,190	\$1,170,948
Fire Pumps 5 HP	20	20	0	Now	1	Each	\$12408.00	\$12,408											
Emergency Generator (Diesel-Engine) 250kw (Life Safety Systems)	25	15	10	End of Cycle	1	Each	\$188200.00	\$188,200									\$62,733	\$62,733	\$125,467
Ceramic Tile (Common Area)	40	40	0	Now	2650	SF	\$16.87	\$44,706											
Carpet - Average Quality (Common Area)	6	6	0	Now	19980	SF	\$6.39	\$127,672					\$42,557	\$42,557	\$42,557				\$127,672
Basic Resilient Sheet Flooring (Entire 2-Bedroom Apartment)	15	15	0	Now	9	Each	\$3176.00	\$28,584											
Basic Resilient Sheet Flooring (Entire 1-Bedroom Apartment)	15	14	0	Now	216	Each	\$3058.40	\$660,614											
Standard Kitchen Cabinets and Countertops (Unit)	20	10	10	End of Cycle	33	Each	\$3764.00	\$124,212								\$24,842	\$24,842	\$24,842	\$74,527



Reserves Analysis Report - Multi-Family

Project: Patricia White Apartments
Address: 20 Washington Street
City, State: Brighton, MA
Inspection Date: 11/25/20

Gross Square Footage: 169,531
Year Built: 1978
Number Of Units: 225

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
Standard Kitchen Cabinets and Countertops (Unit)	20	20	0	Now	192	Each	\$3764.00	\$722,688											
Traditional Refrigerator (Unit)	12	5	7	End of Cycle	25	Each	\$759.00	\$18,975						\$6,325	\$6,325	\$6,325			\$18,975
Traditional Refrigerator (Unit)	12	12	0	Now	50	Each	\$759.00	\$37,950											
Traditional Refrigerator (Unit)	12	12	0	Now	90	Each	\$759.00	\$68,310											
Traditional Refrigerator (Unit)	12	12	0	Now	30	Each	\$759.00	\$22,770											
Traditional Refrigerator (Unit)	12	12	0	Now	30	Each	\$759.00	\$22,770											
Electric Range (Unit)	15	15	0	Now	225	Each	\$646.00	\$145,350											

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					\$47,640	\$350,549	\$403,598	\$418,738	\$450,019	\$402,053	\$2,072,597
Total RR Per Unit					\$212	\$1,558	\$1,794	\$1,861	\$2,000	\$1,787	\$921
Totals with Inflation Factor					\$50,884	\$381,912	\$448,501	\$474,632	\$520,290	\$474,131	\$2,350,351
Total RR Per Unit Inflated					\$226	\$1,697	\$1,993	\$2,109	\$2,312	\$2,107	\$1,045

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 - Multi-Family

Project: Patricia White Apartments
Address: 20 Washington Street
City, State: Brighton, MA
Inspection Date: 11/25/20

Gross Square Footage: 169,531
Year Built: 1978
Number Of Units: 225

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	20330	SF	\$4.25	\$86,403	\$86,403												\$86,403
Parking, Asphalt Sealing	20330	SF	\$0.25	\$5,083	\$10,165					\$5,083					\$5,083	\$10,165	\$20,330
Parking Stripes (Per Car)	48	Each	\$10.52	\$505						\$505						\$505	\$505
Pedestrian Paving - Concrete Sidewalks and Patios	12050	SF	\$2.25	\$27,113	\$27,113												\$27,113
Retaining Wall - Concrete - 12' high	100	LF	\$470.40	\$47,040							\$9,408	\$9,408	\$9,408	\$9,408	\$9,408	\$47,040	\$47,040
Trash Compactor - 175-LB Capacity	1	Each	\$29400.00	\$29,400											\$29,400	\$29,400	\$29,400
Aluminum Framed Sliding Glass Door	228	Each	\$1570.36	\$358,042													
Storefront System with Single Door	5	Each	\$5025.47	\$25,127	\$25,127												\$25,127
Brick - Technical Pointing	94572	SF	\$5.25	\$496,503							\$99,301	\$99,301	\$99,301	\$99,301	\$99,301	\$496,503	\$496,503
Fixed Windows (7 + Stories) (Aluminum)	56	Each	\$475.00	\$26,600													
Sliding Window (7 + Stories) (Vinyl/Alum Clad Wood)	838	Each	\$525.00	\$439,950													
Steel and Plexiglass walkway cover	1800	SF	\$25.35	\$45,630	\$45,630												\$45,630
PVC / TPO Membrane - Welded Seams - Fully Adhered (High-Rise)	32400	SF	\$15.50	\$502,200				\$100,440	\$100,440	\$100,440	\$100,440	\$100,440				\$502,200	\$502,200
Sewer Mains - Cast Iron	1	Each	\$7500.00	\$7,500													
Hot Water Storage Tank - Up to 240 Gallon	3	Each	\$2411.20	\$7,234				\$7,234									\$7,234
Split Ductless A/C & Heat System 1.5-Ton	3	Each	\$3787.00	\$11,361				\$11,361									\$11,361
A/C Unit (Code Minimum) (3-Ton)	3	Each	\$5075.00	\$15,225						\$15,225							\$15,225
Gas Furnace 80 AFUE (75,000 BTU)	3	Each	\$2798.00	\$8,394											\$8,394	\$8,394	\$8,394
Fan-Coil, With Air-Cooled A/C Unit and Hot Water Coil, 1.5-Ton	225	Each	\$2243.03	\$504,682													
Traditional Electric PTAC Unit 2-Ton	5	Each	\$2925.00	\$14,625					\$14,625								\$14,625
Traditional Electric PTAC Unit 2-Ton	20	Each	\$2925.00	\$58,500				\$11,700	\$11,700	\$11,700	\$11,700	\$11,700				\$58,500	\$58,500
Roof-Top Make-Up Air Unit 995cfm, 75mbh	3	Each	\$16468.00	\$49,404									\$9,881	\$9,881	\$29,642	\$49,404	\$49,404
Elevator Cabs - Interior Finish	3	Each	\$12880.00	\$38,640	\$23,184	\$7,728	\$7,728						\$7,728	\$7,728	\$23,184	\$54,096	\$77,280
Hydraulic passenger elevators 2,500-lb (Up to 8-Story)	1	Each	\$337386.20	\$337,386	\$337,386												\$337,386
Hoist/Cable Electric Traction passenger elevator 2,500-lb (Up to 12-Story)	2	Each	\$585474.00	\$1,170,948	\$1,170,948												\$1,170,948
Fire Pumps 5 HP	1	Each	\$12408.00	\$12,408											\$12,408	\$12,408	\$12,408
Emergency Generator (Diesel-Engine) 250kw (Life Safety Systems)	1	Each	\$188200.00	\$188,200	\$125,467	\$62,733										\$62,733	\$188,200
Ceramic Tile (Common Area)	2650	SF	\$16.87	\$44,706													
Carpet - Average Quality (Common Area)	19980	SF	\$6.39	\$127,672	\$127,672	\$42,557	\$42,557	\$42,557				\$42,557	\$42,557	\$42,557		\$255,344	\$383,017
Basic Resilient Sheet Flooring (Entire 2-Bedroom Apartment)	9	Each	\$3176.00	\$28,584				\$5,717	\$5,717	\$5,717	\$5,717	\$5,717				\$28,584	\$28,584
Basic Resilient Sheet Flooring (Entire 1-Bedroom Apartment)	216	Each	\$3058.40	\$660,614				\$132,123	\$132,123	\$132,123	\$132,123	\$132,123				\$660,614	\$660,614
Standard Kitchen Cabinets and Countertops (Unit)	33	Each	\$3764.00	\$124,212	\$74,527	\$24,842	\$24,842									\$49,685	\$124,212



