John F. Rowlson Appraiser
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REHABILITATION STUDY
DOWNTOWN URBAN RENEWAL PROJECT

MIDDLETOWN, CONNECTICUT

Prepared for

Middletown Redevelopment Authority

November 1, 1968

John F. Rowlson Company
50 State Street
Hartford, Connecticut 06103

EXHIBIT 221-D-1

INTRODUCTION

A rehabilitation study has been compiled on the following twelve (12) Middletown properties to determine feasibility of upgrading to minimum property standards in compliance with building codes.

64 Pearl Street
240-242 Court Street
139 Broad Street
28 Pearl Street
89-91 Broad Street
101 Broad Street
142 High Street
108-110 High Street
48 Loveland Street
32 Loveland Street
111 South Main Street
93-95 South Main Street

The following assumptions have been made relative to these properties:

(1) That minimum code will be the basis for rehabilitation.

(2) Rentals assigned are within the financial ability of the tenants and are considered conservative.

(3) Funds for financing will be available on terms deemed reasonable.

A "before and after" rehabilitation market value has been used to determine feasibility. Costs of rehabilitation have been spread over sufficient years to preclude burden to owners. Taxes will not be increased, per Middletown Tax Assessor, when the rehabilitation work is completed. Therefore, costs to owners include present mortgage, if any, plus the cost of rehabilitation. Existing mortgage data appears on page B-1 of this report.

Rehabilitation is designed to bring the properties into compliance with:

1. Code Standards
2. F. H. A. Standards
3. Project Standards

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The required work to bring the properties up to these standards together with estimated costs furnished by Raymond & May appears on pages C-1 through C-12.

Two types of financing have been considered:

(a) Conventional.

(b) Section 312 Program which would make available funds at a 3% interest rate. It is assumed that, since the number of cases is minimum and that if more are added they would be spread over a period of time, the local office could assist with the somewhat intricate application procedures.

It is evident from the financial analysis (fact sheets) that the application of the rehabilitation program to these twelve (12) properties is economically sound.

Summary of Capital Values

On the following page appears a summary for each property showing the estimated market value prior to the rehabilitation program, the estimated cost to rehabilitate, the base cost, the estimated value of the property after rehabilitation and the net gain or loss in value. The base cost is composed of the estimated market value before rehabilitation plus cost to rehabilitate. The net gain or loss is the difference between the base cost and the estimated market value after rehabilitation. The extension of the remaining economic life through code compliance is not reflected nor is the alleviation of the precarious position of the properties in violation of code standards reflected. It does, however, assume the redevelopment of the area in which it is located or peripheral to its location and strict code enforcement to competitive properties.

Summary of Capital Values

No.	Property	Current Fair Market Value	Rehab. Cost	Base Cost	Est. Rehab. Market Value	Net Gain (Loss) In Value
10-9	64 Pearl St.	$31,500.	$2,700.	$34,200.	$36,000.	$1,800.
10-11	240-242 Court St.	46,000.	1,375.	47,375.	46,000.	(1,375.)
10-16	139 Broad St.	33,600.	4,030.	37,630.	38,400.	770.
11-6	28 Pearl St.	16,000.	8,240.	24,240.	21,600.	(2,640.)
11-17	89-91 Broad St.	39,900.	2,675.	42,575.	44,000.	1,425.
11-19	101 Broad St.	38,500.	1,090.	39,590.	40,000.	410.
91-12	142 High St.	37,500.	760.	38,260.	37,500.	(760.)
91-19	108-110 High St.	20,000.	3,100.	23,100.	25,000.	1,900.
91-22	48 Loveland St.	22,800.	2,275.	25,075.	25,200.	125.
91-25	32 Loveland St.	18,900.	4,150.	23,050.	22,500.	(550.)
93-22	111 South Main Street	24,000.	1,700.	25,700.	26,400.	700.
93-24	93-95 South Main Street	30,800.	1,350.	32,150.	33,600.	1,450.

