

August 31, 2000

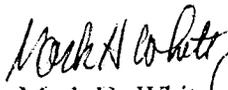
Betty McManus  
Acton Community Housing Corp.  
Po Box 681  
Acton, MA 01720

Dear Betty:

I am currently in the process of planning a subdivision at 252 High Street, an affordable housing overlay district. I would like to meet with the Board to discuss the possibility of an off site affordable unit at 81 Parker Street.

Please call with any questions at (978) 371-3089.

Sincerely,

  
Mark H. White   
President

MHW/psc

c - Roland Bartl  
Acton Planning Board

LETTERS\81 PARKER\08/31/00

BENTLEY BUILDING CORP.

503 Main Dunstable Road  
Nashua, New Hampshire 03062  
(603) 883-0700  
FAX (603) 886-3944

Affiliate of Bentley Management Group, Inc.

ACTON COMMUNITY HOUSING CORPORATION COMMITTEE  
P.O. BOX 681  
ACTON, MA 01720  
(978) 263-4776

*Sent  
10/17/00*

October 16, 2000

Mr. Christopher Tolley  
Chairman, Acton Planning Board  
Acton Town Hall  
472 Main Street  
Acton, MA 01720

Dear Mr. Tolley:

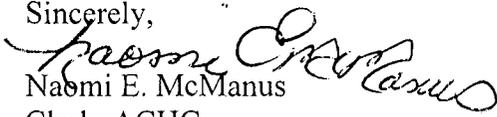
The Acton Community Housing Corporation Committee (ACHC) has been asked to comment on the proposed subdivision, Dunham Park located off High Street. Mark White, the developer of Dunham Park has also asked the ACHC to consider endorsing a proposal for an off site home under the State's Local Initiative Program (LIP) for First Time Homebuyers if the subdivision were granted a density bonus.

The ACHC's position in the past has been to endorse the density bonus provision of on site affordable homes instead of off site as evidenced by the four (4) (LIP) units at Harris Village and four (4) (LIP) units at Wayside Village. In weighing Mr. White's off site proposal of a specific home located at 81 Parker Street, the members of the ACHC committee conducted a site visit of a home. While we applaud Mr. White's willingness to provide a LIP home the ACHC has concerns regarding this specific home as it is not in a neighborhood setting and has site limitations due to its proximity to Fort Pond Brook. It has been a primary objective of the ACHC and the Planning Board to locate the LIP homes in neighborhood settings in Acton.

Although the ACHC has concerns regarding the LIP home being located at 81 Parker Street location we would encourage the Planning Board to explore other possible alternatives with Mr. White which would allow a density bonus under Acton's current Affordable Housing Zoning Bylaw.

Representative of the ACHC committee will be present and available for comment at the Planning Board's Public Hearing for Dunham Park on November 6, 2000. Thank you for your continued efforts in developing affordable housing in Acton.

Sincerely,

  
Naomi E. McManus  
Clerk, ACHC

November 9, 2000

ACHC  
P.O. Box 681  
Acton, MA 01720

Dear Ms. McManus:

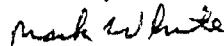
In reference to my proposal to offer 81 Parker Street as an affordable housing alternative to the existing home at Dunham Park, please consider the following in making your decision.

	<u>On-Site Unit</u>	<u>81 Parker Street</u>
Age:	52 years	New
Heat:	Original forced hot water	High-efficiency forced hot air
Wiring:	Original, with fuses	Circuit breakers, to current code
Exterior:	Wood shingle and clapboard	Maintenance-free vinyl siding and windows
Windows:	Single pane	Thermal pane
Basement:	Crawl space	Full basement
Appliances:	1970's stove and dishwasher, no refrigerator	New stove, dishwasher and refrigerator
Baths:	1	1 1/2

It appears to me that 81 Parker Street would offer to a prospective buyer with limited financial resources a low-maintenance home, with a much longer effective "lifespan" than the 50+ year old ranch--a win-win opportunity for all parties.

Thank you for your further consideration of this matter.

Sincerely,



Mark White, President

cc: Christopher Tolley, Chairman  
Acton Planning Board

To : Betty Mc Manus

From : MARK White

Betty : Here is the comparison for the  
two hours. Please call with any questions.

MARK

97 F. 371-3089

ACTON COMMUNITY HOUSING CORPORATION

P.O. Box 681  
Acton, MA 01720  
(978) 263-4776

November 9, 2000

Acton Planning Board  
Town Hall  
Acton, MA

Dear Planning Board Members:

The ACHC met on November 9 to discuss the proposed Dunham Park development in light of new information brought forth at the Public Hearing on Nov. 6. During the presentation, given by the developer's engineer from LandTech Consultants, reference was made to the availability of an existing home on site that was proposed as the affordable housing unit but rejected by the ACHC. As the attached minutes of our 9/21/00 meeting demonstrate, no such offer was made to ACHC. We were asked to consider an off-site unit as a substitute unit that would allow two additional homes to be built at Dunham Park, should the Planning Board grant the density bonus. All the members of the ACHC visited the off-site unit and after careful deliberation, the members voted to reject the off-site home located at 81 Parker St. as the affordable unit.

The ACHC is interested in pursuing the preferred option of an on-site unit at Dunham Park as presented at the Planning Board's public hearing on Nov. 6. We have invited Mr. White to our Dec. 7 ACHC meeting so that we can clear up any misunderstandings about the process and begin anew to examine this option.

It is our understanding that 2 existing houses are on site and they will be retained as part of the development. Either unit could potentially be acceptable to the ACHC. Existing homes do not have to meet the same standards as newly constructed affordable units, they do not have to "look like" the surrounding units but still need to meet the state housing guidelines.

The ACHC voted on Nov. 9 to communicate to both the Planning Board and Mark White that we wish to evaluate all options for an on-site affordable unit at the Dunham Park development. We will pursue this option and submit our findings to you at the completion of our review, prior to the continuation of the hearing on January 22, 2001.

As indicated in the Acton Zoning Bylaw, section 4.4, the Town encourages new housing developments to contain a proportion of the dwelling units affordable to person or households of moderate-income. The Planning Board's approval of off-site affordable units has been used in the past for the extraordinary cases of Acorn Park and Bellows Farm

through amendments to the original site plans that required these affordable units to be developed on site. These amendments were approved only with the agreement and full cooperation of the ACHC. In both of these cases, it was primarily due to concerns about the projected monthly condo fees to be incurred by the First Time Homebuyer families rendering the homes non-affordable.

We look forward to continuing to work together on these important community issues. We thank the board for the opportunity to have our concerns heard.

Sincerely,

Nancy Tavernier, Chairman  
Acton Community Housing Corporation

cc Mark White, Bentley Building Corp.

attachments

ACTON COMMUNITY HOUSING CORPORATION

P.O. Box 681  
Acton, MA 01720  
(978) 263-4776

January 4, 2001

Acton Planning Board  
Town Hall  
Acton, MA

RE: Dunham Park proposed Affordable Housing

Dear Planning Board Members:

The members of ACHC met on December 21 to review additional information on the on-site affordable unit at 252 High Street as part of the Dunham Park subdivision proposal. This unit has been offered, in exchange for a density bonus, by developer Mark White for an eligible First-Time Homebuyer under the state Local Initiative Program, administered by the ACHC.

ACHC member Dan Buckley visited the existing house with Mr. White on Dec. 15. Because Mr. Buckley is in the business of developing affordable housing in the City of Boston, through rehabilitation and new construction, he was felt to be the appropriate member to evaluate this option.

Dan describes the house as a 7 room single family ranch-style dwelling with 3 bedrooms, a kitchen, a dining room, a living room, a family room, and one bath. He found the house to be structurally sound and a very attractive option. His initial evaluation shows the need for several improvements to the house, some are cosmetic and some are system upgrades. We would expect to have a clearly laid out scope of services for the needed improvements based on the report of an independent home inspector. This is the same procedure that the ACHC has followed in the 8 existing units we have approved in the past.

Based on Dan's report, the ACHC voted to make the following recommendations:

1. That the Planning Board designates the existing unit at 252 High Street as the Affordable Unit for Dunham Park and grants the density bonus.
2. That the building permits for the project are tied to the procurement of the affordable unit in a phasing approach that works best for the developer and the ACHC.
3. That Mr. White provides the service of an Independent Home Inspector to help generate a Scope of Services for the property at 252 High Street.
4. That the Lottery expenses for the home are funded by Mr. White.
5. That the unit is designated as "Local Preference" according to the ACHC definition.

6. That the unit at 252 High Street meets all the requirements of the state DHCD Local Initiative Program.
7. That the ACHC will retain the final approval authority.

In addition, the ACHC supports the request by the developer that the Board of Health and the Sewer Commissioners assign additional sewer flow units to the property, allowing it to tie-in to the Acton sewer system. The public benefit received from the affordable housing unit justifies this request.

All of the above recommendations are consistent with those used in the past by developers of Acorn Park and Bellows Farm when existing units were provided in lieu of new construction affordable housing units.

Members of the ACHC will plan to attend the continuation of the Planning Board hearing for Dunham Park on Jan. 22. Thank you for giving us the opportunity to comment.

Sincerely,

A handwritten signature in cursive script that reads "Nancy Tavernier".

Nancy Tavernier, Chair  
Acton Community Housing Corporation

cc Mark White  
Board of Health

Memo To: ACHC Committee  
From: Dan Buckley  
Date: 17 December 2000  
RE: Site Visit 260 High Street, Acton  
15 December 2000

The purpose of this memo is to highlight the details of my site visit on 15 December 2000 at 260 High Street with Mr. Mark White.

Mr. White and I agreed to meet at the site at 9:00 AM. Before we had entered the building, however, it was determined that I had attended college in the late 70's with Mr. White's older brother and still remain in contact with him now. It is truly a small world.

#### The House:

Appears to be a 7 room, three bedroom single-family ranch-style dwelling with a crawl space underneath. There were three bedrooms, a kitchen, a dining room, a living room, a family room, and one bath.

#### Exterior:

At the time of the meeting, there were two to three inches of snow covering the lot as well as the roof. Exterior siding was a mix of wide clapboard and unfinished cedar shingles. Wooded gutters were severely deteriorated front and back, as well as some soffit damage. Some sill damage was observed probably as a result of gutter deterioration. The roof could not be observed, nor the condition of the driveway and lot. *Recommendation: Remove all existing gutters, repair all soffit and fascia damage, and provide new aluminum seamless gutters and downspouts front and rear. Inspect all sills. Repair as necessary. Remove all existing clapboard. Replace with cedar shingles. Cover all shingles with solid stain. The roof should be inspected. If older than 10 years, it should be replaced or layered over. The bulkhead and stairs are also in need of repair/painting.*

#### Doors & Windows:

Appear to be newer and functional. *Recommendation: All should be checked for proper operation, weather permitting.*

#### Heating:

The oil furnace appears to be over 20 years old. Mr. White confirmed that there is an underground oil storage tank that will be removed. There is also a propane gas stove. *Recommendation: The furnace should be replaced with an efficient gas or oil furnace.*

**Plumbing:**

The home currently has a well and septic system. *Recommendation: The property should be connected to town water and sewer.*

**Electrical:**

The house currently has fuses. *Recommendation: Provide new 100 amp. electrical or more service from either rear pole or new underground project lines utilizing circuit breakers.*

**Kitchen & Bath:**

The kitchen is small and cabinet space is limited. There is an adjacent dining room. The bathroom is good size. *Recommendation: Replace vinyl tile flooring in kitchen. Bathroom needs a few cosmetics. Although the kitchen is small, it is functional.*

**Flooring:**

All bedrooms were carpeted, as well as the family room, living room, and dining room. *Recommendation: Remove all carpet in living room and dining room. Refinish hardwood floors in both as well as foyer.*

**Painting/Deleading:**

The windows, front door and trim appear to have been replaced within the last 20 years. Many of the walls are papered or wood paneled. *Recommendation: A certified lead inspector should determine any lead hazard. Paneling can remain. All trim and painted surfaces need a fresh coat or two of paint.*

**Overall Opinion:**

This house is very attractive, and clearly a better choice for a first-time homebuyer than the house offered on Parker Street.



FYI

**TOWN OF ACTON**  
472 Main Street  
Acton, Massachusetts 01720  
Telephone (978) 264-9636  
Fax (978) 264-9630

Planning Department

---

July 24, 2000

Mark White  
Bentley Building Corporation  
503 Main Dunstable Road  
Nashua, NH 03062

**Re: Dunham Park - Potential Affordable Unit**

Dear Mr. White:

You have asked if an affordable dwelling unit produced at the proposed Dunham Park subdivision in accordance with section 4.4 of the Acton Zoning Bylaw could be located off-site, i.e. at a different location than the Dunham Park subdivision. The Planning Board had previously approved a preliminary subdivision plan for Dunham Park with the request that you search for ways of providing affordable housing there. I reviewed the zoning bylaw and conclude that, with only one exception, an affordable unit must be located within the affordable housing overlay district in general, and more specifically within the development that generates the affordable unit.

Although there is no specific prohibition against off-site affordable units, I arrive at this conclusion because of the general construction and language used in the zoning bylaw, which seems to contemplate on-site affordable units. For instance:

- Sections 4.4.2.1: "The provisions of section 4.4 may be utilized by any new development located within the affordable housing overlay district..."
- Section 4.4.3.1: "In order to receive such an increase or density bonus, a portion of the dwelling units provided within an open space development shall be affordable..."

Whether intended or not, it seems that from this language abutters and Acton residents in general can develop a reasonable expectation that any affordable units would be located with the development where the density bonus is granted.

There is, however, one clear exception in option 4 in the table of "Methods of Providing Affordable Dwelling Units" located under section 4.4.3.1. It contemplates a "cash payment in lieu of providing affordable dwelling units", and requires that "such cash payment shall be reserved solely for the purpose of the purchase, rehabilitation and/or construction of low income and moderate income housing." Clearly, such housing would be off-site and possibly even outside of any affordable housing overlay district. Perhaps some arrangement involving your off-site unit could be made under this option, but the mechanism by which this might be accomplished eludes me at the moment.

Admittedly, I wish the zoning bylaw were more flexible in this regard. Revising and improving the effectiveness of the affordable housing provisions, including removing unnecessary

obstacles, has been on the Planning Board list of things-to-do for quite some time. Unfortunately, in the mix of planning policy agenda items it has not yet risen to the top level of urgency or priority.

Perhaps the simplest solution in this case is providing the affordable unit on-site as you had originally thought of doing. However, if there are good and logical reasons why an on-site unit is not desirable here, I am open to suggestions and ideas by which the affordable unit could be located off-site while remaining in compliance with applicable zoning requirements. I am sending a copy of this letter to the Building Commissioner with a request to review the matter further. I appreciate your effort and willingness to consider affordable housing as part of your development activities in Acton. It is my sincere hope and desire that in the end there will be an affordable unit in connection with the Dunham Park subdivision.

Sincerely,

Roland Bartl, AICP  
Town Planner

Cc: Garry Rhodes, Building Commissioner  
Planning Board  
Don P. Johnson, Town Manager  
Naomi McManus, ACHC ✓

d:\all planning\tr misc\dunham park affordable unit.doc

ACTON COMMUNITY HOUSING CORPORATION

P.O. Box 681  
Acton, MA 01720  
(978) 263-4776

January 4, 2001

Acton Planning Board  
Town Hall  
Acton, MA

RE: Dunham Park proposed Affordable Housing

Dear Planning Board Members:

The members of ACHC met on December 21 to review additional information on the on-site affordable unit at 252 High Street as part of the Dunham Park subdivision proposal. This unit has been offered, in exchange for a density bonus, by developer Mark White for an eligible First-Time Homebuyer under the state Local Initiative Program, administered by the ACHC.

ACHC member Dan Buckley visited the existing house with Mr. White on Dec. 15. Because Mr. Buckley is in the business of developing affordable housing in the City of Boston, through rehabilitation and new construction, he was felt to be the appropriate member to evaluate this option.

Dan describes the house as a 7 room single family ranch-style dwelling with 3 bedrooms, a kitchen, a dining room, a living room, a family room, and one bath. He found the house to be structurally sound and a very attractive option. His initial evaluation shows the need for several improvements to the house, some are cosmetic and some are system upgrades. We would expect to have a clearly laid out scope of services for the needed improvements based on the report of an independent home inspector. This is the same procedure that the ACHC has followed in the 8 existing units we have approved in the past.

Based on Dan's report, the ACHC voted to make the following recommendations:

1. That the Planning Board designates the existing unit at 252 High Street as the Affordable Unit for Dunham Park and grants the density bonus.
2. That the building permits for the project are tied to the procurement of the affordable unit in a phasing approach that works best for the developer and the ACHC.
3. That Mr. White provides the service of an Independent Home Inspector to help generate a Scope of Services for the property at 252 High Street.
4. That the Lottery expenses for the home are funded by Mr. White.
5. That the unit is designated as "Local Preference" according to the ACHC definition.

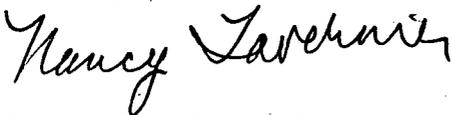
6. That the unit at 252 High Street meets all the requirements of the state DHCD Local Initiative Program.
7. That the ACHC will retain the final approval authority.

In addition, the ACHC supports the request by the developer that the Board of Health and the Sewer Commissioners assign additional sewer flow units to the property, allowing it to tie-in to the Acton sewer system. The public benefit received from the affordable housing unit justifies this request.

All of the above recommendations are consistent with those used in the past by developers of Acorn Park and Bellows Farm when existing units were provided in lieu of new construction affordable housing units.

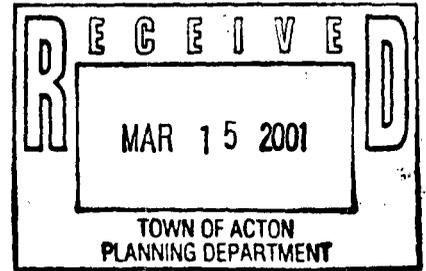
Members of the ACHC will plan to attend the continuation of the Planning Board hearing for Dunham Park on Jan. 22. Thank you for giving us the opportunity to comment.

Sincerely,



Nancy Tavernier, Chair  
Acton Community Housing Corporation

cc Mark White  
Board of Health



March 14, 2001

Kristen Alexander  
Acton Planning Board  
472 Main Street  
Acton, MA 01720

Dear Kristen:

I would like to address some of the issues from your March 8, 2001 letter. I will address them in order:

1) Water Supply:

We will ask the Water Department for their opinion on the water supply to the affordable unit. If the Water Department feels it should be town water, and the Planning Board agrees with them, I would pay for all labor and material costs to connect the affordable unit to town water if the water district would waive the connection fee of \$2,520. We have asked for this waiver in writing to the water district.

2) No comments

3) No comments

4) Will correct calculations

5) The section of sidewalk in front of Mr. Garver's property is one of the most challenging areas along High Street to construct a sidewalk. It's complicated by the existing topography, trees, stone wall and the fact that it is a scenic road. I have spent a lot of time and some money developing the plan which is currently in front of the Planning Board. It is a plan that works well with all the existing site features and will require only minimum tree clearing and brush trimming. However, one of Mr. Garver's concerns in granting the easement is that the town does not have a defined plan in place for the remainder of High Street. He is hesitant to grant an easement on his property in fear that the balance of the sidewalk would not be constructed. Another complication is that Mr. Garver owns the property with his brother who resides outside of the country. Any easement will require the approval of both parties. I will continue to attempt to

obtain the easement so long as the cost of that easement is the replacement of up to ten 5-6 foot Hemlock trees on Mr. Garver's property (outlined in my February 21, 2001 letter), drafting of plans and the associated legal documents. However, if an easement cannot be obtained, there needs to be a fall back position of either accepting my financial contribution of \$10,750 or constructing the sidewalk inside of the new subdivision. I do hope I can obtain the easement.

6) No comments

7) Affordable Dwelling unit

- We have requested a waiver for the architectural drawings
- Where the affordable unit already exists, it does not need to be compatible with the proposed units
- Pro Forma

The eighty dollars per square foot does include the site preparation and water line construction. The sidewalk costs is in my road cost number. The 11% gross profit is in the range for where Bentley Building Corp has been operating for the last 10 years and one that I am comfortable with. Where the affordable unit already exists, it would not be in jeopardy.

8) I proposed the two common driveways in an attempt to avoid a lot of curb cuts on the new lane. However, in designing driveways for SU-30 vehicles they appear to be "parking lots" - a look I want to avoid. Consequently, I am removing the common drives from the plan. We will look at different designs for Lot 8 to make it less awkward for future access onto the ~~side~~ parcel.

*Sibel*

9) I spoke with Tom Tidman in reference to the location of the drainage structures. His main concern was the access to the common land may be blocked by the basins and they were centrally located which may impact the future use of the common land by the town.

Upon reviewing the plans, the narrowest point of access is 25 feet, more than adequate for pedestrians or emergency vehicles. Furthermore, I would only deed the land to the town under the condition that it was left in its natural state for passive use by the public.



Planning Board

*ACHC FY1*  
**RECEIVED & FILED**  
DATE April 12, 2001  
*Edward J. Ellis*  
TOWN CLERK, ACTON

**FILE COPY**  
TOWN OF ACTON  
472 Main Street  
Acton, Massachusetts 01720  
Telephone (978) 264-9636  
Fax (978) 264-9630

**DECISION**

01-01

**Dunham Park**

Definitive Subdivision Approval  
Open Space Development Special Permit  
Minor Affordable Housing Development Special Permit

April 11, 2001

Decision of the Acton Planning Board (hereinafter the Board) on the application of Bentley Building Corporation (hereinafter the Applicant) for property at 252-260 High Street, Acton, Massachusetts. Its owners are Richard L. and Lois R. Dunham of 252 High Street in Acton, and Michael A. and Carolyn S. Case of 260 High Street in Acton. The property is shown on the 2000 Acton Town Atlas map J-3 as parcels 15 and 20-1 (hereinafter the Site).

This decision is in response to an application for an Open Space Development special permit with a Minor Affordable Housing Development and for approval of a Definitive Subdivision plan entitled "Dunham Park". The application was received in the Acton Planning Department on September 7, 2000, pursuant to sections 4.2 and 4.4 of the Acton Zoning Bylaw (hereinafter the Bylaw), the Special Permit Rules and Regulations (hereinafter the Special Permit Rules), Massachusetts General Laws, Chapter 41, Section 81-K through 81-GG, and the Acton Subdivision Rules and Regulations (hereinafter the Subdivision Rules).

The Applicant presented the subdivision proposal and the subject matter of the special permit to the Board at a duly noticed public hearing of the Board on November 6, 2000. Mr. Chris Lorrain of Landtech Consultants, Inc. assisted the Applicant in the presentation. The hearing was continued to January 22, 2001, March 12, 2001, April 9, 2001 (without deliberation), and April 11, 2001, and then closed. Board members Ken Sghia-Hughes (Vice Chairman), Lauren S. Rosenzweig, Edwin F. Pearson, Hartley E. Millett, and associate member Gregory Niemyski were present throughout the hearing. The Chairman designated Mr. Niemyski to sit on the Board to act on the special permit applications pursuant to section 10.3.9 of the Bylaw. The minutes of the hearing and submissions on which this decision is based upon may be referred to in the Planning Department or the Town Clerk's office at the Acton Town Hall.

**1 EXHIBITS**

Submitted for the Board's deliberation were the following exhibits:

- 1.1 A plan entitled "Definitive Subdivision in the Town of Acton, Massachusetts, Dunham Park" dated August 18, 2000, last revised on April 2, 2001, drawn by Landtech Consultants, Inc. of Westford, MA consisting of ten sheets:
- 1.2 Supplemental items and documentation required by the Special Permit and Subdivision Rules consisting of:

- Properly executed Applications for Approval of a Definitive Plan and for an Open Space Development Special Permit with a Minor Affordable Housing Development, forms DP, OSD, and OSD-AH, dated August 30, 2000.
  - Filing fee.
  - A completed Development Impact Report, form DIR.
  - Designer's Certificate.
  - Certified abutters list.
  - Applicant's statement to retain the fee in the street.
  - Legal Notice of Public Hearing.
  - A list of requested waivers, dated 12/29/00 and 3/14/01.
  - A letter authorizing Town entry into the Site to complete the street.
  - An authorizing vote of trust, corporation or company.
  - Copy of the deeds.
  - A list of mortgage holders.
  - Drainage calculations, last revised 3/22/01, and supplemented with a worksheet plan dated 4/3/01 with spot grades for the southeast section of the site.
  - All necessary statements and documents for the proposed affordable dwelling unit.
- 1.3 Additional information submitted by the Applicant:
- Application cover letter from Landtech, dated 8/18/00.
  - Site description summaries for existing conditions, proposed development, development impacts, and development alternatives.
  - Soil test logs from March and May 2000.
  - Letters to Town Planner from Landtech Consultants, Inc., dated 12/29/00, 2/15/00, 2/23/01, and 3/23/01.
  - Letters to Assistant Planner from Mr. White, Bentley Building Corp., dated 1/12/01, 1/16/01, 2/21/01 (2), 3/5/01, 3/8/01, 3/14/01, 3/28/01
  - A draft sidewalk easement to the Town of Acton Mr. Joseph G. Garver and Mr. Paul Garver of 266 High Street.
  - Water test results from the well serving the Dunham house, by Thorstensen Laboratory, Inc., dated 3/19/01.
  - Lot area calculations.
- 1.4 Interdepartmental communication received from:
- Acton Building Commissioner, dated 9/14/00 and undated;
  - Acton Community Housing Corporation (ACHC), dated 10/16/00, 1/4/01 with attached memorandum from Dan Buckley to the ACHC, dated 12/17/00, and 4/4/01;
  - Acton Engineering Administrator, dated 10/18/00, 1/16/01, and 3/8/01;
  - Acton Finance Director, dated 10/2/00;
  - Acton Fire Chief, dated 11/1/00;
  - Acton Health Director, dated 9/14/00, 11/3/00, 1/16/01, 3/9/01, and 3/27/01;
  - Acton Historical Commission, dated 9/13/00, 1/9/01 and 3/14/01;
  - Acton Natural Resources Director, dated 10/20/00 and 3/1/01;
  - Acton Tree Warden & Municipal Properties Dir., last revised 5/5/01;
  - Acton Planning Department, dated 10/27/00, 1/17/01, and 3/8/01; and
  - Acton Water District, dated 9/15/00, 1/19/01, 2/26/01, and 4/2/2001.
- 1.5 Correspondence received from:
- Letter to the Board from Ms. Roberta King of 4 Assabet Crossing, Acton, dated 3/28/01.
- 1.6 Other:

- Decision 00-09 of the Board, Dunham Park preliminary subdivision approval with conditions, dated 5/22/00.
- A "Preliminary Conventional Subdivision Plan" of Dunham Park, dated 4/10/00.
- Letter from Mr. Deming, Director of the Water Supply District of Acton to Mr. Aspirino, Landtech, dated 12/4/00.
- Letter from Mr. Deming, Director of the Water Supply District of Acton to Mr. White, Bentley Building Corp., dated 3/14/01.

Exhibits 1.1 through 1.3 are referred to herein as the Plan.

## **2 FINDINGS and CONCLUSIONS**

Based upon its review of the exhibits and the record of the proceedings the Board finds and concludes that:

- 2.1 The Site and proposed subdivision consists of the Dunham and the Case parcels.
- 2.2 The Site is located within the Residence 4 zoning district. The Dunham parcel is included in the Affordable Housing Overlay Sub-District A; the Case parcel is not.
- 2.3 The larger westerly portion of the Site towards High Street is in the Groundwater Protection District (GPD) Zone 4; the easterly rear portion is in Zone 2.
- 2.4 The Plan shows the division of +/-10.95 acres into 12 residential lots on 5.73 acres, and 4.66 acres of common land. The common land includes most of GPD Zone 2.
- 2.5 10 lots are intended for new single family dwelling unit. The two existing dwellings, one on the Dunham parcel and the other on the Case parcel are proposed to remain. They are shown on the Plan on lots 2 and 12.
- 2.6 The existing dwelling unit on the Dunham parcel, shown on lot 2 on the Plan, is proposed as an affordable unit under section 4.4.3 of the Bylaw - Minor Affordable Housing Developments. A corresponding increase of lots or dwelling units from 8 to 10 on the Dunham parcel is proposed. The Case parcel accounts for two more lots or dwellings units.
- 2.7 Under the Plan, the affordable dwelling unit would be sold to a qualified low or moderate-income household in compliance with the State of Massachusetts Local Initiative Program.
- 2.8 The proposed single family homes are allowed on the Site in accordance with the Bylaw, including all overlay district requirements. The proposed lots comply with the area and frontage requirements of the Bylaw, including all overlay district requirements and subject to an Open Space Development (OSD) Special Permit under section 4.2 of the Bylaw and a Minor Affordable Housing Development Special Permit under section 4.4 of the Bylaw.
- 2.9 The Plan shows a +/-550 foot long subdivision street, proposed Dunham Lane, on +/-0.55 acres. Dunham lane intersects with High Street. High Street is designated a collector street.
- 2.10 The Town of Acton is in the process of constructing a public sewer system along High Street. The Site is assigned five sewer betterment unit (equivalent to an allocation of five dwelling units), one for the Case parcel and four for the Dunham parcel.
- 2.11 The Plan shows a sewer connection for all lots. However, it is unclear at this time if or how more than five lots can be tied into the system when it becomes available in or about the fall of 2001. The Board of Health finds adequate capacity for on-site septic systems.
- 2.12 The Plan shows no sidewalk on proposed Dunham Lane. Instead, the Plan shows a sidewalk along the Site frontage on High Street extending across the adjacent property to the south owned by Joseph and Paul Garver. This is the preferred sidewalk location because High Street is a narrow, heavily traveled road with significant public shade trees in

the right of way. However, it would require a public sidewalk easement from the Garvers if existing trees along High Street were to be preserved. The Board appreciates the Applicant's and the Garvers' efforts to find an acceptable sidewalk location, and hopes that any remaining details can be agreed upon to both sides' satisfaction. The Board is offering hereby its assistance, to the extent that it is wanted or needed.