Reserves Analysis Report - Multi-Family

Project: Patricia White Apartments
Address: 20 Washington Street
City, State: Brighton, MA
Inspection Date: 11/25/20

Gross Square Footage: 169,531
Year Built: 1978
Number Of Units: 225

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
Standard Kitchen Cabinets and Countertops (Unit)	192	Each	\$3764.00	\$722,688							\$80,299	\$80,299	\$80,299	\$80,299	\$401,493	\$722,688	\$722,688
Traditional Refrigerator (Unit)	25	Each	\$759.00	\$18,975	\$18,975								\$6,325	\$6,325	\$6,325	\$18,975	\$37,950
Traditional Refrigerator (Unit)	50	Each	\$759.00	\$37,950			\$37,950									\$37,950	\$37,950
Traditional Refrigerator (Unit)	90	Each	\$759.00	\$68,310		\$22,770	\$22,770	\$22,770								\$68,310	\$68,310
Traditional Refrigerator (Unit)	30	Each	\$759.00	\$22,770		\$7,590	\$7,590	\$7,590								\$22,770	\$22,770
Traditional Refrigerator (Unit)	30	Each	\$759.00	\$22,770		\$7,590	\$7,590	\$7,590								\$22,770	\$22,770
Electric Range (Unit)	225	Each	\$646.00	\$145,350				\$29,070	\$29,070	\$29,070	\$29,070	\$29,070				\$145,350	\$145,350
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					\$2,072,597	\$175,811	\$151,028	\$378,152	\$293,675	\$299,862	\$468,057	\$510,614	\$255,498	\$255,498	\$624,638	\$3,412,833	\$5,485,430
Total RR Per Unit					\$921	\$781	\$671	\$1,681	\$1,305	\$1,333	\$2,080	\$2,269	\$1,136	\$1,136	\$2,776	\$1,517	\$1,219
Totals with Inflation Factor					\$2,350,351	\$211,476	\$185,299	\$473,240	\$374,871	\$390,425	\$621,606	\$691,687	\$353,024	\$360,085	\$897,936	\$4,559,649	\$6,910,000
Total RR Per Unit Inflated					\$1,045	\$940	\$824	\$2,103	\$1,666	\$1,735	\$2,763	\$3,074	\$1,569	\$1,600	\$3,991	\$2,027	\$1,536

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

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #1



Patricia White Apartments.

PHOTO #2



Southern and southeastern facades off Corey Road.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #3



Close up of southern façade.

PHOTO #4



Northwestern façade on Egremont Road.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #5



Northern façade on Washington Street.

PHOTO #6



Easterly façade on Corey Road.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #7



A side wall and elevator tower on roof between building sections.

PHOTO #8



Buildings surrounding open-air courtyard.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #9



Inside portion of Washington Street portion of building.

PHOTO #10



Inside portion of Corey Road portion of building.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #11



First and second floor common space and hallway windows.

PHOTO #12



Concrete support pillars.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #13



Close up of brick facades and balconies.

PHOTO #13



Close up of typical sliding windows.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #14



A close-up of brick façade.

