

NORWALK DEVELOPMENT AGENCY

CHAIRMAN
Felix R. Serrano

COMMISSIONERS
Lisa M. Cooper
John E. Igneri
William R. Speirs
David G. Westmoreland

EXECUTIVE DIRECTOR
Brian T. Bidolli

TO: MEMBERS OF THE LOAN COMMITTEE, NORWALK REDEVELOPMENT AGENCY

FROM: BRIAN T. BIDOLLI, EXECUTIVE DIRECTOR

DATE: MARCH 5, 2020

RE: **MEETING NOTICE**

A meeting of the Loan Committee of the Norwalk Redevelopment Agency will be held at 3 Belden Ave, First Floor on **Friday March 6, 2020 at 2:00 PM**. Additional call in details for those participating by phone are provided below:

MARCH 6, 2020

2:00 PM

MEETING

A G E N D A

Call in Number: (877)873-8018

Access Code: 6832148

CALL TO ORDER

ROLL CALL

PUBLIC PARTICIPATION

I. LOAN REVIEWS

A. Review of Residential Rehabilitation Loan #4502

1. Forward Residential Rehabilitation Loan #4502 to the Agency for approval.

II. NEW BUSINESS

III. OLD BUSINESS

ADJOURNMENT

NORWALK DEVELOPMENT AGENCY

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TO: MEMBERS OF THE LOAN COMMITTEE OF THE NORWALK REDEVELOPMENT AGENCY

FROM: STEPHEN IVAN, HOUSING DEVELOPMENT PROJECT MANAGER

DATE: March 5, 2020

RE: RESIDENTIAL REHABILITATION LOAN #4502

Loan Overview

Norwalk Mutual Housing Inc. has applied for a loan to rehabilitate their property located at 6 Arch Street, Norwalk, CT 06850. The structure is a 4,573 square foot multi-family building constructed in 1887. Norwalk Mutual Housing acquired the property in 2006 and uses the six unit building to house five extremely low income individuals and has a sixth vacant unit that requires repairs before the unit is occupied. Norwalk Mutual Housing plans to renovate the vacant unit with their own funding, which will contribute another \$663 per month to their income. There is a detached, two unit structure on the property that brings the unit total to eight units. There will be no work performed on the detached structure. Norwalk Mutual Housing will use the loan rehabilitate the deteriorating façade of the building and replace the roof.

The scope of work developed by the Housing Development Project Manager and Gill and Gill Architects consists of removing existing siding, exterior trim work, and roof and replacing them with new, in-kind material to preserve the historical architecture of the house. Please see the attached document (Attachment B) for the project specifications and additional photos. The proposed loan is for \$287,500, which includes 15% contingency funds for anticipated additional work likely to be discovered once demolition begins.

Upon Agency approval of the loan package, the loan will be presented to the Norwalk Mutual Housing Board of Directors for their approval. Staff will receive formal approval and documentation from Norwalk Mutual Housing's Board once the loan is approved. Should the loan not be approved by their board the loan contract will not be executed. The federally required review by the State Historic Preservation Office is also pending. Their eligible response period will end on March 20, 2020.

Location Details

The property is located at 6 Arch Street, Norwalk, CT 06850.

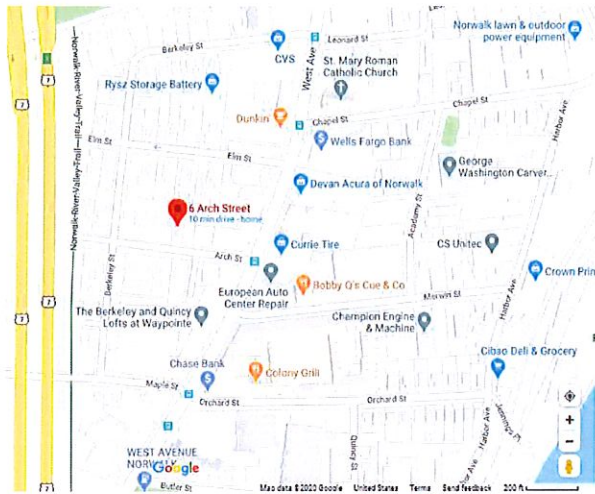


Image 1 – Map of property location



Image 2 – Image of home

Current Conditions and Scope of Work

The majority of the façade of the structure is in a deteriorated condition. Several sections of Yankee gutter have rotted to the point where holes have formed through the wood. The paint on the shingles and clapboard siding is chipped and cracking throughout the building. The roof was improperly fastened with nails that were too short for a second layer of shingles, causing sections to blow loose from the structure and creating leaks. The Housing Development Project Manager is recommending the replacement of the materials due to the condition of the structure. Repainting and repair work presents recurring issues because of the deteriorated conditions. Please see the attached document (Attachment B) for a full explanation of the scope of work and reference pictures.

Bidding Process and Proposed Loan

The proposed loan is based off of the Housing and Urban Development requirement for competitive bidding. The results of that process are included below. According to HUD regulation, the lowest, responsible bidder must be chosen otherwise the owner must pay for the difference out of pocket if they select another contractor who is not the lowest bidder. The lowest bid was not acceptable to the Housing Development Project Manager to complete the work based on the allowances within the scope of work

that was included with the bid package. The second lowest bid was accepted as a reasonable and responsible bid.

BID OPENING RESULTS
6 Arch Street
March 5, 2020 @ 9am

BIDDER	Bid
Shoreline Construction	\$270,000.00
North Atlantic Contracting Corporation	\$315,000.00
Maggiore Construction	\$355,000.00
Medoit Group	\$369,000.00
Titan Enterprises	\$178,000.00

The proposed loan consists of the following:

Low Bid:	\$250,000
Agency Loan:	\$0
15% Contingency:	\$37,500
Attorney Fees:	\$0
Total for Loan	\$287,500

In order for the applicant to meet underwriting guidelines, the Housing Development Project Manager has removed various items from the scope of work. The replacement of the front porch railing (Item 12 on the specific key notes page, attachment B), the replacement of the lattice on the front porch (item 14), repairs to the paint on the exterior staircase on the right side of the house (item 10) and repairs to the plywood sheathing (item F) have been removed from the scope to accommodate the loan guidelines.

Underwriting and Loan Structure

The underwriting was conducted using the current Residential Rehabilitation Program's guidelines. During the underwriting process it was determined the non-profit could afford monthly debt payments of \$1,217 which would bring their *Debt to Income (DTI) Ratio* to 39.9%; the maximum DTI allowed is 40%. With the maximum term of 25 years and the current 2% interest rate for nonprofit organizations, \$287,500 would be amortized with a monthly payment of \$1,217.

The underwriting was completed conservatively using only the net income generated by rental property as a source of repayment. The underwriting does not include the organization's financial assets. As a source of repayment, the non-profit currently earns \$4,837 per month from their rental income. The underwriting was completed using net rental income produced by the seven occupied unit and the minimum rental amount for the vacant unit. Their rental income will increase to a minimum of \$5,419

once the repairs to the vacant unit are completed and rented. Payments will not begin until work is completed as is the case with all residential rehabilitation loans. The proposed loan represents the underwriting process (see Attachment C) following the current Residential Rehabilitation Program's underwriting guidelines.

The non-profit currently has no mortgage on the property. There are no other debts on the property.

Amortized Loan:

Loan Principle:	\$287,500
Interest rate:	2%
Term:	25 Years
Monthly Payment:	\$1,217

The current guidelines allow for a *Combined Loan to Value (cLTV)* ratio of 85%, a *DTI ratio* of 40%, and a *Debt Service Coverage Ratio (DSCR)* exceeding 1.5. As structured, the loan will meet them as outlined below:

cLTV: 31.9% - 85% maximum allowed
DTI Ratio: 39.9% - 40% maximum allowed
DSCR: 2.51– minimum 1.5 allowed

The non-profit's *cLTV*, *DTI ratio*, and *DSCR* all meet the Residential Rehabilitation Program's guidelines. Staff requests that the loan be approved as presented.

ACTION: Forward Residential Rehabilitation Loan #4502 to the Agency for approval.