Block 10, Parcel 9 64 Pearl Street

The land is presently improved with a three-family residence. This property is free and clear of mortgage at the present time. Proposed improvements to bring this property to the rehabilitation standards would cost an estimated $2, 700. Annual carrying cost would be:

Section 312	$582. 20
Conventional	641. 55

These figures do not include property taxes. It is assumed that the present owners could assume this additional financial burden without any hardship. The property has a gross income of $1, 980. * with $1, 155. * expenses. However, this does not include a figure for repairs or maintenance.

Block 10, Parcel 11 240-242 Court Street

This property is a seven-family residence with all units furnished about 2 years ago. This property is free and clear of any mortgage.

The current rentals are considered to be economic with the exception of the five-room unit which could generate additional $240. per year. The proposed rehabilitation would not generate any increase in the rental levels as the units are in good condition; the plaster cracks are hair-line and affect no adverse effect on the current rent level.

The property can support the additional charges for the rehabilitation program proposed for the building, but will not increase the value.

* Owner's statement

Block 10, Parcel 16 139 Broad Street

This four-family residence and land are free of any mortgage. The proposed rehabilitation would cost approximately $4, 030. The proposed repairs or replacements would modernize and improve this property and result in an increase in the value which would exceed the cost.

The present annual income is $3, 660. (assigned $85. per month to the owner's apartment). This income could be increased after rehabilitation.

Therefore, this property can financially support the increased costs as appear in the financial analysis on the Fact Sheet.

Block 11, Parcel 6 28 Pearl Street

The land is improved with a two-family residence. The cost of rehabilitation is very high in relationship to the market value. The cost to rehabilitate is approximately $8, 240.

Annual Costs:

Section 312	$548. 39
Conventional	$766. 62

It is considered that this property could generate $100. - $14. for the first, second and garages after rehabilitation. This indicates that the property could support the cost of rehabilitation over a 20-year period of financing.

Block 11, Parcel 17 89-91 Broad Street

This property formed a part of an estate left to several heirs and is free and clear of encumbrances. It is a four-family residence. The major item of the rehabilitation program is the painting of the exterior ($1, 500.) The total estimated cost of rehabilitation is approximately $2, 675. This expenditure will increase the value of this property $1, 425. in excess of the cost.

The annual cost of financing is as follows:

Section 312	$576. 80
Conventional	635. 61

It is considered that this property can support the cost of rehabilitation.

Block 11, Parcel 19 101 Broad Street

This property is a three-family residence which is free of any mortgage. The rehabilitation program requires a small amount of expenditure to bring the property in conforming with the necessary standards. The improvements to the property will increase the value about $1, 500. or about $410. more than the cost of rehabilitation.

The annual financing charges are as follows:

Section 312	$235. 03
Conventional	259. 00

The property can financially support the rehabilitation expense as proposed.

Block 91, Parcel 12 142 High Street

The land is improved with a three-family residence. The proposed rehabilitation is nominal in cost and minimum as to the improvements and would reflect no change in the income or market value. The property has no existing mortgage.

The annual cost of financing the rehabilitation cost of $760. would be:

Section 312	$163. 88
Conventional	180. 59

It is considered that the property could support the cost of rehabilitation to bring the property to conformity with the standards of the rehabilitation program.

Block 91, Parcel 19 108-110 High Street

The land is improved with a two-family residence. The owner is one tenant and the other rents for $1, 140. per year. The present balance of the existing mortgage is $1, 142. 72. An attachment was placed against the property for $500. in 1966 with no record found of a release.

The proposed rehabilitation will increase the market value of the property in excess of the cost equal to approximately $1, 900. The present income will support the cost of rehabilitation plus the existing mortgage based on the refinancing under the cost of Section 312 (Table C on Fact Sheet.)

Block 91, Parcel 22 48 Loveland Street

The land is improved with a two-family residence and is occupied by mother and daughter. There is a mortgage on the property with a balance of only $463.17. The cost of rehabilitation is estimated to be $2,275. Annual charges to rehabilitate to include present mortgage is $1,297.19 under Section 312 and $1,347.21 with conventional financing. However, with refinancing, the existing mortgage with the cost of rehabilitation the amount of carrying costs are reduced under Section 312 to a figure below the payment schedule of the existing carrying charges.