PHOTO #15

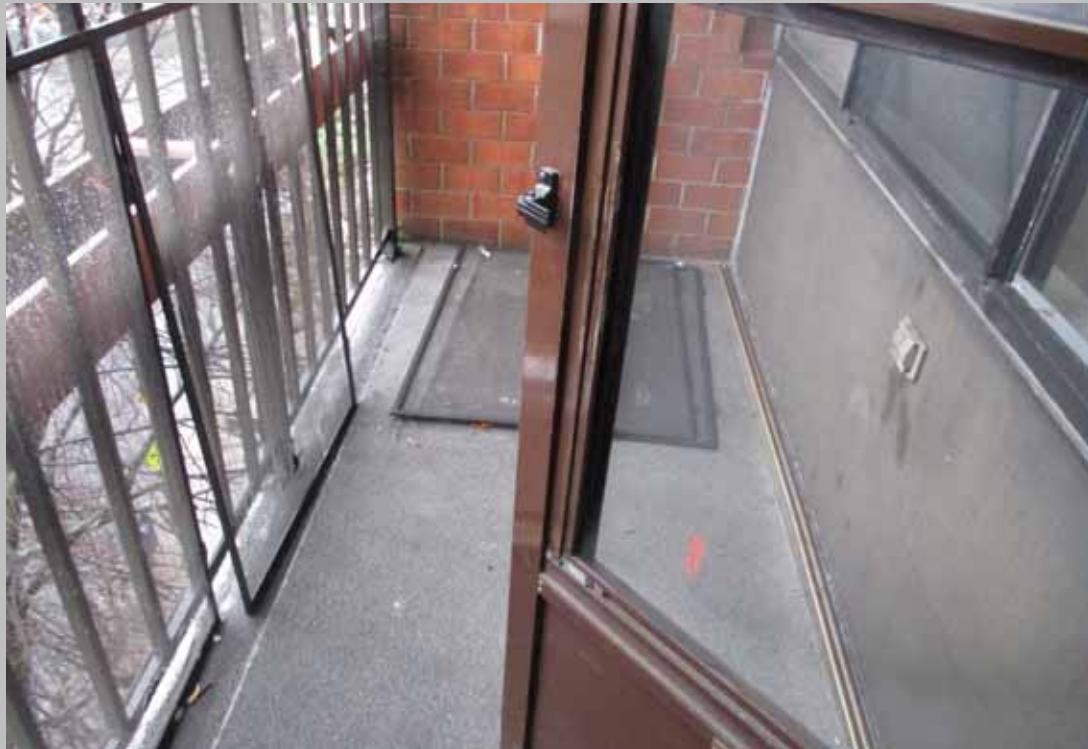


Another close-up of brick façade.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #16



Example of balconies.

PHOTO #17



A side entrance.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #18



Exterior access to first floor community areas.

PHOTO #19



Entrance from parking lot and passenger drop-off.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #20



Main entrance.

PHOTO #21



Playing tables, benches, cobblestone walks in open air courtyard.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #22



Fountain feature in courtyard.

PHOTO #23



Kiosk and seating area at northeast side of property.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #24



Covered walk from Washington Street to front entrance.

PHOTO #25



Concrete wall and wood privacy fence along northern, eastern, and southeast side of building.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #26



Retaining wall along parking area.

PHOTO #27



Concrete forms in courtyard.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #28



Typical apartment patio.

PHOTO #29



Parking lot.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #30



Close up of parking lot drive lane.

PHOTO #31



Example of faded striping.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #32



Under carport.

PHOTO #33



Another view under carport.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #34



Upper, employee parking lot.

PHOTO #35



Stairs under carport leading to boiler room.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #36



Stairs from parking lot up to Egremont Road.

PHOTO #37



Steps up from Washington Street.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #38



TPO roofing.

PHOTO #39



Another portion of roof.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #40



Smaller side roof.

PHOTO #41



Typical roof drain.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #42



Roof deck outside community room.

PHOTO #43



Wooden storage shed.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #44



Interior of wooden storage shed.

PHOTO #45



Hot water boilers for heating.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #46



Back side of heating hot water boilers.

PHOTO #47



Boilers for domestic hot water.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #48



Three hot water holding tanks.

PHOTO #49



Fan coil unit in apartment.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #50



A fan coil unit in hallway.

PHOTO #51



Fan coil units in common areas.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #52



Ductless units in Task Force offices.

PHOTO #53



Condensers for ductless units.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #54



One of three ground-mounted condensers.

PHOTO #55



Typical window-mounted A/C unit in apartments.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #56



Typical floor-mounted electric space heater in stairwells.

PHOTO #57



One of the Greenheck make-up air systems.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #58



Domestic water circulating system.

PHOTO #59



New switchgear.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #60



Example of newer circuit breaker panel in select apartments.

PHOTO #61



Example of Federal Pacific circuit breaker panel.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #62



Inside of a typical Federal Pacific circuit breaker panel.

PHOTO #63



Typical GFI circuit in dwelling units.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #64



Emergency generator.

PHOTO #65



Generator control panels.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #66



Main fire panel.

PHOTO #67



Booster fire panels in hallway.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #68



Fire pump.

PHOTO #69



Rasco sprinkler heads.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #70



Typical fire extinguisher throughout building.

PHOTO #71

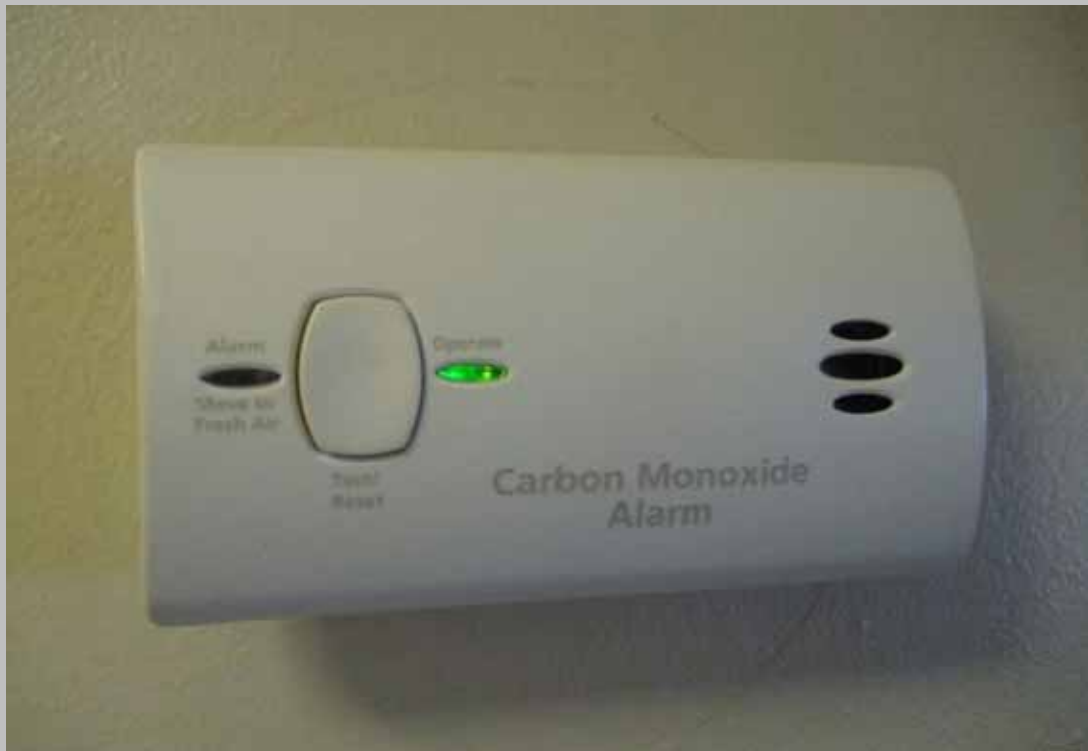


Typical smoke detector.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #72



Typical Carbon Monoxide detector.