- 2.13 Chapter J of the Town of Acton Bylaws lists High Street as a Scenic Road. Public shade tree removals and the alterations of stone walls within High Street require a public hearing.
- 2.14 The Plan shows a 20-foot wide access and utility easement from Dunham Lane over lot 8 to the adjacent property of Edward J. Sibel. At the preliminary plan stage of this subdivision, the Board also reviewed a preliminary subdivision plan for the Sibel property, and had suggested to both proponents that the two subdivisions be connected to reduce intersections on High Street. The proposed easement appears to be an adequate provision for access to the Sibel property.
- 2.15 The Board has received comments from various Town departments and other correspondence, which are listed in Exhibits 1.4 through 1.6 above. The Board considered them in its deliberations, made available to the Applicant, and incorporated them into this decision as the Board deemed appropriate.
- 2.16 The Applicant has requested certain waivers from the Subdivision Rules. These are discussed in section '3.1 Waivers' below.
- 2.17 The Plan as amended herein and the proposed uses as approved herein are appropriate for the Site; consistent with the Master Plan; in harmony with the purpose and intent of the Bylaw, specifically Sections 4.2 and 4.4; and comply in all respects to the applicable requirements of the Bylaw, and the Special Permit and Subdivision Rules. They enhance the purpose and intent of Open Space Development (OSD); provide affordable housing consistent with the intent of section 4.4 of the Bylaw; protect groundwater resources by preserving most of Zone 2 on the Site in its natural condition; are in harmony with the existing and probable future uses of the area and with the character of the surrounding area and neighborhoods; and will therefore not be detrimental or injurious to the neighborhood.

### **3 BOARD ACTION**

Therefore, subject to and with the benefit of the following waivers, conditions, plan modifications, and limitations, the Board voted to APPROVE the definitive subdivision Plan and to GRANT the requested special permits for an Open Space Development and a Minor Affordable Housing Development.

#### **3.1 WAIVERS**

- 3.1.1. The Applicant has requested a waiver from section 4.4 of the Open Space Development Special Permit Rules, which requires the submission of architectural plans for the affordable unit. The waiver is GRANTED because the dwelling unit already exists. However, the unit shall be renovated in accordance with the terms of this decision.
- 3.1.2. Although not requested, the Board grants a waiver from section 9.6.1 of the Subdivision Rules, which requires a sidewalk on Dunham Lane. However, the Applicant shall make provisions for sidewalks as further specified in this decision.

#### **3.2 PLAN MODIFICATIONS**

The Plan shall be revised prior to its endorsement to include the following additional, corrected, or modified information. Except where otherwise provided, all such information shall be subject to the

approval of the Board or its designee. Where approvals are required from persons or agencies other than the Board, the Applicant shall be responsible for providing evidence of such approvals to the Board or its designee.

- 3.2.1 At the south end, connect the High Street sidewalk to the edge of the street pavement (sheets SW-1, CP-1, EC-1, and LS-1).
- 3.2.2 Near the north end where the High Street sidewalk is adjacent to the street pavement edge, specify curbing on sheet SW-1 per the cape cod berm detail on sheet DS-1.
- 3.2.3 On sheet PL-1, add "to be removed" to the notes that identify the existing septic systems on lots 3 and 8.
- 3.2.4 Note 8 on sheet PL-1 shall be revised to: "This plan is subject to a subdivision approval and open space/minor affordable housing development special permit (zoning bylaw section 4.2 and 4.4) issued by the Planning Board on April 11, 2001, to be recorded herewith."
- 3.2.5 Note 9 on sheet PL-1 shall be revised to read: "Lot 2 contains the affordable dwelling unit in accordance with section 4.4 of the zoning bylaw."
- 3.2.6 On sheet SW-1, add a Planning Board signature block.
- 3.2.7 On sheet CP-1, clearly identify by legend or otherwise the existing limits of clearing on the common land to remain unchanged, and the proposed new limits of clearing on the common land.
- 3.2.8 All aspects of the Plan related to the connection into the public sewer system shall be modified as may be required by the Sewer Commission or its designee.
- 3.2.9 Provide a detail for the force mains in the single conduit and reference the detail in the note on sheet PP-1.
- 3.2.10 Revise note 32 on sheet CP-1 to specify a thrust block and a "blow-off" valve in accordance with Acton Water District specifications. On the detail sheets add details for these items and refer to the details in note 32.
- 3.2.11 Submit for the Board's or its designee's approval the proposed easement document for the access and utility easement to the Sibel property. The easement shall allow for the construction and use of a driveway and utilities to serve up to three lots or dwelling units.
- 3.2.12 The Plan shall be modified to comply in all respects with the Bylaw. Unless directed otherwise by this decision, the Plan shall also be modified to comply with all requirements of the Special Permit and Subdivision Rules, and to address all departmental comments received by the Board in a manner that resolves any concerns raised therein to the satisfaction of the Board.

### **3.3 CONDITIONS**

The following conditions shall be binding upon the Applicant and its successors and assigns. Failure to adhere to the following conditions shall be reason to rescind this subdivision approval pursuant to MGL Ch.41, S.81-W. Further, failure to adhere to these conditions shall render the special permits granted herein null and void, without force and effect, and shall constitute grounds for the revocation of these special permits, and of any building or occupancy permit issued hereunder. The Town of Acton may elect to enforce compliance with these special permits using any and all powers available to it under the law.

- 3.3.1 The Applicant shall be diligent in complying with the erosion and sediment control plan. The Applicant shall not cause or permit the runoff of water or erosion that results in the flooding or sitation of any street, way or drainage facility owned or maintained by the Town. If such

runoff or erosion occurs, the Board or the Building Commissioner may order the immediate cessation of any excavation, construction and building activities until the conditions that caused the runoff or erosion have been corrected.

- 3.3.2 If the maximum number of dwelling units that may be served by public sewers remains limited to five, lots 2, 5, and 6, and any two other lots shall be connected to the public sewer system.
- 3.3.3 If the Sewer Commissioners allow additional lots on the Site shall be connect to the public sewer system. This condition 3.3.3 shall not apply to any lot where construction has progressed to a point when the Board of Health has approved for installation an on-site septic system.
- 3.3.4 The Applicant shall make repairs and correct deficiencies on the existing house on lot 2, designated as the *affordable unit*, identified during a preliminary inspection by a representative of the Acton Community Housing Corporation (ACHC) as follows:
- Install new aluminum seamless gutters, and new downspouts in front and back.
  - Repair all soffit and fascia damage.
  - Repair all sills as necessary.
  - Replace all existing clapboard with cedar shingles and apply solid stain to match existing shingles; or install new siding on the entire house with materials consistent in appearance (but not necessarily color) with those used for the other homes on the Site.
  - Inspect the roof. If damaged or older than 10 years, replace it or overlay it with new shingles.
  - Repair and paint bulkhead and stairs.
  - Check windows and doors and repair as needed for proper operation.
  - Remove the underground oil tank.
  - Replace furnace with new, efficient gas or oil furnace.
  - Connect domestic water lines to the Acton Water District supply, provided that one of the following occurs:
    - The Acton Water District waives the water hookup fee;
    - The Town of Acton subsidizes the water hookup fee from available affordable housing funds; or
    - The Massachusetts Department of Housing and Community Development (DHCD) approves a sales price for the affordable unit substantially above \$94,500 to offset the cost of the water hookup and the tie-in fee, up to a maximum price of \$105,000.
  - Replace power supply with new 100 amp. circuit breaker service.
  - Replace kitchen floor.
  - Update and repair bathroom as needed.
  - Remove all carpets in living room, dining room, and foyer and refinish hardwood floors.
  - Repaint all painted surfaces and trim (de-lead if necessary).
- 3.3.5 In addition, prior to offering it for sale, the designated affordable unit on lot 2 shall be inspected by an independent home and lead inspector at the Applicant's expense. The Applicant shall repair all damage and correct all deficiencies that the inspector may identify in addition to the items listed under 3.3.4 above, and shall de-lead the property if lead paint is found.

- 3.3.6 The designated affordable unit shall be offered to qualified low or moderate-income first time homebuyers. Sales price, deed, deed restrictions, and all other documents and procedures shall comply with the DHCD's Local Initiative Program (LIP).
- 3.3.7 If permitted by DHCD, the affordable unit shall be marketed under ACHC's local preference guidelines. It would give priority to persons employed by the Town of Acton, the Acton-Boxborough Regional School District, the Acton Water District, and other employees working in Acton; to current Acton residents; and to children of current Acton residents.
- 3.3.8 The Applicant shall bear the cost of marketing the designated affordable unit, including the cost of the lottery that may be necessary to select from a pool of qualified homebuyers.
- 3.3.9 Before the issuance of the 10<sup>th</sup> building permit for new construction on the Site, the designated affordable unit shall be certified as ready for occupancy by the Building Inspector and the unit shall be certified by the ACHC as a suitable LIP unit.
- 3.3.10 Throughout the process of renovating, marketing, and selling the designated affordable unit, the Applicant shall consult with and seek guidance from the ACHC, which is the designated facilitator of affordable housing in Acton.
- 3.3.11 The sidewalk along High Street shall be constructed as shown on Plan sheet SW-1 as modified herein. The sidewalk easement on the Garvers' property shall be offered to the Town for acceptance before or concurrently with the acceptance of Dunham Lane as public way. If the Applicant and the Garvers are unable to agree to specific terms of the sidewalk easement and construction, the Board will consider possible alternatives that the Applicant may propose at that time. They may include in the order of the Board's preference:
- Constructing the sidewalk within the High Street layout. This option would mean the loss of public shade trees and would require a Town subsidy from existing dedicated sidewalk funds or a contribution of Town labor. The applicant has committed up to \$10,750 to this option, should it become the option of choice. The stated amount shall be the Applicants maximum obligation under this option.
  - Accepting a minimum \$8,265 sidewalk contribution for generally advancing sidewalks in Acton (551 linear feet on Dunham Lane multiplied with \$15/foot).
  - Constructing the sidewalk in Dunham Lane.
- 3.3.12 The "No Cut Zone" on lots 9 and 10 shall not be enforceable by the Board or the Town of Acton.
- 3.3.13 The deeds for lots 5 and 6 shall contain a restriction that prohibits the application of lawn pesticides and fertilizers, except for lime and dry lawn fertilizers derived from manure or other organic waste.
- 3.3.14 The common land shall remain in its natural state except for the improvements shown on the Plan. The common land and all limits of clearing on it shall be staked before the beginning of any construction activity. All limits of clearing on the common land shall be strictly maintained during construction and thereafter.
- 3.3.15 The common land shall be offered to the Town for acceptance before or concurrently with the acceptance of Dunham Lane as a public way. Its primary purpose shall be for passive recreation and watershed protection. Except for the improvements shown on the Plan, the common land shall remain restricted by deed or otherwise to passive recreation, trail development, general maintenance, and selective tree cutting for purposes of maintaining trails, reducing hazards, or enhancing the health of the forest. No area of the common land shall be used for active recreation or be paved for vehicular parking or other purposes.
- 3.3.16 All work on the Site shall comply with he requirements of the Board of Health.

- 3.3.17 All taxes, and penalties and back charges resulting from the non-payment of taxes, shall be paid in full before endorsement of the Plan.
- 3.3.18 Prior to endorsement of the Plan and the issuance of any building permit on the Site, the Applicant shall provide the Board with a performance guarantee in accordance with Section 6 of the Subdivision Rules. The Board reserves the right to require additional performance guarantees for any and all items and improvements shown on the Plan to be posted as a passbook in a form acceptable to the Town of Acton Treasurer.
- 3.3.19 No work on the Site shall begin before the endorsement and recording of the Plan.
- 3.3.20 All work on the Site shall be conducted in accordance with the terms of this subdivision and special permit approval and shall conform with and be limited to the improvements shown on the endorsed Plan.
- 3.3.21 All water service lines shall be installed in accordance with the specifications of the Acton Water Supply District.
- 3.3.22 All work on the Site shall be performed in compliance with the applicable law and regulations protecting wetlands and wildlife habitat in the Town of Acton.
- 3.3.23 Until the Town of Acton accepts the streets as public ways, the Applicant, not the new homeowners, shall be responsible for plowing and maintenance of Dunham Lane.
- 3.3.24 Following acceptance of the streets, the Town's maintenance responsibilities will follow standard procedures for Town streets and ways and shall be limited to the improvements located within the street layouts and associated with their function as a street, and to any improvements associated with street drainage located within designated utility easements. The maintenance of all private utilities and services located within or outside the street layout or said easements and of any private drainage facilities feeding into drainage structures within the street layouts or easements shall not be the responsibility of the Town.
- 3.3.25 This Decision, the endorsed Record Plan, the access and utility easement to the Sibel property, and the Restrictive Covenant if any, shall be recorded at the Middlesex South District Registry of Deeds or the Land Court prior to the issuance of a building permit for new construction on the Site.

### **3.4 LIMITATIONS**

The authority granted to the Applicant under this decision is limited as follows:

- 3.4.1 The foregoing required modifications and conditions have been stated for the purpose of emphasizing their importance, but are not intended to be all inclusive or to negate the remainder of the Bylaw, the Special Permit Rules, the Subdivision Rules, and other applicable laws and regulations.
- 3.4.2 This special permit and subdivision approval applies only to the Site identified in this decision and to the proposed use and activity as shown on the Plan.
- 3.4.3 Other approvals or permits required by the Bylaw, other governmental boards, agencies or bodies having jurisdiction shall not be assumed or implied by this decision.
- 3.4.4 This subdivision approval shall expire if not endorsed on the Plan within 1 year from the date of filing this decision with the Town Clerk. It shall also expire, if street construction and installation of services is not completed within 8 years from the date that this decision has been filed with the Town Clerk. A request to extend said time limits must be made in writing to the Board at least 30 days before said expiration date. The Board herewith reserves its rights and powers to grant or deny such extension, to issue any appropriate changes to this decision and to require any appropriate modifications of the Plan.

- 3.4.5 This special permit shall lapse if substantial use thereof has not commenced within two years of the filing date of this decision with the Town Clerk, except for good cause, or if construction under this special permit is not continued through to completion as continuously and expeditiously as is reasonable. For substantial use to have commenced, clearing and grading of the street as approved hereunder must be under way. For construction to continue towards completion in a continuous and expeditious manner, construction shall not rest for more than 1 year. A request to extend said time limits must be made in writing to the Board at least 30 days before said expiration dates. The Board reserves its rights and powers to grant or deny such extension, to issue any appropriate changes to the special permit and to require any appropriate modifications of the Plan.
- 3.4.6 The Board hereby reserves its right and power to modify or amend the Plan and the terms and conditions of this decision with or without a public hearing upon the request of the Applicant, his designees or assigns, or upon its own motion.

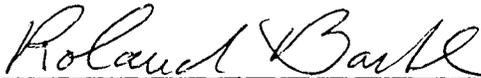
**4 APPEALS**

Appeals, if any, shall be made pursuant to MGL, Ch. 40A, S. 17 or MGL, Ch. 41, S. 81-BB and shall be filed within 20 days after the date of filing this decision with the Town Clerk.

**5 CERTIFICATE OF ACTION**

This document stating the Decision of the Board shall serve as the Certificate of the Board's Action to be filed with the Town Clerk pursuant to MGL, Ch. 41, s. 81-U.

Signed on behalf of the Acton Planning Board



Roland Bartl, AICP, Town Planner  
for the Town of Acton Planning Board

This is to certify that the 20-day appeal period on this decision has passed and there have been no appeals made to this office.

\_\_\_\_\_  
Catherine Belbin, Town Clerk

\_\_\_\_\_  
Date

Copies furnished:

Applicant - certified mail # <del>2023962838</del>	Building Commissioner	Health Director
Engineering Administrator	Municipal Properties Director	Town Clerk
Conservation Administrator	Town Manager	Fire Chief
Police Chief	Acton Water District	Owner
Historical Commission	Assistant Assessor	

U  
# 9000  
CAULFIELD ENVIRONMENTAL  
243 Legate Hill Road  
Leominster, MA 01453  
(978)534-4670

LETTER OF FULL DELEADING COMPLIANCE

Date: May 6, 2004  
To: Gary Shimmel,

This letter is to certify that I reinspected your single family property located at 4 Dunham Lane and relevant common areas, in the City or Town of Acton, for full deleading compliance on May 6, 2004 and on that date those surfaces cited in the initial inspection report of February 2, 2004 were found to be in full compliance with Massachusetts General Laws, Chapter 111, Section 197, and 105 CMR 460.000: Regulations for Lead Poisoning Prevention and Control. Dust samples were taken and found to be within acceptable limits.

Massachusetts law does not require the abatement or containment of all residential lead paint. The residential premises or dwelling unit and relevant common areas shall remain in compliance only as long as there continues to be no peeling, chipping or flaking lead paint or other accessible leaded materials, as long as coverings and /or encapsulants forming an effective barrier over such paint or other leaded materials remain in place, and as long as surfaces reversed to correct lead hazards remain reversed and securely in place. The law grants you a 30-day maintenance period to repair deteriorated lead paint or detached coverings over such paint, and to clean up, during which time this Letter remains valid.

The following page indicates the authorized person(s) who performed deleading on the property and a general summary of the methods used. A complete reinspection report is attached to this letter, which specifies how and on what date each surface was brought into compliance. Do not lose these documents.

To the best of my knowledge the cost for the legally required deleading is: \$9,500.

Sincerely,

*Christine Caulfield*

Christine Caulfield  
Inspector Lic. No. M-1950



Northeastern Home  
Inspection Service

# INSPECTION CONTRACT



NORTHEASTERN HOME INSPECTION SERVICE, INC., (NORTHEASTERN) agrees to visually inspect and submit a written report of the apparent condition of permanently installed systems and components of the building located at:

STREET: 4 DOW HAM LANE UNIT NO: (If Applicable) \_\_\_\_\_

CITY/TOWN: ACTON STATE MA

DATE OF INSPECTION: TUESDAY JUNE 29, 2004

REPORT PREPARED FOR CLIENT: GARY SHIMMEL

The inspection is conducted for Client according to the following terms and conditions for sum of \$ 415<sup>00</sup>

PAID: Y  N  Check No. 23890

## STATEMENT OF INSPECTION COSTS:

HOME/ADDITIONAL \$ 415<sup>00</sup> WATER QUALITY: \$ \_\_\_\_\_

RADON AIR: \$ \_\_\_\_\_ RADON WATER: \$ \_\_\_\_\_ OTHER (specify): WB11 \$ \_\_\_\_\_

## TERMS AND CONDITIONS:

**1. PURPOSE AND SCOPE:** The object of this inspection is to provide a professional, good faith opinion of the apparent condition of structures and systems on the date and at the time of observation without regard to life expectancy. The inspection and report are NOT intended to encourage or discourage the purchase of the property inspected, but only to assist in evaluation of observable conditions as of the date of inspection. The inspection and report will conform to the current Standards and Practice of the American Society of Home Inspectors (ASHI), a copy of which is available upon Client's request.

The inspection is not exhaustive and cannot alert NORTHEASTERN or the CLIENT to conditions of the structure which are concealed, not readily accessible or would require cleaning, alterations, dismantling, excavation, destructive testing, or the moving or removal of furniture, stored goods or existing floor covering.

The inspection and report are for the exclusive use of the client. No other person or entity may rely upon or utilize the report of NORTHEASTERN supplied in accordance with the terms and conditions of this contract. Any such utilization or reliance by such other person, group, or entity shall not create any relationship, responsibility, and/or liability as between NORTHEASTERN and such individual, group and entity. In the event that any person, not a party to this contract, makes any claim against NORTHEASTERN arising out of the services performed by NORTHEASTERN under this contract, the Client agrees to indemnify, defend and hold harmless NORTHEASTERN from any and all damages, expenses, costs and attorney's fees arising from such a claim.

Information provided on the back pages (even numbered pages beyond page 2) of this report are of a general nature and should not be relied upon to be accurate and correct in all applications. Specific causes, methods of correction and estimates should be obtained from qualified contractors.

**2. EXPLANATION OF "APPARENT CONDITION":** Inspected components will be identified and an opinion of their apparent condition will be reported according to the following definitions:

**SATISFACTORY:** the structure, component or system is functionally consistent with its original purpose but may show signs of wear, aging, and deterioration.

**MARGINAL:** a maintenance need exists or can be anticipated, or the component is still functioning but due to its visible condition or age, replacement/repairs should be anticipated.

**POOR:** there is an immediate need for maintenance or replacement to sustain performance of function and purpose.

**NI:** Not Inspectable: not accessible or not able to be inspected.

(Continued on Back)

# INSPECTION CONTRACT (cont.)

- 3. ITEMS EXCLUDED:** It is agreed that the inspector is not required to walk on the roof, move furniture or other personal goods, operate portable appliances or enter hazardous areas. It is agreed that areas, systems or components that may be injurious to the health or safety of the inspector shall be excluded from the scope of the inspection. It is further agreed that the findings and opinions of the inspector are limited in scope and nature to the visible and accessible areas only, and that the following items are specifically excluded from this report: Kitchen & laundry appliances; Central vacuum system; Window and through-wall air conditioners; Storms and screens; Water supply systems; Adequacy of the water supply; Exterior waste disposal systems; Sewer systems; Septic systems; Hose faucets; Water treatment systems; Sprinkler systems; Swimming pools, spas, hot tubs or whirlpools; Playground equipment, recreational & leisure equipment, tennis courts; Sidewalks, driveways and patio surfaces; Trees & plants; Control & safety devices on heating plants, heat exchanger, main gas shut off valve, gas leaks; Wood stoves, solid fuel-burning appliances; Underground oil tanks; Radon mitigation systems; Security, smoke & fire detection equipment; Adequacy, safety or health effects of insulation; All other ASHI exclusions.
- 4. EXCLUSIONS AND LIMITATIONS:** The inspection and report issued in pursuance of this contract do not and are not intended to include any of the following:
- A. An opinion on the property's marketability, insurability or the advisability or inadvisability of its purchase.
  - B. A judgement of compliance or noncompliance with any government or non-government code, regulation, covenant or use restriction
  - C. An appraisal of value, land survey, geotechnical evaluation, engineering analysis or directive on a specific method, material or cost for correction or alteration of a condition.
  - D. A determination of the presence or absence of contaminants, toxins, carcinogens or harmful substances or conditions such as soil contaminants, water pollutants, asbestos, formaldehyde, urea formaldehyde foam insulation (uffi), lead paint, radon (unless radon testing has been specifically contracted for) mold or mildew, odors or noise; air or water quality, PCB's or other toxins, toxic or flammable chemicals, electromagnetic fields or radiation, proximity to toxic waste sites and/or other environmental or health hazards.
  - E. Detection of damage or infestation by animals or non-wood-destroying insects such as domestic pets, vermin, birds, wasps, bats, etc.
  - F. A judgement of aesthetic conditions such as floor and wall coverings, paint color or general decor.
- 5. DISCLAIMER OF WARRANTY:** NORTHEASTERN makes no guarantees or warranties, express or implied, as to the merchantability or fitness of the premises for Client's intended use. **THERE ARE NO EXPRESS WARRANTIES OF ANY KIND MADE IN CONJUNCTION WITH THE INSPECTED PREMISES. AND SPECIFICALLY THERE ARE NO EXPRESS WARRANTIES MADE REGARDING ROOF LEAKS, WET BASEMENTS, MECHANICAL BREAKDOWN, CONCEALED ROT/DECAY OR, LATENT, CONCEALED OR FUTURE INFESTATION OF WOOD BORING INSECTS OR ASSOCIATED DEFECTS.**
- 6. RIGHT OF REINSPECTION:** If the Client asserts that a component covered by the contract was not in the condition reported, the Client agrees to notify NORTHEASTERN and provide a reasonable opportunity to reinspect at least one week before Client repairs, replaces or disposes of the component. It is mutually agreed that the Client's failure to notify NORTHEASTERN of Client's claim and to provide reasonable access for reinspection in accordance with this clause shall void the Client's claim and release NORTHEASTERN from any liability associated with the claim.
- 7. ARBITRATION:** Any dispute, controversy, interpretation or claim including claims for, but not limited to, breach of contract, any form of negligence, fraud or misrepresentation arising out of, from or related to, this contract or arising out of, from or related to the inspection or inspection report shall be submitted to final and binding arbitration under the Rules and Procedures of the Expedited Arbitration of Home Inspection Disputes of Construction Arbitration Services, Inc. The decision of the Arbitrator appointed thereunder shall be final and binding and judgement on the Award may be entered in any Court of competent jurisdiction.
- 8. ENTIRE AGREEMENT:** This contract constitutes the entire agreement between NORTHEASTERN and the Client. Any amendments to or modification of the provisions of this agreement shall be in writing signed by the parties hereto. Each clause or section contained in this contract is separable and independent, and in the event any clause or section is held invalid or unenforceable it shall affect neither the validity or enforceability of any other clause or section contained in the contract. The parties expressly agree that the laws of the state where the property is located shall govern the interpretation, construction and enforcement of this contract.

THE CLIENT HEREBY ACKNOWLEDGES THAT THIS CONTRACT REPRESENTS THE ENTIRE AGREEMENT BETWEEN THE CLIENT AND NORTHEASTERN, AND FURTHER ACKNOWLEDGES THAT HE/SHE/THEY HAVE READ THE TERMS AND CONDITIONS CAREFULLY BEFORE SIGNING, AND UNDERSTAND AND AGREE TO ALL OF THE ABOVE TERMS, EXCLUSIONS AND LIMITATIONS EXPRESSED HEREIN.

CLIENT'S SIGNATURE: \_\_\_\_\_

DATE: \_\_\_\_\_

THE FOREGOING REPORT SUBMITTED BY: Mike Melanson

DATE: 6/29/04

NORTHEASTERN HOME INSPECTION SERVICE, INC.



# TABLE OF CONTENTS



PAGES	DESCRIPTION	PAGES	DESCRIPTION
1 & 2	Inspection Contract	18 & 19	Electrical Service Panel
3	Table of Contents	20 & 21	Interior Rooms, Kitchen and Hallways
4 & 5	Roof	22 & 24	Costs of Repairs and Remodeling
6 & 7	Chimneys and Exterior Walls	23	Common Area Rooms
8 & 9	Grounds and Property Drainage	25	Bedrooms
10 & 11	Doors, Windows and Garage	26 & 27	Bathrooms
12 & 13	Basement/Lower Level and Laundry	28 & 29	Attic - Comments
14 & 15	Heating and Air Conditioning	30	"An Ounce of Prevention,"
16 & 17	Plumbing and Water Heater		Autumn Checklist; To Ask of Seller

## GENERAL INFORMATION

• **EXTERIOR WALL STRUCTURE**

- WOOD FRAME       SOLID MASONRY

• **FLOORING STRUCTURE**

- WOOD FRAME       POURED CONCRETE  
 PRECAST CONCRETE       \_\_\_\_\_

• **ROOFING STRUCTURE**

- WOOD FRAME       WOOD TRUSS  
 \_\_\_\_\_

• **SHEATHING MATERIAL:**

- BOARDS       PLYWOOD  
 WAFFER/PARTICLE BOARD       \_\_\_\_\_

**METHOD OF OBSERVATION:**

VISUAL

• **CRAWL SPACES:**

- INSULATION BETWEEN JOISTS       INSULATION ON WALLS  
 YES     NO       YES     NO

**TYPE OF FLOOR:**

- BARE EARTH       EARTH W/ VAPOR BARRIER  
 GRAVEL       CONCRETE

**VENTED:**

- TO EXTERIOR  
 TO BASEMENT

RECOMMEND VENTING CRAWL SPACE

**METHOD OF OBSERVATION:**

VISUAL

## INSPECTION CIRCUMSTANCES

DATE TUES. JUNE 29, 2004      TIME 1:30 PM      SOIL CONDITION DRY  
HOUSE FACES SOUTH EAST      WEATHER PARTLY CLOUDY      TEMP 68°  
ESTIMATED AGE 50± YRS      PRESENT:     SELLING REALTOR     CLIENT  
BUILDING TYPE RANCH       LISTING REALTOR     \_\_\_\_\_  
STORIES ONE      INSPECTOR MIKE MELANSON

**THIS INSPECTION CONFORMS TO THE "STANDARDS OF PRACTICE" OF THE AMERICAN SOCIETY OF HOME INSPECTORS.**

ROOF TYPE	LIFE EXPECTANCY	SPECIAL REMARKS
Asphalt Shingles*	15-20 years <sup>1</sup>	Used on nearly 80% of all residential roofs; requires little maintenance
Asphalt Multi-Thickness Shingles*	20-30 years <sup>1</sup>	Heavier and more durable than regular asphalt shingles
Asphalt Interlocking Shingles*	15-25 years <sup>1</sup>	Especially good in high-wind areas
Asphalt Rolls	10 years	Used on low-slope roofs
Built-up Roofing (Tar Roofing)	10-20 years	Used on low-slope roofs; 2 to 3 times as costly as asphalt shingles. Flat roofs should be inspected annually.
Wood Shingles*	10-40 years <sup>2</sup>	Treat with preservative every 5 years to prevent decay.
Clay Tiles*	20+ years	Durable, fireproof, but not watertight; require a good subsurface base
Cement Tiles*	20+ years	Durable, fireproof, but not watertight; require a good subsurface base
Slate Shingles*	30-100 years <sup>3</sup>	Extremely durable but brittle and expensive
Asbestos Cement Shingles*	30-75 years	Durable but brittle and difficult to repair
Metal Roofing	15-40+ years	Comes in sheets and shingles; should be well-grounded for protection from lightning; certain metals must be painted.
Single Ply Membrane	15-25 years (mfg's claim)	New material; has not yet passed the test of time

<sup>1</sup> Depending on quality of shingles and proper installation

<sup>2</sup> Depending on local conditions and proper installation

<sup>3</sup> Depending on quality of slate

\*Not recommended for use on low-slope roofs

## THE TRUTH ABOUT LEAKS

The truth is that while many roof leaks are easy to repair, their sources are often difficult to find. Water dripping from a ceiling may not be from a leak directly above, but from a leak many feet away that runs down the rafter or across the ceiling before coming in. It could also be caused by condensation of moisture rising from a bathroom or kitchen, collecting on the roof sheathing and then dripping through to the floor below. It might just as easily be from a plumbing leak situated in a wall or ceiling, and incorrectly attributed to a roof leak.