Block 91, Parcel 25 32 Loveland Street

The land is improved with a two-family residence with the owner occupying the first floor plus one room on the second floor. Three room - cold flat on the second floor presently rented for $65. per month. This rent can be increased to $85. after central heat is installed plus $5. for rent of one stall in garage.

The rehabilitation program will enable the property to generate greater income which will support the costsof rehabilitation together with maintenance, water and sewer and insurance.

Block 93, Parcel 22 — 111 South Main Street

The land is improved with a two-family residence. The proposed rehabilitation is estimated to cost approximately $1,700. These improvements will enable the property to generate an estimated increase in the rental income to $125. - $100. or $225. per month ($2,700. per year).

The carrying costs for rehabilitation would be $366.57 per year under the Section 312 F.H.A. financing program and $403.94 with conventional financing. The property will benefit from the rehabilitation program with an increase in value and an increase in income from increased rentals.

Block 93, Parcel 24 — 93-95 South Main Street

The land is improved with a three-family residence. The rehabilitation proposed at an estimated cost of $1,350. includes minor repairs and redecorating as the property has been maintained in good condition. The owners spent over $3,000. in improvements during the past 5 years. The present rental income is as follows:

First floor	$95.	$1,140.	
Second floor	Owner		$1,140. assigned
Third floor	90.	1,080.	
		$2,220.	$3,360.

The proposed rehabilitation charges could be economically supported by the property to include all expenses for maintenance, taxes, sewer and water and insurance. The property also benefits from an increase in value resulting from the rehabilitation program.

APPENDIX A

FACT SHEETS

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Individual Property Fact Sheets

The individual property fact sheets appearing on the following pages provide the following information:

Fair Market Value
Rehabilitation Cost
Mortgage, if any
Taxes
Carrying costs under conventional financing and Section 312 financing.

The terms of the mortgages vary for the purpose of bringing the monthly payment schedule into line with assumed ability to pay. All properties have at least one rental unit and as demonstrated in the analysis moderate rent increases after rehabilitation are indicated in several instances.

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FACT SHEET

Block 10, Parcel 9
64 Pearl Street

Present Use:	Three-family Residence
Proposed Use:	Three-family Residence
Fair Market Value:	$31,500.
*Rehabilitation	2,700.
Total Base Cost	$34,200.
Mortgage:	None

Financial Analysis	Present	After Rehabilitation ** A	B	C
Taxes	$538.81	$538.81	$538.81	
Mortgage (per annum)				None
Rehabilitation Cost (per annum)		582.20	641.55	
Total Cost - per annum	$538.81	$1,121.01	$1,180.36	
per month	44.90	93.42	98.36	

* Raymond & May Associates estimates
** A. Assume Section 312 Rehabilitation Loan, 5-year term
B. Assume Conventional Financing, 5 years, 7%
C. Assume refinancing present mortgage plus rehabilitation cost Section 312.

Present Income: $1,980.
Projected Income After Rehabilitation: $2,220.

FACT SHEET

Block 10, Parcel 11
240-242 Court Street

Present Use:	Seven-Family, furnished
Proposed Use:	Seven-Family, furnished
Fair Market Value:	$46,000.
Rehabilitation Cost*	1,375.
Total Base Cost	$47,375.
Mortgage:	None

Operating Expense Estimates	Present	After Rehabilitation	312 Financing
Taxes	$ 777.	$ 777.	$ 777.
Insurance	300.	250.	250.
Heat	900.	825.	825.
Utilities	1,000.	1,000.	1,000.
Water, Sewer & Sanitation	200.	200.	200.
Decorating	275.	275.	275.
Repairs	350.	350.	350.
Reserve for Replacement	780.	780.	780.
Management	492.	492.	492.
Custodian	240.	240.	240.
Lawn care & Snow removal	260.	260.	260.
Total Expenses	$5,574.	$5,449.	$5,449.