PHOTO #73



Audio/visual aids in an apartment.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #74



Example of emergency call pull-cord system in bathrooms.

PHOTO #75



Fire hoses in hallways.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #76



Typical elevator lobby.

PHOTO #77

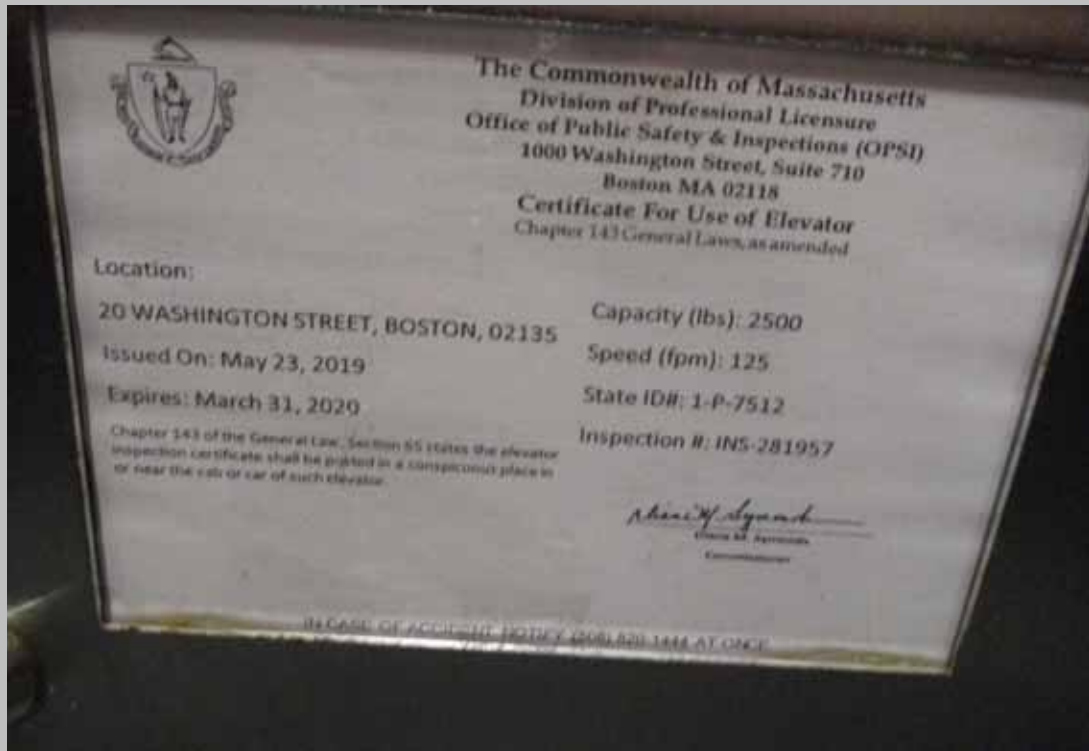


An elevator cab interior.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #78



Posted elevator inspection certificate.

PHOTO #79



Overhead traction elevator machinery.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #80



Hydraulic elevator control machinery.

PHOTO #81



Main entry foyer.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #82



Mailboxes and sitting area.

PHOTO #83



Typical upper floor corridor.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #84



Typical stairwell.

PHOTO #85



Main community room on second floor.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #86



Gym/game room.

PHOTO #87



First floor community room.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #88



Task Force offices.

PHOTO #89



Bathroom in Task Force offices.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #90



Community laundry.

PHOTO #91



Management offices.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #92



Maintenance shop.

PHOTO #93



Men's bathroom.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #94



Accessible public Men's bathroom.

PHOTO #95



Unit 312, a one-bedroom, one-bath unit.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #96



Galley kitchen.

PHOTO #97



Living room.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #98



Bedroom.

PHOTO #99



Bathroom.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #100



Vacant one-bedroom, one-bath unit 435.

PHOTO #101



Livingroom/dining room.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #102



Kitchen.

PHOTO #103



Bedroom.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #104



Bathroom.

PHOTO #105



Unit 508, a two-bedroom, one-bath apartment.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #106



Livingroom.

PHOTO #107



Kitchen.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #108



First bedroom.

PHOTO #109



Second bedroom.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #110



Bathroom.

PHOTO #111



Unit 718, a one-bedroom, one-bath unit.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #112



Livingroom.

PHOTO #113



Kitchen.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #114



Bedroom.

PHOTO #115



Bathroom.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #116



Fire's origination: Unit 240.

PHOTO #117



Livingroom.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #118



Bedroom.

PHOTO #119



Kitchen.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #120



Bathroom.

PHOTO #121



Vacant UFAS unit 208.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #122



Entry door width.

PHOTO #123



Kitchen.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #124



Counter height.

PHOTO #125



Livingroom.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #126



First bedroom.

PHOTO #127



Second bedroom.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #128



Bathroom.

PHOTO #129



Bathroom sink missing scald proof piping.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #130



Unit 207, a one-bedroom UFAS unit.

PHOTO #131



Only 12" at latch side of door.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #132



Correct entry door width.

PHOTO #133



Kitchen entry.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #134



Correct kitchen entry width.

PHOTO #135



Cooktop.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #136



Roll under sink with levered hardware.