The best way to start tracking a roof leak is to become familiar with the many possible causes. Then, by carefully examining the roof and using the process of elimination, you should be able to locate its source.

The most frequent causes of roof leaks are:

- Improper flashing, sealing or worn-through flashing around projections through the roof such as plumbing stacks (vent pipes), chimneys, skylights, antennas dormers, etc.
- Missing, broken or pierced shingles caused by stones, hail, broken branches or walking on roof.
- Tears in roof valleys, created by expanding and contracting metal or by someone walking in the valley. Also, debris can build up in the valley and block run-off.
- Exposed nails, nails in the wrong places or nails not set flush with the underlying shingles.
- Wind-driven rain: through an attic or louver, into the chimney brick or mortar under shingles, through the siding and behind the step flashing where a lower roof joins the vertical side of the main house.
- Ice dams, which prevent proper run-off and force water to back up under the shingles.
- Improperly hung gutters or drip edges.
- Improperly installed roofing, or a roofing type which is incorrect for the slope involved.
- Cracking and blistering of roof mastic on rolled asphalt or on built-up roofing.
- Ponds of water, created when flat or low-sloped roofs begin to sag. Clogged roof drains.
- Cracked or disintegrated chimney caps.

For assistance in locating a professional roofing contractor in your area, call the National Roofing Contractors Association's toll-free hotline: 1-800-USA-ROOF. NRCA will send you a free brochure and a computerized listing of professional roofing contractors in your area.

## GENERAL INFORMATION

<b>ROOF INSPECTED:</b>	<input checked="" type="checkbox"/> ON ROOF	<input type="checkbox"/> WITH BINOCULARS	<input type="checkbox"/> FROM EAVES	<input type="checkbox"/> FROM GROUND		
<b>STYLE OF ROOF:</b>	<b>PITCH</b>	<input type="checkbox"/> COMBINATION OF:	<input type="checkbox"/> LOW	<input checked="" type="checkbox"/> MEDIUM	<input type="checkbox"/> STEEP	<input type="checkbox"/> FLAT
	<b>TYPE</b>	<input type="checkbox"/> COMBINATION OF:	<input checked="" type="checkbox"/> GABLE	<input type="checkbox"/> HIP	<input type="checkbox"/> GAMBREL	<input type="checkbox"/> OTHER:
<b>EXPOSED ROOF COVERING:</b>	<input type="checkbox"/> COMBINATION OF:	<input checked="" type="checkbox"/> ASPHALT SHINGLES	<input type="checkbox"/> SLATE	<input type="checkbox"/> TILE	<input type="checkbox"/> ROLL ASPHALT	
		<input type="checkbox"/> BUILT-UP	<input type="checkbox"/> CEMENT ASBESTOS	<input type="checkbox"/> WOOD SHAKE SHINGLES	<input type="checkbox"/> OTHER	
<b>VENTILATION SYSTEM:</b>	<input checked="" type="checkbox"/> COMBINATION OF:	<input checked="" type="checkbox"/> SOFFIT VENTS	<input checked="" type="checkbox"/> RIDGE VENTS	<input checked="" type="checkbox"/> GABLE VENTS	<input type="checkbox"/> OTHER:	
		<input type="checkbox"/> TURBINE VENTS	<input type="checkbox"/> POWERED FAN	<input type="checkbox"/> SURFACE VENTS		
<b>EXPOSED ROOF:</b>	<input checked="" type="checkbox"/> COMBINATION OF:	<input type="checkbox"/> ORIGINAL	<input checked="" type="checkbox"/> FIRST LAYER	<input checked="" type="checkbox"/> SECOND LAYER	<input type="checkbox"/> THIRD LAYER	
		<input type="checkbox"/> FIRST LAYER IS WOOD SHINGLES	<input type="checkbox"/> OTHER			
<b>FLASHING MATERIAL:</b>	<input type="checkbox"/> COMBINATION OF:	<input type="checkbox"/> COPPER	<input type="checkbox"/> ASPHALT VALLEYS	APPROXIMATE AGE OF EXPOSED ROOF COVERING: <u>1 1/2</u> YEARS		
		<input checked="" type="checkbox"/> GALVANIZED	<input type="checkbox"/> UNKNOWN			
	<input type="checkbox"/> PLASTIC	<input type="checkbox"/> ALUMINUM	<input type="checkbox"/>			

COMMENTS:	ROOF							
	SATISFACTORY	SAT. EXCEPT AS NOTED	MARGINAL	POOR	INOPERATIVE	UNKNOWN	NOT APPLICABLE	SEE COMMENT NUMBER
<p>1. <input type="checkbox"/> ROOF COVERING SHOWS:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> BEGINNING</li> <li><input type="checkbox"/> MODERATE</li> <li><input type="checkbox"/> SERIOUS SIGNS OF:</li> <li><input type="checkbox"/> CURLING</li> <li><input type="checkbox"/> CRACKLING</li> <li><input type="checkbox"/> AGING</li> <li><input type="checkbox"/> PONDING</li> <li><input type="checkbox"/> OTHER</li> <li><input type="checkbox"/> NAIL POPPING</li> <li><input type="checkbox"/> MOSS BUILD-UP</li> <li><input type="checkbox"/> ALLIGATORING</li> <li><input type="checkbox"/> GRANULE LOSS</li> </ul>								
<p>2. <input type="checkbox"/> ROOF SHOULD BE:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> RE-SHINGLED</li> <li><input type="checkbox"/> SOON</li> <li><input type="checkbox"/> WITHIN THE NEXT _____ YEARS</li> <li><input type="checkbox"/> RE-ROOFED</li> <li><input type="checkbox"/> AT ONCE</li> </ul>								
<p>3. <input type="checkbox"/> UNABLE TO GIVE ACCURATE ACCOUNT OF ENTIRE ROOF CONDITION BECAUSE ROOF WAS _____% COVERED WITH _____ INCHES OF SNOW/ICE. CONDITIONS REPORTED REFLECT VISIBLE PORTIONS ONLY.</p>								
<p>4. <input type="checkbox"/> UNABLE TO GET UP TO GUTTERS AND INSPECT DUE TO:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> SNOW/ICE</li> <li><input type="checkbox"/> POOR LADDER ACCESS</li> <li><input type="checkbox"/> FROST</li> </ul>								
<p>5. <input type="checkbox"/> CHIMNEY FLASHING</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> PULLED AWAY FROM MASONRY</li> <li><input type="checkbox"/> PULLED AWAY FROM ROOF</li> <li><input type="checkbox"/> HAS POOR MASTIC</li> </ul> <p>RECOMMEND REPAIR</p>								
<p>6. <input type="checkbox"/> RECOMMEND INSPECTIONS EVERY _____ YEARS.</p>								
<p>7. <input type="checkbox"/> TARRED-OVER FLASHINGS MAY INDICATE PRIOR/ACTIVE WATER PENETRATION.</p>								
<p>8. <input type="checkbox"/></p>								

MASONRY FIREPLACE CHIMNEYS are normally required to have a terra cotta flue liner of 8 inches of masonry surrounding each flue in order to be considered safe and to conform with most building codes. During a visual inspection it is common to be unable to detect the absence or condition of a flue liner because stoppage at the firebox, a defective damper, or lack of access from the roof.

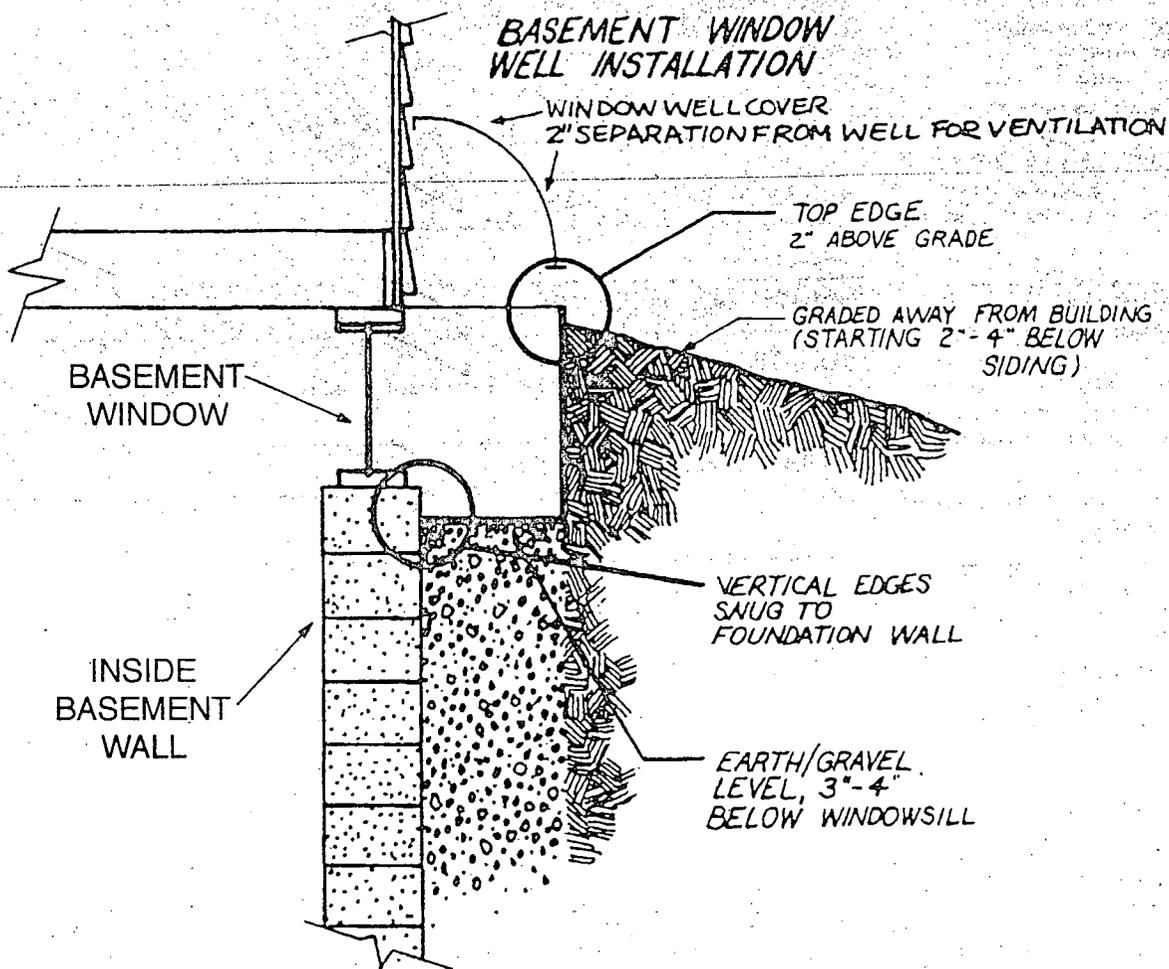
CHIMNEYS reported to have cracks or cracked liners or mortar missing between tile joints should be considered unusable and should be checked and/or repaired by a qualified mason or chimney sweep prior to closing, as should chimneys where liners cannot be seen due to soot, creosote or restrictions.

CHIMNEYS built of masonry will eventually need tuck pointing. A cracked chimney top that allows water to get behind the surface brick/stone will accelerate the deterioration. Moisture will also deteriorate the clay flue liner. Periodic chimney cleanings will keep you apprised of the chimney's condition. The flashings around the chimney may need resealing and should be inspected every year or two.

WINDOW frames, door frames, hose faucets and other penetrations of the exterior walls should be caulked for maximum energy efficiency and to prevent water entry.

WOOD that exhibits blistering or peeling paint should be examined for possible moisture sources: roof leaks, bad gutters, interior moisture from a bath or laundry or from a poorly ventilated crawl space. Some paint problems have no logical explanation, but many are a symptom of an underlying problem. A freshly painted house may mask these symptoms, but after you have lived in the home for a year or two, look for localized paint blistering/peeling. It may be a clue.

WINDOW WELLS ought to be several inches deeper than the window sills. This prevents water from a sudden, heavy downpour from reaching a level that will leak through the window. A shallow layer of stone in the bottom of the well will help keep the dirt from splashing on the glass. The metal well should be fitted tightly to the foundation wall and rise an inch or two above the surrounding grade. A correctly installed window well should follow this general layout.



**COMMENTS:**

- EVIDENCE OF:
  - FLAKING, SPALLING
  - CHIPPING
  - LOOSE MORTAR JOINTS
  - CRACKS
  - HOLES IN METAL
- RECOMMEND REPAIR OR REPLACEMENT AS NEEDED
- CHIMNEY TOP CRACKED/BREAKING UP. RECOMMEND REPAIR
- RECOMMEND RAIN CAP AND ANIMAL SCREEN BE INSTALLED AT TOP OF FLUE
- FIVE Lining Shows Signs of Decay. RECOMMEND INSTALLATION OF RAIN CAP/ANIMAL SCREEN

**CHIMNEYS**

LOCATION: *THRU ROOF FRONT*

	BRICK	STONE	BLOCK	METAL	WOOD CAST CEMENT	TILE	SATISFACTORY	SAT. EXCEPT AS NOTED	MARGINAL	POOR	INOPERATIVE	UNKNOWN	NOT APPLICABLE	SEE COMMENT NUMBER	INDICATES CONCERNS
EXTERIOR	✓													1	See p.6
FLUE LINING														4	See p.6
CHIMNEY TOP															
RAIN CAP(S)														3	
ANIMAL SCREEN														3	
INSPECTED FROM	<input type="checkbox"/> GROUND <input type="checkbox"/> ROOF <input type="checkbox"/> GUTTER <input type="checkbox"/> W/BINOCULARS														
LOCATION	<i>THRU ROOF FRONT</i>														
EXTERIOR				✓											See p.6
FLUE LINING				✓											See p.6
CHIMNEY TOP															
RAIN CAP(S)				✓											
ANIMAL SCREEN				✓											
INSPECTED FROM	<input type="checkbox"/> GROUND <input checked="" type="checkbox"/> ROOF <input type="checkbox"/> GUTTER <input type="checkbox"/> W/BINOCULARS														

**COMMENTS:**

- SIDING  TRIM  FASCIA  SOFFITS  PEELING PAINT  DECAY
- SIDING HAS EVIDENCE OF:
  - DELAMINATION  WAVINESS
  - CUPPING
  - PULLING AWAY FROM WALLS
  - POPPING NAILS
  - RECOMMEND REPAIR AS NEEDED
- MASONRY VENEER HAS EVIDENCE OF:
  - LOOSE MORTAR JOINTS  CRACKS
  - FLAKING  PULLING AWAY FROM WALL
  - RECOMMEND REPAIR OR REPLACEMENT AS NEEDED
- RECOMMEND TREES, ETC. BE KEPT CLEAR OF ROOFS, SIDING AND OVERHEAD WIRES
- SEE PAGE 6 FOR PROPER WINDOW WELL INSTALLATION.
- 

**EXTERIOR WALLS: GENERAL INFORMATION**

SIDING:  NONE  WOOD  STUCCO  VINYL  METAL  ASBESTOS  FIBERBOARD  OTHER

MASONRY VENEER:  NONE  BRICK  BLOCK  STONE

TRIM:  WOOD  METAL  VINYL  OTHER

FASCIA & SOFFITS:  WOOD  METAL  VINYL

ELECTRICAL SERVICE ENTRANCE CABLES:  BURIED  OVERHEAD

**APPARENT CONDITION AT TIME OF INSPECTION:**

	SATISFACTORY	SAT. EXCEPT AS NOTED	MARGINAL	POOR	INOPERATIVE	UNKNOWN	NOT APPLICABLE	SEE COMMENT NUMBER	INDICATES CONCERNS
SIDING	✓								
MASONRY VENEER									
TRIM	✓								
FASCIA & SOFFITS & EAVES	✓								
CAULKING	✓								
BASEMENT WINDOWS									
ELECTRICAL ENTRANCE CABLES									See p.8
OUTSIDE ELECTRICAL OUTLETS	✓								

CONCRETE DRIVES and walks frequently settle and crack. Front and rear steps to the house are often poured over backfill which is not as compacted as undisturbed soil and the steps may sink relative to the rest of the walk. Most of this activity takes place early in the life of the house, although it can continue at a slow pace for many years. Frequently, mudjacking is a low-cost alternative to replacement.

ASPHALT DRIVEWAYS should be kept sealed and larger cracks filled so as to prevent damage from frost.

GUTTERS AND DOWNSPOUTS are an extremely important element in basement dampness control. Keep gutters clean and downspout extensions in place (four feet or more). Paint the inside of galvanized gutters; it will extend their life. Put strainers in downspout entrances to prevent blockage and subsequent freezing and splitting. Shortly after a rain or a thaw in winter, look for leaks at seams in the gutters. These can be re-caulked before they cause damage to fascia or soffit boards.

Properly installed gutters should be spaced not less than 1/4 inch from fascias; 3/4" to 1" is recommended. This will prevent water from being trapped and reduce the potential of related damages.

GRADING AND DRAINAGE: Do not allow the topography of the site to change so surface or roof water soaks into the soil around the foundation. The importance of controlling roof or surface water and maintaining a dry basement cannot be overstressed. It may be necessary to reestablish site grading if settlement has occurred around the foundation. Grade the site to drain away from the basement at a rate or slope of two inches or more per foot for a horizontal distance greater than the vertical depth of the basement. In other words, if the basement is six feet deep, the site should slope 12 or more inches in six feet. If the surface or roof water runs quickly away from the foundation, it probably will not migrate into the basement.

FLASHINGS: Decks, stairs and landings placed directly against the wooden structure of the house can cause water to become trapped. Water trapped in areas like this can lead to wood decay and infestation or wood boring insects. Installation of metal flashings at these points can prevent potentially expensive repair and extermination bills. In areas where flashing cannot be applied, a quality caulk should be applied and maintained. Caulk cannot be relied upon to be a permanent seal and must be checked semi-annually.

WINDOWS & EXTERIOR: Lack of flashing above windows or poorly caulked siding & trim joints and/or wall penetrations e.g. service entry or cable holes, etc., can allow water penetration which could lead to damage/rot to studs, sheathing, etc., that is NOT visible during an inspection. The extent of potential/concealed damage can only be determined through further investigation.

DECKS: The proper method for securing a deck to a house is to have both lag bolts and hangars. Lag bolts prevent a deck from separating/pulling away from the house. Hangars add additional support to joists.

**COMMENTS:**

1.\* OVERALL PROPERTY DRAINAGE INCLUDES ONLY THOSE AREAS WHICH ARE REGULARLY MAINTAINED.

2. GUTTERING HAS:

- COMBINATION OF:
- NEGATIVE FALL
- LEAKING AT CORNERS
- LEAKING AT JOINTS
- HOLES IN MAIN RUN
- RUSTING

AND SHOULD BE REPAIRED OR REPLACED AS NEEDED ALONG

- ALL  NORTH  SOUTH
- EAST  WEST SIDES.

3.  TO HELP CONTROL ROOF RUNOFF & SPLASH-BACK, RECOMMEND ADDING GUTTERS & DOWNSPOUTS ON:  FRONT  REAR  ALL  NORTH  SOUTH  EAST  WEST  SIDES

4.  EXTENSIONS RECOMMENDED AT: \_\_\_\_\_

5.  EVIDENCE OF PONDING WATER IN LOW AREA AT:  NORTH  SOUTH  EAST  WEST  ALL SIDES

6.  FOR PROPER DRAINAGE, RECOMMEND SLOPING GRADE AWAY FROM FOUNDATION A MINIMUM OF 1 INCH PER FOOT FOR 5 FEET WHEREVER POSSIBLE.

7.  UNABLE TO GIVE ACCURATE ACCOUNT OF ENTIRE DRAINAGE DUE TO EXCESSIVE SNOW/ICE BUILDUP AT TIME OF INSPECTION

8.

APPARENT CONDITION AT TIME OF INSPECTION	WOOD	GALVANIZED	ALUMINUM	COPPER	BURIED PLASTIC	SATISFACTORY	SAT. EXCEPT AS NOTED	MARGINAL	POOR	INOPERATIVE	UNKNOWN	NOT APPLICABLE	SEE COMMENT NUMBER	INDICATES CONCERNS
GUTTERS			✓											
DOWNSPOUTS			✓											
EXTENSIONS			✓											
GRADING AROUND FOUNDATION												6		
OVERALL PROPERTY DRAINAGE *														
SUMP DISCHARGE														

**COMMENTS:**

1.\* CONDITION OF TREES & SHRUBS PERTAINS ONLY TO HOW THEY AFFECT THE BUILDING AND DOES NOT REFER TO THE PHYSICAL CONDITION OF THE TREES & SHRUBS THEMSELVES.

2.

- FRONT  REAR  SIDE
- WALKS  STEPS
- PATIO IS / ARE:
- CRACKED  CHIPPED
- BREAKING UP  SETTLED
- FLAKING AND SHOULD BE:  REPAIRED  REPLACED  PATCHED  SEALED

3.  DRIVEWAY IS:  CRACKED  WORN  BREAKING UP  SETTLED  FLAKING AND SHOULD BE:  REPAIRED  REPLACED  PATCHED  SEALED

4.  UNABLE TO GIVE ACCURATE ACCOUNT OF ENTIRE

- WALKS  STEPS
- DECK  PATIO
- DRIVEWAY CONDITIONS

BECAUSE AREAS WERE \_\_\_\_\_% COVERED WITH \_\_\_\_\_ INCHES OF SNOW/ICE. CONDITIONS REPORTED ABOVE REFLECT VISIBLE PORTIONS ONLY.

5.  SLOPES TOWARD HOUSE, MAY CONTRIBUTE TO WATER PROBLEMS.

*Recommend Removing WOODEN DIVIDER BETWEEN WALKWAY AND PATIO w/PROT., POTENTIAL TRIP HAZARD*

APPARENT CONDITION AT TIME OF INSPECTION	METAL	CONCRETE	GRAVEL	ASPHALT	BRICK	STONE	WOOD	SATISFACTORY	SAT. EXCEPT AS NOTED	MARGINAL	POOR	INOPERATIVE	UNKNOWN	NOT APPLICABLE	SEE COMMENT NUMBER	INDICATES CONCERNS
WALKS																
STEPS/STOOPS																5
RAILINGS																
PATIOS/DECKS																5
PORCHES																
DRIVEWAY																
RETAINING WALL																

DOORS AND WINDOWS can be big energy wasters. Maintain the caulking around frames on the exterior. Check for drafts in the winter and improve the worst offenders first. Windows that have leaky storm windows will usually have lots of sweating. Likewise, well-sealed storms that sweat indicate a leaky window: It is the tighter unit that will sweat (unless the home has excessive humidity to begin with). There are many fine products available that the average homeowner can install to reduce his/her heating bills. Look under "Weather Stripping Contractors" in the Yellow Pages. Many will sell the materials to homeowners.

GARAGE DOOR OPENERS should be checked annually for correct operation of the safety reverse. The feature has been mandated since about 1980 for the protection of small children. The door should reverse when it meets reasonable resistance, such as that which an adult can exert with a forearm with the elbow at the waist. The sensitivity is adjustable; if the owner's manual is available, the homeowner should be able to correct the problem in most instances.

It is also a good idea to periodically release the opener and operate the door by hand; this will give you an idea of how well the rollers, track and springs are working. If it takes a lot of effort, you are overburdening the automatic opener. Repairs to the door may prevent a premature failure of the opener.

NEW GLAZING will last much longer if the raw wood is treated with boiled linseed oil prior to glazing. It prevents the wood from drawing the oil out of the new glazing.

FIRE SEPARATION as used in this report refers to a building practice that requires a one-hour nominal firewall separating an attached garage from the house. This practice began in the mid-1950's, so earlier homes are not expected to have this feature; newer homes accomplish the separation by covering the common garage wall with a special gypsum board and using a solid core door to the house. The most common breach of this separation is improper materials used for hatches that connect to the home's attic. Most municipalities will accept plywood with a sheet metal covering on the garage side as a rated opening.



# DOORS & WINDOWS/GARAGE

## GENERAL INFORMATION

EXTERIOR DOORS ARE:	<input type="checkbox"/> COMBINATION OF: <input type="checkbox"/> WOOD <input type="checkbox"/> METAL <input checked="" type="checkbox"/> PLASTIC <input type="checkbox"/> OTHER: _____					
WINDOWS:	TYPE	<input type="checkbox"/> COMBINATION OF: <input checked="" type="checkbox"/> CASEMENT <input checked="" type="checkbox"/> DOUBLE HUNG <input type="checkbox"/> FIXED <input checked="" type="checkbox"/> SLIDE-BY <input type="checkbox"/> JALOUSIE <input type="checkbox"/> AWNING <input type="checkbox"/> OTHER: _____				
	MATERIAL	<input type="checkbox"/> COMBINATION OF: <input checked="" type="checkbox"/> WOOD <input type="checkbox"/> METAL <input checked="" type="checkbox"/> PLASTIC <input type="checkbox"/> GLAZING: <input type="checkbox"/> SINGLE <input type="checkbox"/> MULTIPLE				
WINDOWS NOW FITTED WITH:	<input type="checkbox"/> WOOD <input type="checkbox"/> STORMS <input checked="" type="checkbox"/> SCREENS                    AT: <u>None All</u> <input type="checkbox"/> COMBINATION STORMS/SCREENS OF <input type="checkbox"/> ALUMINUM <input type="checkbox"/> WOOD                    AT: _____					

**COMMENTS:**

1.  WINDOW GLAZING LOOSE AND SHOULD BE REPAIRED AT: \_\_\_\_\_

2.  EVIDENCE OF LEAKING SEAL AT DOUBLE GLAZED GLASS.

3.  \_\_\_\_\_

DOORS & WINDOWS

APPARENT CONDITION AT TIME OF INSPECTION:

	SATISFACTORY	SAT. EXCEPT AS NOTED	MARGINAL	POOR	INOOPERATIVE	UNKNOWN	NOT APPLICABLE	SEE COMMENT NUMBER	INDICATES CONCERNS
PRIMARY WINDOWS/EXTERIOR	✓								
EXTERIOR DOORS	✓								
PATIO DOORS					✓				
FLASHINGS	✓								

**COMMENTS:**

1.  GARAGE DOOR PANELS HAVE  
 MOISTURE STAINS/DELAMINATION   
  ROT  
 RECOMMEND REPAIR OR REPLACEMENT AS NEEDED

2.  SEVERE CRACKING & SETTLEMENT

3.  DOOR HARDWARE NEEDS REPAIR/REPLACEMENT

4.  SAFETY REVERSE DID NOT ACTIVATE WHEN SUBJECTED TO MODERATE RESISTANCE. SEE PG. 10.

5.  \_\_\_\_\_

GARAGE

APPARENT CONDITION AT TIME OF INSPECTION:

	SATISFACTORY	SAT. EXCEPT AS NOTED	MARGINAL	POOR	INOOPERATIVE	UNKNOWN	NOT APPLICABLE	SEE COMMENT NUMBER	INDICATES CONCERNS
WALLS & CEILING									
FLOOR									
ELECTRICAL SWITCHES									
OUTLETS & FIXTURES									
GARAGE DOOR(S)									
GARAGE DOOR OPENER(S)									
SERVICE DOOR HOUSE									
SERVICE DOOR EXTERIOR									
FIRE SEPARATION (SEE PAGE 10)									
ROOF COVERING									

**BASEMENT**, by their nature, tend to be damp. It is not unusual to have signs of dampness in the lower areas of one or more walls. Reduction or elimination of excessive dampness can usually be accomplished by controlling the water on the exterior of the home. Are gutters, downspouts and extensions in good order? Ideal grading is a slope of five inches for a distance of five feet away from the wall, if masonry wall elevation and lot elevations will allow it. Expensive solutions to dampness and wall cracks are frequently offered. Most often, these steps are excessive and unnecessary. It is worth your time and money to pay an independent expert (a non-contractor) for an opinion before putting out thousands of dollars for work which may very well need not be done.

If you have city sewer service and notice foul smells in your basement, you may have a floor drain trap from which all the water has evaporated. Pull the steel cover. If you can't see water in the drain, pour in a gallon of water to reseal the trap.

**FINISHED BASEMENTS** are a large monetary investment. If your house has a sump pump, you may want to consider keeping a spare (make sure you have the necessary plumbing parts to put it in place). Murphy's law says it will fail late on a Sunday evening when no stores are open. Simple, inexpensive high water alarms are also available to alert you to an inoperative pump.

Since electric power is sometimes lost during heavy rain storms, you may wish to consider some emergency pumping methods for your sump pump. One option is a battery-powered sump pump; another is the use of a small gasoline-powered, portable generator. This could also be used to run a freezer, but probably not at the same time as the pump. If you use the generator, remember it produces toxic carbon monoxide and should be run (and stored) in the garage, and a three-prong, outdoor style extension cord should be used.

**SUMP PUMPS** with float adjustments should be set so that the highest water level is a little below the drain tile inlet and the lowest level is just above the impeller housing. Improper high settings can allow water to rise to the underside of the floor; improper low settings will cause the pump to run more often and cause unnecessary wear to the pump.