Income Estimates	Present	After Rehabilitation	312 Financing
(5) 3-rooms x $125.	$ 7,500.	$ 7,500.	
(1) 2-rooms x 95.	1,140.	1,140.	
(1) 5-rooms x 125.	1,500.	1,740.	
Total Income	$10,140.	$10,380.	

FACT SHEET

Block 10, Parcel 11

continued

Cash Flow	Present	After Rehabilitation	312 Financing
Total Income	$10,140.	$10,380.	$10,380.
Less Vacancy	304.	311.	311.
Gross Effective Income	$ 9,836.	$10,069.	$10,069.
Less Expenses	5,574.	5,449.	5,449.
Net Income	$ 4,262.	$ 4,620.	$ 4,620.
Less Debt Service	None	327.	297.
Net Income	$ 4,262.	$ 4,293.	$ 4,323.

* Raymond & May Associates estimates
** A. Assume Section 312 Rehabilitation Loan, 5-year term
B. Assume Conventional Financing, 5 years, 7%
C. Assume refinancing present mortgage plus rehabilitation cost Section 312.

Present Gross Income $10,140.
Projected Gross Income After Rehabilitation: $10,380.

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FACT SHEET

Block 10, Parcel 16
139 Broad Street

Present Use:	Four-family Residence
Proposed Use:	Four-family Residence
Fair Market Value	$33,600.
Rehabilitation Cost *	4,030.
Total Base Cost	$37,630.
Mortgage:	None

Financial Analysis	Present	After Rehabilitation ** A	B	C
Taxes	$905.14	$905.14	$905.14	
Mortgage per annum				None
Rehabilitation Cost per annum		868.98	957.58	
Total Annual Cost	$905.14	$1,774.12	$1,862.72	
Per Month	75.43	147.84	155.23	

* Raymond & May Associates estimates
** A. Assume Section 312 Rehabilitation Loan, 5-year term
B. Assume Conventional Financing, 5 years, 7%
C. Assume refinancing present mortgage plus rehabilitation cost Section 312.

Present Income: $3,660.
Projected Income After Rehabilitation: $4,380.

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FACT SHEET

Block 11, Parcel 6
28 Pearl Street

Present Use:	Two-family Residence
Proposed Use:	Two-family Residence
Fair Market Value	$16,000.
*Rehabilitation Cost	8,240.
Total Base Cost	$24,240.
Mortgage:	None

		After Rehabilitation **		
Financial Analysis	Present	A	B	C
Taxes	$402.60	$402.60	$402.60	
Mortgage per annum				None
Rehabilitation Cost per annum	____	548.39	766.62	
Total Cost per annum	$402.60	950.99	$1,169.22	
per month	33.55	79.25	97.43	

* Raymond & May Associates estimates
** A. Assume Section 312 Rehabilitation Loan, 20 years
B. Assume Conventional Financing, 20 years, 7%
C. Assume refinancing present mortgage plus rehabilitation cost Section 312.

Present Income: $2,400.
Projected Income After Rehabilitation: $2,568.

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FACT SHEET

Block 11, Parcel 17
89-91 Broad Street

Present Use:	Four-family Residence
Proposed Use:	Four-family Residence
Fair Market Value:	$39, 900.
*Rehabilitation Cost:	2, 675.
Total Base Cost	$42, 575.
Mortgage:	None

Financial Analysis	Present	After Rehabilitation ** A	B	C
Taxes	$1, 288. 47	$1, 288. 47	$1, 288. 47	None
Mortgage (per annum)				
Rehabilitation Cost (per annum)		576. 80	635. 61	
Total Cost - per annum	$1, 288. 47	$1, 865. 27	$1, 924. 08	
per month	107. 37	155. 44	160. 34	

* Raymond & May Associates estimates
** A. Assume Section 312 Rehabilitation Loan, 5-year term
B. Assume Conventional Financing, 5 years, 7%
C. Assume refinancing present mortgage plus rehabilitation cost Section 312.