PHOTO #137



Correct counter height.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #138



Upper cabinet height.

PHOTO #139



Livingroom.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #140



Bedroom.

PHOTO #141



Bathroom.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #142



Door width into bathroom.

PHOTO #143



Bathroom sink height, levered hardware, missing scald proof piping Unit 221.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #144



Toilet missing grab bars Unit 221.

PHOTO #145



Typical toilet centering in UFAS units.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #146



Correct latch side spacing in Unit 227.

PHOTO #147



Correct scald proof piping in Unit 227.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #148



Correct scald proof piping in bathroom Unit 227

PHOTO #149



Proper clear floor space in bathroom of Unit 227.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #150



Correct grab bars in Unit 227

PHOTO #151



Men's public accessible bathroom.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #152



Correct sink height, levered hardware, and scald proof piping.

PHOTO #153



Toilet stall.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #154



Stall door width.

PHOTO #155



Toilet centering.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #156



Side grab bar.

PHOTO #157



Women's accessible bathroom.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #158



Toilet stall.

PHOTO #159



Stall door width.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #160



Designated tenant handicapped parking.

PHOTO #161



Another example of accessible, tenant parking spot.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #162



How all vertical signage is labeled.

PHOTO #163



Dumpsters.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #164



Step crack in brick façade, inner southeastern side of building by carport entrance.

PHOTO #165



Repaired cracks in southern façade.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #166



Evidence of another crack repair in upper brick work.

PHOTO #167



Evidence of recent roof leak and multiple repairs 5th floor corridor.

PATRICIA WHITE APARTMENTS

Brighton, MA

PHOTO #168



Another view of ceiling water penetration 5th floor corridor.

PHOTO #169



Property identifying placards.

EXHIBIT 11.5:

Accessibility Report



**ACCESSIBILITY REPORT
BOSTON HOUSING AUTHORITY
20 WASHINGTON STREET
BRIGHTON, MASSACHUSETTS 02135**

**REPORT DATE:
FEBRUARY 4, 2021**

**INSPECTION DATES:
NOVEMBER 23 - 24, 2020**

**INSPECTOR:
FULTON W. GAYLORD**

**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 1978 and features project-based assistance. The property is therefore subject to the requirements of Section 504 of the Rehabilitation Act of 1973, which states that 5% or eleven (11) of the dwelling units must be handicapped accessible and that 2% or five (5) 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.

Currently, the property features five (5) dwelling units with audio/visual alarms; (2% or five (5) of the dwelling units (other than the fully accessible units).

Currently, the property features 6% or fifteen (15) designated handicapped accessible units (Units 107, 108, 207, 208, 221, 222, 227, 307, 322, 329, 407, 422, 507, 521, and 522). These units were observed with select accessible features as well as select UFAS deficiencies. UFAS deficiencies were not observed in common areas. As such, modification to 5% or eleven (11) 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 by providing accessibility at 5% (11) of the units (Units 107, 108, 207, 208, 322, 329, 407, 422, 507, 521, and 522). The designated handicapped dwelling units (107, 108, 207, 208, 322, 329, 407, 422, 507, 521, and 522) 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.
- Select 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 kitchen.
- 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 sink and levered handle hardware is provided. In addition, the kitchen counter surface at the sink area is fixed at the required height of 34-inches above the finished floor.
- Select kitchen and bathroom sinks feature scald and abrasion protection.
- Roll-under forward approach to a lowered work surface (30-inch wide) located in the kitchen is provided. In addition, the kitchen counter surface at the work surface area is fixed at the required height of 34-inches above the finished floor.



- 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.
- An accessible bathroom with clear floor spaces at the plumbing fixtures.
- Roll-under forward approach bathroom sink with scald and abrasion protection and levered handle hardware.
- Select toilets feature compliant side and rear grab bars at the toilet.
- Compliant grab bars are located at the bathtub/shower surround.
- Accessible tubs/showers feature 60-inch shower head hose and levered handle shower control hardware.
- Accessible bathroom mirror mounted less than the maximum 40-inches from the bottom of the mirror to the finished floor.

Accessible Dwelling Unit Deficiencies:

- Select unit entry doors do not feature at least 18-inches clear floor space at the latch side/pull side (Critical Repair).
- Select kitchen and bathroom sinks do not feature scald and abrasion protection (Critical Repair).
- Select toilets feature non-compliant rear or side grab bars (Critical Repair).

In addition to the 5% of units that are being repaired above to be UFAS compliant, the property features an additional 2% or four (4) units that have been modified to provide greater accessibility (Units, 221, 222, 227, and 307). These units provide select accessible features such as levered handled entry door hardware, accessible routes through the units, clear floor spaces at the kitchen appliances and fixtures, roll under access at the kitchen sink, wall mounted bathroom sink with levered control hardware and scald and abrasion protection, grab bars at the toilet and shower fixtures, levered shower controls, environmental controls within reach ranges, and low thresholds at the doors

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

- The site features at least one (1) accessible route connecting accessible buildings, facilities, elements, and spaces.
- Ramps along accessible routes appear to meet the slope requirements of 1:12 or less.
- Accessible routes are free from obstruction and appear at least 36-inches wide.
- Common area doors feature levered handle hardware.
- Common area doors feature 18-inches at the pull side of the doors.
- Accessible routes are present throughout the common areas.
- Common area doors feature sufficient clear openings of at least 32-inches.
- The common areas feature thermostats, receptacles, and switches located within compliant reach ranges.
- The common area kitchen features compliant clear floor spaces at the kitchen fixtures and appliances.
- Roll-under forward approach to the common area kitchen sink with scald and abrasion protection and levered handle hardware is 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 compliant cabinet storage mounted no 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 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 scald and abrasion protection and levered handle hardware.
- The common area restrooms were observed with compliant side and rear grab bars are present at the toilet.
- The common area bathrooms were observed with compliant grab bars present at the bathtub/shower enclosure.
- The common area bathrooms were observed with 60-inch shower head hoses and levered handle hardware present in the showers.
- 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):

- None observed.