Attachment A – Property Card

Attachment B – Photos of the Property and Scope of Work

Attachment C – Underwriting Worksheet

6 ARCH ST

Location 6 ARCH ST

Mblu 1/ 23/ 19/ 0/

Acct# 1352

Owner NORWALK MUTUAL HOUSING
INC

Assessment \$630,350

Appraisal \$900,500

PID 1352

Building Count 2

Current Value

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$664,780	\$235,720	\$900,500

Assessment			
Valuation Year	Improvements	Land	Total
2018	\$465,350	\$165,000	\$630,350

Owner of Record

Owner NORWALK MUTUAL HOUSING INC

Sale Price \$0

Co-Owner

Certificate 6173-171

Address 1 PARK ST

Book & Page 6173/171

NORWALK, CT 06851

Sale Date 04/18/2006

Instrument 4

Ownership History

Ownership History					
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date
NORWALK MUTUAL HOUSING INC	\$0	6173-171	6173/171	4	04/18/2006
GREATER NWLK COMMNTY COUNCIL	\$0		224750/144		09/01/1988
NORWALK CITY OF	\$535,000		2247/144		09/01/1988
KOSKERIDES ANTONIO + PENELOPE	\$0		0/0		

Building Information

Building 1 : Section 1

Year Built: 1909
Living Area: 4,573
Replacement Cost: \$826,684
Building Percent Good: 68

Building Photo

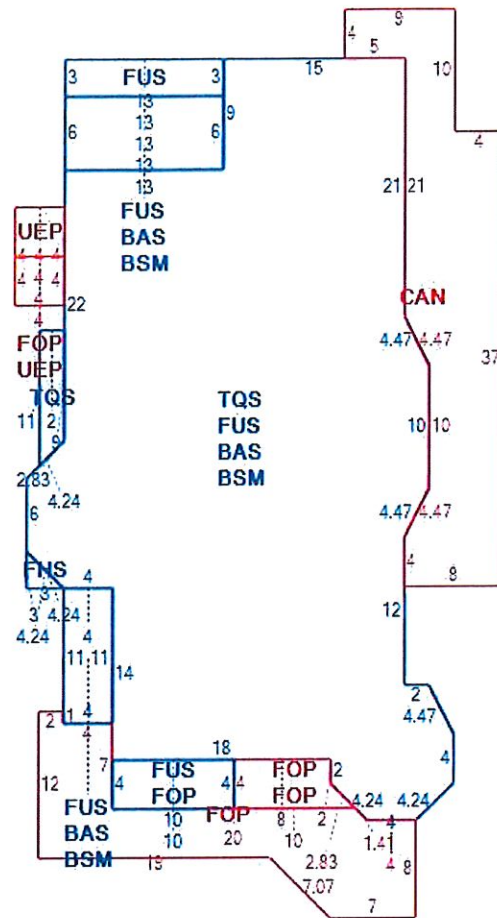
 Building Photo
(<http://images.vgsi.com/photos/NorwalkCTPhotos//68>)

**Replacement Cost
Less Depreciation:**

\$562,150

Building Attributes	
Field	Description
Style	5-8 Unit Res Apt
Model	Residential
Grade	B
Stories	2.75
Occupancy	6
Exterior Wall 1	Clapboard
Exterior Wall 2	
Roof Structure:	Gable
Roof Cover	Arch. Shingles
Interior Wall 1	Drywall
Interior Wall 2	
Interior Floor 1	Carpet
Interior Floor 2	
Heat Fuel	Gas
Heat Type	Hot Water
AC Type	Chilled Water
Bedrooms	6
Full Baths	6
Half Baths	0
Extra Fixtures	0
Total Rooms	18
Bath Style	Average
Kitchen Style	Average
Extra Kitchens	0
Frame	Wood
Insulation	Typical
Bsmt Garage	0
Foundation	Stone
FBM Area	
FBM Quality	
Fireplaces	0
# of Heat Systems	3.00
Central Vac	
Solar HW	
Electrical	Typical

Building Layout



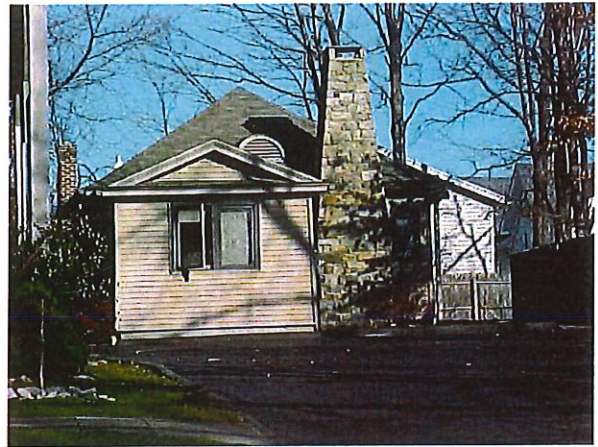
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Building Sub-Areas (sq ft)		Legend	
Code	Description	Gross Area	Living Area
FUS	Finished Upper Story	1,740	1,740
BAS	First Floor	1,661	1,661
TQS	Three Quarter Story	1,559	1,169
FHS	Finished Half Story	5	3
BSM	Basement	1,661	0
CAN	Canopy	328	0
FOP	Framed Open Porch	335	0
UEP	Utility Enclosed Porch	32	0
		7,321	4,573

Building 2 : Section 1

Year Built: 1909
Living Area: 1,062
Replacement Cost: \$209,629
Building Percent Good: 68
Replacement Cost Less Depreciation: \$142,550

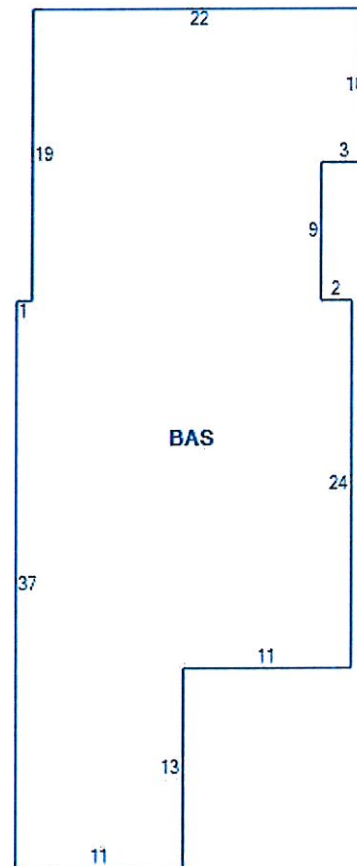
Building Photo



(<http://images.vgsi.com/photos/NorwalkCTPhotos//00\00\87\10>)

Building Attributes : Bldg 2 of 2	
Field	Description
Style	Multi Family
Model	Multi Family
Grade	C
Stories	1.00
Occupancy	2
Exterior Wall 1	Vinyl Siding
Exterior Wall 2	
Roof Structure:	Hip
Roof Cover	Arch. Shingles
Interior Wall 1	Drywall
Interior Wall 2	
Interior Floor 1	Carpet
Interior Floor 2	
Heat Fuel	Gas
Heat Type	Hot Water
AC Type	None
Bedrooms	2
Full Baths	2
Half Baths	0
Extra Fixtures	0
Total Rooms	6
Bath Style	Average
Kitchen Style	Average
Extra Kitchens	0
Frame	Wood
Insulation	Typical
Bsmt Garage	0
Foundation	Slab
FBM Area	
FBM Quality	
Fireplaces	1
# of Heat Systems	2.00
Central Vac	
Solar HW	

Building Layout



(ParcelSketch.ashx?pid=1352&bid=50061)

Building Sub-Areas (sq ft)			Legend
Code	Description	Gross Area	Living Area
BAS	First Floor	1,062	1,062
		1,062	1,062

Electrical	Typical
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Extra Features

Extra Features	Legend
No Data for Extra Features	

Land

Land Use

Use Code 108
Description Apartments
Zone D
Neighborhood C430

Land Line Valuation

Size (Acres) 0.32
Frontage
Depth
Assessed Value \$165,000
Appraised Value \$235,720

Outbuildings

Outbuildings						Legend
Code	Description	Sub Code	Sub Description	Size	Value	Bldg #
PAV1	Paving Asph.			3200.00 S.F.	\$4,160	1

Valuation History

Appraisal			
Valuation Year	Improvements	Land	Total
2018	\$664,780	\$235,720	\$900,500
2017	\$553,240	\$235,720	\$788,960
2016	\$553,240	\$235,720	\$788,960

Assessment			
Valuation Year	Improvements	Land	Total
2018	\$465,350	\$165,000	\$630,350
2017	\$387,270	\$165,000	\$552,270
2016	\$387,270	\$165,000	\$552,270