**FIXED WALLS AND CEILINGS:** Exposed foundation and structural components are very limited or non-existent in basements with finished walls and fixed or hung ceilings. Evidence of water, pest infestation or structural defects may not be visible or may be limited to secondary evidence.

**SLAB CONSTRUCTION:** The absence or presence of wood boring insects (e.g. carpenter ants, termites, etc.) and/or damage to sills, joists, etc. often cannot be determined at a home inspection on slab houses or houses where exterior siding is close to or touching grade, where foam insulation is covering the foundation, and/or where interior walls are finished, particularly where furnishings and/or vegetation obstructs visible areas. See Wood Destroying Insect Infestation Report, particularly Section IX #4 Common Obstructions and/or Inaccessible Areas and #5 Maintenance Advisory.

# BASEMENT/LOWER LEVEL/LAUNDRY



## GENERAL INFORMATION

<b>WALLS:</b>	<input type="checkbox"/> COMBINATION OF:	<input checked="" type="checkbox"/> BLOCK	<input type="checkbox"/> POURED CONCRETE
		<input type="checkbox"/> BRICK	<input type="checkbox"/> STONE <input type="checkbox"/> WOOD
<b>FLOOR:</b>	<input type="checkbox"/> COMBINATION OF:	<input type="checkbox"/> CONCRETE	<input type="checkbox"/> GRAVEL <input checked="" type="checkbox"/> EARTH <input type="checkbox"/> SAND
<b>BEAMS:</b>	<input type="checkbox"/> COMBINATION OF:	<input type="checkbox"/> STEEL	<input checked="" type="checkbox"/> WOOD TIMBERS <input type="checkbox"/> CONCRETE
		<input type="checkbox"/> WOOD BUILT UP: _____ 2"X _____	
<b>BEAM SUPPORTS:</b>	<input type="checkbox"/> COMBINATION OF:	<input checked="" type="checkbox"/> BLOCK/BRICK	<input type="checkbox"/> WOOD <input type="checkbox"/> STEEL COLUMNS <input checked="" type="checkbox"/> BEARING WALL
		<input type="checkbox"/> CONCRETE	
<b>MISC.:</b>	<input type="checkbox"/> FULL DEPTH BASEMENT	<input checked="" type="checkbox"/> CRAWL SPACE UNDER:	<u>ENTIRE</u> PORTION OF HOUSE
	<input type="checkbox"/> SLAB UNDER:	<input type="checkbox"/> WHOLE HOUSE	<input type="checkbox"/> _____ PORTION OF HOUSE

FINISHED BASEMENT ROOMS ARE REPORTED UNDER INTERIOR ROOMS SECTION OF THIS REPORT.

### COMMENTS:

- SHOWS SIGNS OF RISING DAMP IN LOWER WALL AREA
- SHRINKAGE CRACKS VISIBLE
- HORIZONTAL CRACK ON:
  - NORTH  SOUTH
  - EAST  WEST WALL
- EXCESSIVE MOISTURE APPARENT. SEE PAGE 12 FOR PROPER EXTERIOR WATER CONTROL.
- BASEMENT HAS FIXED WALLS & FIXED OR SUSPENDED CEILINGS. SEE PAGE 12
- SLAB CONSTRUCTION. SEE PAGE 12
- RECOMMEND

ADDITIONAL VENTILATION FOR BASEMENT, FLOOR MOIST, DAMP AND INSULATION IS DAMP/WET, ALSO RECOMMEND INSTALLING A VAPOR BARRIER ON FLOOR REAR SILL AND CENTER SUPPORT SILL HAS TERMITES DAMAGE REAR/RE SIDE AND CENTER LEFT SIDE WOODEN SHELVING IN RIGHT END HAS EXTENSIVE TERMITES AND POWDER PAST BEETLE DAMAGE, RECOMMEND REMOVING SHELVING AND ANY WOOD IN CONTACT WITH GROUND. RECOMMEND REPAIR/REPLACE SILLS AS NEC. AND HAVING HOUSE TREATED FOR INSECTS (CONT. PG 29)

BASEMENT/LOWER LEVEL	APPARENT CONDITION AT TIME OF INSPECTION:								INDICATES CONCERNS
	SATISFACTORY	SAT EXCEPT AS NOTED	MARGINAL	POOR	INOPERATIVE	UNKNOWN	NOT APPLICABLE	SEE COMMENT NUMBER	
WALLS	✓								
FLOOR				✓				2	
JOISTS - SILLS				✓					
BEAMS				✓					
PIERS/COLUMNS								✓	
BRIDGING	✓								
SUMP PUMP				✓					
DRYNESS				✓				3	
VENTILATION OF CRAWL SPACES				✓					
CHIMNEY BASE	✓								

LAUNDRY FACILITIES	APPARENT CONDITION AT TIME OF INSPECTION:								INDICATES CONCERNS
	SATISFACTORY	SAT EXCEPT AS NOTED	MARGINAL	POOR	INOPERATIVE	UNKNOWN	NOT APPLICABLE	SEE COMMENT NUMBER	
110 VOLT OUTLET	✓								
DRYER HOOK-UP: GAS/ELECTRIC	✓								
DRYER VENT								✓	
WASHER HOT & COLD FAUCETS	✓								
DRAIN & TRAP								(NOT INSTALLED YET)	
SINK: HOT & COLD FAUCETS								✓	
DRAIN & TRAP								✓	
BASIN								✓	

HEATING AND AIR CONDITIONING units have limited lives. Normal lives are:

Gas-fired hot air	20-30 Years
Oil-fired hot air	20-30 Years
Cast iron boiler (Hot water or steam)	30-50 Years or more
Copper Boiler (Hot water or steam)	10-20 Years
Circulating pump (Hot water)	10-15 Years
Air conditioning compressor	10-20 Years

The HEAT EXCHANGER in a gas or oil furnace is partially hidden from view; it cannot be fully examined and its condition determined without being disassembled. Since this is not possible during a visual inspection, it is recommended that a service contract be placed on the unit and a service call made prior to settlement/closing to check the condition of a heat exchanger.

GAS-FIRED HOT AIR UNITS that are close to or beyond their normal lives have the potential of becoming a source of carbon monoxide in the home. You may want to have such a unit checked every year. Also recommend the use of carbon monoxide detectors. Of course, a unit of such an age is a good candidate for replacement with one of the new, high-efficiency furnaces. The fuel savings alone can be very attractive.

BOILERS and their systems require annual attention. If you are not familiar with your system, have a heating contractor come out in the fall to show you how to do the necessary things. Caution: do not add water to a hot boiler.

FORCED AIR SYSTEMS should have filters changed every 30 to 60 days on the heating and cooling system. This is especially true if you have central air conditioning. A dirty air system can lead to premature failure of your compressor – a \$1,500 machine.

OIL-FIRED FURNACES and boilers should be serviced by a professional each year. Most experts agree you will pay for the service cost in fuel saved by having a properly tuned burner.

AIR CONDITIONING compressors should not become overgrown with foliage. Clearance requirements vary, but two feet on all sides should be considered minimum with up to six feet at the air discharge desirable. If a clothes dryer vent is within five or ten feet, either relocate the vent or don't run the dryer when the air conditioner is running. The lint will quickly reduce the efficiency of the A/C unit.

HUMIDIFIERS are troublesome accessories on furnaces. It is difficult to determine if they are working properly, and they require regular care and cleaning to assure proper operation, especially if the water source for the home is from a private, municipal or community well. Annual service and cleaning is recommended for all humidifiers. Reservoir-type humidifiers have been criticized by health experts because of the risk of bacteria and mold growth. The flow-through type humidifiers are less likely to develop bacteria, although there is that possibility.

CLOCK OR SET-BACK THERMOSTATS have the potential of paying for themselves in just a few months. If your home is not equipped with one, ask your heating contractor about the many models available.

# HEATING / AIR CONDITIONING



## HEATING: GENERAL INFORMATION

UNIT SERVES:	<input checked="" type="checkbox"/> WHOLE HOUSE <input type="checkbox"/>		THERMOSTAT TYPE:	<input type="checkbox"/> AUTO SET-BACK <input checked="" type="checkbox"/> MANUAL	
HEATING PLANT MANUFACTURER:	SIANT FND		APPROX. AGE:	4 ± yrs	
TYPE OF FUEL:	<input checked="" type="checkbox"/> GAS <input type="checkbox"/> OIL <input type="checkbox"/> ELECTRIC		CENTRAL AIR CONDITIONER: APPROX. AGE: N/A		
RATED INPUT CAPACITY:	<input type="checkbox"/> ESTIMATED <input checked="" type="checkbox"/> 90,000 BTU/HR		<input type="checkbox"/> UNKNOWN <input type="checkbox"/> N/A		
<input type="checkbox"/> HOT AIR SYSTEM:	BLOWER FAN:	<input type="checkbox"/> DIRECT DRIVE <input type="checkbox"/> BELT DRIVE <input type="checkbox"/> NONE—GRAVITY FLOW			
	FILTER:	<input type="checkbox"/> DISPOSABLE <input type="checkbox"/> CLEANABLE <input type="checkbox"/> ELECTRONIC <input type="checkbox"/> NONE			
<input checked="" type="checkbox"/> HYDRONIC (HOT WATER) SYSTEM:	TYPE:	<input checked="" type="checkbox"/> FORCED HOT WATER <input type="checkbox"/> GRAVITY HOT WATER <input type="checkbox"/> STEAM			CONTROLS:
	PIPING:	<input checked="" type="checkbox"/> COPPER <input checked="" type="checkbox"/> STEEL <input type="checkbox"/> OTHER: _____			<input type="checkbox"/> LOW WATER CUT-OFF <input type="checkbox"/> AUTO MAKE-UP
<input type="checkbox"/> ELECTRIC NON-FORCED-AIR SYSTEM:	TYPE:	<input type="checkbox"/> CONVECTIVE BASE BOARD UNITS <input type="checkbox"/> RADIANT CEILING PANELS/WIRES			
	CONDITION OF THESE UNITS ARE REPORTED UNDER HEAT SOURCE AS THEY APPEAR IN THE INDIVIDUAL ROOMS				
<input type="checkbox"/> HEAT EXCHANGER TEST PERFORMED:	<input checked="" type="checkbox"/> N/A <input type="checkbox"/> NONE <input type="checkbox"/> VISUAL		<input type="checkbox"/> MATCH TEST		
	<input type="checkbox"/> ELECTRONIC DETECTION (SNIFFER)		<input type="checkbox"/> FLAME DISTORTION WITH BLOWER ON		

### COMMENTS:

1.  RECOMMEND PROFESSIONAL SERVICE  
 ANNUALLY     IMMEDIATELY
2.  EVIDENCE OF  
 MINOR     MODERATE     SERIOUS  
RUSTING ON  FLUE PIPE     CASING  
 HEAT EXCHANGER
3.  RECOMMEND UNIT BE SERVICED BY PROFESSIONAL SERVICE PERSONNEL DUE TO  
 NEED FOR GENERAL CLEANING AND SERVICING  
 OTHER: \_\_\_\_\_
4.  SYSTEM NOT OPERATED DUE TO  
 WATER     GAS     ELECTRICITY  
OFF AT TIME OF INSPECTION
- PROGRAMMABLE THERMOSTAT
5.  HUMIDIFIER SHOWS SIGNS OF LEAK/OVERFLOW.  
RECOMMEND REGULAR SERVICING.
6.  RECOMMEND UNIT BE SERVICED BY PROFESSIONAL SERVICE PERSONNEL DUE TO  
 UNIT RAN BUT DID NOT COOL PROPERLY  
 OTHER: \_\_\_\_\_
7.  DID NOT OPERATE  
 AIR CONDITIONER     HEAT PUMP IN COOLING MODE

AS OUTSIDE TEMPERATURE WAS BELOW 60° F AT TIME OF INSPECTION, WHICH IS TOO LOW TO OPERATE SAFELY OR TO PROPERLY INSPECT.

### HEATING A/C SYSTEMS

APPARENT CONDITION AT TIME OF INSPECTION:

		SATISFACTORY	SAT. EXCEPT AS NOTED	MARGINAL	POOR	INOPERATIVE	UNKNOWN	NOT APPLICABLE	SEE COMMENT NUMBER	INDICATES CONCERNS
HEAT EXCHANGER TEST RESULTS										See p14
BURNER(S)										
FLUE PIPE										
BLOWER FAN & MOTOR										
FILTER										
EXPOSED DUCT WORK										
HUMIDIFIER										
CIRCULATOR PUMP										
EXPOSED PIPES										
TEMP/PRES RELIEF VALVE										
FIREBOX (REFRACTORY)										
EXTERIOR A/C COMPONENTS										
INTERIOR A/C COMPONENTS										
TEMP ACROSS COIL °F										
ZONE VALVES/GATES										

8.  OBTAIN A SERVICE CONTRACT ON CONVENTIONAL HEATING PLANTS, AS ANYTHING MECHANICAL CAN FAIL AT ANY TIME.

WELLS, SEPTIC systems and holding tanks, as well as water softeners, are not included in this inspection. Wells are required to be checked for bacteria. Many lenders and some government entities will require a septic inspection, too. It may also help to ask the seller how often the septic tank has been pumped. After you move in, you should have the tank pumped every two years.

A PRESSURE TANK will require occasional recharging with air. You can tell by doing this simple test. Run a faucet until you hear the pressure switch click. On most wells you will also be able to feel the pump running when you put your hand on the pipe coming through the wall. When the pump comes on, shut off the faucet. The pump should continue to run for about one minute. If it runs substantially less than a half a minute, the tank is low on air. Call a service man to recharge it.

WATER HEATERS have a life expectancy of five to ten years. Water heaters fail without warning and it is difficult to estimate remaining life. Therefore, don't store personal property near an older water heater. It is also a good idea to inform adults in the family of the location of the shut-off valves and gas/electric shut-off. Tanks should be flushed monthly and anodes cleaned yearly to extend tank life and efficiency. (Some tank anodes are not serviceable. Some are not serviceable and require replacement.)

WATER HAMMER is a phenomenon you may notice when you run your washing machine or dishwasher. If you hear the pipes bang, you have water hammer. Air chambers can be added to the pipes in the basement. There are several types available, including mechanical shock absorbers that can be put on the water heater. Talk to a plumbing store, or call your plumber. Besides being annoying, water hammer can actually cause failures and leaks. It should be corrected.

WELL WATER SYSTEMS can benefit from periodic maintenance. In addition to recharging pressure tanks, a qualified well and pump contractor can advise you on the possibility of improving water quality and prolonging the life of your pump and interior piping and fixtures by annual chlorine treatments.

PRESSURE BALANCED VALVES are available from the better plumbing manufacturers. This little known feature instantly corrects for changes in water pressure such as from a flushed toilet or a dishwasher; your shower stays at a constant temperature regardless of other water uses in the house. This feature costs an extra \$50 to \$75.

CROSS CONNECTION is a plumbing term used to identify locations in which the potable water supply could become contaminated by waste water, even if the potable lines would have to suck up the contaminated water. The most common example is a hose attached to a laundry sink spout and laying in a basin of dirty water. A negative pressure on the water system, as might be caused by a fire department pumper, could suck up the dirty water and contaminate the drinking water. Although cross connections are not allowed on new plumbing, they are still found in older homes. Cross connections in older homes are enforced differently from one municipality to the next. Most require correction only when remodeling/replacement is done. Elimination of cross connections is always recommended.

SLAB CONSTRUCTION: Heat pipes and/or water feed or waste pipes embedded in a slab cannot be checked or tested during a routine home inspection.

# PLUMBING / WATER HEATER



## PLUMBING: GENERAL INFORMATION

WATER SOURCE:	<input type="checkbox"/> MUNICIPAL	<input checked="" type="checkbox"/> PRIVATE WELL	SHUT OFF LOCATED:	<i>Basement</i>		
WASTE:	<input checked="" type="checkbox"/> MUNICIPAL	<input type="checkbox"/> PRIVATE	TYPE OF WELL PUMP:	<input type="checkbox"/> SUBMERSIBLE	<input type="checkbox"/> ABOVE GROUND	<input type="checkbox"/> N/A
WATER SUPPLY PIPES:	<input checked="" type="checkbox"/> COMBINATION OF:		<input checked="" type="checkbox"/> COPPER	<input type="checkbox"/> GALVANIZED	<input checked="" type="checkbox"/> PLASTIC	<input type="checkbox"/> LEAD (LATERAL ONLY)
WASTE & VENT PIPES:	<input checked="" type="checkbox"/> COMBINATION OF:		<input checked="" type="checkbox"/> COPPER	<input type="checkbox"/> GALVANIZED	<input checked="" type="checkbox"/> PLASTIC	<input checked="" type="checkbox"/> CAST IRON <input type="checkbox"/> LEAD

**COMMENTS:**

- PLUMBING SYSTEM INOPERATIVE DUE TO WATER OFF AT TIME OF INSPECTION
- VISIBLE PIPES/FITTINGS HAVE EVIDENCE OF CORROSION.  
 MINOR  MODERATE  SERIOUS
- EVIDENCE OF GALVANIC ACTION DUE TO MIXING OF COPPER & GALVANIZED PIPES  
 MINOR  SERIOUS
- PLASTIC WATER MAIN LAYS ON TOP OF CRAWL SPACE FLOOR FROM RT FRONT CORNER TO PLUMBING AT REAR, RECOMMEND Burying Below ground OR INSULATING TO PREVENT FREEZE-UP (Builder states temporary hook up - will be connected to town water)*

### PLUMBING SYSTEM

APPARENT CONDITION AT TIME OF INSPECTION:

	SATISFACTORY	SAT. EXCEPT AS NOTED	MARGINAL	POOR	INOPERATIVE	UNKNOWN	NOT APPLICABLE	SEE COMMENT NUMBER	INDICATES CONCERNS
VISIBLE SUPPLY PIPES									
VISIBLE WASTE & VENTS PIPES									
WATER PRESSURE									
CROSS CONNECTION (SEE PG. 16)									<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
WELL PRESSURE TANK									

## WATER HEATER: GENERAL INFORMATION

MANUFACTURER:	<i>American</i>	APPROXIMATE AGE OF UNIT:	<i>2 ± yrs</i>
FUEL TYPE:	<input type="checkbox"/> GAS <input checked="" type="checkbox"/> ELECTRIC <input type="checkbox"/> OTHER	CAPACITY OF TANK:	<i>40 GALLONS</i>

**COMMENTS:**

- WATER HEATER INOPERATIVE DUE TO  
 GAS  ELECTRICITY  WATER OFF AT TIME OF INSPECTION
- RECOMMEND EXTENSION PIPE BE INSTALLED TO SIX INCHES OFF FLOOR AT TEMPERATURE / PRESSURE RELIEF VALVE
- EVIDENCE OF PRIOR FLAME AND/OR IGNITION PROBLEMS AT WATER HEATER, SCORCHING OF UNIT NOTED AT TIME OF INSPECTION
- 

### WATER HEATER

APPARENT CONDITION AT TIME OF INSPECTION:

	SATISFACTORY	SAT. EXCEPT AS NOTED	MARGINAL	POOR	INOPERATIVE	UNKNOWN	NOT APPLICABLE	SEE COMMENT NUMBER	INDICATES CONCERNS
COLD WATER SHUT OFF									
GAS SUPPLY PIPE									
GAS CONTROL VALVE									
FLUE PIPE									
EXTERIOR CASING									
TEMP / PRES RELIEF VALVE									
ELECTRIC SERVICE CABLE									
MIXING VALVE/TANKLESS UNIT									

FUSES and circuit breakers are safety devices to prevent overloading of wires. Oversized fuses and breakers should be corrected. overloaded wires are a fire hazard.

#### POWER USAGE OF MAJOR APPLIANCE AND EQUIPMENT

Electric Range	30-50 AMPS
Electric Dryer	30-40 AMPS
Electric Water Heater	25-30 AMPS
Central Air Conditioning (Each Unit)	30-40 AMPS
Room Air Conditioner	7-20 AMPS
Well Pump	15 AMPS

Most blown fuses or tripped breakers occur from countertop appliances in the kitchen and window air conditioners in bedrooms. It is not practical to determine the layout of circuits during a home inspection. Your living habits will determine if you have a problem. If a problem arises, see if there is another plug on a different circuit that can be used. If not, you may want to have an electrician add a new circuit. Problems of this type do not necessarily mean you need to change your old fuse box. It simply means you don't have enough electricity where you want it, not that your service is inadequate.

ALUMINUM WIRING was used from about 1965 to 1975. Although it is a good conductor, there have been problems with the connections at outlets and switches. Houses with solid aluminum wiring on 110 volt circuits are considered to have a higher fire risk than those with copper wiring. In the Milwaukee area, aluminum was not very popular and most of it is found to be an addition to the original wiring. There are two solutions: replace receptacles and switches with devices rated for aluminum (marked CO/ALR, which will be difficult to locate), or have an electrician pigtail copper wire to the aluminum. A special method must be used for this pigtail. Make sure he uses the Amp Special Industries Cop-Alum connection method. Only a few electricians are trained and equipped for this. For more information, contact the Consumer Products Safety Commission.

NOTE: Aluminum wire on 220 volt circuits is not considered a hazard and is commonly used.

KNOB AND TUBE WIRING generally was used prior to 1920. Although it is not up to today's standards, it is still serviceable. Three major precautions, however, should be observed: circuits should be protected with properly sized fuses or breakers, and insulation materials should be non-combustible (i.e. cellulose is a poor choice). Also, care should be used not to disturb exposed wires. Because this wiring system is ungrounded, GFCIs are advised in areas such as bathrooms.

GFCI is short for Ground Fault Circuit Interruptor. The outlets with "TEST" buttons you see in newer bathrooms, etc. are GFCIs. They make it nearly impossible to electrocute yourself. Retail cost is now below \$10.00 each. These units will provide protection on any wiring type, even knob and tube wiring. GFCI protection is required by recent codes at exterior outlets, garages and all outlets within five feet of a sink.

REVERSED POLARITY is often found on outlets replaced or installed by the homeowner. It is easily corrected by turning off the power, removing the outlet and swapping the two wires connected to it. Reversed polarity can negate safety features of some appliances and can damage certain solid state appliances such as PCs, TVs and VCRs.



# ELECTRICAL SERVICE PANEL(S)



## ELECTRICAL SERVICE: GENERAL INFORMATION

MAIN BOX LOCATION:	BASEMENT		BOX RATED AT:	AMPS
MAIN SERVICE WIRE:	<input type="checkbox"/> COPPER	<input checked="" type="checkbox"/> ALUMINUM	<input type="checkbox"/> TIN COATED COPPER	<input type="checkbox"/> COPPER CLAD ALUMINUM
MAIN OVERLOAD PROTECTION:	<input type="checkbox"/> FUSE	<input checked="" type="checkbox"/> BREAKER	<input type="checkbox"/> KNIFE SWITCH	100 AMPS, 220 VOLTS/110 VOLTS
BRANCH WIRING:	<input type="checkbox"/> COMBINATION OF:		<input checked="" type="checkbox"/> COPPER	<input type="checkbox"/> ALUMINUM-SEE COMMENT #2 BELOW
			<input type="checkbox"/> TIN COATED COPPER	<input type="checkbox"/> COPPER CLAD ALUMINUM
TYPE OF BRANCH WIRING:	<input checked="" type="checkbox"/> NON-METALLIC CABLE	<input type="checkbox"/> ARMORED CABLE	<input type="checkbox"/> CONDUIT	<input type="checkbox"/> KNOB & TUBE (SEE PG. 18)
BRANCH PROTECTION:	<input type="checkbox"/> COMBINATION OF:		<input type="checkbox"/> FUSES	<input checked="" type="checkbox"/> BREAKERS # CIRCUITS: 13
LABELING/INDEXING OF BRANCH CIRCUITS	<input type="checkbox"/> ALL	<input checked="" type="checkbox"/> SOME	<input type="checkbox"/> NONE	<input checked="" type="checkbox"/> ACCURACY OF LABELING IS UNKNOWN
SYSTEM IS GROUNDED AT:	<input type="checkbox"/> COMBINATION OF:		<input type="checkbox"/> WATER PIPES	<input checked="" type="checkbox"/> GROUND ROD
			<input type="checkbox"/> POWER COMPANY	
THIS SERVICE IS CONSIDERED TO BE RATED AT 100 AMPS, 220 VOLTS.				

COMMENTS:	ELECTRICAL SERVICE	APPARENT CONDITION AT TIME OF INSPECTION							INDICATES CONCERNS
		SATISFACTORY	SAT EXCEPT AS NOTED	MARGINAL	POOR	INOPERATIVE	UNKNOWN	NOT APPLICABLE	
1. <input type="checkbox"/> RECOMMEND SYSTEM BE SERVICED BY LICENSED ELECTRICIAN DUE TO IMPROPER WIRING AT MAIN BOX, AS FOLLOWS: <input type="checkbox"/> NO BUSHING AS WIRING PASSES THROUGH BOX <input type="checkbox"/> MISSING KNOCK-OUT PLUGS <input type="checkbox"/> LOOSE AND BARE WIRES IN BOX <input type="checkbox"/> IMPROPER GROUNDING		✓							
2. <input type="checkbox"/> SYSTEM IS APPROXIMATELY _____% ALUMINUM WIRING, ON 220 VOLT CIRCUITS ONLY-SEE PG. 18.		✓							
3. <input type="checkbox"/> NO BONDING (OR POOR BONDING) AROUND WATER METER. SUGGEST CORRECTION TO CONFORM TO CURRENT PRACTICE.								✓	
4. <input type="checkbox"/> CIRCUITS ARE IMPROPERLY PROTECTED. RECOMMEND CORRECTION BY ELECTRICIAN.		✓							
5. <input type="checkbox"/> 50 AMP SUB PANEL IS KITCHEN WALL - OK									

KITCHEN CABINETS can vary widely in quality. Older cabinets can often be upgraded with new hardware and drawer slides and even with new fronts. New cabinets can be very expensive, so examine your options carefully.

COUNTER TOPS AND KITCHEN SINKS can show signs of wear depending on how careful previous owners have been. "Normal" wear and tear are to be expected, although sometimes a good cleaning will improve appearances.

BLEMISHES IN WALLS AND CEILINGS are to be expected. Nail pops in drywall, plaster ceiling cracks, cracks above doorways and windows are nearly inevitable and are seldom a cause for alarm. Some will reappear after being patched.

Always attempt to clean WOOD FLOORS before making the decision to refinish. Often, the poor finish is just years of built up wax and dirt. If you decide on refinishing, consider having it done by a professional. See Page 22 for approximate costs.

WOOD BURNING STOVES and fireplace inserts are not a part of this inspection. Because many of these units are not U.L. listed and have been installed by the home owner, often without permits, it is recommended that such installations be initially inspected and *periodically* maintained by a chimney sweep who is a member of the National Chimney Sweep Guild or is familiar with local codes. Your insurance company may also have questions about woodburners that such an inspection will answer.

#### NORMAL LIVES OF KITCHEN APPLIANCES

Ranges, ovens, refrigerators	15-20 Years
Dishwashers, disposals	5-12 Years

It is recommended as an improvement to update outlets in baths, lavatories, garage, basement, on the exterior and any outlet within six feet of a sink with a GFCI (Ground Fault Circuit Interrupter). These units protect you against electrical shock. Most older homes are not equipped with these devices; they are required in new construction.

WATER SIGNS: Water penetration can lead to damage/rot/decay to studs & sheathing, which are concealed from view and not visible during an inspection. The extent of potential/concealed damage can only be determined by further investigation.

## INTERIOR ROOMS: GENERAL INFORMATION

NOTE: THIS SECTION COVERS ALL INTERIOR ROOMS INCLUDING FINISHED LOWER LEVEL ROOMS, ATTACHED GARAGE AND UTILITY ROOMS IF APPLICABLE. THE CONDITION OF EACH ROOM IS EVALUATED INDIVIDUALLY. THE INFORMATION APPLIES TO ALL ROOMS.

<b>WALLS &amp; CEILINGS:</b>	<input type="checkbox"/> COMBINATION OF:	<input checked="" type="checkbox"/> DRY WALL	<input type="checkbox"/> PLASTER	<input type="checkbox"/> WOOD
		<input type="checkbox"/> PANELING	<input type="checkbox"/> TILE	<input type="checkbox"/> OTHER:
<b>FLOORS:</b>	<input type="checkbox"/> COMBINATION OF:	<input type="checkbox"/> VINYL	<input checked="" type="checkbox"/> HARDWOOD	<input type="checkbox"/> TILE
		<input type="checkbox"/> SLATE	<input type="checkbox"/> CARPET	<input type="checkbox"/> OTHER:
<b>HEAT SOURCES:</b>	<input type="checkbox"/> COMBINATION OF:	<input type="checkbox"/> REGISTERS FROM HOT AIR DUCTWORK	<input checked="" type="checkbox"/> HYDRONIC BASEBOARD/RADIATOR UNITS	
		<input type="checkbox"/> ELECTRIC ROOM HEATING UNITS	<input type="checkbox"/>	
<b>COOLING SOURCES:</b>	<input type="checkbox"/> REGISTERS FROM CENTRAL COOLING SYSTEM			

COMMENTS	KITCHEN	APPARENT CONDITION AT TIME OF INSPECTION:							INDICATES CONCERNS
		SATISFACTORY	SAT. EXCEPT AS NOTED	MARGINAL	POOR	INOPERATIVE	UNKNOWN	NOT APPLICABLE	
<p>1. <input type="checkbox"/> EVIDENCE OF LEAKING SEAL AT DOUBLE-GLAZED GLASS</p> <p>2. <input checked="" type="checkbox"/> (5) OUTLETS DO NOT HAVE FINISHED ELECTRICAL COMPLETED AT TIME OF INSPECTION. RECOMMEND RECHECKING ONCE COMPLETED - FLOORING NOT COMPLETED AT TIME OF INSPECTION. STOVE OUTLET NOT COMPLETE AT TIME OF INSPECTION, EXHAUST FAN NOT INSTALLED AT TIME OF INSPECTION.</p>	WALLS & CEILING	✓							
	FLOOR	✓							
	ELECTRICAL: SWITCHES	✓							
	OUTLETS & FIXTURES	✓							
	DOORS & WINDOWS	✓							
	HEAT SOURCE: PRESENT	✓							
	CABINETS & COUNTERTOPS	✓							
	HOT & COLD WATER FAUCETS	✓							
	HAND SPRAYER/THIRD FAUCET	✓							
	EXPOSED SUPPLY PIPING	✓							
	EXPOSED WASTE PIPING	✓							
	BASIN	✓							
	STOVE HOOK-UP: GAS/ELECTRIC					✓			
	EXHAUST FAN					✓			
WET BAR							✓		
WATER SIGNS		<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO						

COMMENTS	HALLWAYS AND ENTRIES	APPARENT CONDITION AT TIME OF INSPECTION:							INDICATES CONCERNS
		SATISFACTORY	SAT. EXCEPT AS NOTED	MARGINAL	POOR	INOPERATIVE	UNKNOWN	NOT APPLICABLE	
<p>1. <input type="checkbox"/> RECOMMEND HANDRAIL AT:</p> <p>2. <input type="checkbox"/></p>	WALLS & CEILING	✓							
	FLOOR	✓							
	ELECTRICAL: SWITCHES	✓							
	OUTLETS & FIXTURES	✓							
	DOORS	✓							
	STAIRWAYS							✓	
	WATER SIGNS		<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO					

## REMARKS

## "BALLPARK" COSTS OF REMODELING OR REPAIR

Home inspectors do not perform repairs and do not provide repair estimates. This list should serve only as a guideline to provide you with a general idea of repair and remodeling costs for some common items. The prices shown below include a range of prices based on a typical metropolitan area and are based on 2000 costs. Individual prices from contractors can vary substantially from these ranges, depending on the quality of the work, quality of the materials, the circumstances and the contractors. Quotations can vary as much as 300%.