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 1978 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.

It should be noted that the property is also subject to the requirements of the Massachusetts Accessibility Access Board (MAAB). Any renovations to the designated handicapped dwelling units and common areas must be in compliance with MAAB.

1.3.1 Parking

Based upon the forty-eight (48) total parking spaces available at the site, two (2) handicapped accessible parking spaces, inclusive of one (1) van accessible space are required by the Americans with Disabilities Act Accessibility Guidelines (ADAAG). The property currently features two (2) partially compliant handicapped designated parking spaces. The designated parking spaces feature vertical signage and pavement markings; however, the van accessible spot is missing Van Rider signage. (Critical Repairs).

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 rear, passenger drop-off entrance to the main building. In addition, curb ramps are located at the adjacent corners of the apartment building.

1.3.3 Building Entrances / Exits

There is a property management and leasing office located inside the building. The primary entrance to the building was observed on an accessible route and features auto-open door hardware, compliant clear door openings of at least 32-inches, and low thresholds to comply with ADAAG.



1.3.4 Restrooms

The building features one (1) men's and one (1) women's common area restroom. The single occupant men's restroom, and two-stall women's restroom, were observed with sufficient door openings and levered handle door hardware, roll under access at the sink with scald and abrasion protection and levered sink hardware.



EXHIBIT 11.6:

Intrusive Reports

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

EXHIBIT 11.7:

Seismic Analysis



20 Washington St, Brighton, MA 02135, USA

Latitude, Longitude: 42.3421882, -71.1414631



Date	12/4/2020, 12:37:50 PM
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)	0.211
S ₁	spectral response (1.0 s)	0.069
S _{XS}	site-modified spectral response (0.2 s)	0.338
S _{X1}	site-modified spectral response (1.0 s)	0.165
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)	0.237
crs	coefficient of risk (0.2 s)	0.893
ssrt	risk-targeted hazard (0.2 s)	0.211
ssd	deterministic hazard (0.2 s)	1.5
s1uh	max direction uniform hazard (1.0 s)	0.076
cr1	coefficient of risk (1.0 s)	0.899
s1rt	risk-targeted hazard (1.0 s)	0.069
s1d	deterministic hazard (1.0 s)	0.6

Type	Description	Value
------	-------------	-------

Type	Description	Value
Hazard Level		BSE-1N
S_{XS}	site-modified spectral response (0.2 s)	0.226
S_{X1}	site-modified spectral response (1.0 s)	0.11

Type	Description	Value
Hazard Level		BSE-2E
S_S	spectral response (0.2 s)	0.128
S_1	spectral response (1.0 s)	0.044
S_{XS}	site-modified spectral response (0.2 s)	0.205
S_{X1}	site-modified spectral response (1.0 s)	0.106
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)	0.07
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

DISCLAIMER

While the information presented on this website is believed to be correct, [SEAO / OSHPD](https://seismicmaps.org) and its sponsors and contributors assume no responsibility or liability for its accuracy. The material presented in this web application should not be used or relied upon for any specific application without competent examination and verification of its accuracy, suitability and applicability by engineers or other licensed professionals. SEAO / OSHPD do not intend that the use of this information replace the sound judgment of such competent professionals, having experience and knowledge in the field of practice, nor to substitute for the standard of care required of such professionals in interpreting and applying the results of the seismic data provided by this website. Users of the information from this website assume all liability arising from such use. Use of the output of this website does not imply approval by the governing building code bodies responsible for building code approval and interpretation for the building site described by latitude/longitude location in the search results of this website.

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:	2102001000
Address:	65 EGREMONT RD BOSTON MA 02135
Property Type:	Exempt
Classification Code:	0908 (Exempt Ownership / BOS HOUSING AUTHOR)
Lot Size:	81,565 sq ft
Gross Area:	1,370,410 sq ft
Year Built:	1978
Owner on Wednesday, January 1, 2020:	BOSTON HOUSING AUTHORITY
Owner's Mailing Address:	65 EGREMONT RD BRIGHTON MA 02135
FY2020 Residential Exemption:	No
FY2020 Personal Exemption:	No

Value/Tax

Assessment as of Tuesday, January 1, 2019, statutory lien date.

FY2020 Building value:	\$22,573,100.00
FY2020 Land Value:	\$8,078,600.00
FY2020 Total Assessed Value:	\$30,651,700.00

FY2020 Tax Rates (per thousand):

- Residential:	\$10.56
- Commercial:	\$24.92

FY2021 Preliminary Tax (Q1 + Q2):

Estimated Tax:	\$0.00
Community Preservation:	\$0.00
Total Tax, First Half:	\$0.00

Abatements/Exemptions

Applications for Abatements for FY2021 are not yet available online. Applications will become available for download beginning 1/1/2021

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 *
2020	Exempt	\$30,651,700.00
2019	Exempt	\$30,713,000.00
2018	Exempt	\$29,250,000.00
2017	Exempt	\$28,416,500.00
2016	Exempt	\$25,606,500.00
2015	Exempt	\$22,822,500.00
2014	Exempt	\$19,279,000.00
2013	Exempt	\$16,447,000.00
2012	Exempt	\$15,088,000.00
2011	Exempt	\$14,395,000.00
2010	Exempt	\$14,545,000.00
2009	Exempt	\$15,007,000.00
2008	Exempt	\$15,007,000.00
2007	Exempt	\$14,844,000.00
2006	Exempt	\$13,840,000.00
2005	Apartment Building	\$12,417,000.00
2004	Apartment Building	\$12,912,500.00
2003	Apartment Building	\$11,230,000.00
2002	Exempt	\$11,930,000.00
2001	Exempt	\$10,477,000.00
2000	Exempt	\$8,660,500.00
1999	Exempt	\$7,782,500.00
1998	Exempt	\$7,782,500.00
1997	Exempt	\$7,212,500.00
1996	Exempt	\$7,212,500.00
1995	Exempt	\$6,822,000.00
1994	Exempt	\$6,425,000.00
1993	Exempt	\$6,425,000.00
1992	Exempt	\$6,898,500.00
1991	Exempt	\$10,849,500.00
1990	Exempt	\$10,849,500.00
1989	Exempt	\$70,441,504.00
1988	Exempt	\$57,739,000.00
1987	Exempt	\$48,931,500.00
1986	Exempt	\$44,891,500.00
1985	Exempt	\$42,103,600.00