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FACT SHEET

Block 11, Parcel 19
101 Broad Street

Present Use:	Three-family Residence
Proposed Use:	Three-family Residence
Fair Market Value:	$38,500.
Rehabilitation Cost *	1,090.
Total Base Cost	$39,590.
Mortgage:	None

Financial Analysis	Present	After Rehabilitation A	B
Taxes	$1,050.62	$1,050.62	$1,050.62
Mortgage, per annum			
Rehabilitation Cost, per annum		235.03	259.00
Total Cost, per annum	$1,050.62	$1,285.64	$1,309.62
per month	87.55	107.14	109.13

* Raymond & May Associates
** A. Assume Section 312 Rehabilitation Loan, 5-year term
B. Assume Conventional Financing, 5 years, 7%
C. Assume refinancing present mortgage plus rehabilitation cost Section 312.

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FACT SHEET

Block 91, Parcel 12
142 High Street

Present Use:	Three-family Residence
Proposed Use:	Three-family Residence
Fair Market Value	$37,500.
Rehabilitation Cost	760.
Total Base Cost	$38,260.
Mortgage:	None

Financial Analysis	Present	After Rehabilitation A	After Rehabilitation B	After Rehabilitation C
Taxes	$849.47	$849.47	$849.47	
Mortgage, per annum				None
Rehabilitation Cost per annum	———	163.88	180.59	
Total Cost, per annum	$849.47	$1,013.35	$1,030.06	
per month	70.79	84.45	85.84	

Present Gross Income: $2,400.
Projected Gross Income After Rehabilitation: $2,400.

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FACT SHEET

108-110 High Street
Block 91, Parcel 19

Present Use:	Two-family Residence
Proposed Use:	Two-family Residence
Fair MarketValue	$20,000.
Rehabilitation Cost *	3,100.
Total Base Cost	$23,100.

Mortgage: Middletown Savings Bank, $9,000., 4%, 20 years starting 5/1/51 to 3/1/71 @ $54.54 per month. Balance $1,142.72
Attachment 11/22/66 $500. against Jennie Russo by Joseph Monarco & Nicholas Milardo, d/b/a Monarco and Milardo

Financial Analysis	Present	After Rehabilitation ** A	B	C
Taxes	$333.64	$333.64	$333.64	$333.64
Mortgage, per annum	654.48	654.48	654.48	491.61
Rehabilitation Cost per annum		359.20	431.93	
Total Cost per annum	$1,048.07	$1,347.32	$1,420.05	$825.25
per month	87.34	112.28	118.34	68.77

* Raymond & May Associates estimates
** A. Assume Section 312 Rehabilitation Loan, 10 years
B. Assume Conventional Financing, 10 years, 7%
C. Assume refinancing present mortgage plus rehabilitation cost Section 312, 5 years.

Present Gross Income: $1,140.
Projected Gross Income After Rehabilitation: $1,200.

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FACT SHEET

Block 91, Parcel 22
48 Loveland Street

Present Use:	Two-family Residence
Proposed Use:	Two-family Residence
Fair Market Value	$22, 800.
Rehabilitation Cost *	2, 275.
Total Base Cost	$25, 075.

Mortgage: Middletown Savings Bank, $8, 500. , 5%, 15 years starting June 21, 1954. $67. 22 per month Balance $463. 17

Financial Analysis	Present	After Rehabilitation** A	B	C
Taxes	$ 435. 24	$ 435. 24	$ 435. 24	$ 435. 24
Mortgage per annum	806. 64	806. 64	806. 64	590. 43
Rehabilitation Cost per annum	______	490. 55	540. 57	______
Total Cost per annum	$1, 241. 88	$1, 732. 43	$1, 782. 45	$1, 025. 67
per month	103. 49	144. 37	148. 54	85. 47

* Raymond & May Associates estimates
** A. Assume Section 312 Rehabilitation Loan, 5- year term
B Assume Conventional Financing, 5 years, 7%
C. Assume refinancing present mortgage plus rehabilitation cost Section 312.