ITEM	UNIT	ESTIMATED PRICE
Install new asphalt shingle roof over existing roof	SF	\$1.50 - 2.50
Strip shingles and install new asphalt shingle roof	SF	\$4.00 - 6.00
Install new gutters and downspouts	LF	\$4.00 - 6.00
Install new one-ply membrane rubberized roof	SF	\$5.00 - 8.00
Rebuild chimney above roof line	LF	\$100 - 200
Install new warm air furnace	Each	\$1,700 - 4,300
Install new boiler	Each	\$2,800 - 7,000
Add central air to existing ductwork	Each	\$2,500 - 4,000
Install electronic air filter	Each	\$500 - 750
Upgrade electrical service to 200 amps	Each	\$1,200 - 2,200
Run line for dryer/range	Each	\$250 - 400
Install separate electrical line in habitable room	Each	\$175 - 400
Install new 40-gallon water heater	Each	\$450 - 750
Install new storm windows	Each	\$100 - 200
Insulate attic	SF	\$.75 - 1.50
Sand and finish floors	SF	\$1.50 - 3.50
Install new dishwasher	Each	\$500 - 1000
Install new disposal	Each	\$250 - 400

continued on page 24

**COMMENTS**

- RECOMMEND CLEANING OF FIREPLACE DUE TO SOOT AND CREOSOTE BUILD-UP
- NUMEROUS BROKEN SASH CORDS NOTED THROUGHOUT HOUSE
- EVIDENCE OF LEAKING SEAL AT DOUBLE GLAZED GLASS
- OUTLETS HAVE AN OPEN GROUND AND (3) WALL LIGHTING OUTLETS HAVE NO FIXTURES OR COVERS - OPEN BOXES, FIRE PLACE DAMPER INOPERATIVE - STUCK OPEN

**ROOM: FRONT CENTER**  
**LIVING ROOM**

APPARENT CONDITION AT TIME OF INSPECTION:

	SATISFACTORY	SAT. EXCEPT AS NOTED	MARGINAL	POOR	INOPERATIVE	UNKNOWN	NOT APPLICABLE	SEE COMMENT NUMBER	INDICATES CONCERNS
WALLS & CEILING	✓								
FLOOR	✓								
ELECTRICAL: SWITCHES	✓								
OUTLETS & FIXTURES	✓							(3)	
DOORS & WINDOWS	✓								
HEAT SOURCE: PRESENT	✓								
BUILT-IN CABINETS									
BUILT-IN BOOKCASES/SHELVING									
WET BAR									
FIREPLACE:									
HEARTH & FIRE BOX	✓								
DAMPER & VISIBLE FLUE					✓			1-18	
SCREEN & DOORS									
WATER SIGNS		YES	NO						See p.20

**COMMENTS**

- RECOMMEND CLEANING OF FIREPLACE DUE TO SOOT AND CREOSOTE BUILD-UP
- EVIDENCE OF LEAKING SEAL AT DOUBLE GLAZED GLASS
- FLOORING NOT INSTALLED AT TIME OF INSPECTION

**ROOM: LEFT FRONT**

	SATISFACTORY	SAT. EXCEPT AS NOTED	MARGINAL	POOR	INOPERATIVE	UNKNOWN	NOT APPLICABLE	SEE COMMENT NUMBER	INDICATES CONCERNS
WALLS & CEILING	✓								
FLOOR	✓								
ELECTRICAL: SWITCHES	✓								
OUTLETS & FIXTURES	✓								
DOORS & WINDOWS	✓								
HEAT SOURCE: PRESENT	✓								
BUILT-IN CABINETS									
BUILT-IN BOOKCASES/SHELVING	✓								
WET BAR									
FIREPLACE:									
HEARTH & FIRE BOX									
DAMPER & VISIBLE FLUE									
SCREEN & DOORS									
WATER SIGNS		YES	NO						See p.20

**COMMENTS**

- RECOMMEND CLEANING OF FIREPLACE DUE TO SOOT AND CREOSOTE BUILD-UP
- EVIDENCE OF LEAKING SEAL AT DOUBLE GLAZED GLASS
- OUTSIDE WALL OUTLET INOPERATIVE, (1) SIDE WALL OUTLET INOPERATIVE

**ROOM: REAR CENTER**

	SATISFACTORY	SAT. EXCEPT AS NOTED	MARGINAL	POOR	INOPERATIVE	UNKNOWN	NOT APPLICABLE	SEE COMMENT NUMBER	INDICATES CONCERNS
WALLS & CEILING	✓								
FLOOR	✓								
ELECTRICAL: SWITCHES	✓								
OUTLETS & FIXTURES	✓								
DOORS & WINDOWS	✓								
HEAT SOURCE: PRESENT	✓								
BUILT-IN CABINETS									
BUILT-IN BOOKCASES/SHELVING									
WET BAR									
FIREPLACE:									
HEARTH & FIRE BOX									
DAMPER & VISIBLE FLUE									
SCREEN & DOORS									
WATER SIGNS		YES	NO						See p.20



# BEDROOMS



Northeastern Home Inspection Service



National Association of Home Inspectors

**COMMENTS:**

- EVIDENCE OF LEAKING SEAL AT DOUBLE-GLAZED GLASS.
- Closet Doors NOT INSTALLED, OTHER BINDS, NEEDS TO BE ADJUSTED

**LOCATION:** RT FRONT

**APPARENT CONDITION AT TIME OF INSPECTION**

	SATISFACTORY	SMT. EXCEPT AS NOTED	MARGINAL	POOR	INOPERATIVE	UNKNOWN	NOT APPLICABLE	SEE COMMENT NUMBER	INDICATES CONCERNS
WALLS & CEILING	/								
FLOOR	/								
ELECTRICAL: SWITCHES	/								
OUTLETS & FIXTURES	/								
DOORS & WINDOWS	/							2	
HEAT SOURCE: PRESENT	/								
WATER SIGNS	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO								See p.20

**COMMENTS:**

- EVIDENCE OF LEAKING SEAL AT DOUBLE-GLAZED GLASS.
- Closet Outlet Has An Open Ground Closet Doors NOT INSTALLED

**LOCATION:** RT REAR

**APPARENT CONDITION AT TIME OF INSPECTION**

	SATISFACTORY	SMT. EXCEPT AS NOTED	MARGINAL	POOR	INOPERATIVE	UNKNOWN	NOT APPLICABLE	SEE COMMENT NUMBER	INDICATES CONCERNS
WALLS & CEILING	/								
FLOOR	/								
ELECTRICAL: SWITCHES	/								
OUTLETS & FIXTURES	/								
DOORS & WINDOWS	/							2	
HEAT SOURCE: PRESENT	/								
WATER SIGNS	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO								See p.20

**COMMENTS:**

- EVIDENCE OF LEAKING SEAL AT DOUBLE-GLAZED GLASS.
- Installed Flooring NOT INSTALLED AT TIME OF INSPECTION INSIDE SIDE WALL. OUTLET INOPERATIVE

**LOCATION:** LEFT REAR

**APPARENT CONDITION AT TIME OF INSPECTION**

	SATISFACTORY	SMT. EXCEPT AS NOTED	MARGINAL	POOR	INOPERATIVE	UNKNOWN	NOT APPLICABLE	SEE COMMENT NUMBER	INDICATES CONCERNS
WALLS & CEILING	/								
FLOOR	/								
ELECTRICAL: SWITCHES	/								
OUTLETS & FIXTURES	/								
DOORS & WINDOWS	/								
HEAT SOURCE: PRESENT	/								
WATER SIGNS	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO								See p.20

**COMMENTS:**

- EVIDENCE OF LEAKING SEAL AT DOUBLE-GLAZED GLASS.
- 

**LOCATION:**

**APPARENT CONDITION AT TIME OF INSPECTION**

	SATISFACTORY	SMT. EXCEPT AS NOTED	MARGINAL	POOR	INOPERATIVE	UNKNOWN	NOT APPLICABLE	SEE COMMENT NUMBER	INDICATES CONCERNS
WALLS & CEILING									
FLOOR									
ELECTRICAL: SWITCHES									
OUTLETS & FIXTURES									
DOORS & WINDOWS									
HEAT SOURCE: PRESENT									
WATER SIGNS	<input type="checkbox"/> YES <input type="checkbox"/> NO								See p.20

**CERAMIC TILE** frequently has to be repaired/replaced because it is not properly maintained. It is important to keep the grout and caulk in good shape. Be sure to caulk around spouts, valves, faucets and other penetrations that could allow water to get behind the tile to the wallboard.

**SHOWER STALL** floors with ceramic tile also have a pan underneath the cement. The tile and cement are not intended to be watertight, so this pan also drains into the drain pipe. Because the pan is not visible, you won't know you have a leak until it shows up in the room underneath.

**CAULKING** around tubs, showers and valves or controls is critical. To caulk the tub, first remove the old material, then clean the adjoining surfaces thoroughly. Fill the tub with water so the tub is at its lowest possible level. Apply the caulk and work it well into the joints. Let stand overnight and drain the tub in the morning. When the tub is free of the weight of the water, it will raise slightly and will tend to close unfilled voids in the caulk.

**SLOW DRAINS** on sinks, tubs, and showers are usually due to build-up of hair and soap scum. Most sink pop-ups can be easily removed for cleaning. Some tubs have a spring attached to the closing lever that acts as a catch for hair. It may require removing a couple of screws to disassemble. If you cannot mechanically remove the obstruction, be kind to your pipes. Don't use caustic cleaners. There are several bacteria-based drain cleaners available. They are available at hardware stores in areas where septic tanks are used. These drain cleaners take a little longer to work, but are safe for you and your pipes.

Bubbling and gurgling sounds when water is draining could indicate a venting problem. This should be checked by a licensed plumber.

**LOOSE TOILET:** A loose toilet could be an indication of a leaky seal and potential water damage to floor beneath toilet.

**PRESSURE BALANCED VALVES** automatically adjust the flow of one of the streams of water when the other flow is reduced, as when a toilet is flushed or the wash machine is running. All single-lever tub/shower valves manufactured after about 1994 have this feature built in; prior to that date, it was a special feature.

BATHROOMS	BATHROOM										BATHROOM									
	SATISFACTORY	SAT. EXCEPT AS NOTED	MARGINAL	POOR	INOPERATIVE	UNKNOWN	NOT APPLICABLE	SEE COMMENT NUMBER	SATISFACTORY	SAT. EXCEPT AS NOTED	MARGINAL	POOR	INOPERATIVE	UNKNOWN	NOT APPLICABLE	SEE COMMENT NUMBER	INDICATES CONCERNS			
WALLS & CEILING																				
FLOOR																				
ELECTRICAL SWITCHES																				
OUTLETS & FIXTURES																				
FAN & HEATER																				
DOORS & WINDOWS																				
HEAT SOURCE: PRESENT																				
CABINETS & COUNTERTOPS																				
SINKS:																				
HOT & COLD FAUCET(S)																				
PUSH/PULL STOPPER(S)																				
BASIN(S)																				
DRAIN(S) & TRAP(S)																				
FUNCTIONAL FLOW																				
TOILET:																				
BOWL & TANK																				
ANCHORED TO FLOOR																				
SHUT OFF VALVE																				
DRAINS & FLUSHES																				
TUB:																				
HOT & COLD FAUCETS																				
DRAIN STOPPER																				
TUB DRAINS																				
TUB SHOWER HEAD																				
CAULKING																				
WALLCOVERING:																				
<input type="checkbox"/> TILE <input type="checkbox"/> FIBERGLASS/PLASTIC																				
<input type="checkbox"/> WOOD COMPOSITE PANELS																				
SHOWER STALL:																				
HOT & COLD FAUCETS																				
SHOWER STALL DRAINS																				
CAULKING																				
WALLCOVERING:																				
<input type="checkbox"/> TILE <input type="checkbox"/> FIBERGLASS/PLASTIC																				
<input type="checkbox"/> WOOD COMPOSITE PANELS																				
SHOWER STALL DOOR																				
WATER SIGNS	<input type="checkbox"/> YES	<input type="checkbox"/> NO								<input type="checkbox"/> YES	<input type="checkbox"/> NO									
HOT WATER SUPPLY																				

**COMMENTS:**

8.  WALLS AND CEILING UNPAINTED AT TIME OF INSPECTION. FLOORING LIFTING AT CORNER OF VANITY CABINET AND TUB.

1.  RECOMMEND CAULKING WHERE TILE MEETS TUB/SHOWER STALL FLOOR.
2.  RECOMMEND CAULKING AROUND SPOUT & VALVE.
3.  SOME SOFTNESS/PREVIOUS DAMAGE NOTED IN WALL BEHIND TILES. PRECAUTIONS SHOULD BE TAKEN. SEE "CERAMIC TILE," PAGE 26.
4.  WALLS BEHIND TILES SERIOUSLY DETERIORATED. RECOMMEND REPAIRS.
5.  DRAINS SLOWLY. PIPES MAY NEED CLEANING.
6.  TOILET LOOSE. RECOMMEND REPAIR. SEE P.26
7.  RECOMMEND REGROUTING OF OPEN TILE JOINTS.

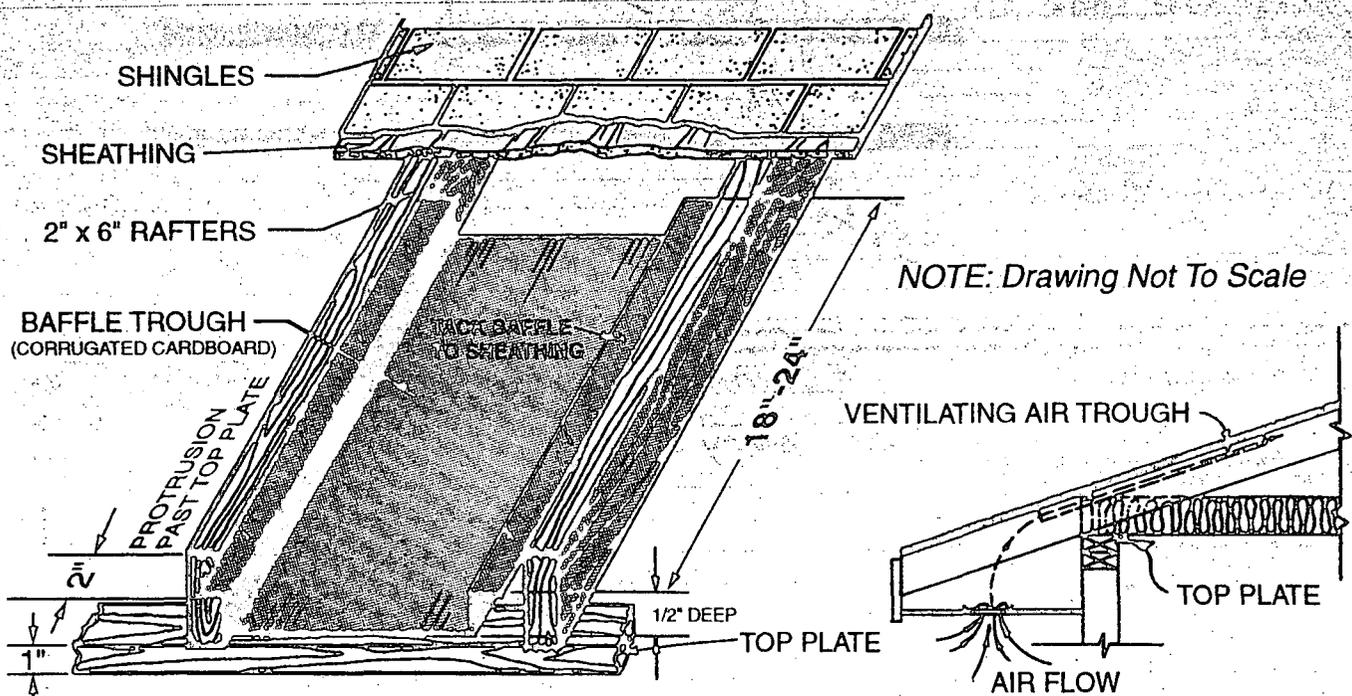
INSULATION in the attic floor is one of the most cost effective measures you can take. Modern construction will have insulation of R30 to R40 in attic floors. Older homes with attic floors can have insulation blown in without tearing up the floor.

PULL-DOWN STAIRS are big heat losers. A handy homeowner can build a tight fitting, insulated box over the stairs. Hinging the box and using a rope and counter weight will make it easy to raise the box from the stairs.

RECESSED LIGHTS should be kept clear of insulation. A conscientious insulation contractor will put a barrier around these fixtures as well as use baffles for the soffit vents.

VENTILATION in attics is often overlooked or ignored entirely. With a properly insulated attic, you cannot have too much ventilation. Under venting can contribute to condensation and rotted roof sheathing, ice dams and excessive heat build up in summer. Venting is measured in "FREE AREA," i.e. effective area making allowance for louvers, grills, and screens. Vents you purchase should identify free area. Most mushroom roof vents and the common 8" x 12" soffit vents have approximately 1/3 sq. ft. of FREE AREA. The FHA minimum venting is a total of one square foot of free area per 300 square feet of attic space; other sources recommend up to six times as much. With ridge or roof vents combined with soffit vents, it is ideal to have the area equally divided between the upper vents and the soffit vents. Baffles should be used between the roof rafters over the top of the outside walls to keep the insulation from closing off the air passageway between the soffit and the attic. They can be purchased at lumber yards or building supply houses, or you can make your own out of corrugated cardboard. Install two per soffit vent as shown below. Gable vents are not considered to be as effective as the combination of roof and soffit vents, but are adequate in many situations.

If your roof/soffit configuration does not allow for use of typical vents, Air Vent, Inc. will provide information on special applications. Call 1-800-AIR-VENT.



## ATTIC: GENERAL INFORMATION

<b>ACCESS BY:</b>	<input type="checkbox"/> PERMANENT STAIRS	<input type="checkbox"/> NONE	<input checked="" type="checkbox"/> DISAPPEARING STAIRWAY	<input type="checkbox"/> HATCH
<b>INSULATION:</b>	<input type="checkbox"/> CELLULOSE	<input checked="" type="checkbox"/> FIBERGLASS	<input type="checkbox"/> ROCKWOOL	<input type="checkbox"/> THICKNESS: <u>4"</u>
	<input type="checkbox"/> ROLL / BATT	<input type="checkbox"/> LOOSE FILL	<input type="checkbox"/> OTHER: _____	<input type="checkbox"/> APPROX. "R" VALUE: <u>12</u>

**COMMENTS:**

1.  RECOMMEND ADDITIONAL INSULATION BE ADDED TO BRING "R" VALUE TO 30 OR 40.

2.  EVIDENCE OF MOISTURE STAINS ON ROOF SHEATHING AND FRAMING AT:

VENTS     CHIMNEY FRAMING  
 VALLEYS     PLUMBING VENTS

APPEARS TO BE INACTIVE, \_\_\_\_\_ % MOISTURE  
 APPEARS ACTIVE - RECOMMEND REPAIR

3.  EVIDENCE OF:

MINOR                       MODERATE  
 SERIOUS

CONDENSATION IN ATTIC. SHEATHING HAS EVIDENCE OF:

MOLD / MILDEW  
 DELAMINATION  
 ROT

RECOMMEND CORRECTIVE ACTION BE TAKEN. SEE PAGE 28, "VENTILATION."

4.  RECOMMEND ADDITIONAL VENTILATION. SEE PAGE 28.

5.  SOFFIT VENTS APPEAR TO BE BLOCKED. SEE PAGE 28.

6.  ATTIC INSPECTION LIMITED DUE TO:

CATHEDRAL CEILINGS     NARROW ATTIC  
 OBSTRUCTIONS IN ATTIC     POOR ACCESS  
 DEPTH OF INSULATION

### ATTIC

**APPARENT CONDITION AT TIME OF INSPECTION:**

	SATISFACTORY	SAT. EXCEPT AS NOTED	MARGINAL	POOR	INOPERATIVE	UNKNOWN	NOT APPLICABLE	SEE COMMENT NUMBER	INDICATES CONCERNS
ACCESS	/								
FRAMING	/								
SHEATHING	/								
INSULATION		/						①	
VENTILATION		/						9-5	
FAN						/			
EXPOSED WIRING	/								
PLUMBING VENT PIPES	/								
CHIMNEYS & FLUES	/								
OTHER INSULATION		/						②	

7.  RECOMMEND ADDING AN ATTIC DRAFT CAP INSULATION ABOVE ATTIC ACCESS OPENING. RECOMMEND ADDITIONAL SOFFIT VENTS FOR BETTER ATTIC VENTILATION (SEE pg 28)

### COMMENTS

Items in this report which relate to water penetration, decay, wood boring insects, mechanical systems or safety issues should be corrected prior to closing by a licensed professional in that field. The amount of repair could be more substantial once work commences and items/problems uncovered.

*(From pg 13) ALSO RECOMMEND ADDITIONAL SUPPORT FOR CENTER SUPPORT IN/AT OPENING BETWEEN FRONT AND REAR IN LEFT SIDE TO PREVENT FURTHER FLOOR SAG. NOTE: SILLS MAY HAVE FURTHER HIDDEN DAMAGE, EXCESSIVE INSULATION BETWEEN JOISTS COVER MOST OF SILL AREAS. - Sump pump INOPERATIVE, DRAIN NEEDS TO EXIT TO OUTSIDE OF BASEMENT AREA.*

NOTE: Non-accessible areas should be considered non-inspectable. This company will return for a fee to inspect them if these areas are made accessible.

## "AN OUNCE OF PREVENTION"

Smoke detectors are an important safeguard. It is recommended that at a minimum, smoke detectors be installed in the ceiling of the basement near the mechanical equipment as well as in the ceiling of the hallway outside sleeping rooms. Check the battery monthly and replace annually.

Caulking around bathtub and shower stall seams, spouts, and faucets can save major damage to wallboard.

Downspout strainers will prevent burst downspouts that have been blocked with leaves and subsequently freeze.

Keeping all galvanized metal (even the insides of gutters) painted will prolong its life.

Bacteria drain cleaners will not damage pipes, disposals, or septic systems. They are especially valuable in older homes whose pipes may have already been weakened but may not yet be leaking. These cleaners are usually available at hardware stores in areas that have septic systems and at Fleet Farm.

Regularly changing the air filters on your furnace will keep your house cleaner and, if you have central air, can avoid a costly build up of dirt on the cooling coil in the furnace plenum.

A spare sump pump and/or a back-up energy source could prevent a catastrophe in a finished basement.

Before investing in energy saving improvements, have a free energy audit done by one of the utilities.

### AUTUMN CHECKLIST

- Service oil fired heating plant annually.
- Service gas fired heating plant as necessary.
- Service boiler and radiators as required.
- Clean humidifier.
- Flush sediment from water heater.
- Drain hose bibs.
- Change screens and storms.
- Clean debris from gutters.
- Seal asphalt driveway.
- Check general condition of exterior: paint, tuckpointing, flashings, weather-stripping, etc.
- Check air level in well pressure tank (see pg. 16).

### TO ASK OF SELLER

- Who has serviced items such as the furnace, well pump and tank? How often?
- Can the seller supply the instruction manuals and/or parts lists for the water softener, garage door opener, humidifier, kitchen appliances, sprinkler system, intercom or security system, etc.?
- Verify which windows do not have both storms and screens
- Ask the seller to leave the paint that was used for the house.
- When was septic tank last pumped? By whom? How often?
- Is the water softener owned or rented? What is its monthly or annual cost?

I have just talked to Mark. He stated that everything in the report (although they do not agree 100%) they have done or it will be done and they will stand behind it. The following he states he knows has been done:

- 1). The rotted sills have been replaced- Not all sills only the rotten ones.
- 2). Asked about mold- He states that they have not seen any.
- 3). Plastic barrier is down and they have overlapped it -It is on the ground not attached. "Ryan saw this"
- 4). They Will have the termite treatment done and it would be up to the owner to continue the service yearly.
- 5). Town has inspected the trench for the water line coming in and it was installed a required. The plastic 200 PSI pipe does come up into the crawl space at some point to the house, but he states because the furnace is there there is heat to the area.
- 6). Freeze ups clean out- Evidently the only time this may be a problem is if there is a problem in the sewer line and that is why there is a cleanout for the sewer. Stated something about the ground area around the cleanout might freeze? I am not sure how that works maybe Garry would know.
- 7). They will install a attic insulated door
- 8). They will add additional ventilation to the attic by drilling holes and installing the round vents in soffit.
- 9). I spoke about the additional supports front and rear in left side to prevent floor from sagging. He said if not been done will do.
- 10). States when they replaced damaged sills they looked at areas that had excessive insulation and no other rot was noted.
- 11). Sump Pump it is operative

MArk just called back again and said if the price we were talking about yesterday holds they are willing to put a dehumidifier in the basement hitch up to the sump pump and it would be up to the buyer to continue to use it thus cutting down on the moisture in the crawl space.

I think the two things I took away from our conversation is they will do all that the inspector has recommended and will stand behind their work.

The other thing is the inspector had recommended coming back for a reinspection- We could be there to discuss or Garry could do it- But I feel Garry would not like to be the professional making the decision because that puts it in the Town's lap- Maybe to do a reinspection. It was \$415 and a reinspection should be less. That might be the best once they have completed everything-



**TOWN OF ACTON**  
472 Main Street  
Acton, Massachusetts, 01720  
Telephone (978) 264-9632  
Fax (978) 264-9630

**Building Department**

---

June 28, 2004

Gary Shimmel  
Bentley Building Corp.  
503 Main Dunstable Road  
Nashua, NH 03062

Re; Building Permit #18889  
9 Dunham Lane

Dear Mr. Shimmel,

You have requested Building Permit #18889 be revoked and the Building Permit for 11 Dunham Lane be issued in its place. As you are aware building permits are non-transferable and fees are not reimbursable. I have honored your request. I have issued the requested Building Permit for 11 Dunham Lane. As stated above you will need to reapply for 9 Dunham Lane with a new fee.

Sincerely,

Garry A. Rhodes  
Building Commissioner

Cc. ACHC



**TOWN OF ACTON**  
P.O. Box 681  
Acton, Massachusetts, 01720  
Telephone (978) 263-4776  
Fax (978) 266-1408

**Acton Community Housing Corporation**  
**Nancy Tavernier, Chairman (978) 263-9611**

---

Mark White  
Bentley Building Corp.  
Cambridge Turnpike  
Concord, MA 01720

*July 2004*

Dear Mark:

We have scheduled you to meet with the ACHC at our next regular meeting on Thursday, July 1 at 7:15AM in the Acton Town Hall, room 126. At this meeting, we expect you will update us on the status of the affordable unit in Dunham Park. I have attached a copy of excerpts from the Planning Board decision of April 11, 2001 that deal directly with the affordable unit. I have put in **bold** print the most pertinent points in the decision.

I would draw your attention especially to 3.3.5 as a good starting point for the status report. You are required to have the unit inspected by an independent home and lead inspector and will be further required to repair all damage and correct all deficiencies that he may identify, in addition to the list of items in 3.3.4. I would suggest you have this inspection done before the July 1 meeting and provide copies of the report for our review.

ACHC is prepared to visit the site as soon as you have completed the tasks at hand. Once we have given our approval, the house will then be inspected by the Acton Building Commissioner to confirm compliance with the Planning Board decision.

This project has been in the works for over three years and we think it is time to bring it to a rapid and fair conclusion. If you will be requesting a review of the sales price for the affordable unit, greater than the previously agreed to \$130,000, you should be prepared to show us documentation on the cost increases that would justify an increase.

If you have any questions, please feel free to contact me at the above phone number or Betty McManus at (978) 263-4776.

Thank you.

Nancy Tavernier, Chair

cc Garry Rhodes  
Roland Bartl

**Acton Community Housing Corporation**

**Nancy Tavernier, Chairman**

**TOWN OF ACTON**

P.O. Box 681

Acton, Massachusetts, 01720

Telephone (978) 263-4776

Fax (978) 266-1408

---

August 20, 2004

Mark White  
367 Cambridge Turnpike  
Concord, MA 01742

Dear Mark,

Thank you for giving us a tour of the Dunham Lane affordable unit. We are very impressed with the work that has been done. It is a dramatic improvement and results in a charming home for first time homebuyers.