| * Actual Billed Assessments

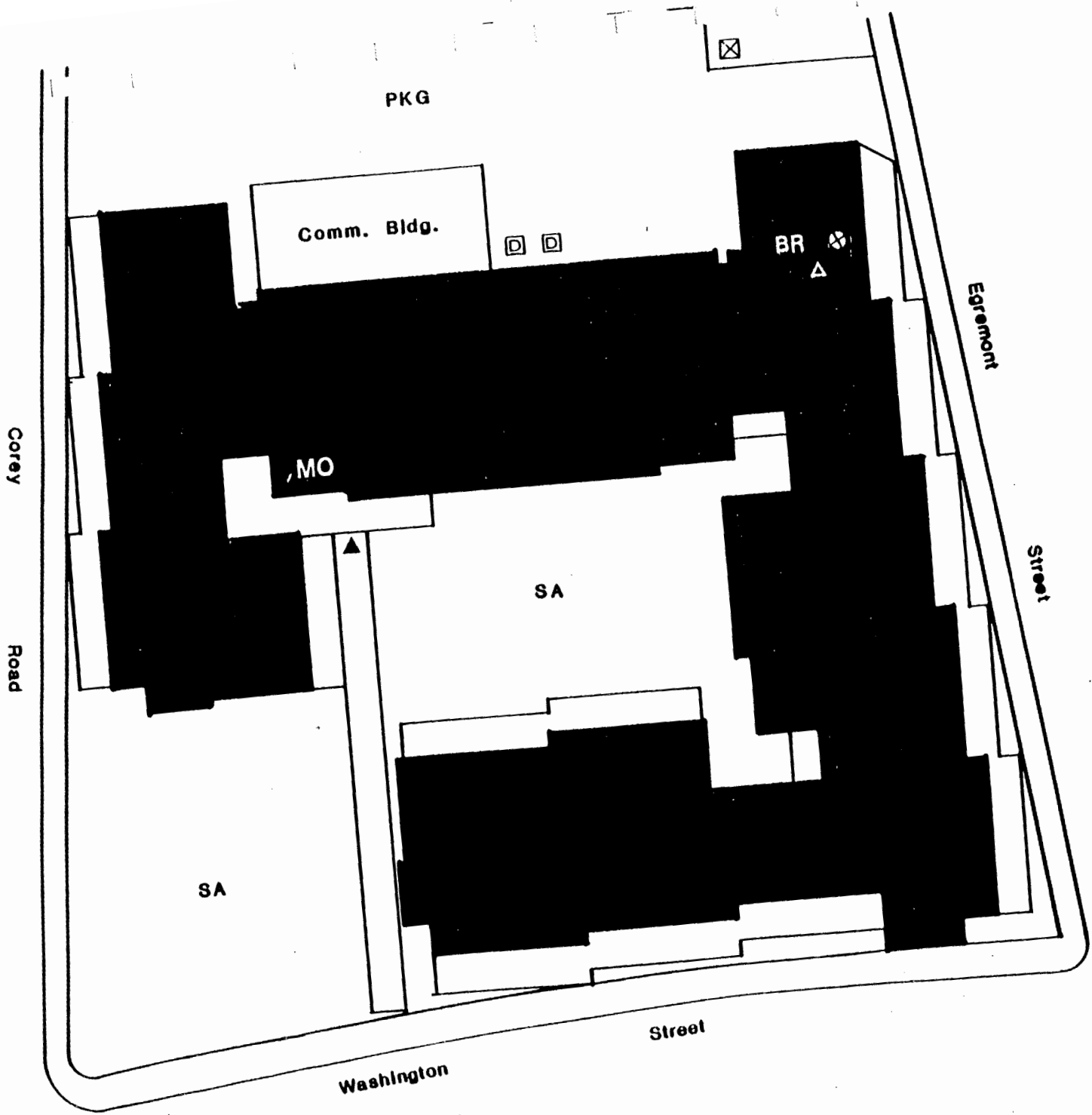
View [Quarterly Tax Bill and Payment Information](#) for this parcel for FY2020 and FY2021.

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.

KEY

- ▲ Entries
- SA Sitting Area
- MO Management Office
- ☐ Dumpster
- PKG Parking Area
- ⊠ TRANSFORMER VAULT
- △ PUMP ROOM
- BR BOILER ROOM
- ⊗ FUEL OIL FILL BOX



MA 2-71

TRICIA WHITE

Development Data - Authority Wide Physical Needs Assessment Services
Boston Housing Authority (BHA) Public Housing Developments
 BHA Job Number 1723-01

of 504 units per br size KC

Date: February 2019

504 Units only

Dev. No	Development Name	Development Address and Neighborhood	Development Data													REMARKS
			No of Units	No of dwelling units	No of 504 Units	% of 504 Units	1 bed	2 bed	3 bed	4 bed	5 bed	No of Buildings	No of Stories	Site Area Acres (ac)	Year Built	
271	Patricia White	20 Washington St, Brighton, MA, 02135	225	223	20	8.97%	16	4	0	0	0	1	8	1.9	1978	

EXHIBIT 11.13:

Municipal Compliance Letters



October 21, 2020

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: Patricia White – 20 Washington Street, Brighton, MA 02135

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.