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**GENERAL KEY NOTES
FOR ALL DRAWINGS**

- ① SHINGLE ROOFS**
1. REMOVE ALL SHINGLES, FELT/PAPER & DRIP EDGE TO SHEATHING
 2. INSPECT SHEATHING & REPLACE DETERIORATED PORTIONS CUT OUT BETWEEN RAFTERS & INSTALL NEW. SEE SPECS. FOR UNIT COST
 3. REPAIR EXIST. METAL FLASHINGS. SEE SPECS. FOR UNIT REPLACEMENT COST
 4. INSTALL NEW ARCHITECTURAL ASPHALT SHINGLES OVER #45 FELT
 5. REPLACE ALL ALUM. DRIP EDGES & VALLEYS
 6. INSTALL ICE & WATER SHIELDS @ EAVES

- ② EPDM ROOFS**
1. EXISTING EPDM ROOFING TO REMAIN
 2. PATCH DAMAGED EPDM AS RECOMMENDED BY MANUFACTURER. SEE SPECS. FOR REPAIRS
 3. REPAIR EXIST. METAL FLASHINGS. SEE SPECS. FOR UNIT REPLACEMENT COST
 4. ALUM. DRIP EDGES TO REMAIN. INSTALL COLOR MATCH SEALANT @ OPEN JOINTS
 5. SEE DWG A-3 & A-5 FOR EPDM REPLACEMENT ROOFING.

- ③ BUILT-IN "YANKEE" GUTTERS & LEADERS**
1. EXISTING EPDM LINING ON METAL GUTTERS TO REMAIN
 2. REPAIR EXIST. METAL GUTTERS WHERE DAMAGED OR DETERIORATED. PATCH EPDM LINING AS RECOMMENDED BY EPDM ROOFING MANUFACTURER
 3. REPLACE METAL GUTTERS, EPDM LINING & WOOD TRIM & SUPPORT BELOW WHERE COST SEE SPECIFICATIONS FOR UNIT NOT NOTED. ADDITIONAL REPLACEMENT
 4. REMOVE ALL LOOSE PAINT FROM WOOD PATCH WOOD WHERE REQUIRED
 5. REPLACE PAINTED METAL LEADERS. OFFSETS & SUBSURFACE DRAINAGE SYSTEM TO EXISTING

- ④ NOVELTY SHINGLE WALL FINISHES ABOVE FIRST FLOOR**
1. REMOVE ALL SHINGLES, FELT/PAPER TO SHEATHING
 2. INSPECT SHEATHING & REPLACE DETERIORATED PORTIONS CUT OUT BETWEEN WALL STUDS & INSTALL NEW. SEE SPECS. FOR UNIT COST
 3. INSTALL TYVEK AIR INFILTRATION BARRIER SEE SPECS. FOR UNIT REPLACEMENT COST
 4. INSTALL NEW CEDAR VICTORIAN OCTAGONAL SHINGLES TO MATCH EXIST. MATCH EXISTING EXPOSURE & WIDTH. 7'-5". INSTALL AS PER CEDAR SHAKE & SHINGLE BUREAU RECOMMENDATIONS. FINISH & BACK PRIME AS PER SPEC.
 5. INSTALL NEW CEDAR VICTORIAN OCTAGONAL SHINGLES ON ALL WALLS PREVIOUSLY FINISHED IN PLYWOOD OR EPDM/ROOFING

- ⑤ EAST STAIRS SHINGLE WALL FINISHES & TRIM**
1. REMOVE ALL SHINGLES, FELT/PAPER TO SHEATHING
 2. INSPECT SHEATHING & REPLACE DETERIORATED PORTIONS CUT OUT BETWEEN RAFTERS & INSTALL NEW. SEE SPECS. FOR UNIT COST
 3. INST. ALL TYVEK AIR INFILTRATION BARRIER SEE SPECS. FOR UNIT REPLACEMENT COST
 4. INSTALL NEW CEDAR SHINGLES TO MATCH EXISTING MATCH EXIST. EXPOSURE & BACK PRIME AS PER SPEC. FINISH & BACK PRIME AS PER SPEC.
 5. EXISTING PAINTED PLYWOOD STAIR GUARD/WALL TO REMAIN; REPAINT
 6. REPLACE ALL WALL END CARBS/TRIM & STAIR GUARD RAIL CAPS W/AZEK TO MATCH EXISTING SIZES

- ⑥ NOVELTY CLAPBOARD WALL FINISHES BELOW SECOND FL.**
1. REMOVE ALL CLAPBOARD, FELT/PAPER TO SHEATHING
 2. INSPECT SHEATHING & REPLACE DETERIORATED PORTIONS CUT OUT BETWEEN RAFTERS & INSTALL NEW. SEE SPECS. FOR UNIT COST
 3. INST. ALL TYVEK AIR INFILTRATION BARRIER SEE SPECS. FOR UNIT REPLACEMENT COST
 4. INSTALL NEW NOVELTY CEDAR CLAPBOARD SIDING TO MATCH EXIST. MATCH EXISTING EXPOSURE & BACK PRIME AS PER SPEC. FINISH & BACK PRIME AS PER SPEC.
 5. REPLACE CORNER BOARDS W/1" THICK AZEK MATCH EXISTING BOARDS WIDTH.

GENERAL NOTES:

1. OWNER RESERVES RIGHT TO REJECT ANY OR ALL BIDS AND MAY CHOOSE NOT TO INCLUDE ONE OR MORE PARTS OF THE PROJECT AS SHOWN.
2. ALL CONSTRUCTION SHALL COMPLY WITH LOCAL, STATE AND OTHER APPLICABLE BUILDING CODES.
3. CONTRACTOR SHALL VERIFY ALL FIELD CONDITIONS & DIMENSIONS PRIOR TO STARTING WORK - NOTIFY ARCHITECT OF ANY INCONSISTENCIES BEFORE PROCEEDING.
4. ALL SPECIFIED PRODUCTS TO BE INSTALLED PER MANUFACTURERS' SPECIFICATIONS.
5. ALL FLASHING, CAULKING, & SEALANTS REQUIRED TO PROVIDE WEATHERTIGHT CONSTRUCTION IS INCLUDED, WHETHER OR NOT SPECIFICALLY SHOWN.
6. UNLESS OTHERWISE NOTED ALL SIDING, WOOD TRIM, EAVE, FASCIA AND SIMILAR DETAILS SHALL MATCH EXISTING CONDITIONS.
7. CONTRACTOR SHALL PROTECT ALL AREAS TO REMAIN FROM DAMAGE DURING HIS OPERATIONS. ANY DAMAGE SHALL BE CORRECTED TO OWNER'S SATISFACTION AT CONTRACTOR'S EXPENSE.
8. CONTRACTOR SHALL PATCH AND REFINISH ALL AREAS AFFECTED BY THE WORK SHOWN, TO BLEND SEAMLESSLY WITH EXISTING AREA.

DEMOLITION NOTES:

1. THE CONTRACTOR SHALL COORDINATE DEMOLITION WORK WITH NEW WORK SHOWN ON DRAWINGS AND SHALL CONFIRM ALL REQUIRED DIMENSIONS, OPENINGS, ETC., PRIOR TO START OF WORK
2. REMOVE ALL OBJECTS DESIGNATED AS REQUIRED TO COMPLETE ALL
3. REMOVE ALL TRASH, DISCARDED MATERIALS AND EQUIPMENT SCHEDULED FOR REMOVAL IN PROPER CONTAINERS AND REMOVE FROM SITE AND DISPOSE OF ACCORDING TO APPLICABLE STATE AND LOCAL LAWS AND ORDINANCES.
4. DRAWINGS DO NOT PURPORT TO SHOW ALL OBJECTS EXISTING AT SITE, BEFORE COMMENCING THE WORK. CONTRACTOR MUST VERIFY ALL OBJECTS TO BE PRESERVED, AND REPORT ANY DISCREPANCIES OR QUESTIONABLE ITEMS TO THE ARCHITECT.
5. THE CONTRACTOR SHALL USE ALL NECESSARY MEANS TO PROTECT EXISTING OBJECTS DESIGNATED TO REMAIN AND IN THE EVENT OF DAMAGE, IMMEDIATELY MAKE ALL REPAIRS OR REPLACEMENTS NECESSARY TO RESTORE OBJECTS AND/OR MATERIALS TO THEIR ORIGINAL CONDITION PRIOR TO DEMOLITION WORK
6. THE CONTRACTOR SHALL PROVIDE ALL NECESSARY SHORING AND BRACING PRIOR TO ANY CUTTING OR DEMOLITION OF ANY BEARING ELEMENTS, NON-LOAD BEARING ELEMENTS SUPPORTING DEMOLITION TO REMAIN AND/OR OTHER WORK
7. THE CONTRACTOR SHALL CHECK AND VERIFY THE LOCATIONS OF ANY UNDERGROUND UTILITIES THAT MAY BE IN THE AREA OF CONSTRUCTION BEFORE STARTING WORK
8. ANY HAZARDOUS MATERIALS SHALL BE ABATED AND/OR REMOVED FROM THE SITE FOLLOWING ALL PROPER LOCAL, STATE AND NATIONAL STANDARDS & PROCEDURES.
9. DISPOSE OF ALL CONSTRUCTION DEBRIS IN A LEGAL MANNER - PROTECT ALL AREAS OF HOUSE BEYOND CONSTRUCTION ZONE FROM DUST AND NOISE

ABBREVIATIONS:

ADJ	ADJUSTABLE
BLK	BLOCK
BLG	BLOCKING
CLG	CEILING
EA	EACH
EQ	EQUAL
EXT	EXISTING
EXT.	EXTENDING
FIN FL	FINISH FLOOR
INT	INTERIOR
LVL	LAMINATED
MATLS	MATERIALS
MTD	MOUNTED
O/C	ON CENTER
OPNG	OPENING
PT	PRESSURE TREATED
REQD	REQUIRED
TH	THICK
T&G	TONGUE & GROOVE
TRYP	TYPICAL
W/W	WITH
WD,	WOOD

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www.gillandgill.com



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Norwalk, CT

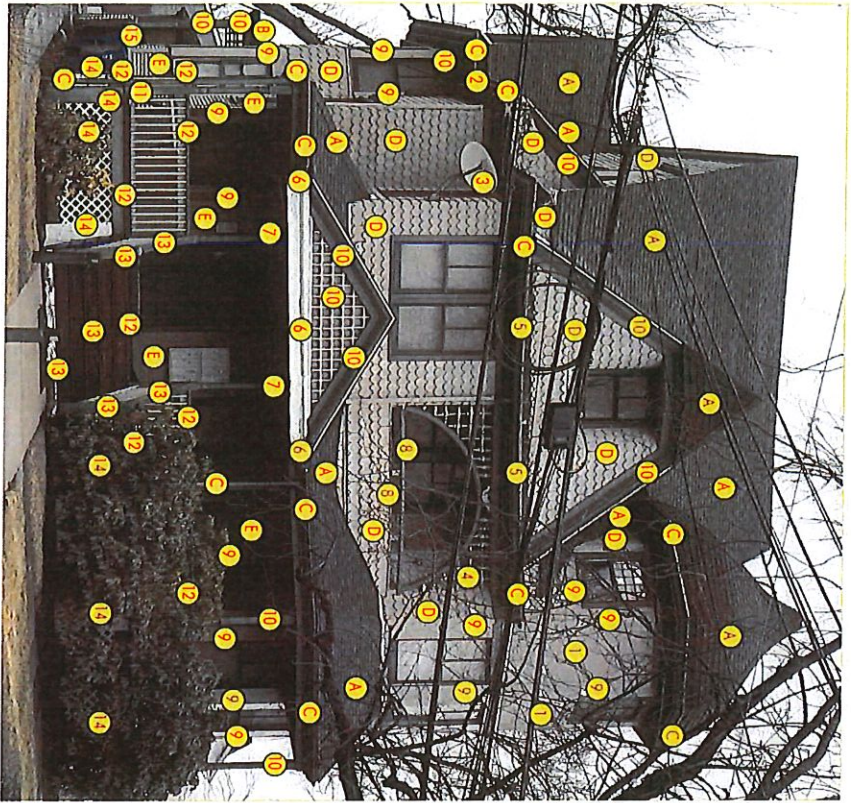
GENERAL NOTES:
GENERAL KEY NOTES;
ABBREVIATIONS
DEMOLITION NOTES

19 FEB. 2020
A-1.0

SPECIFIC KEY NOTES

SEE DRAWING A-10 FOR GENERAL NOTES:
GENERAL KEY NOTES A THRU E; LEGENDS & ABBREVIATIONS.

- 1) REMOVE PAINT FROM STUCCO PANELS. PATCH ALL CRACKS & SKIN COAT W/DRYVIT FINISH
- 2) REPLACE YANKEE GUTTER & TRIM WHERE KO-TED OUT.
- 3) REINSTALL TENANT'S SATELLITE DISHES & MAILBOXES.
- 4) REPAIR/REPAINT LATTICE TRIM.
- 5) REPAIR/REBUILD AS REQUIRED.
- 6) RECREATE YANKEE GUTTER & TRIM.
- 7) REPAIR & RESUPPORT EXISTING GABLE UNDER PORCH W/1/2" 1x4 LVL. REPLACE DETERIORATED CLG. BOARDS TO MATCH EXISTING. SEE ALSO DRAWING A-24.
- 8) REPLACE UPPER & LOWER BALCONY RAIL. CAP W/2" & 1" THICK AZEK TO MATCH EXIST. PROFILE. REPLACE BLOCKS BET. W/AZEK.
- 9) REPLACE HORIZONTAL & VERTICAL WOOD TRIM BOARDS W/1" THICK AZEK METAL FLASHING @ HEAD OF HORIZONTAL BOARDS.
- 10) REMOVE ALL LOOSE PAINT FROM WOOD TRIM. REMOVE GABLE TRIM, TRIM & SPINDLES & REPAINT. PATCH WOOD WHERE REQUIRED.
- 11) SPLICE NEW SOLID WOOD BASE INTO EXISTING POSTS ROTTED BASES.
- 12) SAND & REFINISH EX. PORCH FL.; SEE SPEC. CUT BACK END BOARDS TO INSTALL NEW 3/4" WIDE BOARD ALL AROUND. MITER @ CORNERS. REPLACE PORCH RAILING. SEE DETAIL DWG. A-50.
- 13) REBUILD STAIR. NEW RAILINGS TO MATCH PORCH. SEE NOTE ABOVE FOR TREADS & RISERS. REPAIR & REUSE BOTTOM RAIL. RESECURE NEWEL TO STRINGER & FDN. W/GALZ. STANDOFF BASE.
- 14) REBUILD UNDER PORCH DECK ENCLOSURE. NEW 3" SQUARE OPENINGS FRAMED W/1/42 AZEK LATTICE BOARDS. REPLACE WD. FRAME/TRIM BOARDS W/1" THICK AZEK.
- 15) REPLACE WOOD BOARD WATER TABLE W/AZEK. NEW METAL FLASHING UNDER NEW 5" T1 BOARD UNDER AZEK. PATCH, SCAPE & REPAINT EX. TRIM UNDER.
- 16) NOT USED
- 17) NOT USED
- 18) NOT USED
- 19) NOT USED
- 20) NOT USED
- 21) NOT USED
- 22) NOT USED



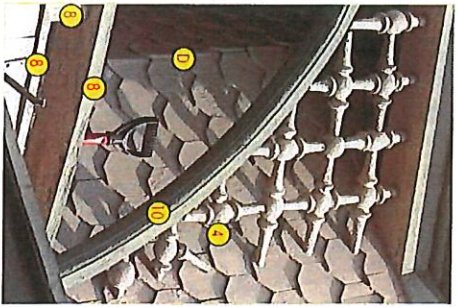
SOUTH-STREET ELEVATION

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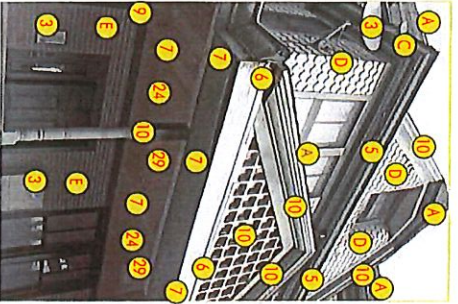
Rehabilitation &
 Restoration of
 6 ARCH Street
 Norwalk, CT

SOUTH-STREET ELEVATION
 19 FEB. 2020
A-2.0

- 23) NOT USED
- 24) NOT USED
- 25) EXISTING CEILING BOARDS, RAFTERS & TRIM TO REMAIN CLEAN & REMOVE LOOSE PAINT & REPAINT
- 26) NOT USED
- 27) NOT USED
- 28) REPAIR/REPAINT LATTICE TRIM.
- 29) DUPLICATE MISSING LATTICE SPINDLES
- 30) NOT USED
- 31) EXISTING LIGHTS TO REMAIN
- 32) NOT USED
- 33) NOT USED
- 34) NOT USED
- 35) NOT USED



2ND. FL. LATTICE TRIM



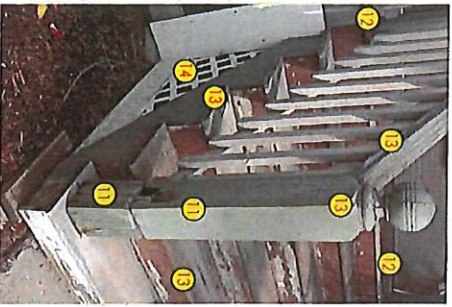
PORCH GABLE



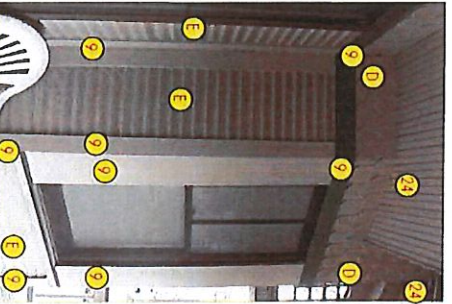
PORCH GABLE DETAIL



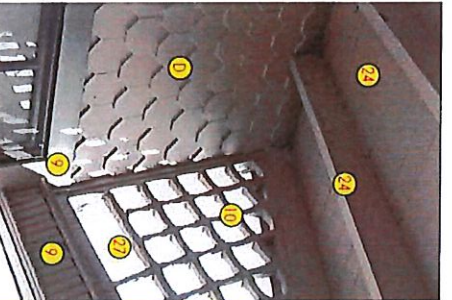
PORCH GABLE DETAIL



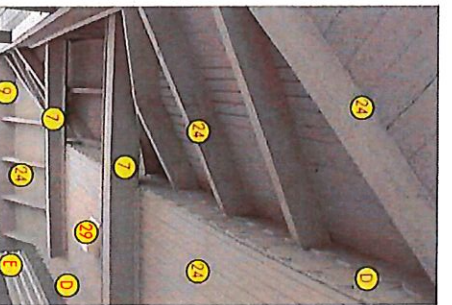
PORCH STAIR & RAIL



PORCH CEILING DETAIL



PORCH LATTICE/CLG. DETAIL



PORCH CEILING DETAIL



PORCH CEILING DETAIL

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Rehabilitation &
 Restoration of
 6 ARCH Street
 Norwalk, CT

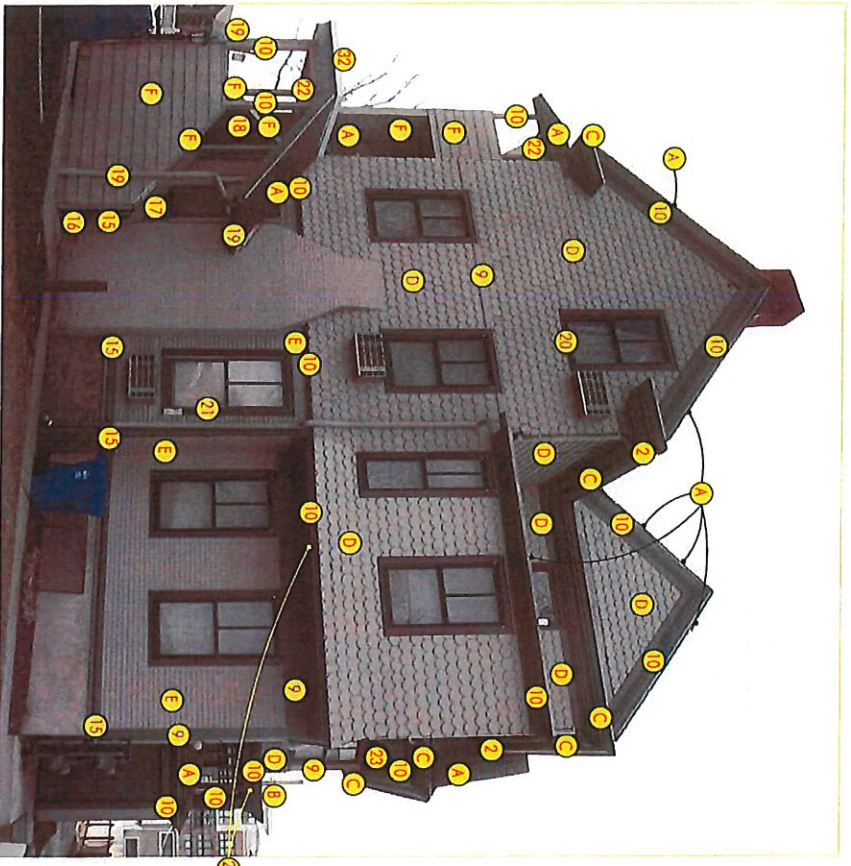
SOUTH ELEVATION DETAILS
 19 FEB. 2020
A-2.1

KEY NOTES
 SEE DRAWING A-10 FOR GENERAL KEY NOTES;
 SEE DRAWING A-20 FOR SPECIFIC KEY NOTES;

SPECIFIC KEY NOTES

SEE DRAWING A-10 FOR GENERAL NOTES:
GENERAL KEY NOTES A THRU E; LEGENDS & ABBREVIATIONS

- 1 NOT USED
- 2 REPLACE YANKEE GUTTER & TRIM
- 3 NOT USED
- 4 NOT USED
- 5 NOT USED
- 6 NOT USED
- 7 NOT USED
- 8 NOT USED
- 9 REPLACE HORIZONTAL & VERTICAL WOOD TRIM BOARDS W/1/4" THICK AZEK METAL FLASHING @ HEAD OF HORIZONTAL BOARDS.
- 10 REMOVE ALL LOOSE PAINT FROM WOOD BRACKETS, RAKE/GABLE TRIM, TRIM & SPINDLES & REPAINT. PATCH WOOD WHERE REQUIRED
- 11 NOT USED
- 12 NOT USED
- 13 NOT USED
- 14 NOT USED
- 15 REPLACE WOOD BOARD WATER TABLE W/AZEK NEW METAL FLASHING UNDER NOVELTY CLAPBOARD OVER AZEK NEW P.T. BLOCKING UNDER AS REQ'D. PATCH, SCAPE & REPAINT EX. TRIM UNDER.
- 16 REMOVE ALL TREADS, RISERS, & DECKS; OR REPLACE ALL LOOSE PAINT, SAND & REPAIR SEE SPEC.
- 17 EXISTING PICKET RAIL/GUARD TO REMAIN. REPLACE RAIL CAPS W/AZEK TO MATCH EXISTING SIZES.
- 18 REMOVE ALL LOOSE PAINT, SAND & REPAIR EXISTING HANDRAIL TO REMAIN.
- 19 REPLACE HALF ROUND GUTTER & LEADER.
- 20 CUT OUT & REPLACE ENTIRE DETERIORATED WINDOW SILL
- 21 CUT OUT & REPLACE ENTIRE WINDOW JAMB TRIM
- 22 EXISTING FIRE STAIR CEILING PANELS & TRIM TO REMAIN. REFASTEN LOOSE PANELS & REPLACE DAMAGED PANELS.
- 23 REPLACE PL. WOOD SOFFIT PATCH W/WOOD BOARDS TO MATCH ADJOINING & PAINT
- 24 EXISTING CEILING BOARDS, RAFTERS & TRIM TO REMAIN. CLEAN & REMOVE LOOSE PAINT & REPAINT



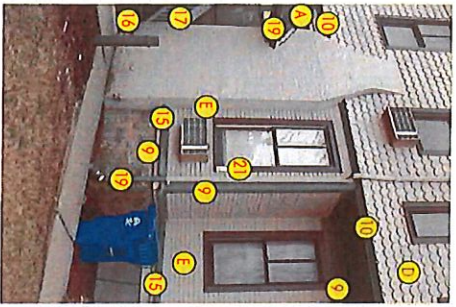
NORTH-BACK ELEVATION

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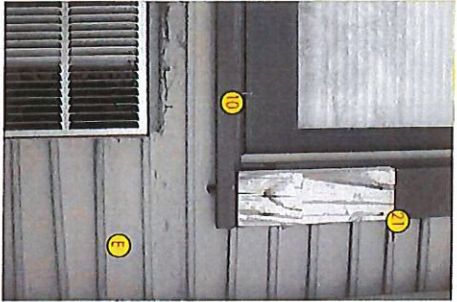
Rehabilitation &
 Restoration of
 6 ARCH Street
 Norwalk, CT

NORTH-BACK ELEVATION
 19 FEB. 2020
A-3.0

- 25 NOT USED
- 26 NOT USED
- 27 NOT USED
- 28 NOT USED
- 29 NOT USED
- 30 NOT USED
- 31 NOT USED
- 32 REMOVE ALL ROOFING & DRIP EDGE TO SHEATHING. INSTALL NEW DO MIL FULLY SLOPED ROOF TO MATCH EXISTING & AS RECOMMENDED BY MANUFACTURER. NEW ALUM DRIP EDGE TO MATCH EXISTING. REUSE EXISTING ROOF DRAIN & INSTALL NEW METAL LEAF STRAINER



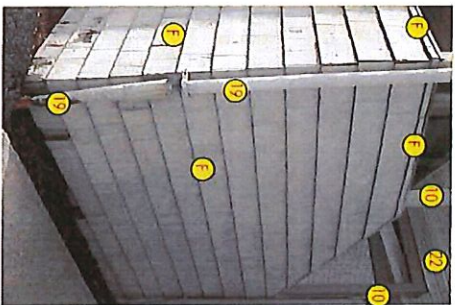
BACK DETAIL



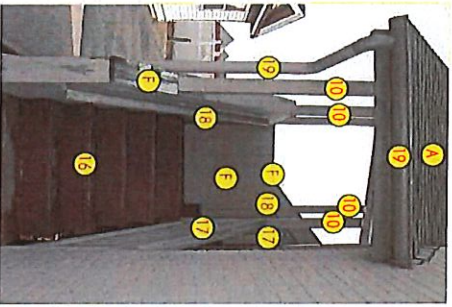
BACK WINDOW JAMB TRIM



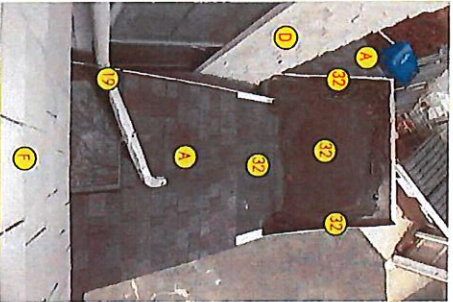
WATER TABLE DETAIL



STAIR TO 2ND. FL.



STAIR TO 2ND. FL.



ROOF OVER
STAIR TO 2ND. FL.

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NORTH ELEVATION DETAILS

19 FEB. 2020

A-3.1

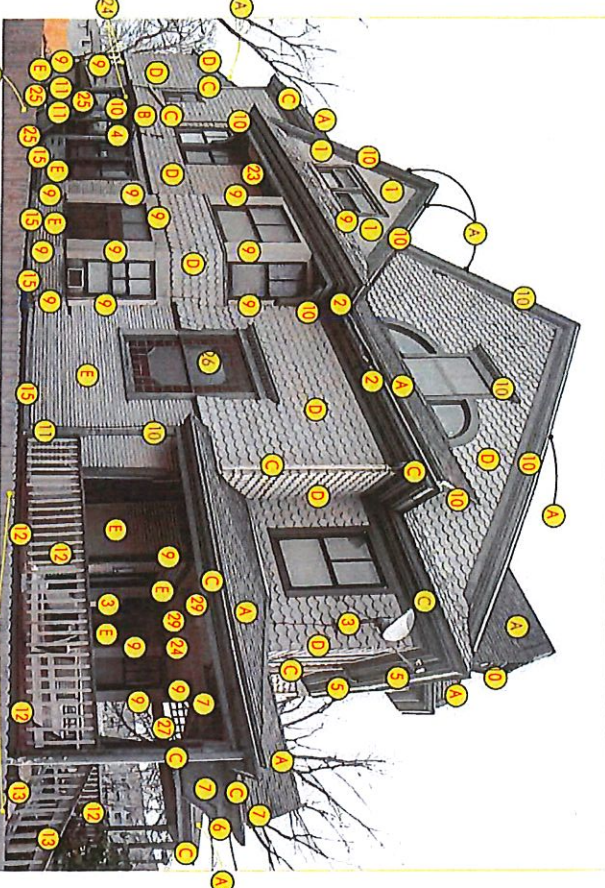
KEY NOTES

SEE DRAWING A-10 FOR GENERAL KEY NOTES;
 SEE DRAWING A-30 FOR SPECIFIC KEY NOTES;

SPECIFIC KEY NOTES

SEE DRAWING A-10 FOR GENERAL NOTES;
GENERAL KEY NOTES A THRU E, LEGENDS
 & ABBREVIATIONS.

- 1 REMOVE PAINT FROM STUCCO PANELS. PATCH ALL CRACKS & SKIN COAT W/DRYVT FINISH
- 2 REPLACE YANKEE GUTTER & TRIM WHERE ROTTED OUT.
- 3 REINSTALL TENANT'S SATELLITE DISHES & MAILBOXES
- 4 REPAIR/REPAINT LATTICE TRIM.
- 5 REPAIR/REBUILD LOOSE LATTICE TRIM.
- 6 STAIRGUTTEN YANKEE GUTTER & TRIM; REPAIR/REBUILD AS REQUIRED.
- 7 RECREATE YANKEE GUTTER FROM GABLE
- 8 REPAIR & RESUPPORT EXISTING GABLE
- 9 REPLACE TRIMMED CANTILEVERED BM UNDER PORCH W/12 4x4 LVL; REPLACE DETERIORATED CLG. BOARDS TO MATCH EXISTING. SEE ALSO DRAWING A-24.
- 10 NOT USED
- 11 REPLACE HORIZONTAL & VERTICAL WOOD TRIM BOARDS W/1" THICK AZEK METAL FLASHING @ HEAD OF HORIZONTAL BOARDS.
- 12 REMOVE ALL LOOSE PAINT FROM WOOD BRACKETS, BAKE/GABLE TRIM, TRIM & SPINDLES & REPAINT. PATCH WOOD WHERE REQUIRED
- 13 SPLICE NEW SOLID WOOD BASE INTO EXISTING POSTS ROTTED BASES.
- 14 SAND & REFINISH EX. PORCH FL.; SEE SPEC. CUT BACK END BOARDS TO INST. ALL NEW 3x2 WIDE BOARD ALL AROUND W/ITER @ CORNERS. REPLACE PORCH RAILING; SEE DETAIL DWG. A-50.
- 15 REBUILD STAIR. NEW RAILINGS TO MATCH PORCH; SEE NOTE ABOVE 2x6 TREADS & RISERS; REPAIR & REUSE BOTTOM NEWELL & RESOLVE NEWELL TO STINGER & FDN. W/GALZ. STANDOFF BASE.
- 16 REBUILD UNDER PORCH DECK ENCLOSURE. NEW 9" SQUARE COENINGS REPLACED W/ AZEK L SQUARE BOARDS. REPLACE W/ FRAME/TRIM BOARDS W/1" THICK AZEK.
- 17 REPLACE WOOD BOARD WATER TABLE W/AZEK NEW METAL FLASHING UNDER NOVELTY CLAPBOARD OVER AZEK. NEW P.T. BLOCKING UNDER AS REQ'D. PATCH, SCAPE & REPAINT EX. TRIM UNDER
- 18 NOT USED
- 19 NOT USED
- 20 NOT USED
- 21 NOT USED
- 22 NOT USED
- 23 REPLACE PLYWOOD SOFFIT PATCH W/WOOD BOARDS TO MATCH ADJOINING & PAINT
- 24 EXISTING CEILING BOARDS, RAFTERS & TRIM TO REMAIN. CLEAN & REMOVE LOOSE PAINT & REPAINT
- 25 REBUILD STAIR & LANDING. NEW RAILINGS TO MATCH FROM 2x6 TREADS & RISERS. NEW PAINTED NEW 2x6 TREADS & RISERS. NEW PAINTED W/D. DECKING @ LANDING.
- 26 STAINED GLASS WINDOW: REMOVE ALL LOOSE PAINT & PUTTY GLAZING.
- 27 EXISTING LIGHTS TO REMAIN
- 28 NOT USED
- 29 NOT USED
- 30 NOT USED
- 31 NOT USED
- 32 NOT USED

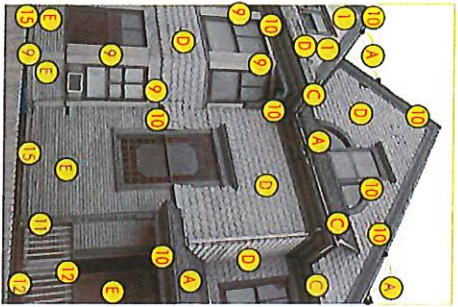


WEST-LEFT ELEVATION

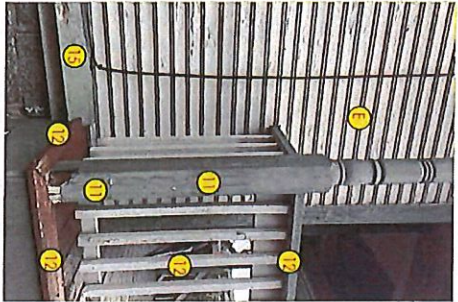
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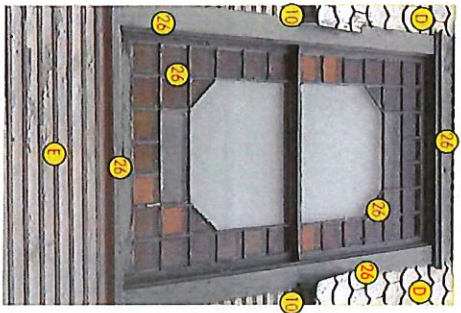
WEST-LEFT ELEVATION
 19 FEB. 2020
A-4.0



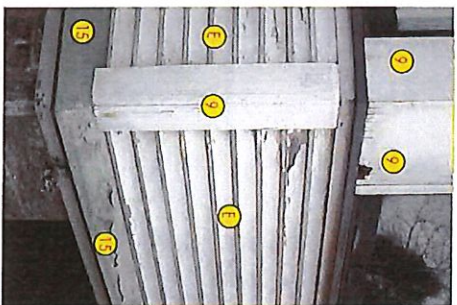
PORCH DETAIL



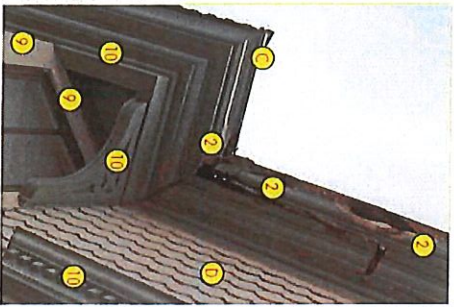
PORCH DETAIL



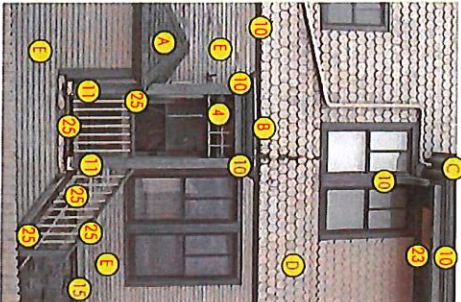
PORCH DETAIL



PORCH DETAIL



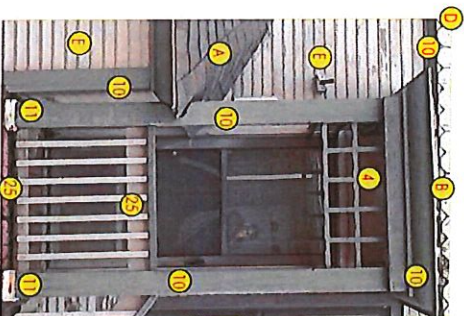
PORCH DETAIL



PORCH DETAIL



PORCH DETAIL



PORCH DETAIL



PORCH DETAIL

KEY NOTES
 SEE DRAWING A-10 FOR GENERAL KEY NOTES;
 SEE DRAWING A-40 FOR SPECIFIC KEY NOTES;

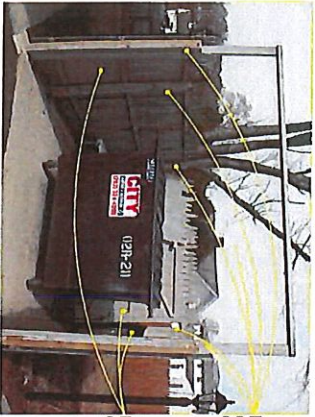
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WEST ELEVATION DETAILS

19 FEB. 2020

A-4.1



REPLACE BACK DUMPSTER ENCLOSURE

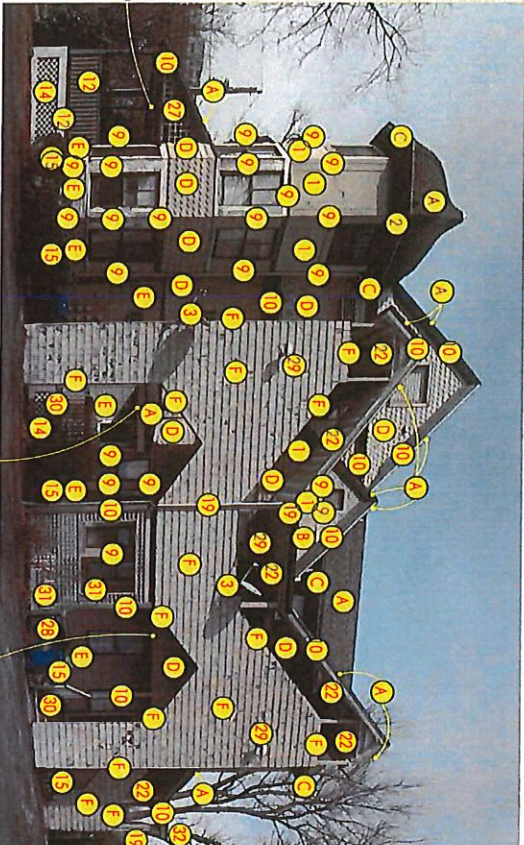
REPLACE MISSING WOOD GATES TO MATCH FINISHING ON HEAVY DUTY GALV. LATHES

NEW 6x6 P.T. POSTS SET IN 42" DIAMETER CONG. FILLED SONOTUBES TO 42" BELOW GRADE
 REPLACE WOOD FENCE TO MATCH EXISTING CONG. FILLED SONOTUBES TO 42" BELOW

SPECIFIC KEY NOTES

SEE DRAWING A-10 FOR GENERAL NOTES, GENERAL KEY NOTES 'A' THRU 'E'; LEGENDS & ABBREVIATIONS.

- 1) REMOVE PAINT FROM STUCCO PANELS. PATCH ALL CRACKS & SKIN COAT W/DRYVIT FINISH
- 2) REPLACE YANKEE GUTTER & TRIM WHERE ROTTED OUT.
- 3) REINSTALL TENANTS SATELLITE DISHES & MAILBOXES.
- 4) NOT USED
- 5) NOT USED
- 6) NOT USED
- 7) NOT USED
- 8) NOT USED
- 9) REPLACE HORIZONTAL & VERTICAL WOOD TRIM BOARDS W/1" THICK AZEK METAL FLASHING @ HEAD OF HORIZONTAL BOARDS.
- 10) REMOVE ALL LOOSE PAINT FROM WOOD BRACKETS, RAKE/GABLE TRIM, TRIM & SPINDLES & REPAIR. PATCH WOOD WHERE REQUIRED
- 11) NOT USED
- 12) SAND & REFINISH EX. PORCH FL.; SEE SPEC. CUT BACK END BOARDS TO INSTALL NEW 3/4" WIDE BOARD ALL AROUND. MITER @ CORNERS. REPLACE PORCH RAILING; SEE DETAIL DWG. A-5.0.
- 13) NOT USED
- 14) REBUILD UNDER PORCH DECK ENCLOSURE: NEW 3" SQUARE OPENINGS FRAMED W/1/2" AZEK LATTICE BOARDS. REPLACE W/D FRAME/TRIM BOARDS W/1" THICK AZEK.
- 15) REPLACE WOOD BOARD WATER TABLE W/AZEK NEW METAL FLASHING UNDER NEW P.T. BLOCKING UNDER AS REQ'D. PATCH, SCAPE & REPAINT EX. TRIM UNDER.
- 16) FIRE STAIRS, TREADS, RISERS & DECKS: REMOVE ALL LOOSE PAINT, SAND & REPAIR OR REPLACE DAMAGED DECKING; REPAINT; SEE SPEC.
- 17) NOT USED
- 18) NOT USED
- 19) REPLACE HALF ROUND GUTTER & LEADER.
- 20) NOT USED
- 21) NOT USED
- 22) EXISTING FIRE STAIR CEILING PANELS & TRIM TO REMAIN. REPAIR/REPAINT DAMAGED PANELS. PATCH & REPAINT.
- 23) NOT USED



EAST-RIGHT ELEVATION
 SEE ADDITIONAL DETAIL PHOTOS DWG. A-5.1 & A-5.2

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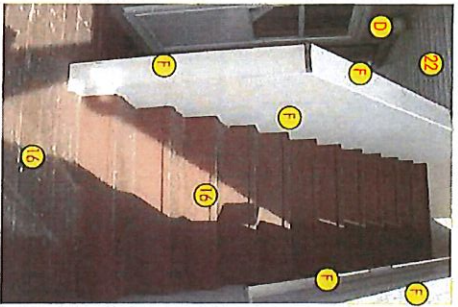
Rehabilitation & Restoration of
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EAST-RIGHT ELEVATION
 DUMPSTER ENCLOSURE

19 FEB. 2020

A-5.0

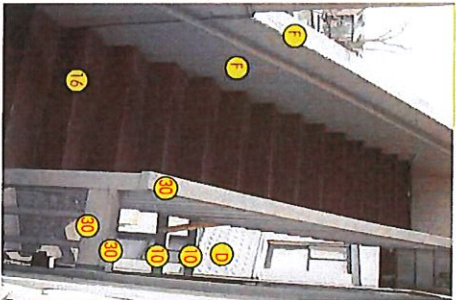
- 24) EXISTING CEILING BOARDS, RAFTERS & TRIM TO REMAIN. CLEAN & REMOVE LOOSE PAINT & REPAIR
- 25) NOT USED
- 26) NOT USED
- 27) REPAIR/REPAINT LATTICE TRIM
- 28) DUPLICATE MISSING LATTICE SPINDLES & REPAIR EXISTING BILCO ACCESS DR & ENCLOSURE
- 29) EXISTING LIGHTS TO REMAIN
- 30) EXISTING STEPS, LANDING & PICKET RAILINGS TO REMAIN. REPLACE RAIL TOPS W/AZEK TO MATCH EXISTING SIZE. SCRAP OFF LOOSE PAINT & REPAINT
- 31) REPAIR/REPAINT TEMPORARY LATTICE TRIM. REPLACE MISSING & BROKEN BOARDS
- 32) REMOVE ALL ROOFING & DRIP EDGE. TO SHEATHING. INSTALL NEW 5/8" GING. 1" ADHERED EPDM ROOF & FLASHING UP SLOPED ROOF TO MATCH EXISTING & AS RECOMMENDED BY MANUFACTURER. NEW ALUM. DRIP EDGE TO MATCH EXISTING. REUSE EXISTING ROOF DRAIN & INSTALL NEW METAL LEAF STRAINER



BACK STAIR TO ATTIC FL.



WALL, GUTTER, ROOF & STAIR CLG. @ BACK ATTIC FL.



FRONT STAIR TO ATTIC FL.



FRONT STAIR DOWN FROM ATTIC FL.

KEY NOTES

SEE DRAWING A-10 FOR GENERAL KEY NOTES;
SEE DRAWING A-50 FOR SPECIFIC KEY NOTES;

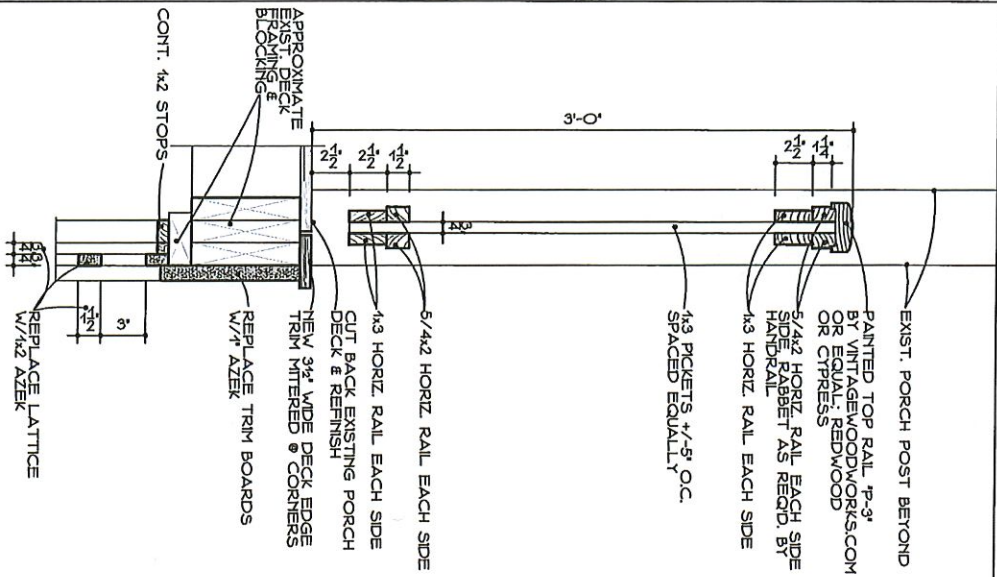
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EAST ELEVATION DETAILS

19 FEB. 2020

A-5.2



**REPLACEMENT PORCH &
STAIR RAILING/GUARD**

SCALE: 1-1/2" = 1'-0"

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Rehabilitation &
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DETAILS

18 FEB. 2020

A-6.0

Underwriting Worksheet

Date: 3/5/2020

Borrower(s):
Norwalk Mutual Housing, INC.

Rehab Case #: 4502

Address:
6 Chestnut Street

Owner Occupied / Investor Owned

Units: 8

Property Value: \$900,500

Existing Loans: \$0

Proposed Loan: \$287,500

cLTV: 31.9%

Property Address:
6 Arch Street

Guidelines allow up to 85%

A. GROSS MONTHLY INCOME	Borrower	Co-Borrower	Totals	AGI
1 Base			-	
2 Overtime			-	
3 Pension			-	
4 Dividend/Interest			-	AMI
5 Net Rental (= 75% gross rent)	5,419		5,419	N/A
6 Other (Social Security)	1700		1,700	Family Size - 1
Total Gross Monthly Income:	\$7,119	\$0	\$7,119	

B. MONTHLY CREDIT LIABILITIES					
	Creditor	Type	Payment	Balance	As Agreed:
1					
2					
3					
4					
5					
6					
7					
8					
Total Liabilities:			\$0		

C. MONTHLY HOUSING EXPENSES			D. ASSETS		
	PITI	Current	Proposed	Forbearance loans only	
1	First Mortgage Payment	-		1	Savings
2	Rent	-		2	Savings
3	Property Taxes (Included in mort)	1,150		3	Savings
4	Homeowner's Insurance - In mo	475		4	Checking
5	Mortgage Insurance	-	-	5	Checking
6	Common Charges (other)		-	6	Retirement
7	Proposed Loan(s):			7	Retirement
	Principal:		\$287,500.00	8	Retirement
	Term:		300	9	Other
	Interest Rate:		2.00%	10	Other
	Payment:		\$1,216.55	11	Other
				12	Other
Total Monthly Housing Expense:		\$ 1,625	1,217	Total Assets: \$ -	

E. MONTHLY EXPENSE RATIOS				
	Current Housing		Proposed Housing	
Housing to Income Ratio:	\$1,625	22.8%	\$1,625	22.8%
	\$7,119		\$7,119	
Debt to Income Ratio:	\$1,625	22.8%	\$ 2,841	39.9%
Liabilities & Housing Expenses/Income	\$7,119		\$7,119	

Guidelines allow up to 40% for amortized loans & 45% for forbearance loans

F. UNDERWRITING COMMENTS:

Year House was Built - 1887 Sq. Ft. of House - 4,573 Owners owned since 2006

Credit Score n/a