At our meeting last night, we voted to set the price of the house at \$150,000 with the target household income to be 60% of the Area Median Income. We have transmitted this information to Mark O'Hagan who will work out the affordability analysis and income range. The maximum income will most likely be \$50,000 for a family of four. We are very pleased to offer a unit to this income group; they have been excluded from previous sales due to the cost of the new homes.

As discussed with you at the site visit and your subsequent conversation with Betty McManus in regard to the Inspection Report concerns, we have conditioned the \$150,000 price on your completion of the list of final improvements needed. We have identified the following:

- 1) Front patio, stairs, & walkway repaired
- 2) Front Storm door installed
- 3) Refrigerator, 18 to 20 cubic feet Energy Star
- 4) A selective re-inspection by home inspector to check the following crawl space issues: heating system (was not operational at the time of the original inspection), installation of supports to prevent floor sag, replacement of rotting sills, additional ventilation, vapor barrier
- 5) Termite treatment
- 6) Water line must be insulated where it comes above ground
- 7) Insulated attic door to be installed
- 8) Dehumidifier, we accept your offer of installing this in crawl space
- 9) Venting of roof soffits
- 10) Installation of vinyl floor in entry way

11) Put cap ends on baseboard heating units where missing

After these final improvements have been made, please contact us at the above number. We will then make a final ACHC inspection and certify the unit ready for the Building Department inspection. Garry Rhodes will make the final inspection of the unit for the Town.

In the meantime, Mark O'Hagan can begin the process of getting the unit certified by the DHCD to be counted toward the Town's 10%. He will also proceed with the marketing and lottery process.

ACHC wishes to thank you again for your willingness to work with us in the best interest of affordable housing.

Sincerely,

Nancy Tavernier, Chair

cc Mark O'Hagan, MCO Associates  
Garry Rhodes, Building Commissioner  
Roland Bartl, Town Planner

**ACTON COMMUNITY HOUSING CORPORATION**  
**P.O. BOX 681**  
**ACTON, MA 01720**  
**(978) 263-4776**

September 8, 2004

Ms. Marilyn Contreas  
Private Housing  
Department of Housing & Community Development  
100 Cambridge Street  
Boston, MA 02114

Dear Ms. Contreas:

The Town of Acton is in the process of preparing a LIP Unit Application for a rehabilitated three bedroom single family home that will be distributed by lottery with an attached Deed Rider.

The Town would like to market this home to Local applicants only. We are asking for local preference approval prior to submitting the LIP Unit Only Application. This approval would allow us to move forward with the lottery process. A caveat would be included in the lottery application stating the unit would not be released for closing until the LIP Only Application has been approved by the State.

There are several reasons why we are asking for local preference only for this unit. They are:

- 1). There is only one lottery home available
- 2). All lotteries held in Acton in the past have been open and have followed the 70% local preference guidelines.
- 3). We have a number of units coming on line this year or early next year that will be distributed in an open lottery.

The mailing list we will be using is current based on the most recent lottery conducted January 8, 2004. The following is a history of past lotteries and upcoming lotteries that demonstrates Acton's commitment to providing affordable housing to all eligible applicants.

**Past Lotteries;**

15 Minuteman Road Lottery- 1995 (1 unit)	Westside Village & Harris Village
3 West Street Road Lottery- 1996 (1 unit)	2000- (8 units)
Bellows Farm Outreach Lottery-1998 (6 units)	

Upcoming Lotteries:

Franklin Place- (2 units)

Fort Pond Brook Place- (2 units)

Thank you for taking our request under consideration. We look forward to hearing from you so we can move forward with this lottery to provide a qualified family with their own home.

Sincerely,

A handwritten signature in black ink that reads "Naomi E. McManus". The signature is written in a cursive style with a large initial 'N' and 'M'.

Naomi E. McManus

Clerk, ACHC

cc: Acton Selectmen

MCO & Associates, Inc.

**Acton Community Housing Corporation**

**Nancy Tavernier, Chairman**

**TOWN OF ACTON**

P.O. Box 681

Acton, Massachusetts, 01720

Telephone (978) 263-4776

Fax (978) 266-1408

---

TO: Board of Selectmen  
FROM: ACHC  
SUBJECT: Approval of LIP unit at Dunham Park  
DATE: September 23, 2004  
CC: Planning Board

Enclosed is a packet of information that contains the DHCD LIP (Local Initiative Program) Application for a single unit and other documents. The application requires Local Approval in the form of signatures from the Chief Elected Official and the chairman of the ACHC. ACHC has voted to approve the application.

This unit is part of the Dunham Park development approved by the Planning Board as a subdivision in April, 2001. As part of that decision, the ACHC requested the existing ranch house on site be retained rather than torn down to allow the construction of a large home in its place. The developer had offered ACHC an off site house on Parker St. that was ultimately rejected by ACHC as being an inappropriate location for a family. In doing so, we prevented an unnecessary "tear-down" and created a more diverse neighborhood. We agreed to allow the developer to use the house as his on-site office with the understanding that it would not be prepared for purchase until the development was nearing completion. That time is now here.

I have included excerpts from the April 2001 Planning Board decision to give you the necessary background information. All of the listed improvements have been done to the house and it is nearing the point of final inspection by both the ACHC and the Town Building Commissioner. You will note the price of the home has risen as the years passed but we requested many improvements to the house in the meantime and it required more structural corrections than originally detected.

We are extremely pleased with the house and think it will make a charming home for a local family. We have requested DHCD allow this to be a Local Preference Unit. The selling price of the home has been set at \$150,000. The most heartening factor is this house can be marketed to households earning no more than 60% of the Area Median Income or \$49,620. In fact with the use of a Soft Second Loan the buyer will have an income window of \$39,684 to \$49,620.

ACHC requests the Board authorize the Chairman to sign the LIP Application at your Sept. 27 meeting.

Nancy will be in attendance at the meeting should you have any questions.

## DECISION (EXCERPTS) 01-01

**Dunham Park**  
**Definitive Subdivision Approval**  
**Planning Board**  
**April 11, 2001**

The following are excerpts from the Planning Board decision for Dunham Park as it relates to the affordable unit, the existing small ranch house on site.

2.5 10 lots are intended for new single family dwelling units. The two existing dwellings, one on the Dunham parcel and the other on the Case parcel are proposed to remain. They are shown on the Plan on lots 2 and 12.

2.6 The existing dwelling unit on the Dunham parcel, shown on lot 2 on the Plan, is proposed as an affordable unit under section 4.4.3 of the Bylaw - Minor Affordable Housing Developments. A corresponding increase of lots or dwelling units from 8 to 10 on the Dunham parcel is proposed. The Case parcel accounts for two more lots or dwellings units.

2.7 Under the Plan, the affordable dwelling unit would be sold to a qualified low or moderate-income household in compliance with the State of Massachusetts Local Initiative Program.

3.3.4 The Applicant shall make repairs and correct deficiencies on the existing house on lot 2, designated as the affordable unit, identified during a preliminary inspection by a representative of the Acton Community Housing Corporation (ACHC) as follows:

- Install new aluminum seamless gutters, and new downspouts in front and back.
- Repair all soffit and fascia damage.
- Repair all sills as necessary.
- Replace all existing clapboard with cedar shingles and apply solid stain to match existing shingles; or install new siding on the entire house with materials consistent in appearance (but not necessarily color) with those used for the other homes on the Site.
- Inspect the roof. If damaged or older than 10 years, replace it or overlay it with new shingles.
- Repair and paint bulkhead and stairs.
- Check windows and doors and repair as needed for proper operation.
- Remove the underground oil tank.
- Replace furnace with new, efficient gas or oil furnace.
- Connect domestic water lines to the Acton Water District supply, provided that one of the following occurs:
  - The Acton Water District waives the water hookup fee;
  - The Town of Acton subsidizes the water hookup fee from available affordable housing funds; or
  - The Massachusetts Department of Housing and Community Development (DHCD) approves a sales price for the affordable unit substantially above \$94,500 to offset the cost of the water hookup and the tie-in fee, up to a maximum price of \$105,000.
- Replace power supply with new 100 amp. circuit breaker service.
- Replace kitchen floor.
- Update and repair bathroom as needed.
- Remove all carpets in living room, dining room, and foyer and refinish hardwood floors.

- Repaint all painted surfaces and trim (de-lead if necessary).

**3.3.5 In addition, prior to offering it for sale, the designated affordable unit on lot 2 shall be inspected by an independent home and lead inspector at the Applicant's expense. The Applicant shall repair all damage and correct all deficiencies that the inspector may identify in addition to the items listed under 3.3.4 above, and shall de-lead the property if lead paint is found.**

**3.3.6 The designated affordable unit shall be offered to qualified low or moderate-income first time homebuyers. Sales price, deed, deed restrictions, and all other documents and procedures shall comply with the DHCD's Local Initiative Program (LIP).**

**3.3.7 If permitted by DHCD, the affordable unit shall be marketed under ACHC's local preference guidelines.** It would give priority to persons employed by the Town of Acton, the Acton-Boxborough Regional School District, the Acton Water District, and other employees working in Acton; to current Acton residents; and to children of current Acton residents.

**3.3.8 The Applicant shall bear the cost of marketing the designated affordable unit, including the cost of the lottery that may be necessary to select from a pool of qualified home buyers.**

**3.3.9 Before the issuance of the 10th building permit for new construction on the Site, the designated affordable unit shall be certified as ready for occupancy by the Building Inspector and the unit shall be certified by the ACHC as a suitable LIP unit.**

**3.3.10 Throughout the process of renovating, marketing, and selling the designated affordable unit, the Applicant shall consult with and seek guidance from the ACHC, which is the designated facilitator of affordable housing in Acton.**



**TOWN OF ACTON**  
P.O. Box 681  
Acton, Massachusetts, 01720  
Telephone (978) 263-4776  
Fax (978) 266-1408

**Acton Community Housing Corporation**  
**Nancy Tavernier, Chairman**

---

September 23, 2004

Marilyn Contreas  
Department of Housing & Community Development  
100 Cambridge Street  
Boston, MA 02114

RE: LIP Unit Only – Dunham Park – Future Resale Marketing Expense Approval

Dear Marilyn:

The Town of Acton is acting as the Monitoring Agent for a three bedroom single family home located at 4 Dunham Lane in Acton, MA. We will also be handling the resale of the unit should it come onto the market at any time in the future. The LIP Unit Only Application will be submitted by the end of the month for this single unit.

As stated in the Deed Rider the necessary marketing expense may be added to the purchase price based on approval by the DHCD and the Town of Acton. In anticipation of a future resale we are asking now for DHCD approval for an up to 1 ½ % marketing expense fee that will be borne by the seller to come out of the purchase price set by the DHCD at that time and not added to it. This fee will cover the costs of marketing the unit to find a qualified buyer. The ACHC is concerned that adding the fee to the purchase price may impact the future affordability of the unit to the target income groups so our preference is to have the expense be that of the seller.

Assuming the DHCD approval will be forthcoming, this letter will be added to the Dunham Park file and a smooth unit resale will take place when and if the new owners decide to sell their home. If you have any questions please call me at the above number.

Thank you for considering our request.

Sincerely,

Nancy Tavernier, Chair  
ACHC



Planning Department

RECEIVED & FILED

DATE 9-30-04

Marty Allott  
TOWN CLERK, ACTON

TOWN OF ACTON  
472 Main Street  
Acton, Massachusetts 01720  
Telephone (978) 264-9636  
Fax (978) 264-9630  
[planning@acton-ma.gov](mailto:planning@acton-ma.gov)  
[www.acton-ma.gov](http://www.acton-ma.gov)

**AMENDMENT #1  
OF DECISION**

01-01

**Dunham Park**

Definitive Subdivision Approval  
Open Space Development Special Permit  
Minor Affordable Housing Development Special Permit  
September 28, 2004

This is an amendment by the Planning Board (hereinafter the Board) of its decision issued to Bentley Building Corporation (hereinafter the Applicant) filed with the Town Clerk on April 12, 2001 (hereinafter the Original Decision). It is in response to the request of Nancy Tavernier, Chairman of the Acton Community Housing Corporation for an amendment of the Original Decision to allow an increase in the maximum sale price of the affordable unit.

**EXHIBITS**

Submitted for the Board's deliberation were the following exhibits:

1. IDC and recommendation from Roland Bartl, Town Planner, dated 9/23/04.
2. E-mail trail between Nancy Tavernier and Roland Bartl on 9/23/04.
3. Letter from Nancy Tavernier to the Acton Board of Selectmen regarding approval of LIP unit in Dunham Park, dated 9/23/04.

**BOARD ACTION**

At its meeting on September 28, 2004, the Board vote to increase the maximum sale price of the affordable unit from \$105,000, set in condition 3.3.4 of the Original Decision, to \$150,000. Board members Lauren S. Rosenzweig (Chairman), Hartley E. Millett (Vice Chairman), William King, Gregory E. Niemyski, Stacy Rogers, Christopher Schaffner, Gary Sullivan and associate member Ruth Martin were present. The minutes of the meeting and submissions, on which this decision is based upon, may be referred to in the Office of the Town Clerk or in the Acton Planning Department.

**LIMITATION**

Except as modified herein, the Original Decision, and the plan approved thereunder, shall remain in effect.

Signed on behalf of the Acton Planning Board



Roland Bartl, AICP, Town Planner

**Copies to:**

Applicant

~~ACHC~~

Town Assessor

Building Commissioner  
Town Clerk

Board of Health  
Town Manager

I:\planning\planning board\decisions\01-01ch1, dunham park osd def.doc



Commonwealth of Massachusetts

DEPARTMENT OF HOUSING &  
COMMUNITY DEVELOPMENT

Mitt Romney, Governor ♦ Kerry Healey, Lt. Governor ♦ Jane Wallis Gumble, Director

September 30, 2004

Naomi E. McManus  
Acton Community Housing Corporation  
P.O. Box 681  
Acton, MA 01720

RE: REQUEST FOR "LOCAL PREFERENCE" FOR LOCAL INITIATIVE UNIT

Dear Ms. McManus:

DHCD has received and reviewed your request that a rehabilitated unit in Acton be considered a "local preference" unit as referenced in the Local Initiative Program (LIP) *Guidelines*. DHCD greatly appreciates the town's efforts to increase the town's affordable housing supply. Given the town's past efforts to adhere to the 70% local preference standard, DHCD will waive the LIP requirement that the unit referenced in your letter to DHCD of September 8, 2004 be an "open pool" unit. The town may apply its "local preference" definition to the unit. However, future applications from the town under the Local Initiative Program or the "LIP Units Only" provisions of 760 CMR 45.00 must assure that the overall "local preference" percentage of affordable units in the town's subsidized housing inventory does not exceed the 70% standard.

Sincerely,

A handwritten signature in black ink, appearing to read 'Catherine Racer', with a long horizontal flourish extending to the right.

Catherine Racer  
Associate Director  
Division of Housing Development



Planning Department

RECEIVED & FILED

DATE 9-30-04

Marty Allott  
TOWN CLERK, ACTON

TOWN OF ACTON  
472 Main Street  
Acton, Massachusetts 01720  
Telephone (978) 264-9636  
Fax (978) 264-9630  
[planning@acton-ma.gov](mailto:planning@acton-ma.gov)  
[www.acton-ma.gov](http://www.acton-ma.gov)

**AMENDMENT #1  
OF DECISION**

01-01

**Dunham Park**

Definitive Subdivision Approval  
Open Space Development Special Permit  
Minor Affordable Housing Development Special Permit  
September 28, 2004

This is an amendment by the Planning Board (hereinafter the Board) of its decision issued to Bentley Building Corporation (hereinafter the Applicant) filed with the Town Clerk on April 12, 2001 (hereinafter the Original Decision). It is in response to the request of Nancy Tavernier, Chairman of the Acton Community Housing Corporation for an amendment of the Original Decision to allow an increase in the maximum sale price of the affordable unit.

**EXHIBITS**

Submitted for the Board's deliberation were the following exhibits:

1. IDC and recommendation from Roland Bartl, Town Planner, dated 9/23/04.
2. E-mail trail between Nancy Tavernier and Roland Bartl on 9/23/04.
3. Letter from Nancy Tavernier to the Acton Board of Selectmen regarding approval of LIP unit in Dunham Park, dated 9/23/04.

**BOARD ACTION**

At its meeting on September 28, 2004, the Board vote to increase the maximum sale price of the affordable unit from \$105,000, set in condition 3.3.4 of the Original Decision, to \$150,000. Board members Lauren S. Rosenzweig (Chairman), Hartley E. Millett (Vice Chairman), William King, Gregory E. Niemyski, Stacy Rogers, Christopher Schaffner, Gary Sullivan and associate member Ruth Martin were present. The minutes of the meeting and submissions, on which this decision is based upon, may be referred to in the Office of the Town Clerk or in the Acton Planning Department.

**LIMITATION**

Except as modified herein, the Original Decision, and the plan approved thereunder, shall remain in effect.

Signed on behalf of the Acton Planning Board



Roland Bartl, AICP, Town Planner

**Copies to:**

Applicant  
ACHC  
Town Assessor

Building Commissioner  
Town Clerk

Board of Health  
Town Manager

I:\planning\planning board\decisions\01-01ch1, dunham park osd def.doc

**Acton Community Housing Corporation**

**Nancy Tavernier, Chairman**

**TOWN OF ACTON**

P.O. Box 681

Acton, Massachusetts, 01720

Telephone (978) 263-4776

Fax (978) 266-1408

---

October 7, 2004

Garry Rhodes, Building Commissioner  
Town of Acton  
Acton, MA

Dear Garry,

ACHC is pleased to report that the affordable unit at 4 Dunham Lane, the existing unit in the Dunham Park development, has been inspected and certified to be a suitable LIP (Local Initiative Program) unit. Both the ACHC and the BOS have signed the LIP application submitted to the DHCD.

This is the excerpt from the Planning Board decision of April 2001:

3.3.9 Before the issuance of the 10th building permit for new construction on the Site, the designated affordable unit shall be certified as ready for occupancy by the Building Inspector and the unit shall be certified by the ACHC as a suitable LIP unit.

The unit should now be inspected by the Building inspector with particular attention paid to the work done in the crawl space. I am including our recent correspondence with Mark White that includes the punch list of items to be completed. We did not go into the crawl space but all other items have been completed as of this date. Mark and his associate Gary Shimmel confirm that the work has been done. Mark White's cell phone number is: (978) 618-5940.

When you go to inspect, you should let Roland know so that he could attend with you. I think it would be helpful for the Planning Department to see the end product of their work. ACHC is very pleased with the unit and anxiously awaits the results of the lottery, to be held in November, to welcome the new owners. The unit will be sold to a Local Preference family of 3 or more.

Thank you.

Nancy Tavernier, Chair  
ACHC

Cc: Roland Bartl

## **Acton Community Housing Corporation**

**Nancy Tavernier, Chairman**

**TOWN OF ACTON**

P.O. Box 681

Acton, Massachusetts, 01720

Telephone (978) 263-4776

Fax (978) 266-1408

---

August 20, 2004

Mark White  
367 Cambridge Turnpike  
Concord, MA 01742

Dear Mark,

Thank you for giving us a tour of the Dunham Lane affordable unit. We are very impressed with the work that has been done. It is a dramatic improvement and results in a charming home for first time homebuyers.

At our meeting last night, we voted to set the price of the house at \$150,000 with the target household income to be 60% of the Area Median Income. We have transmitted this information to Mark O'Hagan who will work out the affordability analysis and income range. The maximum income will most likely be \$50,000 for a family of four. We are very pleased to offer a unit to this income group; they have been excluded from previous sales due to the cost of the new homes.

As discussed with you at the site visit and your subsequent conversation with Betty McManus in regard to the Inspection Report concerns, we have conditioned the \$150,000 price on your completion of the list of final improvements needed. We have identified the following:

- 1) Front patio, stairs, & walkway repaired
- 2) Front Storm door installed
- 3) Refrigerator, 18 to 20 cubic feet Energy Star
- 4) A selective re-inspection by home inspector to check the following crawl space issues: heating system (was not operational at the time of the original inspection), installation of supports to prevent floor sag, replacement of rotting sills, additional ventilation, vapor barrier
- 5) Termite treatment
- 6) Water line must be insulated where it comes above ground
- 7) Insulated attic door to be installed
- 8) Dehumidifier, we accept your offer of installing this in crawl space
- 9) Venting of roof soffits
- 10) Installation of vinyl floor in entry way

11) Put cap ends on baseboard heating units where missing

After these final improvements have been made, please contact us at the above number. We will then make a final ACHC inspection and certify the unit ready for the Building Department inspection. Garry Rhodes will make the final inspection of the unit for the Town.

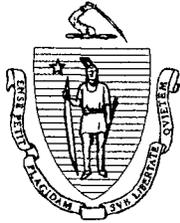
In the meantime, Mark O'Hagan can begin the process of getting the unit certified by the DHCD to be counted toward the Town's 10%. He will also proceed with the marketing and lottery process.

ACHC wishes to thank you again for your willingness to work with us in the best interest of affordable housing.

Sincerely,

Nancy Tavernier, Chair

cc Mark O'Hagan, MCO Associates  
Garry Rhodes, Building Commissioner  
Roland Bartl, Town Planner



Commonwealth of Massachusetts  
**DEPARTMENT OF HOUSING &  
COMMUNITY DEVELOPMENT**

Mitt Romney, Governor ♦ Kerry Healey, Lt. Governor ♦ Jane Wallis Gumble, Director

October 15, 2004

Ms. Maureen O'Hagan  
MCO Housing Services  
P.O. Box 398  
Bolton, MA 01740

RE: LIP Units Only Application -- Dunham Park, Acton

Dear Ms. O'Hagan:

DHCD has reviewed your application for DHCD approval of a single-family home located at 4 Dunham Lane, Acton, under the Local Initiative Program. The three-bedroom unit has been priced to be affordable to a household at or below 60% of the area median income. Please be advised that the application currently does not meet several LIP *Guidelines*:

- 1 DHCD would not accept a 20% downpayment requirement, as the LIP Program has a 5% downpayment standard.
2. The marketing materials must clearly indicate that family size (need for number of bedrooms) will be a determination in lottery ranking.
3. The 3% fee to the seller appears high; in the past, DHCD has approved fees of this type in the range of 1% to 1.5%. Note also that DHCD has recently contracted with the Mass. Non-Profit Housing Association to help communities facilitate resales. The non-profits can provide a variety of services including the conducting of lotteries, determining income eligibility, and counseling both buyers and sellers on the process. DHCD will be paying them a fee for each sale. Thus, if the town wants to include a modest transaction fee, to cover any costs that might arise which are not covered by the DHCD contract, we could accept that.
4. The durational residency requirement must be removed to conform to fair housing laws.

We approve your request to market this particular unit exclusively as a local preference unit. This decision is based on the fact that the Town of Acton has a lengthy history of openly marketing its LIP units plus the confirmation that additional units are in the pipeline and will be open to all prospective buyers.

Please note: your application contains the U.S. Department of HUD's 2003 income levels which are slightly lower than those published on January 28, 2004. More households may be eligible if the current

income levels are used. A four-person household at 60% of median income = \$49,620; a 5-person household at 60% of median income = \$53,580.

I hope the comments contained here and our recent conversations will be of assistance in revising the "LIP Units Only" application. Please call me (617-573-1359) if you have additional questions or concerns.

Sincerely,

Marilyn Contreas  
Senior Program and Policy Analyst

Cc: Betty McManus, Acton Community Housing Corporation.



**TOWN OF ACTON**  
472 Main Street  
Acton, Massachusetts, 01720  
Telephone (978) 264-9632  
Fax (978) 264-9630

**Building Department**

---

October 19, 2004

Acton Community Housing Corporation  
PO Box 681  
Acton, MA 01720

Re; 4 Dunham Lane

Dear Chairman Tavernier,

The Planning Board decision for Dunham Park required the developer to provide a dwelling certified by the Acton Community Housing Corporation as a suitable LIP unit. The decision further provided the Building Inspector shall certify the dwelling as ready for occupancy.

You and I have spoken concerning the role of the Building Inspector to make the certification. It was decided an independent housing inspector would inspect the dwelling and provide a written report. After the items in the report have been completed and further inspected by the housing inspector, the Building Department would then inspect the building and certify the unit as ready for occupancy.

The building is an existing building, built prior to the advent of current Building Codes. It would be impossible for you to comply with current regulations nor is it required. The Building Department inspected the building today. Acknowledging the lack of a standard to inspect the building by and the fact you have a housing inspection, I certify the building is ready for occupancy.

Sincerely,

Garry A. Rhodes  
Building Commissioner

Cc. Town Planner

# Available In Acton

## One Three Bedroom Single Family Home Newly Renovated - \$150,000

Located at: 4 Dunham Lane, off High Street in Acton, 2<sup>nd</sup> house on the left

Home Includes: 3 bedrooms, 1 full bath, washer and dryer hookup, kitchen appliances

### *Special Program for Moderate Income Families*

#### **Key features & qualifications of the program include:**

- Home to be distributed by lottery system.
- Must be a first time homebuyer
- Must meet Local Preference Eligibility Criteria
- Household non retirement assets can not exceed \$50,000
- Must meet LIP Household size requirements
- Maximum Annual Income:

<b>Household Size</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>Max Allowable Income</b>	<b>44,640</b>	<b>49,620</b>	<b>53,580</b>

#### **APPLICATION DEADLINE**

*September 23, 2004*

#### **LOTTERY DRAWING**

*October 7, 2004 @ 7:00 p.m. in the Acton Town Hall, Room 204*

#### **Applications can be requested at:**

Email: [lotteryinfo@mcoassociates.com](mailto:lotteryinfo@mcoassociates.com)  
Phone: MCO Housing Services at (978) 779-0051  
Pick Up: Acton Town Hall

The Lottery Winner must have completed or complete a Massachusetts Homeownership Collaborative-sponsored First Time Homebuyers Course prior to closing on the home. If you have completed a course a Certificate of Completion must be provided to the Acton Community Housing Corp. (ACHC). Contact the ACHC at 978-263-4776 for location of future courses.

Family size will be a determination in lottery ranking. In all cases, preference will be given to households of two or more people. Preference will be given to families requiring the total number of bedrooms in the unit to house members of the household. Second preference will be given to families requiring the number of bedrooms in the unit minus one; third preference shall be given to families requiring the number of unit bedrooms minus two, and so on. Each applicant will be required to provide the minimum numbers of bedrooms they legitimately need to accommodate their family on the application.

This home will have a deed rider attached, which restricts the resale price of the home. The home will not be released for closing until the project has been approved by the state.

Arrangements will be made with the lottery winner to view the home prior to the signing of the P&S agreement.



## **ELIGIBILITY REQUIREMENTS**

Each applicant for the Lottery must meet the following eligibility requirements:

1. Must be a first time homebuyer (never owned or not owned a home as a principal residence for a period of three years.)
2. Meet the maximum allowable income, as follows:

<b>Household Size</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>Max Allowable Income</b>	<b>44,640</b>	<b>49,620</b>	<b>53,580</b>

3. Have less than \$50,000 in household assets.
4. Meet the Local Preference Eligibility Criteria.
5. Able to secure a 30-year fixed mortgage. Non-household members are not permitted to be co-signers on the mortgage.
6. Household income should be sufficient enough to support at least 50% of the purchase price.

## **LOTTERY PROCESS AND PREFERENCES**

The lottery will be held in the Acton Town Hall. Date to be determined.

MCO Housing Services will screen all applications and eligible applicants will receive a confirmation letter to participate in the lottery.

### **Preferences:**

Each applicant must meet at least one of the following criteria to be in the local pools:

- Current Acton Resident
- Non Dependent Child of a Current Acton Resident
- Employed by the Town of Acton, Acton-Boxborough Regional School District or Acton Water District.
- Employee working in Acton.

### **Household Size**

Family size will be a determination in lottery ranking. In all cases, preference will be given to households of two or more people. Preference will be given to families requiring the total number of bedrooms in the unit to house members of the household. Second preference will be given to families requiring the number of bedrooms in the unit minus one; third preference shall be given to families requiring the number of unit bedrooms minus two, and so on. Each applicant will be required to provide the minimum number of bedrooms they legitimately need to accommodate their family on the application.

### **Summary**

We believe this outreach program will ensure that the Town of Acton will be notified of the available opportunity. These guidelines will ensure the fair processing of all potential applicants. It is MCO Housing Services intention to work with the Town of Acton and the Acton Community Housing Corporation to incorporate local requests and ideas to reach its goal of providing low and moderate income housing in Acton as mandated by the Commonwealth of Massachusetts.

# Dunham Park in Acton

Acton, MA

## Marketing and Outreach Plan

### General Information

The Town of Acton and the Acton Community Housing Corp. (ACHC) has worked hard to provide affordable housing opportunities to Acton Residents. The three bedroom single family home available at Dunham Park in Acton is the latest example of their work.

The newly renovated home will be sold, by lottery, to persons who meet the eligibility requirements and have incomes at or below 60% of the area median income, adjusted for household size. The home price is \$150,000.

This home consists of three bedrooms, 1 full bathroom, washer and dryer hook-up, and kitchen appliances. The home is scheduled for occupancy before the end of 2004.

All affordable units will have a "Deed Rider" that will attached to the deed for the unit. This deed rider restricts the amount that the unit can be resold for and requires subsequent buyers to have a household income at or below 60% of the area median income at the time of resale. The deed rider insures that the unit stays affordable for the long term.

The Bentley Building Corporation has contracted MCO Housing Services, of Bolton, MA, as their lottery agent. MCO Housing Services has been providing Lottery Services to area developers for over 10 years. Acton Community Housing Corp. (ACHC) will be overseeing the application process and lottery to rank the eligible program applicants. The application and lottery process as well as the eligibility requirements, are described in this plan.