Nya Tarry
Dominion Due Diligence Group
Compliance Coordinator
201 Wylderose Drive, Midlothian, VA 23113
804-665-2746 (p)
804-588-5758 (f)
n.tarry@d3g.com

Nya Tarry

From: Lori Donovan <lori.donovan@boston.gov>
Sent: Wednesday, October 21, 2020 11:15 AM
To: Nya Tarry
Subject: Re: Fire Public Records Request for 20 Washington Street, Brighton, MA 02135

Hi Nya, Yes BFD has no records on file for 20 Washington St

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 Wed, Oct 21, 2020 at 10:55 AM Nya Tarry <n.tarry@d3g.com> wrote:

Thank you for the response. Just to confirm for my records, are there any open fire code violations or hazmat spills at this property?



Nya Tarry,
Compliance Coordinator, Dominion Due Diligence Group

O: 804-665-2746 ext260

E: n.tarry@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: Wednesday, October 21, 2020 10:38 AM

To: Nya Tarry <n.tarry@d3g.com>

Subject: Re: Fire Public Records Request for 20 Washington Street, Brighton, MA 02135

Hi Nya, At this time there are no AST/UST records on File with BFD for 20 Washington St

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 Wed, Oct 21, 2020 at 9:56 AM Nya Tarry <n.tarry@d3g.com> wrote:

Good Morning,

I am writing in request of information that is needed for a re-financing loan report in regard to Patricia White, located at 20 Washington Street, Brighton, MA 02135. 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.

Fire Information Request -

*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***

Thank you for your time,



Nya Tarry,
Compliance Coordinator, Dominion Due Diligence Group

O: 804-665-2746 ext260

E: n.tarry@d3g.com

A: 201 Wylderose Drive Midlothian, Va. 23113



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October 21, 2020

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: Patricia White – 20 Washington Street, Brighton, MA 02135

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. He may be reached at 617-918-4431 if there are any further questions.

Nya Tarry
Dominion Due Diligence Group
Compliance Coordinator
201 Wylderose Drive, Midlothian, VA 23113
804-665-2746 (p)
804-588-5758 (f)
n.tarry@d3g.com

EXHIBIT 11.14:

Staff Resumes and Certifications

FULTON W. GAYLORD

ENGINEERING PROJECT MANAGER



EDUCATION

University of New Hampshire – BS Environmental Science

CERTIFICATIONS/REGISTRATIONS/TRAINING

HUD Multi-Family Accelerated Processing (MAP) Training (D3G Internal Training)

Fair Housing Act Accessibility Training (D3G Internal Training)

Environmental Site Assessment (D3G Internal Training)

Uniform Federal Accessibility Standards Training (D3G Internal Training)

Americans with Disabilities Act Training (D3G Internal Training)

SUMMARY OF EXPERIENCE

Fulton Gaylord is an Engineering Project Manager for Dominion Due Diligence Group. Mr. Gaylord is directly responsible for conducting and preparing Property Condition Reports and Capital Needs Assessments performed throughout the United States. Prior to joining Dominion Due Diligence Group, Mr. Gaylord worked in the due diligence industry for eight years performing inspections of a wide range of commercial properties, including residential multi-family, office buildings, warehouse and industrial buildings, manufacturing buildings, storage facilities, schools and daycare facilities, malls, gas and service stations, health clubs, defense and data port facilities, hotels/motels/resorts, and healthcare/skilled nursing/nursing homes. Mr. Gaylord has been involved in completing pre-listing and post-inspection work in thousands of transactions. Often working with specialty contractors, structural engineers, and local municipalities, as well as coordinating work with realtors, appraisers, financial institutions, and property owners.

Mr. Gaylord has also been a Residential Real Estate Broker/Owner for 30 years, responsible for correcting problematic issues on residences prior to sale. Mr. Gaylord also performed Comparative Market Assessments for residential properties and has an in-depth understanding of multiple phases of construction, from planning and design, to structural requirements and cost estimation.

The following sites are examples of multi-family, age-restricted, health care facility, and intrusive inspections in which Mr. Gaylord has participated while with D3G:

HUD MAP 223(f)

- Col Lovell's Apartments – Weymouth, MA
- Ivy Club Apartments – Largo, MD
- Trevor's Run Apartments – Herndon, VA
- St. Joseph's House – Fitchburg, MA (*Intrusive*)

ASTM

- Eagle Creek – Hubbard, OH
- Girard Manor – Girard, OH

HUD RAD

- St. Germain Manor – Pawtucket, RI (*Incl Energy Audit*)
- Shelbyville Housing Authority – Shelbyville, TN

MIKE FERGUSON, PE, PMP, BPI-MFBA

PRESIDENT



EDUCATION

Averett University, VA, USA, M.B.A.

University of Toronto, ON, Canada, M.Eng. in Civil Engineering

Ryerson University, ON, Canada, B.Eng. in Civil Engineering

CERTIFICATIONS/REGISTRATIONS/TRAINING

Licensed Professional Engineer, Virginia & Indiana

Project Management Professional (PMP)

Building Performance Institute (BPI) Certified Multifamily Building Analyst

Multifamily Property Inspection Training – Mortgage Bankers Association (CampusMBA)

Fair Housing Act Training – Design and Construction Requirements

AHERA Asbestos Accreditation

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

Basics of Elevator Inspections

SUMMARY OF EXPERIENCE

Mike has extensive training and experience with regards to commercial and residential construction and design issues. Prior to joining Dominion Due Diligence Group, Mike worked as a structural engineer with Tectonic Engineering Consultants, and as a commercial roof inspector for Davroc and Associates. Mike also has experience working with 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.

Mike is currently the President of Dominion Due Diligence Group and is responsible for day to day operations of all technical departments. Prior to his current role, Mike was the Director of Engineering Services for 14 years. As the Director of Engineering Services, Mike was responsible for managing Dominion's staff of Needs Assessors/Construction Inspectors, scheduling projects, providing technical support as well as performing quality control measures, development of a training program, and training of staff. Mike was also responsible for communication with HUD staff and development of tools/software to complete necessary reporting, such as internal proprietary software used to populate HUD's CNA e Tool. Mike has been directly involved in the inspection, review, and reporting of over 10,000 Capital Needs Assessments – primarily for HUD. 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, PMP, BPI-MFBA

PRESIDENT



HUD LEAN

- 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