Present Rental Income: Family occupancy

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FACT SHEET

Block 91, Parcel 25
32 Loveland Street

Present Use: Two Family Residence
Proposed Use: Two Family Residence

Fair Market Value: $18,900.
Rehabilitation Cost:* 4,150.

Total Base Cost $23,050.

Mortgage: None

		After Rehabilitation**		
Financial Analysis	Present	A	B	C
Taxes	$426.78	$426.78	$426.78	
Mortgage (per annum)				None
Rehabilitation Cost (per annum)		276.19	374.99	
Total Cost - (per annum)	$426.78	$702.97	$801.77	
(per month)	35.57	58.58	66.81	

*Raymond & May Associates estimates
**A. Assume Section 312 Rehabilitation Loan, 20 years
B. Assume Conventional Financing, 20 years, 7%
C. Assume refinancing present mortgage plus rehabilitation cost Section 312.

Present Gross Income: $780. plus owner's apartment
Projected Gross Income after Rehabilitation: $1,080. plus owner's apartment.

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FACT SHEET

Block 93, Parcel 22
111 South Main Street

Present Use:	Two-family Residence
Proposed Use:	Two-family Residence
Fair Market Value	$24,000.
Rehabilitation Cost *	1,700.
Total Base Cost	$25,700.
Mortgage:	None

Financial Analysis	Present	After Rehabilitation ** A	B	C
Taxes	$550.95	$550.95	$550.95	
Mortgage, per annum				None
Rehabilitation Cost per annum		366.57	403.94	
Total Cost per annum	$550.95	$917.52	$954.89	
per month	45.91	76.46	79.57	

* Raymond & May Associates estimates
** A. Assume Section 312 Rehabilitation Loan, 5-year term
B. Assume Conventional financing, 5 years, 7%
C. Assume refinancing present mortgage plus rehabilitation cost Section 312.

Present Gross Income: $1,020.
Projected Gross Income After Rehabilitation: $2,700.

FACT SHEET

Block 93, Parcel 24
93-95 South Main Street

Present Use:	Three-family Residence
Proposed Use:	Three-family Residence
Fair Market Value:	$30, 800.
Rehabilitation Cost:	1, 350.
Total Base Cost	$32, 150.
Mortgage:	None

Financial Analysis	Present	After Rehabilitation A	After Rehabilitation B	After Rehabilitation C
Taxes	$810. 83	$810. 83	$810. 83	
Mortgage, per annum				None
Rehabilitation Cost per annum	———	291. 10	320. 78	
Total Cost, per annum	$810. 83	$1, 101. 93	$1, 131. 61	
per month	67. 57	91. 83	94. 30	

* Raymond & May Associates estimates

** A. Assume Section 312 Rehabilitation Loan, 5-year term

B. Assume Conventional Financing, 5 years, 7%

C. Assume refinancing present mortgage plus rehabilitation cost Section 312.

Present Gross Income: $2, 220.

Projected Gross Income After Rehabilitation: $2, 400.

APPENDIX B

SUMMARY OF MORTGAGE DATA

Summary of Mo. ge Data

No.	Address	Title	Mortgagee	Date	Original Amount	Terms	Remarks
10-9	64 Pearl St.	Sebastian Vinci & Rose Vinci	None				
10-11	240-242 Court St.	Sebastiano & Mary Fazzino	None				
10-16	139 Broad St.	Salvatore Mazzotta	None				
11-6	28 Pearl St.	Giulio Guiffrida & Helen Guiffrida	City Savings Bank of Middletown	3/30/51	$3,000.	5%	Paid 8/15/52
11-17	89-91 Broad Street	Sebastian Cannata et als	None				
11-19	101 Broad St.	Mary Elizabeth Murphy	None				
91-12	142 High St.	Rosario Sarcia	None				
91-19	108-110 High St.	Sebastiano & Jennie Russo	Middletown Savings Bank	5/1/51	9,000.	$54.54/ month 5/1/51 - 3/1/71 4%	Balance $1,142.72
91-22	48 Loveland Street	Teresa S. Hunt & Teresa A. Smith	Middletown Savings Bank	6/21/65	8,500.	$67.22/ month 6/21/54 - 5/21/69 15 years	Balance $ 463.17

Summary of Mortgage Data - continued

No.	Address	Title	Mortgagee	Date	Original Amount	Terms	Remarks
91-25	32 Loveland Street	John Kowaleski & Rosalia Kowaleski	None				
93-22	111 South Main St.	Mary Agnes Young Bidwell	None				
93-24	93-95 South	Valantino Bartolotta & Grace G. Bartolotta	None				

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APPENDIX C

SUMMARY OF REHABILITATION REQUIREMENTS AND COSTS

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Lot: 48' x 150'   Use: 3-Family   Address: 10-9
64 Pearl Street

	Code Standards	F.H.A. Standards	Project Standards	Revise
Site:				
Repair & repaint railing			$ 150.	
Exterior:				
Repaint			1,000.	
Repair roof shingles		$ 250.		
New flashing roof & wall intersection		150.		
Repair gutters		300.		
Repair porch			150.	
Interior:				
Tile upper bath		150.		
Repair rail to basement	$ 50.			
One set kitchen cabinets		250.		
Minor repairs to electrical wiring			150.	
Replace some electrical fixtures			100.	
Totals:	$ 50.	$ 1,100.	$ 1,550.	
Grand Total:				$ 2,700.

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Lot: 50' x 150' | Use: 7-Family (furnished) | Address: 10-11 240-242 Court Street

	Code Standards	F.H.A. Standards	Project Standards	Revise
Exterior:				
New front door			$ 75.	
Patch & paint lower apartments			300.	
Fireproof five doors	$ 750.			
Fireproof stairs	250.			
Totals:	$ 1,000.		$ 375.	
Grand Total:				$ 1,375.

Lot: 61' x 167'   Use: 4-Family   Address: 10-16 139 Broad Street

	Code Standards	F.H.A. Standards	Project Standards	Revise
Exterior:				
Fire escape from upper floor				$ 250.
Reinforce structure		$ 300.		
Patch stucco			$ 500.	
Repair soffit		300.		
Repair roof		250.		
Repair gutter		200.		
Repair entrance door			100.	
Patch windows			300.	
Interior:				
Fireproof stair hall in front				250.
Tile around tub		400.		
Replace door and trim			500.	
Add kitchen cabinets		400.		
Sink stop valve			30.	
New furnace		250.		
Totals:		$ 2,100.	$ 1,430.	$ 500.
Grand Total:				$ 4,030.

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Lot: 40' x 69.5' plus 23' x 65.7"

Use: 2-Family

Address: 11-6 28 Pearl Street

	Code Standards	F.H.A. Standards	Project Standards	Revise
Site:				
Landscaping, paving			$ 350.	
Clear fence, land-scape			150.	
Repair rear yard			150.	
Repair steps			150.	
Repair r ailings			200.	
Repair front fencing			200.	
Exterior:				
Repair rear shingles		$ 600.		
Caulk front		150.		
New flashings		250.		
New gutters and leaders		250.		
Patch & cap chimney		200.		
Interior:				
Brace framing		$ 1,000.		
Repair framing		480.		
Repair lath and plaster		360.		
Repaint walls		750.		
Tile two bath floors	$ 100.			
8 new doors		400.		
New interior stairway	500.			
New basement stairs	50.			
New heating system		1,500.		
New electric fixtures		200.		
Insulation		250.		
Totals:	$ 650.	$ 6,390.	$ 1,200.	
Grand Total:				$ 8,240.

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Lot: 78.2/81.4'x 185.6'/184.3'

Use: 4-Family

Address: 11-17 89=91 Broad Street

	Code Standards	F.H.A. Standards	Project Standards	Revise
Site:				
Repair railings			$ 75.	
Exterior:				
Repair wet basement walls	$ 150.			
Repaint exterior			1,500.	
Repair gutters		$ 100.		
Minor repair to windows			200.	
Interior:				
Minor ceiling plaster patches			200.	
Fix wiring panel		150.		
Totals:	$ 150.	$ 250.	$1,975.	
Grand Total:				$2,375.

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Lot: 80.5' x 183'/181' Use: 3-Family Address: 11-19
101 Broad Street

	Code Standards	F.H.A. Standards	Project Standards	Revise
Exterior:				
Provide second floor exit				$ 250.
Interior:				
Minor plaster patching			$ 300.	
Repair rear bath		$ 300.		
New electrical fixtures			240.	
Totals:		$ 300.	$ 540.	$ 250.
Grand Total:				$ 1,090.

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Lot: 54.5'x242/248.5 Use: 3-Family Address: 91-12
142 High Street

	Code Standards	F.H.A. Standards	Project Standards	Revise
Exterior:				
Minor flashing repairs		$ 100.		
Patch window frames			$ 200.	
Interior:				
Replace plumbing fixtures			200.	
Improve electrical wiring			200.	
Add electrical fixtures				$ 60.
Totals:		$ 100.	$ 600.	60.
Grand Total:				$ 760.

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Lot: 42'/48.7'x 100.3'/110'

Use: 2-Family

Address: 91-19 108-110 High Street

	Code Standards	F.H.A. Standards	Project Standards	Revise
Site:				
Repair parking material			$ 250.	
Exterior:				
Repair soffits		$ 200.		
Point Chimney		150.		
New aluminum siding				$ 1,500.
Interior:				
Reinforce floor		150.		
Sanitary base		50.		
Tile two baths			200.	
Repair doors and trim			200.	
Add kitchen cabinets		150.		
New furnace		250.		
Totals:		$ 950.	$ 650.	$ 1,500.
Grand Total:				$ 3,100.

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Lot: 63' x 140' Use: 2-Family Address: 91-22
48 Loveland Street

	Code Standards	F.H.A. Standards	Project Standards	Revise
Exterior:				
Minor roof repair		$ 100.		
Repair gutters and leaders		150.		
Patch chimney		150.		
Patch exterior details		150.		
Repair window frames			$ 150.	
Interior:				
Patch and repair metal ceiling			225.	
Repair interior stairs		50.		
Redesign second floor bedrooms and bath partitions				$ 1,300.
Totals:		$ 600.	375.	$ 1,300.
Grand Total:				$ 2,275.

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Lot: 90' x 120' Use: 2-Family Address: 91-25 32 Loveland Street

	Code Standards	F.H.A. Standards	Project Standards	Revise
Site:				
Patch steps		$		
New railing				
Exterior:				
Aluminum siding			$2,500.	
Point chimney		100.		
Patch and paint entrances			50.	
Interior:				
Patch and paint walls			350.	
New Basement stairs and railing		150.		
Electrical work upstairs		300.		
Some new fixtures			50.	
Add kitchen cabinets		150.		
Heat second floor	$400.			
Totals:	$400.	$800.	$2,950.	
Grand Total:				$4,150.

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Lot: 40' x 136'/145'   Use: 2-Family   Address: 93-22
111 South Main Street

	Code Standards	F.H.A. Standards	Project Standards	Revise
Exterior:				
Install new leaders		$ 100.		
Minor repairs to windows			$ 300.	
Interior:				
Replace kitchen floor finish			300.	
Fireproof over boilers	$ 100.			
Patch and paint ceilings			300.	
Install new cabinets		400.		
New medical cabinets		50.		
New electrical panel		150.		
Totals:	$ 100.	$ 700.	$ 900.	
Grand Total:				$ 1,700.

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Lot: 47.5' x 150'/160'   Use: 3-Family   Address: 93-24
93-95 South Main Street

	Code Standards	F.H.A. Standards	Project Standards	Revise
Exterior:				
Minor repair to shingles		$ 100.		
Repair gutters & leaders		150.		
Minor repair to windows			$ 300.	
Interior:				
Fireproof beams over boiler	$ 150.			
Patch, paint ceilings			200.	
Add kitchen cabinets			150.	
New fixtures			300.	
Totals:	$ 150.	$ 250.	$ 950.	
Grand Total:				$ 1,350.