### Marketing and Outreach Plan

There is only one home available. It is available to households who meet the local preference criteria only (subject to DHCD approval). Outreach and marketing will focus on the local market via The Beacon, the local newspaper, and the local social service and public organizations. MCO housing Services will use the list previously supplied by the ACHC. Also a mailing will go out to the Acton residents using the combined mailing lists of MCO Housing Services and ACHC. This list is comprised of past lottery participants, through MCO Housing Services, and those who have contacted the ACHC for information. This list contains approximately 135 households.

The combined mailing list of MCO Housing Services and the ACHC includes minority applicants who participated in previous Acton lotteries. The most recent lottery, conducted January 2004, more than 25% of the local applicants were minority, which more than meets the 17.5% guidelines established by HUD.

Applications can be requested through MCO Housing Services by phone or email or may picked up at the Acton Town Hall, 68 Windsor Avenue, Acton, MA.

A confirmation letter will be sent to all eligible applicants with their lottery code after the lottery application deadline. This code will be announced during the lottery drawing, to ensure applicants privacy.

# Dunham Park in Acton

<b>For Office Use Only:</b>
Date Appl. Rcvd: _____
Local: Y / N
Household Size: _____
# of Bedrooms: _____
Lottery Code: _____

## **LOTTERY APPLICATION**

**APPLICATION DEADLINE: September 23, 2004**

### PERSONAL INFORMATION:

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_ Town: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Telephone: \_\_\_\_\_ Work Telephone: \_\_\_\_\_ SS#: \_\_\_\_\_

Email: \_\_\_\_\_

Have you or any member of your household ever owned a home? \_\_\_\_\_ If so, when did you sell it? \_\_\_\_\_

Do you meet any of the Local Preference Eligibility Criteria established by the Town of Acton Community Housing Corporation?

\_\_\_\_\_ Please check the appropriate category below\*:

- Employed by the Town of Acton, Acton-Boxborough Regional School District or Acton Water District
- Current Acton Resident\*
- Child of Current Acton Resident
- Employee Working in Acton

\*All applications will be verified for residency as January 1, 2004

### APPLICATION FEE:

There is a \$25 application fee to participate in the lottery. Check or money order must be payable to ACHC and returned with the completed application. Your application will not be accepted or processed without the application fee. Credit cards are not accepted.

MARITAL STATUS: \_\_\_\_\_ Married \_\_\_\_\_ Single \_\_\_\_\_ Other: please specify \_\_\_\_\_

MINIMUM # OF REQUIRED BEDROOMS: \_\_\_\_\_ (Family size will be a determination in lottery ranking.)

### ABOUT YOUR FAMILY:

You are requested to fill out the following section in order to assist us in fulfilling affirmative action requirements. Please be advised that you should fill this out based upon family members that will be living in the home. Please check the appropriate categories:

	Applicant	Co-Applicant	Dependents (#)
White	_____	_____	_____
African American	_____	_____	_____
Hispanic/Latino	_____	_____	_____
Asian or Pacific Islander	_____	_____	_____
Native American or Alaskan Native	_____	_____	_____

The total household size is \_\_\_\_\_

Household Composition Name \_\_\_\_\_ Relationship \_\_\_\_\_ Age \_\_\_\_\_

(include applicant)

Name \_\_\_\_\_ Relationship \_\_\_\_\_ Age \_\_\_\_\_

Name \_\_\_\_\_ Relationship \_\_\_\_\_ Age \_\_\_\_\_

Name \_\_\_\_\_ Relationship \_\_\_\_\_ Age \_\_\_\_\_

**FINANCIAL WORKSHEET:** (Include all Household Income which includes gross wages, retirement income (if drawing on it for income), business income, veterans benefits, alimony/child support, unemployment compensation, social security, pension/disability income, supplement second income and dividend income.)

Borrowers Monthly Base Income (Gross) \_\_\_\_\_

Other Income \_\_\_\_\_

Co-Borrowers Monthly Base Income (Gross) \_\_\_\_\_

Other Income \_\_\_\_\_

**TOTAL MONTHLY INCOME:** \_\_\_\_\_ (A)

Principal & Interest "See Attached Affordability Analysis" \_\_\_\_\_

Real Estate Taxes \_\_\_\_\_

Private Mortgage Insurance \_\_\_\_\_

Association Fee \_\_\_\_\_

**TOTAL PROJECTED MONTHLY HOUSING EXPENSE:** \_\_\_\_\_ (B)

Monthly Installment Loans (Car, Student, Personal, etc.)\* \_\_\_\_\_ (1)

Revolving Credit (Credit Cards) Use 5% of Balances \_\_\_\_\_ (2)

**TOTAL MONTHLY OBLIGATIONS:** (B)+(1)+(2) = \_\_\_\_\_ (C)

**RATIOS:** (Use Values from above to calculate)

\*\* Monthly Housing Ratio: \_\_\_\_\_ (B) / (A)

\*\*\* Total Obligations Ratio: \_\_\_\_\_ (C) / (A)

\* You do not need to include any installment loans that have less than 10 payments remaining.

\*\* Should NOT exceed 30%      \*\*\* Should NOT exceed 38%

**EMPLOYMENT STATUS:** ( include for all working household members. Attach separate sheet, if necessary.)

Employer: \_\_\_\_\_

Street Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Date of Hire (Approximate): \_\_\_\_\_

Annual Wage - Base: \_\_\_\_\_

Additional: \_\_\_\_\_ (Bonus, Commission, Overtime, etc.)

**ADDITIONAL INFORMATION:**

The MAXIMUM allowable annual income is as follows:

<b>Household Size</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>Max Allowable Income</b>	<b>44,640</b>	<b>49,620</b>	<b>53,580</b>

These income limits are FIRM and cannot be adjusted. Please be advised that the income to be used should include income for all members of the household that are to be residing in the home. Applicants will be responsible for all closing costs associated with the purchase of a home.

The Lottery Winner must provide a current Certificate of Completion for a Mass Homeownership Collaborative-sponsored First Time Homebuyer Course before the purchase of unit is complete. If you have completed a course, return copy of certificate with this application. If you have not completed a course contact the ACHC at 978-263-4776 to find a course location.

The down payment must be a minimum of 5% based upon standard underwriting procedures. Some of this may be in the form of a gift depending on the lending institution.

**SIGNATURES:**

The undersign warrants and represents that all statements herein are true. It is understood that the sole use of this application is to establish the preliminary requirements for placement into a lottery to have an opportunity to purchase an affordable home at Dunham Park in Acton, MA. I (we) understand if selected all information provided shall be verified for accuracy at the time of bank application.

Signature \_\_\_\_\_ Date: \_\_\_\_\_  
Applicant

Signature \_\_\_\_\_ Date: \_\_\_\_\_  
Co-Applicant

Based upon the preliminary information provided it is my judgment that the applicant should be allowed to participate in the lottery for the affordable home at Dunham Park in Acton, MA. If selected all information provided shall be verified for accuracy at the time of bank application.

Signature \_\_\_\_\_ Date: \_\_\_\_\_  
Certifying Agent (MCO & Associates, Inc.)

**Return with SIGNED AND NOTARIZED Affidavit & Disclosure Form and a check for \$25 payable to ACHC to:**

MCO Housing Services  
P.O. Box 398  
Bolton, MA 01740

(If you have completed a first time homebuyers course please include copy of certificate of completion.)

**Dunham Park**  
***Affidavit & Disclosure Form***

I/We understand and agree to the following conditions and guidelines regarding the distribution of the affordable home at Dunham Park through the NEF program in Acton, MA:

1. The annual household income for my family does not exceed the allowable limits as follows:

Household Size	3	4	5
Max Allowable Income	44,640	49,620	53,580

Income from all family members must be included.

2. I/We have not individually or jointly owned a single family home, town home, condo or co-op as a principal residence within the past three (3) years.
3. I/We certify that my/our total liquid assets do not exceed the \$50,000 asset limit.
4. The household size listed on the application form includes only and all the people that will be living in the residence.
5. I/We certify all data supplied on the application is true and accurate to the best of my/our knowledge and belief under full penalty of perjury. I/We understand that perjury will result in disqualification from further consideration.
6. I/We understand that by being selected in the lottery does not guarantee that I/we will be able to purchase a home. I/We understand that all application data will be verified and additional financial information will be required, verified and reviewed in detail prior to purchasing a home.
7. I/We understand that it is my/our obligation to secure the necessary mortgage for the purchase of the home through the designated bank and all expenses, including closing costs and down payments, are my responsibility.
8. I/We further authorize MCO Housing Services to verify any and all income, assets and other financial information, to verify any and all household, resident location and workplace information and directs any employer, landlord or financial institution to release any information to MCO Housing Services and consequently the project's monitoring agency, for the purpose of determining income eligibility for Dunham Park.
9. I/We understand that if selected I/we will be offered a specific home. I/We will have the option to accept the available home, or to reject the available home. If I/we reject the available home I/we will move to the bottom of the waiting list and will likely not have another opportunity to purchase an affordable home at Dunham Park.
10. Program requirements are established by the DHCD and Acton Community Housing Corporation (ACHC) and are enforced by ACHC, the Projects Monitoring Agent I/We agree to be bound by whatever program changes that may be imposed at any time throughout the process. If any program conflicts arrive, I/we agree that any determination made by ACHC is final. I/We understand that the home will not be released for sale until the project has been approved by the state, even though the lottery may have been conducted.
11. I/We certify that no member of our family has a financial interest in Dunham Park.

I/We have completed an application and have reviewed and understand the process that will be utilized to distribute the available home at Dunham Park. I/We am qualified based upon the program guidelines and agree to comply with applicable regulations.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
Date:

**CONTINUED ON BACK**

**Notary Public**

**Commonwealth of Massachusetts**

**County of \_\_\_\_\_**

Signed and sworn to before me this \_\_\_\_ *day* of \_\_\_\_\_ 2004 ; by \_\_\_\_\_

(applicant/co-applicant name)

who proved to me through satisfactory evidence of identification, which were \_\_\_\_\_ to be the person whose name is signed on the preceding document [Grantee], and acknowledged to me that he/she signed it voluntarily for its stated purpose.

**Notary Public Signature**  
**My commission expires:**

**Date:**

**(SEAL)**

**Return with completed application and \$25 application fee, payable to ACHC to:**

MCO Housing Services  
P.O. Box 398  
Bolton, MA 01740

(If you have completed a first time homebuyers course please include copy of certificate of completion.)

# Dunham Park in Acton

c/o MCO Housing Services  
P.O. Box 372  
Harvard, MA 01451  
(978) 779-0051

November 2004

Dear Friend:

Enclosed is information regarding affordable housing at Dunham Park in Acton. One, three bedroom single family home is available for \$150,000 to eligible first time homebuyers in Acton.

Key features and qualifications of the program include:

- Home will be distributed by lottery.
- Applicants must be a first time homebuyer and have completed a Massachusetts Homeownership Collaborative-sponsored First Time Homebuyers Course prior to closing on the home.
- Applicants must meet the Local Preference Eligibility Criteria.
- Household non retirement assets cannot exceed \$50,000.
- Must meet LIP Household size requirements.
- Maximum Annual Income:

Household Size	3	4	5
Max Allowable Income	44,640	49,620	53,580

Family size will be a determination in the lottery ranking. Preference will be given to families requiring the total number of bedrooms in the home to house household members. Second preference will be given to families requiring the number of bedrooms in the unit minus one; third preference shall be given to families requiring the number of unit bedrooms minus two, and so on. For example, if you require three bedrooms you will receive preference over those families requiring two or four bedrooms. Household size is based on the following criteria: No two persons (with the exception of husband and wife, or those in a similar living arrangement) shall be required to share a bedroom.

This home will have a deed rider attached, which restricts the resale price of the home. The home will not be released for closing until the project has been approved by the Department of Housing and Community Development (DHCD). Arrangements will be made with the lottery winner to view the home prior to the signing of the Purchase and Sale Agreement.

The application deadline is ~~December 23, 2004~~ <sup>January 13, 2005</sup>. Please note a \$25 non-refundable application fee, payable to ACHC, must be included with the application to be accepted. Your application must also be notarized.

The lottery will take place December 29, 2004 at 7:30 p.m. in room 204 in the Acton Town Hall.

If you have questions please contact MCO Housing Services at 978-779-0051 or email us at [lotteryinfo@mcoassociates.com](mailto:lotteryinfo@mcoassociates.com). We wish you the best of luck in this lottery.

Sincerely,



Maureen M. O'Hagan  
MCO Housing Services for  
Bentley Building Corporation

Attachments

P.S. The Franklin Place lottery will be coming online in January 2005.

# Available In Acton

## One Three Bedroom Single Family Home Newly Renovated - \$150,000

Located at: 4 Dunham Lane, off High Street in Acton, 2<sup>nd</sup> house on the left

Home Includes: 3 bedrooms, 1 full bath, washer and dryer hookup, kitchen appliances

### Special Program for Moderate Income Families

#### Key features & qualifications of the program include:

- Home to be distributed by lottery system.
- Must be a first time homebuyer
- Must meet Local Preference Eligibility Criteria
- Household non retirement assets can not exceed \$50,000
- Must meet LIP Household size requirements
- Maximum Annual Income:

Household Size	3	4	5
Max Allowable Income	44,640	49,620	53,580

#### APPLICATION DEADLINE

*December 23, 2004*

#### LOTTERY DRAWING

*December 29, 2004 @ 7:30 p.m. in the Acton Town Hall, Room 204*

#### Applications can be requested at:

Email: [lotteryinfo@mcoassociates.com](mailto:lotteryinfo@mcoassociates.com)  
Phone: MCO Housing Services at (978) 779-0051  
Pick Up: Acton Town Hall

The Lottery Winner must have completed or complete a Massachusetts Homeownership Collaborative-sponsored First Time Homebuyers Course prior to closing on the home. If you have completed a course a Certificate of Completion must be provided to the Acton Community Housing Corp. (ACHC). Contact the ACHC at 978-263-4776 for location of future courses.

Family size will be a determination in lottery ranking. Preference will be given to families requiring the total number of bedrooms in the unit to house members of the household. Second preference will be given to families requiring the number of bedrooms in the unit minus one; third preference shall be given to families requiring the number of unit bedrooms minus two, and so on. Each applicant will be required to provide the minimum numbers of bedrooms they legitimately need to accommodate their family on the application.

This home will have a deed rider attached, which restricts the resale price of the home. The home will not be released for closing until the project has been approved by the state.

Arrangements will be made with the lottery winner to view the home prior to the signing of the P&S agreement.



# 4 Dunham Lane

## AFFORDABILITY ANALYSIS

	<b>3 Bedroom Unit</b>
<b>Home Price</b>	\$ 150,000
<i>Interest Rate</i>	6.000%
<i>Down Payment (%)</i>	5.00%
<b>Down Payment (\$)</b>	\$ 7,500.00
<b>Mortgage Amount</b>	\$ 142,500.00
<b>Monthly Expenses</b>	
<i>Principal &amp; Interest</i>	\$854.36
<i>Real Estate Taxes</i>	175.38
<i>Private Mortgage Insurance</i>	92.03
<i>Sewer Betterment</i>	30.00
<i>Insurance</i>	35.00
<b>TOTAL Monthly Expenses</b>	<b>\$1,186.77</b>
<b>Minimum Income Required</b>	\$ 47,471
	\$ 49,620 <b>60% Median Income</b>
	MAXIMUM ALLOWABLE INCOME

### NOTES:

*Acton Residential Tax Rate = \$14.03 per thousand*

*Minimum Income Required based upon 30% Housing Ratio*

# Dunham Park in Acton

**For Office Use Only:**

Date Appl. Rcvd: \_\_\_\_\_

Local: Y / N

Household Size: \_\_\_\_\_

# of Bedrooms: \_\_\_\_\_

Lottery Code: \_\_\_\_\_

## LOTTERY APPLICATION

APPLICATION DEADLINE: December 23, 2004

**PERSONAL INFORMATION:**

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_ Town: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Telephone: \_\_\_\_\_ Work Telephone: \_\_\_\_\_ SS#: \_\_\_\_\_

Email: \_\_\_\_\_

Have you or any member of your household ever owned a home? \_\_\_\_\_ If so, when did you sell it? \_\_\_\_\_

Do you meet any of the Local Preference Eligibility Criteria established by the Town of Acton Community Housing Corporation?

\_\_\_\_\_ Please check the appropriate category below\*:

- Employed by the Town of Acton, Acton-Boxborough Regional School District or Acton Water District
- Current Acton Resident
- Child of Current Acton Resident
- Employee Working in Acton

**APPLICATION FEE:**

There is a \$25 application fee to participate in the lottery. Check or money order must be payable to ACHC and returned with the completed application. Your application will not be accepted or processed without the application fee. Credit cards are not accepted.

**MARITAL STATUS:** \_\_\_\_\_ Married \_\_\_\_\_ Single \_\_\_\_\_ Other: please specify \_\_\_\_\_

**MINIMUM # OF REQUIRED BEDROOMS:** \_\_\_\_\_ (Family size will be a determination in lottery ranking.)

**ABOUT YOUR FAMILY:**

You are requested to fill out the following section in order to assist us in fulfilling affirmative action requirements. Please be advised that you should fill this out based upon family members that will be living in the home. Please check the appropriate categories:

	Applicant	Co-Applicant	Dependents (#)
White	_____	_____	_____
African American	_____	_____	_____
Hispanic/Latino	_____	_____	_____
Asian or Pacific Islander	_____	_____	_____
Native American or Alaskan Native	_____	_____	_____

The total household size is \_\_\_\_\_

Household Composition (include applicant)

Name	_____	Relationship	_____	Age	_____
Name	_____	Relationship	_____	Age	_____
Name	_____	Relationship	_____	Age	_____
Name	_____	Relationship	_____	Age	_____

**FINANCIAL WORKSHEET: (Include all Household Income which includes gross wages, retirement income (if drawing on it for income), business income, veterans benefits, alimony/child support, unemployment compensation, social security, pension/disability income, supplement second income and dividend income.)**

Borrowers Monthly Base Income (Gross) \_\_\_\_\_  
Other Income \_\_\_\_\_  
Co-Borrowers Monthly Base Income (Gross) \_\_\_\_\_  
Other Income \_\_\_\_\_  
**TOTAL MONTHLY INCOME:** \_\_\_\_\_ (A)

Principal & Interest "See Attached Affordability Analysis" \_\_\_\_\_  
Real Estate Taxes \_\_\_\_\_  
Private Mortgage Insurance \_\_\_\_\_  
Association Fee \_\_\_\_\_  
**TOTAL PROJECTED MONTHLY HOUSING EXPENSE:** \_\_\_\_\_ (B)

Monthly Installment Loans (Car, Student, Personal, etc.)\* \_\_\_\_\_ (1)  
Revolving Credit (Credit Cards) Use 5% of Balances \_\_\_\_\_ (2)  
**TOTAL MONTHLY OBLIGATIONS:** (B)+(1)+(2) = \_\_\_\_\_ (C)

**RATIOS:** (Use Values from above to calculate)

\*\* Monthly Housing Ratio: \_\_\_\_\_ (B) / (A)

\*\*\* Total Obligations Ratio: \_\_\_\_\_ (C) / (A)

\* You do not need to include any installment loans that have less than 10 payments remaining.

\*\* Should NOT exceed 30%      \*\*\* Should NOT exceed 38%

**EMPLOYMENT STATUS:** ( include for all working household members. Attach separate sheet, if necessary.)

Employer: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City/State/Zip: \_\_\_\_\_  
Date of Hire (Approximate): \_\_\_\_\_  
Annual Wage - Base: \_\_\_\_\_  
Additional: \_\_\_\_\_ (Bonus, Commission, Overtime, etc.)

**ADDITIONAL INFORMATION:**

The MAXIMUM allowable annual income is as follows:

<b>Household Size</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>Max Allowable Income</b>	<b>44,640</b>	<b>49,620</b>	<b>53,580</b>

These income limits are FIRM and cannot be adjusted. Please be advised that the income to be used should include income for all members of the household that are to be residing in the home. Applicants will be responsible for all closing costs associated with the purchase of a home.

The Lottery Winner must provide a current Certificate of Completion for a Mass Homeownership Collaborative-sponsored First Time Homebuyer Course before the purchase of unit is complete. If you have completed a course, return copy of certificate with this application. If you have not completed a course contact the ACHC at 978-263-4776 to find a course location.

The down payment must be a minimum of 5% based upon standard underwriting procedures. Some of this may be in the form of a gift depending on the lending institution.

**SIGNATURES:**

The undersign warrants and represents that all statements herein are true. It is understood that the sole use of this application is to establish the preliminary requirements for placement into a lottery to have an opportunity to purchase an affordable home at Dunham Park in Acton, MA. I (we) understand if selected all information provided shall be verified for accuracy at the time of bank application.

Signature \_\_\_\_\_ Date: \_\_\_\_\_  
Applicant

Signature \_\_\_\_\_ Date: \_\_\_\_\_  
Co-Applicant

Based upon the preliminary information provided it is my judgment that the applicant should be allowed to participate in the lottery for the affordable home at Dunham Park in Acton, MA. If selected all information provided shall be verified for accuracy at the time of bank application.

Signature \_\_\_\_\_ Date: \_\_\_\_\_  
Certifying Agent (MCO & Associates, Inc.)

**Return with SIGNED AND NOTARIZED Affidavit & Disclosure Form and a check for \$25 payable to ACHC to:**

MCO Housing Services  
P.O. Box 372  
Harvard, MA 01451

(If you have completed a first time homebuyers course please include copy of certificate of completion.)

**Dunham Park**  
***Affidavit & Disclosure Form***

I/We understand and agree to the following conditions and guidelines regarding the distribution of the affordable home at Dunham Park through the NEF program in Acton, MA:

1. The annual household income for my family does not exceed the allowable limits as follows:

Household Size	3	4	5
Max Allowable Income	44,640	49,620	53,580

Income from all family members must be included.

2. I/We have not individually or jointly owned a single family home, town home, condo or co-op as a principal residence within the past three (3) years.
3. I/We certify that my/our total liquid assets do not exceed the \$50,000 asset limit.
4. The household size listed on the application form includes only and all the people that will be living in the residence.
5. I/We certify all data supplied on the application is true and accurate to the best of my/our knowledge and belief under full penalty of perjury. I/We understand that perjury will result in disqualification from further consideration.
6. I/We understand that by being selected in the lottery does not guarantee that I/we will be able to purchase a home. I/We understand that all application data will be verified and additional financial information will be required, verified and reviewed in detail prior to purchasing a home.
7. I/We understand that it is my/our obligation to secure the necessary mortgage for the purchase of the home through the designated bank and all expenses, including closing costs and down payments, are my responsibility.
8. I/We further authorize MCO Housing Services to verify any and all income, assets and other financial information, to verify any and all household, resident location and workplace information and directs any employer, landlord or financial institution to release any information to MCO Housing Services and consequently the project's monitoring agency, for the purpose of determining income eligibility for Dunham Park.
9. I/We understand that if selected I/we will be offered a specific home. I/We will have the option to accept the available home, or to reject the available home. If I/we reject the available home I/we will move to the bottom of the waiting list and will likely not have another opportunity to purchase an affordable home at Dunham Park.
10. Program requirements are established by the DHCD and Acton Community Housing Corporation (ACHC) and are enforced by ACHC, the Projects Monitoring Agent. I/We agree to be bound by whatever program changes that may be imposed at any time throughout the process. If any program conflicts arise, I/we agree that any determination made by ACHC is final. I/We understand that the home will not be released for sale until the project has been approved by the state, even though the lottery may have been conducted.
11. I/We certify that no member of our family has a financial interest in Dunham Park.

I/We have completed an application and have reviewed and understand the process that will be utilized to distribute the available home at Dunham Park. I/We am qualified based upon the program guidelines and agree to comply with applicable regulations.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
Date:

**CONTINUED ON BACK**

**Notary Public**

**Commonwealth of Massachusetts**

**County of** \_\_\_\_\_

Signed and sworn to before me this \_\_\_\_ day of \_\_\_\_\_ 2004 ; by \_\_\_\_\_

(applicant/co-applicant name)

who proved to me through satisfactory evidence of identification, which were \_\_\_\_\_ to be the person whose name is signed on the preceding document [Grantee], and acknowledged to me that he/she signed it voluntarily for its stated purpose.

**Notary Public Signature**

**My commission expires:**

**Date:**

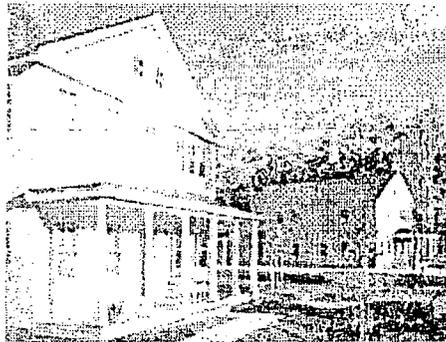
(SEAL)

**Return with completed application and \$25 application fee, payable to ACHC to:**

MCO Housing Services  
P.O. Box 372  
Harvard, MA 01451

(If you have completed a first time homebuyers course please include copy of certificate of completion.)

# Local Initiative Program



## Units Only Application

2003

**EXAMPLE OF AFFORDABILITY  
(HUD2003 INCOME LIMITS)**

BOSTON AREA 4-person household	Annual Income	Monthly Income	30% of Monthly Income
70% of Area Median Income (AMI)	\$56,560	\$4,713.33	<b>\$ 1,414.00</b>
80% of Area Median Income (AMI)	\$62,650	\$ 5,220.83	<b>\$ 1,566.25</b>

The range between 70% and 80% of area median income is the "Window of Affordability"

**Mortgage Terms: 30-year fixed Term at 7% Interest Rate**

	Example #1	Example #2	Example #3
House Price	\$130,000	\$150,000	\$180,000
Down Payment (5%)	\$6,500	\$7,500	\$9,000
<b>Mortgage Amount</b>	<b>\$123,500</b>	<b>\$142,500</b>	<b>\$171,500</b>
Principal & Interest	\$821.65	\$944.73	\$1,137.67
Real Estate Taxes	\$165.56	\$173.45	\$209.99
Private Mortgage Insurance	\$69.47	\$72.12	\$86.54
Homeowner Insurance	\$35.00	\$35.00	\$66.04
Association Fee	\$40.00	\$10.00	No Assoc. Fee
<b>Total Housing Costs</b>	<b>\$1,131.68</b>	<b>\$1,235.30</b>	<b>\$1,670.24</b>
Are Total Housing Costs at or below 30% of Monthly Income?	@ 70% AMI -----Yes	@ 70% AMI -----Yes	@ 70% AMI -----No
	@ 80% AMI -----Yes	@ 80% AMI -----Yes	@ 80% AMI -----No

NOTE: DHCD currently encourages communities to set prices somewhat below the maximum at 80% of AMI to ensure a "window of affordability" for prospective buyers.

## Local Action Requirement

Local Initiative Units must result from city or town action or approval and must be a condition of new construction, building conversion, adaptive re-use, substantial rehabilitation, or other local regulatory or inclusionary zoning provision. In addition, the units may not be developed with a comprehensive permit.

The following are examples of municipal actions that satisfy the local action requirement:

- (1) Zoning-Based approval including rezoning, special permits, density bonuses, site plan review or subdivision approval.
- (2) Financial assistance from funds raised, appropriated or administered by the community.
- (3) Provision of land or buildings that are owned or acquired by the community and conveyed at a below-market cost.
- (4) Technical assistance to homeowners in converting existing housing stock to affordable housing.

## Income and Use Restrictions

To be included in the state's Subsidized Housing Inventory, Local Initiative Units must meet income eligibility criteria that result directly from the local action. It is not sufficient that the housing units might be presently occupied by low and moderate-income households.

Also, Local Initiative Units must have a use restriction. A use restriction is a legal document that ensures that low or moderate income housing units remain affordable to qualified households during a specified "lock-in" period. In the Local Initiative Program, this lock-in must be achieved for the longest period feasible.

Rental – For rental units, the use restriction ensures that the rent for low and moderate income units will only increase in proportion to growth in median household income.

Ownership – For owner-occupied units, the use restriction ensures that units may only be resold to income-qualified buyers at affordable prices while providing a reasonable rate of appreciation to the seller.

Local Initiative Units restrictions must run (1) with the land (be recordable at Registry of Deeds as a condition of deed, mortgage, or zoning); (2) be self-enforcing (have a legal mechanism for compliance that occurs automatically without state or local intervention); and (3) includes a regular reporting process to the community and a process for verification of compliance. Communities are strongly encouraged to use model legal documents already approved by DHCD. Local Initiative Units will be included in the Subsidized Housing Inventory for as long as the lock-in period continues and use restrictions remain in effect.

## Marketing Plan and Affirmative Action Goals

All Local Initiative Units must have a marketing plan approved by DHCD.

The three basic elements of the plan are:

- affirmative marketing to minority households.
- local preference (if any), and

- the buyer/tenant selection process.

### **Affirmative Marketing Goals**

The affirmative marketing goal is to achieve a percentage of minority ownership or tenancy in low or moderate income units equal to the greater of (1) the percentage of income-eligible minority households in the community; or (2) the percentage of income-eligible minority households in the applicable HUD region.

### **Local Preference**

The marketing plan may also include local preference for up to 70 percent of the low and moderate income units. Categories of local preference may be determined by the community provided they are reasonable and do not have a discriminatory or unlawful effect. Local preference, for example, may include current residents, children or parents of current residents, and/or employees of the city or town.

### **Buyer/Tenant Selection**

Buyers or tenant must be selected by a fair and equitable process such as a lottery. A development containing four or more affordable units would generally have a multiple pool lottery. DHCD can provide sample guidance on conducting a lottery.

---

**Submit the affirmative marketing plan for the Local Initiative Units, outlining the steps that will be taken, including advertising and outreach to minority organizations, to achieve the minority participation goal. DHCD can provide model plans.**

---

If a project requires technical assistance from the Local Initiative Program staff in order for the affordable units to qualify for the Subsidized Housing Inventory, the project will be charged a fee of \$50 per unit.

Municipal Contact Information:

<b>Chief Elected Official</b>	<b>Name:</b> <b>Address:</b>  <b>Phone:</b> <b>Email:</b>	<b>Dori Hunter, Chair Acton Selectman</b> <b>Acton Town Hall</b> <b>472 Main Street</b> <b>Acton, MA 01720</b> <b>978-264-9611</b> <b>bos@acton-ma.gov</b>
<b>Town Administrator Manager</b>	<b>Name:</b> <b>Address:</b>  <b>Phone:</b> <b>Email:</b>	<b>Don Johnson</b> <b>Acton Town Hall</b> <b>472 Main Street</b> <b>Acton, MA 01720</b> <b>978-264-9612</b> <b>djohnson@acton-ma.gov</b>
<b>City/Town Planner</b>	<b>Name:</b> <b>Address:</b>  <b>Phone:</b> <b>Email:</b>	<b>Roland Baryl</b> <b>Acton Town Hall</b> <b>472 Main Street</b> <b>Acton, MA 01720</b> <b>978-264-9636</b> <b>rbartl@acton-ma.gov</b>
<b>Chairman, Zoning Board of Appeals</b>	<b>Name:</b> <b>Address:</b>  <b>Phone:</b> <b>Email:</b>	<b>Jonathan Wagner</b> <b>Acton Town Hall</b> <b>472 Main Street</b> <b>Acton, MA 01720</b> <b>978-264-9632</b>
<b>Chairman, Local Housing Partnership Acton Community Housing Corp. (ACHC)</b>	<b>Name:</b> <b>Address:</b>  <b>Phone:</b> <b>Email:</b>	<b>Nancy Tavernier</b> <b>P.O. Box 681</b> <b>Acton, MA 01720</b> <b>978-263-9611</b> <b>ntavern@comcast.net</b>
<b>Community Contact Person</b>	<b>Name:</b> <b>Address:</b>  <b>Phone:</b> <b>Email:</b>	<b>Betty McManus – Clerk ACHC</b> <b>P.O. Box 681</b> <b>Acton, MA 01720</b> <b>978-263-4776</b> <b>aha.betty@attglobal.net</b>

## Community Support Narrative, Project Description, and Documentation

Please provide a description of the project, including a summary of the project's history, and the ways in which the community fulfilled the Local Action requirement (see page 3).

The rehabilitated three bedroom single family home located at 4 Dunham Lane in Acton, MA was the original home on a +/-10.95 acres plot of land. The land was sold to Bentley Building Corporation and was subdivided into 10 lots. It was agreed that the original residence would be sold as an affordable home. Attached is the Town of Acton's Decision for the Dunham Park Definitive Subdivision Approval, Open Space Development Special Permit and a Minor Affordable Housing Development Special Permit. This document provides the chronological project's history and the way in which the community fulfilled the Local Action Requirements.

Please provide documentation of the following:

- Long-Term Use Restriction (provide sample copy)
- Affirmative Fair Marketing Plan
- Documentation of affordability for low and moderate income (how is sale price/rental cost affordable to households at or below 80% of median income?)
- Town Action (e.g., zoning ordinance, site permit conditions, density bonus, etc.)

### Signatures of Support for the Local Initiative Units Application

**Chief Elected Official:** Signature: \_\_\_\_\_  
Print Name: \_\_\_\_\_  
Date: \_\_\_\_\_

**Chair, Local Housing Partnership**  
(as applicable) Signature: \_\_\_\_\_  
Print Name: \_\_\_\_\_  
Date: \_\_\_\_\_

25

**The Project**

Project Site: Dunham Park

Address: 4 Dunham Lane  
Acton, MA 01720

Site Characteristics: proposed or existing buildings by design, ownership type and size.

<u>Project Style</u>	<u>Total Number of Units</u>	<u>Number of Units Proposed for LIP Units Only Certification</u>
Single-family detached	<u>11</u>	<u>1</u>
Attached	_____	_____
Low-rise (less than 35 feet)	_____	_____
Mid Rise (35-70 feet)	_____	_____
Other _____	_____	_____

**Unit Composition**

Type of Unit: Condo Ownership Fee Simple Ownership Rental	# of Units	# of Bedrooms	# of Baths	Gross Square feet	Livable Square feet	<u>Sale Prices</u> Rent	Homeowner's Condo fee
<u>Fee Simple Ownership</u>	<u>1</u>	<u>3</u>	<u>1</u>	<u>1500</u>	<u>1500</u>	<u>\$150,000</u>	<u>N/A</u>

Local tax rate per thousand \$ 14.03 For Fiscal Year 2004

760 CMR 45.00 LOCAL INITIATIVE PROGRAM

46

Section

45.03: Local Initiative Units

The Department shall, upon application by the Chief Elected Official of a city or town for approval of units as Local Initiative Units, approve the application if the units meet the following requirements, and The Department shall thereafter count the units on The Subsidized Housing Inventory during the term of affordability as provided in 760 CMR 45.07.

1. Local Action: The municipality has taken an action or given an approval that contributes to the creation of qualifying housing units through new construction, building conversion, adaptive re-use, or rehabilitation. Local action also includes Local Housing Programs and ordinances or bylaws providing for Low or Moderate Income Housing Units, which may include Accessory Apartments.
2. Income and Asset Limits: For tenants and purchasers household income shall not exceed 80% of area median income based on household size as determined by HUD, but the municipality may set lower limits. For tenants of rental housing and purchasers of ownership housing there shall be reasonable household asset limits; asset limits shall not be so high that a household has no substantial need of a rental unit with a reduced rent or of an ownership unit with a reduced purchase price.
3. Affordability of Rental Units: Monthly rents payable by a household exclusive of utilities, shall not exceed 30% of the monthly income of a household earning 80% of area median income based on household size. If services are included in the monthly rent (e.g., in assisted living projects), and monthly rent exceeds the limit set forth in the previous sentence, the services must be clearly defined and sufficiently comprehensive to justify the additional percentage of household income that must be devoted to rent. In the event a unit receives a state, federal or local subsidy, maximum rent may be as provided in the rent subsidy program so long as the tenant share of rent does not exceed the maximum set herein.
4. Affordability of Ownership Units: Initial purchase prices and resale prices shall be established so that households are not required to spend more than 30% of the income of a household earning 80% of area median income for annual debt service on a mortgage (at 30-year fixed-interest rates at the time of initial sale), taxes, insurance, and condominium or homeowners fees with no more than a five percent (5%) down- payment, including any required entrance deposit.
5. Use Restriction: There shall be a Use Restriction. The LIP documents may be used. The Use Restriction and any Regulatory Agreement shall include provision for satisfaction of the requirements in 760 CMR 45.03, as well as the following: (a) A local public or quasi-public entity must be a holder of the restriction with the right and the obligation to enforce it during the term of affordability; (b) the restriction must provide for effective monitoring, and enforcement by the local public or quasi-public holder which may enter into a contract for monitoring services with a private entity experienced in affordable housing operation, but which retains final responsibility for ensuring compliance with the restriction.; (c) the restriction shall provide for selection of eligible tenants of rental units or owners of ownership units in a fair and reasonable manner in compliance with fair housing laws, and such tenants and owners shall be required to occupy the units as their domiciles and principal residences; (d) absent demonstrable need for a shorter term of affordability, there shall

be a term of no less than 30 years for new construction and of no less than 15 years for rehabilitation provided that the Use Restriction of an Accessory Apartment may be coterminous with the ownership of the dwelling to which it is accessory.

47

6. Reporting: Provision shall be made for an annual determination whether (1) rental units are rented to Low or Moderate Income Households at rents not exceeding the maximum rents set forth above, and (2) ownership units continue to be occupied as the domicile and principal residence of the owner. In the event of a resale of an ownership unit the monitoring entity shall determine whether the unit has been resold to a Low or Moderate Income buyer for no more than the maximum permissible resale price and subject to a new or continued Use Restriction. The monitoring entity shall publicly report annually on whether there has been compliance with these requirements. The Department shall be provided a copy of the report. In the event of noncompliance the local holder of the Use Restriction shall take prompt action to restore compliance, including litigation if necessary.

7. Nondiscrimination in Tenant or Buyer Selection: There shall be a specific prohibition of discrimination on the basis of race, creed, color, sex, age, handicap, marital status, sexual preference, national origin or any other basis prohibited by law in the leasing or sale of units.

#### 45.06: Technical Assistance

The Department shall provide technical assistance, as part of the Local Initiative Program. The purpose of such technical assistance is to support Low or Moderate Income Housing which does not require direct state or federal financial assistance. The assistance rendered by the Department may include, but is not limited to, assistance in evaluating sites, reviewing development proposals, determining project feasibility, and monitoring and enforcing compliance with Use Restrictions and Regulatory Agreements.

#### 45.07: Inclusion of Units in Subsidized Housing Inventory

Local Initiative Units and units produced by a Local Housing Program or by the Local Initiative General Program shall be included in the Subsidized Housing Inventory as follows:

1. Local Initiative Units shall be included in the Subsidized Housing Inventory for as long as approved Use Restrictions remain in effect for these units and the units are otherwise in compliance with 760 CMR 45.03.
2. Units produced by a Local Housing Program or by the Local Initiative General Program shall be included in the Subsidized Housing Inventory for as long as approved Use Restrictions remain in effect and the projects are otherwise in compliance with 760 CMR 45.04 (Local Housing Program) or with 760 CMR 45.05 (Local Initiative General Program).
3. Within Comprehensive Permit Projects Low or Moderate Income Housing units will be counted as Subsidized Housing Units in an ownership development and all units will be counted as Subsidized Housing Units in a rental development provided that at least 25% of total units are Low or Moderate Income Housing units and otherwise only Low or Moderate Income Housing units will be counted.

# Dunham Park in Acton

## Marketing and Outreach Plan

### General Information

The Town of Acton and the Acton Community Housing Corp. (ACHC) has worked hard to provide affordable housing opportunities to Acton Residents. The three bedroom single family home available at Dunham Park in Acton is the latest example of their work.

This newly renovated home will be sold, by lottery, to persons who meet the eligibility requirements and have incomes at or below 60% of the area median income, adjusted for Household size. The home price is \$150,000.

This home consists of three bedrooms, 1 full bathroom, washer and dryer hook-up, and kitchen appliances. The home is scheduled for occupancy before the end of 2004.

This affordable unit will have a "Deed Rider" that will be filed with the mortgage at the time of purchase. This deed rider restricts the amount that the unit can be resold for and requires subsequent buyers to have a household income at or below 60% of the area median income at the time of resale. The deed rider insures that the unit stays affordable for the long term.

The Acton Community Housing Corporation will be sponsoring an application process and lottery to rank the eligible program applicants. The application and lottery process as well as the eligibility requirements, are described in this plan. ACHC has contracted MCO Housing Services, of Bolton, MA, as their lottery agent. MCO Housing Services has been providing Lottery Services to area developers for over 10 years.

### Marketing and Outreach Plan

There is only one home available. It is available to households who meet the local preference criteria only (subject to DHCD approval). Outreach and marketing will focus on the local market via The Beacon, the local newspaper, and the local social service and public organizations. MCO Housing Services will use the list previously supplied by the ACHC. Also a mailing will go out to the Acton residents using the combined mailing lists of MCO Housing Services and ACHC. This list is comprised of past lottery participants, through MCO Housing Services, and those who have contacted the ACHC for information. This list contains approximately 135 households.

The combined mailing list of MCO Housing Services and the ACHC includes minority applicants who participated in previous Acton lotteries. The most recent lottery, conducted January 2004, more than 25% of the local applicants were minority, which more than meets the 17.5% guidelines established by HUD.

Applications can be requested through MCO Housing Services by phone or email or may be picked up at the Acton Town Hall.

A confirmation letter will be sent to all eligible applicants with their lottery code after the lottery application deadline. This code will be announced during the lottery drawing, to ensure applicants privacy.

# 4 Dunham Lane

## AFFORDABILITY ANALYSIS

	<b>3 Bedroom Unit</b>
<b>Home Price</b>	\$ 150,000
<i>Interest Rate</i>	6.00%
<i>Down Payment (%)</i>	5.00%
<b>Down Payment (\$)</b>	\$ 7,500.00
<b>Mortgage Amount</b>	\$ 142,500.00
<b>Monthly Expenses</b>	
<i>Principal &amp; Interest</i>	\$854.36
<i>Real Estate Taxes</i>	175.38
<i>Private Mortgage Insurance</i>	92.63
<i>Water Payments</i>	61.00
<i>Insurance</i>	35.00
<b>TOTAL Monthly Expenses</b>	<b>\$1,218.36</b>
<b>Minimum Income Required</b>	\$ 48,734
	\$ 49,620 <b>60% Median Income</b>
	MAXIMUM ALLOWABLE INCOME

**NOTES:**

*Acton Residential Tax Rate = \$14.03 per thousand*  
*Minimum Income Required based upon 30% Housing Ratio*



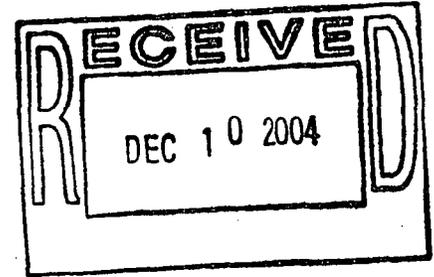
Commonwealth of Massachusetts  
DEPARTMENT OF HOUSING &  
COMMUNITY DEVELOPMENT

Mitt Romney, Governor ♦ Kerry Healey, Lt. Governor ♦ Jane Wallis Gumble, Director

CC: BOS  
ACHC  
PLANNING

December 1, 2004

Dore Hunter, Chair  
Board of Selectmen  
Town Hall - 472 Main Street  
Acton, MA 01720



Re: Units-Only Local Initiative Program Application - 4 Dunham Lane, Acton

Dear Mr. Hunter:

I am pleased to inform you that the town's application has been approved for Local Initiative Program designation for one homeownership units to be located at 4 Dunham Lane in Acton, Massachusetts. I congratulate the Town of Acton and the Acton Community Housing Corporation for working together to bring additional affordable housing to the town.

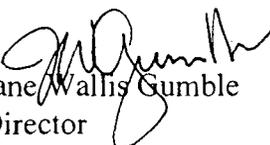
The Local Initiative Program staff has reviewed your application and determined that:

1. The unit will serve a household with incomes at or below 80% of the area median income.
2. The town has taken action to aid in the development of the unit.
3. The affordable unit is deed-restricted, ensuring that it will remain affordable for a specified time.
4. The unit is subject to an affirmative and fair marketing plan.

The Department of Housing and Community Development has received documentation supporting these findings. Therefore, as soon as the unit is occupied, it may be immediately counted towards the town's subsidized housing inventory. The town will be responsible for monitoring the units on a yearly basis to certify affordability and compliance with all income and occupancy restrictions as outlined in the applicable deed.

Again, let me congratulate you on your efforts to bring affordable housing to Acton. If you have any questions, please feel free to contact Marilyn Contreas, (617) 573-1359. We look forward to working with you in the future.

Sincerely,

  
Jane Wallis Gumble  
Director

Dunham Park in Acton

1/12/-confirmed

LOTTERY APPLICATION

APPLICATION DEADLINE: December 23, 2004

<b>For Office Use Only:</b>	
Date Appl. Rcvd:	1/12/05
Local:	Y/N
Household Size:	3
# of Bedrooms:	3
Lottery Code:	YSR

PERSONAL INFORMATION:

Date: \_\_\_\_\_

Name: YOUNG SUK RASMUSSEN

Address: 25 HARRIS ST #4 Town: ACTON Zip: 01720

Home Telephone: 978-263-7298 Work Telephone: \_\_\_\_\_ SS#: \_\_\_\_\_

Email: KARATEYOUNG@COMCAST.NET

Have you or any member of your household ever owned a home? NO If so, when did you sell it? \_\_\_\_\_

Do you meet any of the Local Preference Eligibility Criteria established by the Town of Acton Community Housing Corporation?

Please check the appropriate category below\*:

- Employed by the Town of Acton, Acton-Boxborough Regional School District or Acton Water District
- Current Acton Resident
- Child of Current Acton Resident
- Employee Working in Acton

APPLICATION FEE:

There is a \$25 application fee to participate in the lottery. Check or money order must be payable to ACHC and returned with the completed application. Your application will not be accepted or processed without the application fee. Credit cards are not accepted.

MARITAL STATUS: \_\_\_\_\_ Married  Single \_\_\_\_\_ Other: please specify \_\_\_\_\_

MINIMUM # OF REQUIRED BEDROOMS: 3 (Family size will be a determination in lottery ranking.)

ABOUT YOUR FAMILY:

You are requested to fill out the following section in order to assist us in fulfilling affirmative action requirements. Please be advised that you should fill this out based upon family members that will be living in the home. Please check the appropriate categories:

	Applicant	Co-Applicant	Dependents (#)
White	_____	_____	_____
African American	_____	_____	_____
Hispanic/Latino	_____	_____	_____
Asian or Pacific Islander	<input checked="" type="checkbox"/>	_____	2
Native American or Alaskan Native	_____	_____	_____

The total household size is 3

Household Composition (include applicant)	Name	Relationship	Age
	YOUNG RASMUSSEN	MOTHER	44
	Andrew	SON	13
	MAX	SON	9
	_____	_____	_____

**Acton Community Housing Corporation**  
**Nancy Tavernier, Chairman**  
**TOWN OF ACTON**  
Acton Town Hall  
472 Main Street  
Acton, Massachusetts, 01720  
Telephone (978) 263-4776  
Fax (978) 266-1408

---

March 21, 2005

John Murray  
Town Treasurer  
Acton Town Hall  
Acton, MA

Dear John,

The ACHC has voted to use \$7500 of the CPA Community Housing Fund to be applied toward the sewer betterment for the affordable house located at 4 Dunham Lane. The rehabilitated ranch house was recently purchased by first-time home buyer Young Suk Rasmussen. We understand there was some initial confusion about the number of sewer betterments assigned to the property and know that the Town staff will be ironing out these problems when final sewer betterments are issued if not before. We appreciate your willingness to allow the purchase and sale to proceed in early March.

The use of the CPA funds for this purpose is consistent with the eligible uses of such funds for affordable housing under the CPA statute. We request that \$7500 be transferred from the Housing Fund to the Sewer Enterprise Fund and that it be credited to Ms Rasmussen's account.

Thank you for your attention.

Sincerely,

Nancy Tavernier, Chair  
ACHC

cc Young Suk Rasmussen, 4 Dunham Lane, Acton MA

**Acton Community Housing Corporation**

**Nancy Tavernier, Chairman**

**TOWN OF ACTON**

Acton Town Hall

472 Main Street

Acton, Massachusetts, 01720

Telephone (978) 263-4776

Fax (978) 266-1408

---

March 21, 2005

Young Suk Rasmussen  
4 Dunham Lane  
Acton, MA

Dear Ms Rasmussen,

Congratulations on being a new home owner in the Town of Acton. We are so pleased that you were selected to purchase the ranch house at Dunham Park. We hope you are settling in and getting acquainted in the neighborhood. ACHC waited patiently for many years to see this home become a reality for a first time homebuyer.

As part of the Community Preservation Act, the ACHC has a set-aside Community Housing fund that we can use in specific ways to encourage more affordable housing and help subsidize new buyers. We have voted to transfer \$7500 from the CPA fund to the Town Sewer Betterment Fund to be applied toward your account. The total betterment will be determined later this year and could be \$15,000 to be paid off over 30 years. This will help off-set at least half of that expense.

The Town Treasurer is in the process of preparing the Quarterly tax bills for mailing on April 1 and you will be billed for the sewers on that bill. However, he advises me that you can disregard the sewer betterment amount on the bill which I believe is \$82 since your account has been paid up for some period of time with this fund transfer. Your account will be adjusted by the next time tax bills are sent out in July.

If you have any questions, please do not hesitate to call me at 978-263-9611 or Betty McManus at the above phone number. I am enclosing a copy of the letter that has gone to the Town Treasurer.

Sincerely,

Nancy Tavernier, Chair  
ACHC

**Dunham Lane  
Lottery List  
Lottery Date: January 18, 2005**

<b>Rank</b>	<b>Code</b>	<b>First</b>	<b>Last</b>	<b>Address</b>	<b>Town</b>	<b>email</b>	<b>HHS</b>	<b># of Bed</b>
1	YSR	Young	Rasmussen	25 Harris Street #4	Acton, MA 01720	<a href="mailto:karateyouong@comcast.net">karateyouong@comcast.net</a>	3	3
2	OKH	Olga	Khmil	15 Atherton Street	Ayer, MA 01432		2	2
3	CCY	Carlyn	Casaday	9 Davis Road #C15	Acton, MA 01720	<a href="mailto:carlync@comcast.net">carlync@comcast.net</a>	3	2
4	PSS	Pamela	Shuttle	48 Great Road #21	Acton, MA 01720	<a href="mailto:pam.shuttle@state.ma.us">pam.shuttle@state.ma.us</a>	2	2
5	MPA	Mary	Pacella	390 Great Road #B16	Acton, MA 01720	<a href="mailto:mary.xoxo@xoxy.net">mary.xoxo@xoxy.net</a>	3	3
6	SHP	Shawn	Page	5 Windsor Avenue	Acton, MA 01720	<a href="mailto:shawn721@aol.com">shawn721@aol.com</a>	3	3

**Acton Community Housing Corporation**  
**Nancy Tavernier, Chairman**  
**TOWN OF ACTON**  
Acton Town Hall  
472 Main Street  
Acton, Massachusetts, 01720  
Telephone (978) 263-9611  
[achc@acton-ma.gov](mailto:achc@acton-ma.gov)

---

April 30, 2008

Young Suk Rasmussen  
4 Dunham Lane  
Acton, MA

Dear Ms. Rasmussen,

It was brought to our attention by the MA Department of Housing and Community Development that your file on the purchase of your home was missing the enclosed copy of a Discount Rate Certificate. This should have been included and recorded with your deed and deed rider at the time of Closing, this was not your fault. DHCD prepared the enclosed form and ACHC has now recorded it for you at the South Middlesex County Registry of Deeds. You will be receiving a copy of this recorded document from the Registry in a few weeks. You should put this form with your mortgage and deed papers, it is an important piece of information for you. The purpose of this certificate is to set the future resale price of your home should you ever decide to sell. As you may remember, your unit must be sold to income eligible households at a restricted price set by the DHCD. The deed rider to your unit clearly spells out the process you must follow. We hope you will stay where you are for a long time however.

I have also included a copy of the DHCD instructions for Local Initiative Program unit owners in the event you decide to refinance your property. If you do, there is a strict procedure you must follow that begins with contact to the ACHC at the above information. You must receive permission from both the Board of Selectmen and the DHCD before you can refinance your mortgage and you will need to have a market value appraisal done also. This requirement to get permission is for your protection so you do not borrow more money than your home is worth, which could lead to financial problems. Your Deed Rider restricts your resale price or refinance value to 42.5% of the full appraised value. We currently have two homeowners in our program who are on the verge of foreclosure due to the fact they borrowed more money than their property was worth and have exceeded their capacity to pay the mortgages off. They did not ask permission and that has created major problems for them. We do not want that to happen to anyone else.

I also want to give you early notice to an opportunity to take a special course that ACHC is sponsoring on Saturday, September 27, 9:00AM to 2:00PM. This course is called Homeowner 201 and will be given by the Massachusetts Affordable Housing Alliance at Town Hall. This course is especially geared to our affordable housing unit owners. Subjects covered will be protecting your investment, safety and security, preventive maintenance, how to hire contractors and tips on energy efficiency. Completion of this one day course will allow attendees to get discounts on home insurance. We hope you will put it on your calendar. We will send more information in the summer.

Should you ever need to contact the Acton Community Housing Corporation, please feel free to do so with the above contact information. You can also call the Acton Town Manager's office at 978-264-9612 to get the contact information should that change in the future.

We hope you are enjoying your home in the Town of Acton.

Sincerely,

Nancy Tavernier, Chair

Cc Elsa Campbell, DHCD



LOCAL INITIATIVE PROGRAM  
**DISCOUNT RATE CERTIFICATE**

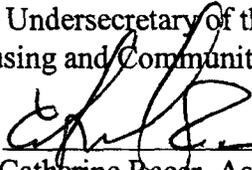
The undersigned Undersecretary of the Massachusetts Department of Housing and Community Development, the successor agency to the Executive Office of Communities and Development, a department duly organized and existing pursuant to Massachusetts General Laws Chapter 23B as amended by Chapter 19 of the Acts of 2007 with all powers of said executive office and department, or the Undersecretary's duly authorized designee, ("the Undersecretary") certifies as follows with respect to a certain Deed Rider annexed and made part of that certain Deed from Bentley Building, Corp. ("Grantor") to Young Suk Rasmussen, ("Grantee") dated \_\_\_\_\_ and recorded herewith at the Middlesex South Registry of Deeds (the "Deed Rider"):

1. The property referred to herein is the Property described in the Deed Rider. The Property address is 4 Dunham Lane, Acton, MA 01720.
2. The Property was developed pursuant to the provisions of the Local Initiative Program (LIP), which was established by regulations promulgated at 760 CMR 45.00 et seq.
3. The Undersecretary has determined that the Discount Rate applicable to the Property is forty-two and five tenths percent (42.5%), which shall be used in determining one of the alternate Maximum Resale Prices of the Property.
4. The Undersecretary has determined that the terms of the purchase money loan for the initial sale of the Property, namely a 30-year fixed rate loan at 5.375% interest per year with 0 points paid at settlement, is in compliance with LIP requirements.
5. All defined terms used herein are defined as set forth in the Deed Rider unless otherwise defined herein.

Executed as a sealed instrument this 9<sup>th</sup> day of April, 2008.

Young Suk Rasmussen  
4 Dunham Lane  
Acton, MA 01720

The Undersecretary of the Department of  
Housing and Community Development

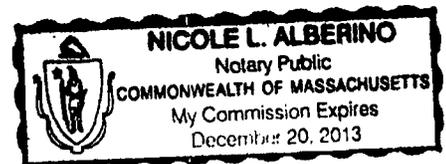
By:   
Catherine Racer, Associate Director  
Duly Authorized Designee

COMMONWEALTH OF MASSACHUSETTS

Suffolk: ss

On this 9<sup>th</sup> day of April, 2008, before me, the undersigned Notary Public, personally appeared Catherine Racer, the Associate Director of the Department of Housing and Community Development (DHCD) duly authorized designee of the Undersecretary, and proved to me, through satisfactory evidence of identification which was my personal knowledge, that he is the person whose name is signed on the foregoing Discount Rate Certificate and acknowledged to me that he signed it voluntarily for its stated purpose and that it is the free act and deed of DHCD

  
Notary Public  
My Commission Expires:



COMMONWEALTH OF MASSACHUSETTS.  
MIDDLESEX S. S. \_\_\_\_\_

SOUTH DIST. REGISTRY OF DEEDS  
CAMBRIDGE, MA

I HEREBY CERTIFY THE FOREGOING  
IS A TRUE COPY OF A PAPER 51099  
RECORDED IN BOOK \_\_\_\_\_

PAGE 287

*Eugene C. Brune* REGISTER

APR 29 2008



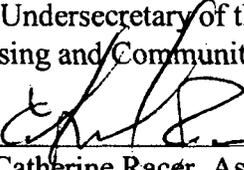
LOCAL INITIATIVE PROGRAM  
**DISCOUNT RATE CERTIFICATE**

The undersigned Undersecretary of the Massachusetts Department of Housing and Community Development, the successor agency to the Executive Office of Communities and Development, a department duly organized and existing pursuant to Massachusetts General Laws Chapter 23B as amended by Chapter 19 of the Acts of 2007 with all powers of said executive office and department, or the Undersecretary's duly authorized designee, ("the Undersecretary") certifies as follows with respect to a certain Deed Rider annexed and made part of that certain Deed from Bentley Building, Corp. ("Grantor") to Young Suk Rasmussen, ("Grantee") dated \_\_\_\_\_ and recorded herewith at the Middlesex South Registry of Deeds (the "Deed Rider"):

1. The property referred to herein is the Property described in the Deed Rider. The Property address is 4 Dunham Lane, Acton, MA 01720.
2. The Property was developed pursuant to the provisions of the Local Initiative Program (LIP), which was established by regulations promulgated at 760 CMR 45.00 et seq.
3. The Undersecretary has determined that the Discount Rate applicable to the Property is forty-two and five tenths percent (42.5%), which shall be used in determining one of the alternate Maximum Resale Prices of the Property.
4. The Undersecretary has determined that the terms of the purchase money loan for the initial sale of the Property, namely a 30-year fixed rate loan at 5.375% interest per year with 0 points paid at settlement, is in compliance with LIP requirements.
5. All defined terms used herein are defined as set forth in the Deed Rider unless otherwise defined herein.

Executed as a sealed instrument this 9<sup>th</sup> day of April, 2008.

The Undersecretary of the Department of  
Housing and Community Development

By:   
Catherine Racer, Associate Director  
Duly Authorized Designee

COMMONWEALTH OF MASSACHUSETTS

Suffolk: ss

On this 9<sup>th</sup> day of April, 2008, before me, the undersigned Notary Public, personally appeared Catherine Racer, the Associate Director of the Department of Housing and Community Development (DHCD) duly authorized designee of the Undersecretary, and proved to me, through satisfactory evidence of identification which was my personal knowledge, that he is the person whose name is signed on the foregoing Discount Rate Certificate and acknowledged to me that he signed it voluntarily for its stated purpose and that it is the free act and deed of DHCD

  
Notary Public  
My Commission Expires:

