

CERTIFICATE OF APPROPRIATENESS

Application Date: November 13, 2024

Applicant: Harpreet Anand, Owner

Property: 1120 East 14th, per HCAD legally described as, LT 5, BLK 118, North Norhill, the property has a 1,064 SF house on a 5,200 SF lot

Significance: Contributing circa 1926 Bungalow in the Norhill Historic District

Proposal: Demolition – Applicant proposes to demolish the house

*This is a draft document that may change prior to the actual commission meeting.

Public Comment: One letter in support (Attachment A)

Civic Association: None

Recommendation: Denial - does not satisfy criteria

HAHC Action: -

APPROVAL CRITERIA Generally

Sec. 33-240. - Criteria for issuance of certificates of appropriateness—General.

- (a) The HAHC shall be the body responsible for approving certificates of appropriateness unless otherwise provided in this article. The HAHC shall review and approve or disapprove a certificate of appropriateness pursuant to:
 - (1) The applicable specific criteria in this division; and
 - (2) Design guidelines approved pursuant to [section 33-268](#) of this Code or division 6 of this article for the Old Sixth Ward Protected Historic District, to the extent applicable.
 - (3) In the event of a conflict between the criteria in this division and the design guidelines, more restrictive criteria shall control.
- (b) The applicant for a certificate of appropriateness shall have the burden of demonstrating that the application satisfies the criteria applicable to the issuance of the certificate of appropriateness. To approve or disapprove an application for a certificate of appropriateness, the HAHC shall consider and make findings with respect to the relationship between the proposed activity and the applicable criteria. The HAHC shall take into consideration the current needs of the applicant and shall be sensitive to the property owner's financial condition in determining whether to issue a certificate of appropriateness.
- (c) In reviewing applications for certificates of appropriateness under this article, the HAHC or the director, respectively as appropriate, shall also consider any elements of the proposed activity that may be necessary to enable the property to comply with any other applicable city ordinances or state or federal law so as to facilitate compliance with this ordinance and other applicable laws.

APPROVAL CRITERIA Specifically

Sec. 33-247. - Same—Demolition of landmark, protected landmark or contributing structure, or within archaeological site.

(a) The issuance of a certificate of appropriateness for the demolition of a landmark, a protected landmark, or a contributing structure, or for demolition of a building, structure or object on or in an archaeological site shall be granted only if:

(1) The building, structure, or object has seriously deteriorated to an unusable state and is beyond reasonable repair; and

Staff finds criterion is not met.

(2) The HAHC finds, based on the preponderance of credible evidence presented by the applicant, the existence of an unreasonable economic hardship under subsection (c) of this section or the establishment of an unusual and compelling circumstance pursuant to subsection (d) of this section.

Staff finds criterion is not met.

(b) (This sub-section is a list of what the applicant is required to submit)

(c) Determination of an unreasonable economic hardship shall be based upon the following criteria:

(1) That the property is incapable of earning a reasonable return, regardless of whether the return is the most profitable return, including without limitation, regardless of whether the costs of maintenance or improvement of the property exceed its fair market value;

Staff finds criterion is not met.

(2) That the owner has demonstrated that the property cannot be adapted for any other use, whether by the current owner, by a purchaser or by a lessee, that would result in a reasonable return;

Staff finds criterion is not met.

(3) That the owner has demonstrated reasonable efforts to find a purchaser or lessee interested in acquiring the property and preserving it, and that those efforts have failed; and

Nothing was supplied by the applicant to indicate such an effort was made.

(4) If the applicant is a nonprofit organization, determination of an unreasonable economic hardship shall instead be based upon whether the denial of a certificate of appropriateness financially prevents or seriously interferes with carrying out the mission, purpose, or function of the nonprofit corporation.

Not Applicable.

(d) Determination of the existence of an unusual or compelling circumstance shall be based upon the following criteria:

(1) That current information does not support the historic or archaeological significance of the building, structure or object or its importance to the integrity of a historic district, if applicable;

The building at the site is the house described in the inventory adopted during the creation of the historic district. The building was constructed during the original development period of the neighborhood. The buildings significance is warranted.

(2) Whether there are definite plans for reuse of the property if the proposed demolition is carried out and what effect such plans have on the architectural, cultural, historical or archaeological character of the context area; and

The applicant supplied drawings for a new proposed building for the site (attachment G). The proposed house, minimally, not meet the criteria for New Construction in the Norhill Historic District, based on its scale and massing.

(3) Whether reasonable measures can be taken to save the building, structure or object from further deterioration, collapse, arson, vandalism or neglect.

(e) If the HAHC denies an application for a certificate of appropriateness for demolition, the director and the applicant shall have 90 days for which to explore alternatives to demolition. The applicant may not appeal the decision of the HAHC during this period. It shall be the duty of an applicant for a certificate of appropriateness for demolition to participate in good faith in a diligent effort to identify alternatives to demolition. The

HAHC, the director and the applicant may consult with recognized historic preservation organizations and other civic groups, public agencies and interested citizens to determine the feasibility of:

- (1) Public or other acquisition of the property, structure, building or object;
- (2) Relocating one or more of the structures or features of the property if to do so would preserve its historic or architectural value and that the property meets the criteria for relocation in [section 33-243](#) of this Code; or
- (3) Any other reasonable means of preserving the property, structure, building or object's historic or architectural value.

DRAFT

PROPERTY LOCATION

Norhill Historic District

Building Classification

- Contributing
- Non-Contributing
- Park



Norhill Historic District

Historic District Boundary

Building Classification

- Contributing
- Non-Contributing
- Park

Established: June 14, 2000
 Source: GIS Services Division
 Date: May 1, 2013
 Reference: p17025_Norhill

This map is made available for reference purposes only and should not be substituted for a survey product. The City of Houston will not accept liability of any kind in conjunction with its use.



PLANNING & DEVELOPMENT DEPARTMENT

INVENTORY PHOTO



Figure 1 - 10/17/2012



Figure 2 - Photo from Applicant with Required COA Demolition Notice



Figure 3 - Staff photo front left of house



Figure 4 - Staff Photo Front Right of House



Figure 5 - Staff Photo West Elevation Corner



Figure 6 - Staff Photo West Elevation



Figure 7 - Staff Photo East Elevation Corner



Figure 8- Staff Photo East Elevation Detail



Figure 9 - Staff Photo Rear Elevation Partial



Figure 10 - Interior Photo from Applicant Provided Report, Appendix L



Figure 11- Interior Photo from Applicant Provided Report, Appendix L



Figure 12- Interior Photo from Applicant Provided Report, Appendix L



Figure 13 - Interior Photo from Applicant Provided Report, Appendix L



Figure 14 - Interior Photo from Applicant Provided Report, Appendix L

DK

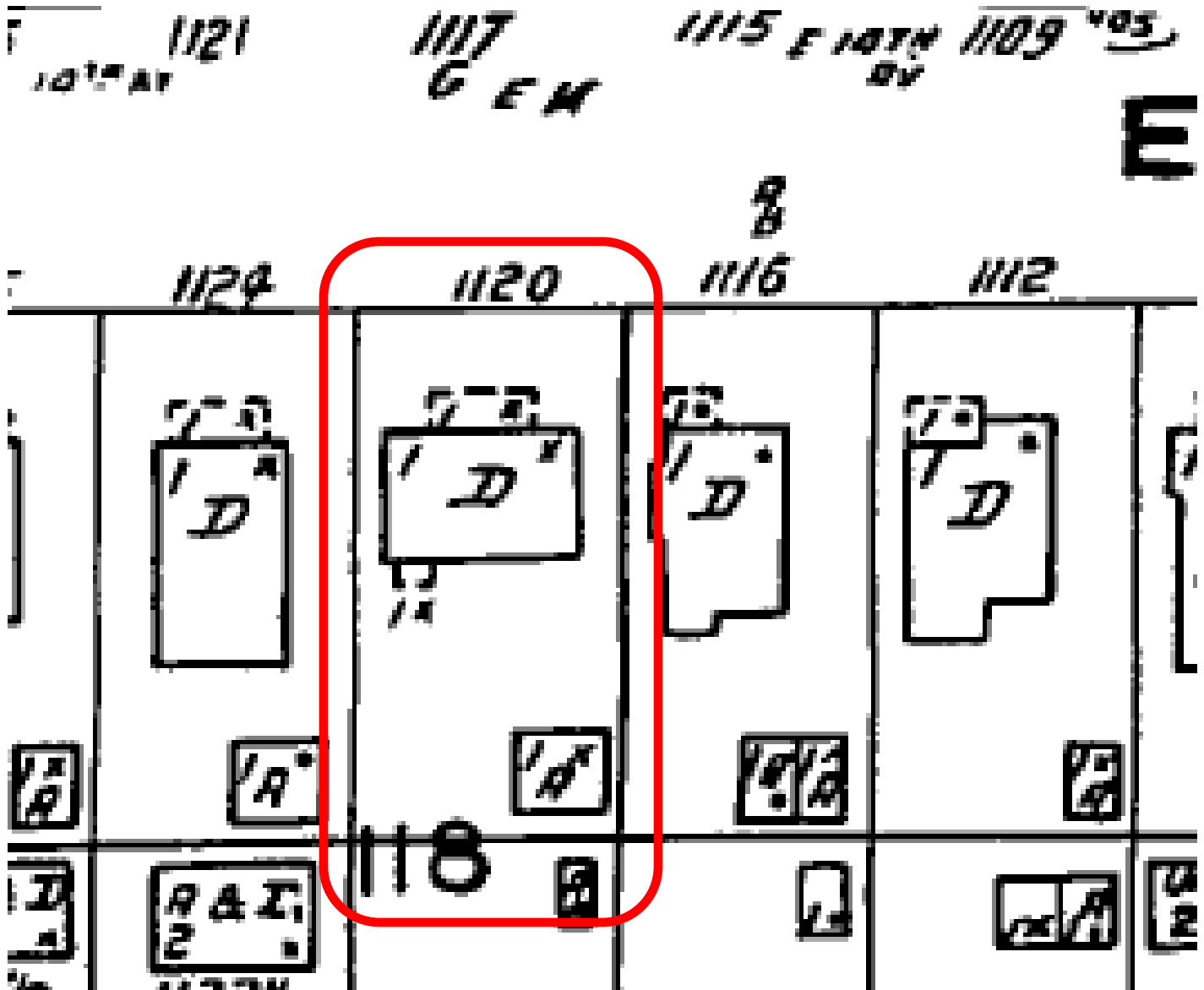


Figure 15 - Sanborn Map 1924-1951



1120 E 14TH ST	CHASE JEANIE C	LT 5 BLK 118	NORTH NORHILL
1926	Bungalow	PC	Skinny posts, porch

From Official Inventory

Comment from Applicant

From Project Description from August 19, 2024

Dear Commission,

Thank you for your consideration. I'm the proud owner of this 1,064sqft, 2 beds/1 bathroom, 1926 "Ginger Bread" home in the Norhill neighborhood. The following relays the current condition of the home. There is evidence that the overall structure and foundation are compromised from wood rot brought on by long periods of standing water underneath the home and exacerbated by the neighboring property. As for the interior, instances of mold and wood rot requires that all the interior material be disposed of. Visible warping of the interior flooring will require the entire foundation of the home be reinforced and leveled. The attic presents a hazard as the current subfloor is deteriorating and does not support the contractors attempting to access the area for assessment of the AC. To this point both the architect and structural engineer assigned to this project have advised that restoring the current home is not economically feasible. To that end I ask your permission to demo this home.

*Best Regards,
Harpreet Anand*

Dear staff,

There is not a place for me to put the rehab cost estimate on your application. So I'm including it here. North of \$400,000

Thank you for your time earlier today.

Documents Supplied by Applicant Per Sec.33-247 (b)

(1) Photographs and other documented evidence detailing the deteriorated state of the property and the inability to reasonably repair the property;

- a. Attachment – B - Prickette Engineering Letter regarding State of Building (Page 36)
- b. Attachment – C - Decay photos from Applicant (Pages 37-42)
- c. Attachment L – Minimum Property Standards Assessment by Fulford Construction Management, PLLC (Pages 102-118)

(2) A certified appraisal of the value of the property conducted by a certified real estate appraiser that takes into account that the property is a landmark, protected landmark or contributing structure in a historic district as well as the two most recent assessments of the value of the property unless the property is exempt from local property taxes;

- a. Attachment – D - Tetra Co. Certified Professional Appraisal_1120 E. 14th (Pages 43-68)

(3) All appraisals obtained by the owner in connection with the acquisition, purchase, donation, or financing of the property, or during the ownership of the property;

- a. Attachment – E - HCAD AP (Pages 69-70)

(4) All listings for the sale or lease of the property by the owner within the last year, and a statement by the owner of any bids and offers received and counteroffers given on the property;

n/a – none provided

(5) Evidence of any consideration by the owner of uses and adaptive reuses of the property;

n/a – none provided

(6) Itemized and detailed rehabilitation cost estimates for the identified uses or reuses, including the basis of the cost estimates;

- a. Attachment – F – Estimate for Renovation of Existing House (Pages 71-80)
- b. Attachment – M – Renovation Inspection Report (Pages 119-145)

(7) Any financial statements showing revenue and expenses incurred for the property;

From Applicant: - *“Texas is a non-disclosure state and I've submitted sale info to preservation tracker”*

(8) Complete architectural plans and drawings of the intended future use of the property, including new construction, if applicable;

a. Attachment – G - Proposed Building for Site (subject to change). (Pages 81-86)

b. Attachment – H - Estimate for Construction Cost for New Home at 3,100 SF (Pages 87-91)

(9) Plans to salvage, recycle, or reuse building materials if a certificate of appropriateness is granted;

Per applicant, TBD.

(10) An applicant who is a nonprofit organization shall provide the following additional information:

This criterion does not apply to this applicant.

(11) Any additional information the director determines is reasonably necessary to the review the application.

Additional Attachments from Staff

Attachment A - Letter of Support (Page 35)

Attachment I – Survey (Page 92)

Attachment J – Original Harris County Building Land Assessment (Page 93-100)

Attachment K - MLS Sales information from the applicant (Page 101)

Attachment A

J. Long_1124 E. 14th_Comment in Support of Application

DRAFT

From: [Jack Long](#)
To: [McAllen, Roman - PD](#)
Cc: [Broussard, Nicole - PD](#)
Subject: Comment on proposal for 1120 E. 14th Street (Harp Singh)
Date: Friday, September 20, 2024 2:41:42 PM

[This message came from outside the City of Houston email system. Please be careful while clicking links, opening attachments, or replying to this email.]

9/20/2024

RE: 1120 E. 14th Street, Houston, TX 77009

To whom it may concern,

I own the house at 1124 E. 14th Street, have lived there since January 2021, and am writing to express my strong opposition to the proposal that suggests my next-door neighbor, Harp Singh, relocate his house to the very edge of my property line. Additionally, I would like to convey my full support for Harp's proposal to change the home's designation, demolish the existing structure, and rebuild a home that is compatible with the exterior features of existing historical contributing structures within Norhill.

The relocation plan presents significant challenges and concerns. Moving a house is a complex and costly process and this proposed movement is likely not possible due to the extremely poor condition of the home's structure. The previous owner's years of neglect has led to the home's floor beams, side walls, and ceiling structure to be severely comprised due to extensive wood rot.

In contrast, Harp's proposal to demolish and rebuild the house offers a practical common-sense solution. This approach would enable Harp to build a structurally sound house, modernize the home's interior to meet current safety and efficiency standards, all while following the neighborhood's design guidelines to preserve the existing character of the neighborhood.


I urge you to reconsider the relocation plan and give due consideration to Harp's rebuilding proposal.

Thank you for your attention to this matter.

Sincerely,

Jack Long

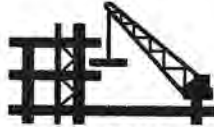
1124 E. 14th Street
Houston, TX 77009



Attachment B

Prickette Engineering Letter regarding State of Building

DRAFT



FIRM # F-1815

Gerald S. Prickette Consulting Engineers, Inc.

7398 TEASWOOD DRIVE • CONROE, TEXAS 77304
(713) 899-0127 MOBILE/TEXT

Houston Public Works
Planning & Development
611 Walker Street
Houston, Texas 77002

September 11, 2024

Attn: Director
Vonn Tran

Ref: Structural review of existing house at:
1120 E. 14th Street
Houston, Texas 7709

Dear Sir or Madam:

I, Gerald S. Prickette, P.E., was requested to review the existing structure referenced above. I visited the structure on September 05, 2024. The structure / house appears to be approximately 55 to 60 years of age. The front faces north. Given the present structural condition of the house, it appears that there has been absolutely no preventative maintenance performed on the project.

A new front porch was constructed at some point in the past, and it is already showing signs of distress. Both front corner posts have settled showing an arch across the front elevation. The foundations below the two posts are obviously undersized and have failed to support the given loading.

Much of the exterior siding, on all elevations, has rotted away allowing rain water to enter the structural wall framing (the 2X4 stud framing) of the exterior walls. This has led to the studs rotting away at the bottom plate. The house has a wooden floor joists framing system, and the wooden plates atop the exterior brick foundation walls have also rotted away in numerous places - because of the exterior siding damage. The wooden floor joists show signs of distress - causing the floor to flex under load in several locations. The back porch is almost falling off.

Almost every exterior window has rotted. The window sills have also rotted out - thus allowing even more water to penetrate the stud wall framing.

The southwest corner of the roof framing has also rotted.

This structure needs to be totally demolished - down to the ground. It would cost more to "repair" it than it is worth. Any type of repair would require replacing the foundation walls as well as the wood framing above.

If there are any questions regarding this letter, please call: 713 - 899 - 0127.

Respectfully,

Gerald S. Prickette, P.E.
President



Attachment C

Decay photos from Applicant

DRAFT

Photos from Applicant:













Attachment D

Tetra Co. Certified Professional Appraisal_1120 E. 14th

DRAFT



Appraisal of a Single-Family Residence



LOCATED AT

1120 E 14th St
Houston, TX 77009
LT 5 BLK 118 NORTH NORHILL

FOR

Harpreet Anand

OPINION OF VALUE

455,000

AS OF

09/25/2024

BY

Steven Doyle Eixman
Tetra Appraisals
PO Box 66190
Houston, TX 77266-6190
(713) 462-6100
seixman@tlstx.com

USPAP ADDENDUM

File No. 1120 E 14th St

Borrower	NA		
Property Address	1120 E 14th St		
City	Houston	County	Harris
		State	TX
		Zip Code	77009
Lender	Harpreet Anand		

This report was prepared under the following USPAP reporting option:

- Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a).
- Restricted Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 0-90 days

Exposure Time

Estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. In this case, the exposure time is equal to the marketing time noted on the 1004mc and the top of the first page of the 1004.

Comment: Exposure time is a retrospective opinion based on an analysis of past events assuming a competitive and open market.

Additional Certifications


I certify that, to the best of my knowledge and belief:

- I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.
 - The statements of fact contained in this report are true and correct.
 - The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
 - Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
 - I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
 - My engagement in this assignment was not contingent upon developing or reporting predetermined results.
 - My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
 - My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
 - Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
 - Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Additional Comments

The appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et esq.)

APPRAISER:

Signature: 

Name: Steven Doyle Eixman

Date Signed: 09/26/2024

State Certification #: _____

or State License #: 1336802

State: TX

Expiration Date of Certification or License: 01/31/2025

Effective Date of Appraisal: 09/25/2024

SUPERVISORY APPRAISER: (only if required)

Signature: _____

Name: _____

Date Signed: _____

State Certification #: _____

or State License #: _____

State: _____

Expiration Date of Certification or License: _____

Supervisory Appraiser Inspection of Subject Property:

Did Not Exterior-only from Street Interior and Exterior

Uniform Residential Appraisal Report

File # 1120 E 14th St

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address	1120 E 14th St	City	Houston	State	TX	Zip Code	77009
Borrower	NA	Owner of Public Record	Harpreet Anand	County	Harris		
Legal Description	LT 5 BLK 118 NORTH NORHILL						
Assessor's Parcel #	0620970000005	Tax Year	2023	R.E. Taxes \$	9,099		
Neighborhood Name	North Norhill	Map Reference	26420	Census Tract	5114.00		
Occupant	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant	Special Assessments \$	0	<input type="checkbox"/> PUD HOA \$	0	<input type="checkbox"/> per year <input type="checkbox"/> per month	
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
Assignment Type	<input type="checkbox"/> Purchase Transaction <input checked="" type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)						
Lender/Client	Harpreet Anand Address						
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s). DOM 86;The subject was offered for sale on 2/27/2024 for \$449,499 per MLS#48245106 and is currently listed for \$418,000. See attached property archive report for complete listing history.							

CONTRACT

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$	Date of Contract	Is the property seller the owner of public record?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No				
If Yes, report the total dollar amount and describe the items to be paid.				

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Present Land Use %	
Location	<input checked="" type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	60 %
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	290	Low 0	Multi-Family	5 %
Neighborhood Boundaries		The subject's neighborhood is bound to the north by 20th St, east by Main St, south by I-10 and west by Heights Blvd.		3,325	High 124	Commercial	30 %
Neighborhood Description		The subject's neighborhood is located within the Heights market area. Most homes are approximately 90-100 years old, and are typically sized from 1,500-2,500 sq ft. Construction quality is considered to be typical for this area. *** See Addendum ***		815	Pred. 95	Other	0 %

Market Conditions (including support for the above conclusions) According to local MLS, there are currently 82 active listings and 278 closed sales during the past 12 months in the subject's neighborhood. These factors indicate an absorption rate of 23.2 sales per month with a 3.5 month supply of homes. *** See Addendum ***

SITE

Dimensions	See plat map attached.	Area	5200 sf	Shape	Rectangular	View	N;Res;
Specific Zoning Classification	None Exists	Zoning Description	None Exists	***See Addendum***			
Zoning Compliance	<input type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input checked="" type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)	Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe					

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/> <input type="checkbox"/>	Street Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/> <input type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 48201C0670M FEMA Map Date 06/09/2014

Are the utilities and off-site improvements typical for the market area? Yes No If No, describe

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe

No adverse site conditions or external factors were noted. No type of testing, screening, nor review of federal, state or municipal documentation was performed at the time of inspection. The subject property has typical utilities and easements. Exact site measurements, dimensions, easements and flood determination should be verified by a state licensed registered professional land surveyor.

IMPROVEMENTS

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	Foundation Walls	Pier&Beam/Poor	Floors	Wood/Poor
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Wood/Poor	Walls	Drywall/Wood/Poor
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq.ft.	Roof Surface	Roof/Poor	Trim/Finish	None
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	None	Bath Floor	Tile/Poor
Design (Style) Bungalow	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Wood/Poor	Bath Wainscot	Tile/Poor
Year Built 1926	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	None	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 98	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	None	<input checked="" type="checkbox"/> Driveway	# of Cars 1
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Concrete
<input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel Gas	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input checked="" type="checkbox"/> Fence Wood	<input type="checkbox"/> Garage	# of Cars 0
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Open	<input checked="" type="checkbox"/> Porch Cov	<input type="checkbox"/> Carport	# of Cars 0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool None	<input type="checkbox"/> Other None	<input type="checkbox"/> Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in

Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe)

Finished area above grade contains: 4 Rooms 2 Bedrooms 1.0 Bath(s) 1,064 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.) None noted

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C6;No updates in the prior 15 years;Upon inspection, the subject was found to be in poor condition and uninhabitable. There are multiple structural defeiciens found as well mechanical deficiencies. The roof also needs to be replaced along with all windows and much of the siding, flooring and interior walls. Due to the subject's condition, the improvements do not contribute value. See photos.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe

Uniform Residential Appraisal Report

File # 1120 E 14th St

There are 1 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 425,000 to \$ 425,000					
There are 3 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 418,000 to \$ 455,000					
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address	1120 E 14th St Houston, TX 77009	1040 W Cottage St Houston, TX 77009	1020 E 16th St Houston, TX 77009	1236 Columbia St Houston, TX 77008	
Proximity to Subject		0.29 miles S	0.26 miles NE	0.39 miles SW	
Sale Price	\$	\$ 455,000	\$ 477,000	\$ 520,000	
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 358.27 sq.ft.	\$ 507.45 sq.ft.	\$ 409.13 sq.ft.	
Data Source(s)		HARMLS#94002182;DOM 27	HARMLS#90336231;DOM 1	HARMLS#85649627;DOM 14	
Verification Source(s)		HCAD/Agent/Ext Inspection	HCAD/Agent/Ext Inspection	HCAD/Agent/Ext Inspection	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Cash;0		ArmLth Unk;0	
Date of Sale/Time		s07/24;c05/24	+19,080	s08/23;c07/23	+20,800
Location	N;Res;Historic	N;Res;Historic		N;Res;Historic	-26,000
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	
Site	5200 sf	5000 sf	0	6600 sf	-56,000
View	N;Res;	N;Res;		N;Res;	
Design (Style)	DT1;Bungalow	DT1;Bungalow		DT1;Bungalow	
Quality of Construction	Q6	Q6		Q6	
Actual Age	98	94	0	104	0
Condition	C6	C6		C5	-47,700
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	4 2 1.0	5 3 1.0	0	4 2 1.0	
Gross Living Area	1,064 sq.ft.	1,270 sq.ft.	0	940 sq.ft.	0
Basement & Finished Rooms Below Grade	0sf	0sf		0sf	
Functional Utility	Average	Average		Average	
Heating/Cooling	FWA/CentralAC	FWA/CentralAC		FWA/CentralAC	
Energy Efficient Items	Insul/CeilingFans	Insul/CeilingFans		Insul/CeilingFans	
Garage/Carport	1dw	1dw		1gd1dw	0
Porch/Patio/Deck	Porch,Patio	Porch,Patio		Porch,Patio	
Fireplace	1 Fireplace	1 Fireplace		1 Fireplace	
Net Adjustment (Total)		<input type="checkbox"/> + <input type="checkbox"/> - \$ 0	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -28,620	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -61,200	
Adjusted Sale Price of Comparables		Net Adj. 0.0 % Gross Adj. 0.0 % \$ 455,000	Net Adj. 6.0 % Gross Adj. 14.0 % \$ 448,380	Net Adj. 11.8 % Gross Adj. 19.8 % \$ 458,800	

SALES COMPARISON APPROACH

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) **Local MLS, tax records**

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) **Local MLS, tax records**

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	06/27/2024			
Price of Prior Sale/Transfer	\$418,000			
Data Source(s)	HARmls/CAD/Realist	HARmls/CAD/Realist	HARmls/CAD/Realist	HARmls/CAD/Realist
Effective Date of Data Source(s)	09/25/2024	09/25/2024	09/25/2024	09/25/2024

Analysis of prior sale or transfer history of the subject property and comparable sales The subject has a previous sale noted per HARmls#48245106, for \$418,000, on 6/27/2024. This transaction appears to have been arms length. The subject sold for lot value due to the condition of the property.
 There have been no other known sales/transfers for the subject in the previous three years of the effective date of this appraisal per public record/Realist. There were no known sales/transfers of the comparable sales found within 12 months previous to their current sales.

Summary of Sales Comparison Approach **All comps were chosen based upon the most value-influencing features, including construction quality, location, conditon and GLA. They are the most similar properties to the subject, and are considered to be the best comparable sales available at this time. *** See Addendum *****

Indicated Value by Sales Comparison Approach \$ **455,000** **Cost Approach (if developed) \$** **Income Approach (if developed) \$**

The Sales Comparison Approach is given the most weight, because it reflects the actions of buyers and sellers within the market. The Cost Approach was not developed as the subject is not new construction and the Sales Comparison Approach was adequate enough to produce a credible report value. The Income Approach is considered not applicable, because the subject and its neighborhood are not predominantly income producing properties.

RECONCILIATION

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 455,000 , as of 09/25/2024 , which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

File # 1120 E 14th St

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

File # 1120 E 14th St

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

File # 1120 E 14th St

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature 
Name Steven Doyle Eixman
Company Name Tetra Appraisals
Company Address PO Box 66190
Houston, TX 77266-6190
Telephone Number (713) 462-6100
Email Address seixman@tlstx.com
Date of Signature and Report 09/26/2024
Effective Date of Appraisal 09/25/2024
State Certification # _____
or State License # 1336802
or Other (describe) _____ State # _____
State TX
Expiration Date of Certification or License 01/31/2025

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
Name _____
Company Name _____
Company Address _____
Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

ADDRESS OF PROPERTY APPRAISED

1120 E 14th St
Houston, TX 77009
APPRAISED VALUE OF SUBJECT PROPERTY \$ 455,000

LENDER/CLIENT

Name No AMC
Company Name Harpreet Anand
Company Address _____
Email Address _____

SUBJECT PROPERTY

- Did not inspect subject property
 Did inspect exterior of subject property from street
Date of Inspection _____
 Did inspect interior and exterior of subject property
Date of Inspection _____

COMPARABLE SALES

- Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
Date of Inspection _____

Supplemental Addendum

File No. 1120 E 14th St

Borrower	NA				
Property Address	1120 E 14th St				
City	Houston	County	Harris	State	TX
Lender/Client	Harpreet Anand				
				Zip Code	77009

• URAR : Subject - Data Source(s), Offering Price(s), Date(s)

1120 E 14th Street

Cumulative Days On Market (CDOM): 216

Single-Family

Current Listing Days On Market (DOM): 86

MLS# 48245106

Single-Family

Agent	Office	Field	Change Info	Change Type	Price	Date	DOM
Harpreet	ENER01	Status	PEND->CLOSD	Sold	\$418,000	06/27/2024	86
Harpreet	ENER01	Status	OP->PEND	Pending	\$418,000	06/13/2024	86
Harpreet	ENER01	Status	ACT->OP	Option Pending	\$418,000	06/03/2024	88
TFlores	PBME01	ListPrice	\$429,500->\$418,000	Price Decrease	\$418,000	05/26/2024	80
TFlores	PBME01	ListPrice	\$434,500->\$429,500	Price Decrease	\$429,500	04/30/2024	54
TFlores	PBME01	Status	OP->ACT	Back On Market	\$434,500	04/12/2024	36
JoshuaMarks	EXPD01	Status	ACT->OP	Option Pending	\$434,500	04/08/2024	41
TFlores	PBME01	ListPrice	\$439,000->\$434,500	Price Decrease	\$434,500	04/01/2024	34
TFlores	PBME01	ListPrice	\$449,499->\$439,000	Price Decrease	\$439,000	03/09/2024	11
TFlores	PBME01	Status	->ACT	New Listing	\$449,499	02/27/2024	0

• URAR : Neighborhood - Description

The subject's market area is considered Urban, defined in this report as confined within or pertaining to the boundaries of an incorporated municipality.

An analysis of the neighborhood's housing trends revealed that older homes in the area are either being completely updated/upgraded or razed for custom new construction homes due to its proximity to Houston's CBD, Medical Center, shopping centers and financial districts. Due to the aforementioned, the subject's land value is a dominant feature for the subject property. The Land/Improvement ratio is consistent with homes in the area due to high land values. This trend is expected to continue. This determination was made based upon analysis of recent land sales.

This property is situated in an area with historic deed restrictions, which means it must adhere to the specific guidelines and limitations established by those restrictions

• URAR : Zoning Classification

The subject is not located within the control of any zoning ordinances. The lack of zoning ordinances is common and typical throughout the unincorporated areas of the county. No negative effect on value or marketability is observed due to the lack of zoning laws.

The lack of zoning laws does not prohibit the subject from being able to be re-built as is if destroyed.

• URAR : Site - Highest and Best Use Analysis

The highest and best use of the subject property is **Single Family Residential**. In considering the highest and best use four tests were used. The four tests considered are as follows: Is the current or proposed use (1) Legally permissible, (2) Physically possible, (3) Financially feasible, (4) Maximally productive. The subject property meets all the above test as is and as if improved.

• URAR : Sales Comparison Analysis - Summary of Sales Comparison Approach

The appraiser comparable search parameters used for finding comparable properties were as follows: Homes from the subject's neighborhood and or within a 1 mile radius, similar in size (within +/- 750 sf of the subject) and similar in condition that have closed within the past 12-24 months.

Comps 3 & 4 have contract dates older than six months, however, these sales are utilized due to the lack of other, more recently closed suitable comparable sales available. These comps received a time adjustment to reflect the increase in sales prices over the past 12 months. The difference was +/-4%.

Adjustments for differences in lot size were made at \$40 per sf per paired sales analysis. Differences of 500 sf or less were not adjusted for as there appears to be no measurable difference.

Comp 2 is adjusted for condition as the improvement still contributes value although it still needs repairs.

Adjustments reflecting differences in GLA, bathroom and bedroom mix were considered, however, no adjustments were made as there appears to be no measurable difference in the market.

Comp 1 received the most weight as it is the most similar to the subject.

Supplemental Addendum

File No. 1120 E 14th St

Borrower	NA			
Property Address	1120 E 14th St			
City	Houston	County	Harris	State TX Zip Code 77009
Lender/Client	Harpreet Anand			

Clarification of Assumptions, Limiting Conditions, Certifications and Scope of Work

The following is noted in order to define terms as they are used in the appraisal report. This is not intended to be a modification of the certification, but a clarification, which is required to be in compliance with USPAP.

The URAR appraisal form was used to report the results of my (our) appraisal. The scope of work explanations discussed here and within the body of the report, reference by number and page, the Scope of Work, Assumptions and Limiting Conditions and Certifications as shown on pages 4-6 of the FNMA Form 1004/Freddie Mac Form 70 to further define, clarify and document what the appraiser(s) did and or did not do in order to develop the appraisal and report the value opinion, based on the complexity of this appraisal assignment and or as a result of a supplementary Agreement or Engagement Letter as accepted by the appraiser(s) and client identified within the appraisal report.

If no written specific and or supplemental Scope of Work was agreed upon with the client (prior to accepting the assignment, by formal engagement letter and included in this report) the Scope of Work outlined here and within the report, is considered to be representative of what typical users of appraisal services would require and in general, what appraisers would provide as reasonable, acceptable and sufficient for the stated intended user's needs.

SCOPE OF WORK (Pg 4 & Pg 5, Cert. 2): Item (1) - it should be noted that a visual inspection of only the readily accessible areas of the property was conducted, viewing only those components of the property which were clearly visible from the ground or floor level. No tests were made of the mechanical, plumbing and electrical systems as such tests are not within the standard guidelines of FNMA or FHLMC. Comments on the condition of the foundation, roof, exterior, interior, floors, mechanical, plumbing, electrical, insulation and all other matters relating to the construction of the subject property is based on a casual observation only and which may have been limited by the placement of personal property, furnishings, etc. so as to preclude observation of the items blocked by same. Unless required in the assignment there was not observation of the attic, crawl space or other areas that would not be visible by the typical visitor to the home and or components that are hidden within walls.

Although the report may cite a general rating of the adequacy and or condition (based on observation only) it should be clearly understood that these statements are a general guide for comparison purposes (as part of the valuation process) and are not a detailed report on the physical and or operational condition of these items. While others may choose to rely on the report, they should not rely on it to disclose condition and defects. Such knowledge goes beyond the scope of this appraisal and as such, comments on observed conditions given in this report should not be taken as a guarantee that a problem does not exist.

Complete Visual Inspection includes:

List the amenities

View readily observable exterior areas

View readily observable interior areas

Note quality of materials and workmanship

Measure the exterior of the improvements

Observe the floor plan and room layout

Assess the functional utility of the property

Note the subject's conformity to the market area

Note style / design

Observe the general condition of the improvements

Observe a representative sampling of closets, windows, electrical switches, and doors

Photograph exterior and view site around the improvements

Complete Visual Inspection Does Not include:

Testing or activating mechanical systems

Activating appliances

Observation of crawl and attic areas

Observation of areas not readily accessible

Building Code compliance issues

Moving furniture or personal property

Mold Assessment

Removing (or moving) floor coverings

Testing or inspection of the well and septic

Reporting personal property

Roof Condition report beyond an observation from ground level

Radon Assessment

Item (2,3,4 & 5) where it states "inspect the neighborhood" the observation was limited to driving through the area and a representative number of streets, reviewing maps and other appropriate data including observing the comparables from the street, to determine the general factors that may or may not influence the value of the subject property and research to the extent further defined in the sections below.

3. CALCULATION OF SQUARE FOOTAGE

To claim adherence to this standard, the following methods of measurement and calculation must be employed when quantifying square footage in single-family houses. When using English measurement units, the house is measured to the nearest inch or tenth of a foot; the final square footage is reported to the nearest whole square foot. When using Metric or Standard International (SI) measurement units, the house is measured to the nearest 0.01 meter; the final floor area is reported to the nearest 0.1 square meter.

3.1 Calculation Methods

Calculation of square footage made by using exterior dimensions but without an inspection of the interior spaces is allowed but must be stated as such when reporting the result of the calculation. Calculation of square footage for a proposed house made by using plans must be stated as such when reporting the result of the calculation.

Circumstances can exist when direct measurement of a structure is not possible. Access to the interior may not be available and the nature of the terrain, structure, or other obstacles may preclude direct physical measurement of the exterior in the time available. Building dimensions developed through some means other than direct measurement or plans can be susceptible to inaccuracy, as is the calculated area. Calculation of square footage developed under such circumstances must be identified as such when reporting the result of the calculation.

3.2 Detached Single-Family Finished Square Footage

For detached single-family houses, the finished square footage of each level is the sum of finished areas on that level measured at floor level to the exterior finished surface of the outside walls.

3.2 Attached Single-Family Finished Square Footage

For attached single-family houses, the finished square footage of each level is the sum of the finished areas on that level measured at floor level to the exterior finished surface of the outside wall or from the centerlines between houses, where appropriate.

3.3 Finished Areas Adjacent to Unfinished Areas

Where finished and unfinished areas are adjacent on the same level, the finished square footage is calculated by measuring to the exterior edge or unfinished surface of any interior partition between the areas.

3.4 Openings to the Floor Below

Openings to the floor below cannot be included in the square footage calculation. However, the area of both stair treads and landings proceeding to the floor below is included in the finished area of the floor from which the stairs descend, not to exceed the area of the opening in the floor.

3.5 Above- and Below-Grade Finished Areas

The above-grade finished square footage of a house is the sum of finished areas on levels that are entirely above grade. The below-grade finished square footage of a house is the sum of finished areas on levels that are wholly or partly below grade.

3.6 Ceiling Height Requirements

To be included in finished square footage calculations, finished areas must have a ceiling height of at least 7 ft. (2.13 m) except under beams, ducts, and other obstructions where the height may be 6 ft. 4 in. (1.93 m); under stairs where there is no specified height requirement; or where the ceiling is sloped. If a room's ceiling is sloped, at least one-half of the finished square footage in that room must have a vertical ceiling height of at least 7 ft. (2.13 m); no portion of the finished area that has a height of less than 5 ft. (1.52 m) may be included in finished square footage.

3.7 Finished Areas Connected to the House

Finished areas that are connected to the main body of the house by other finished areas such as hallways or stairways are included in the finished square footage of the floor that is at the same level. Finished areas that are not connected to the house in such a manner cannot be included in the finished square footage of any level.

3.8 Garages, Unfinished Areas, and Protrusions

Garages and unfinished areas cannot be included in the calculation of finished square footage. Chimneys, windows, and other finished areas that protrude beyond the exterior finished surface of the outside walls and do not have a floor on the same level cannot be included in the calculation of square footage.

4. STATEMENT OF FINISHED SQUARE FOOTAGE

Failure to provide the declarations listed below—where applicable—voids any claim of adherence to this standard.

4.1 Rounding

The finished square footage of a house is to be reported to the nearest whole square foot for above-grade finished square footage and for below-grade finished square footage. When using SI units, floor area is reported to the nearest 0.1 square meter.

4.2 Reporting of Above- and Below-Grade Areas

No statement of a house's finished square footage can be made without the clear and separate distinction of above-grade areas and below-grade areas.

4.3 Areas Not Considered Finished Square Footage

Finished areas that do not meet the criteria of calculated square footage such as those areas are not connected to the house, unfinished areas, and other areas that do not fulfill the requirements of finished square footage prescribed above cannot be included in the Statement of Finished Square Footage but may be listed separately if calculated by the methods described in this standard. Any calculation and statement of unfinished square footage must distinguish between above-grade areas and below-grade areas.

4.4 Interior Spaces Not Inspected Method

If the calculation of finished square footage is made without an inspection of interior spaces to confirm finished areas, unfinished areas, or openings in the floor, the Statement of Finished Square Footage must include a declaration similar to the following:

DECLARATION 1

"Finished square footage calculations for this house were made based on measured dimensions only and may include unfinished areas, openings in floors not associated with stairs, or openings in floors exceeding the area of associated stairs."

4.5 Plans-Based Method

If the calculation of finished square footage is made from the plans of a proposed house, the Statement of Finished Square Footage must include a declaration similar to the following:

DECLARATION 2

"Finished square footage calculations for this house were made based on plan dimensions only and may vary from the finished square footage of the house as built."

4.6 Other Methods

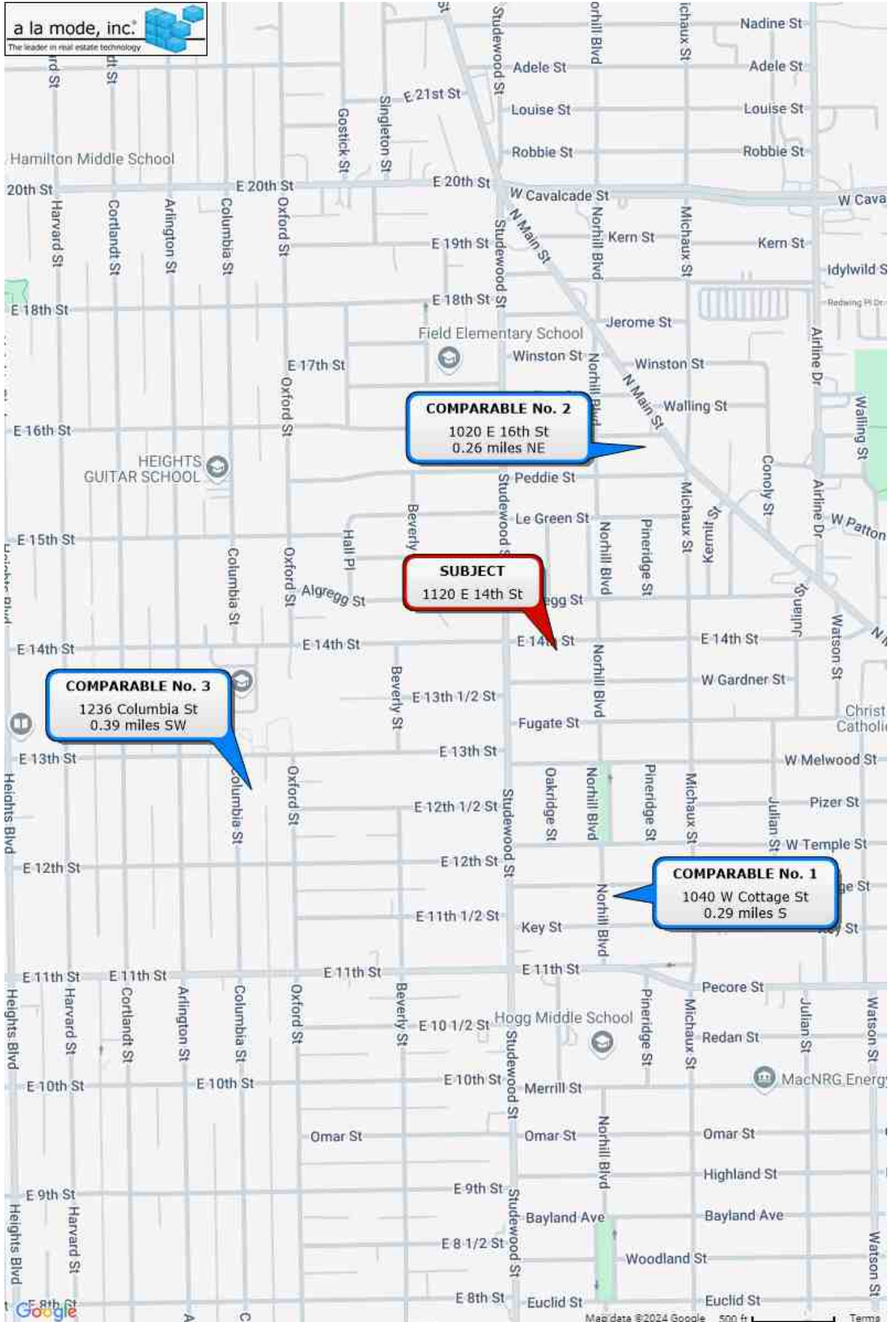
Circumstances can exist when direct measurement of a structure is not possible. Access to the interior may not be available and the nature of the terrain, structure, or other obstacles may preclude direct physical measurement of the exterior in the time available. Building dimensions developed through some means other than direct measurement or plans can be susceptible to inaccuracy, as is the calculated area. Calculations developed under such circumstance must include a declaration similar to the following:

DECLARATION 3

"Finished square footage calculations for this house were made based on estimated dimensions only and may include unfinished areas, or openings in floors not associated with stairs, or openings in floors exceeding the area of associated stairs."

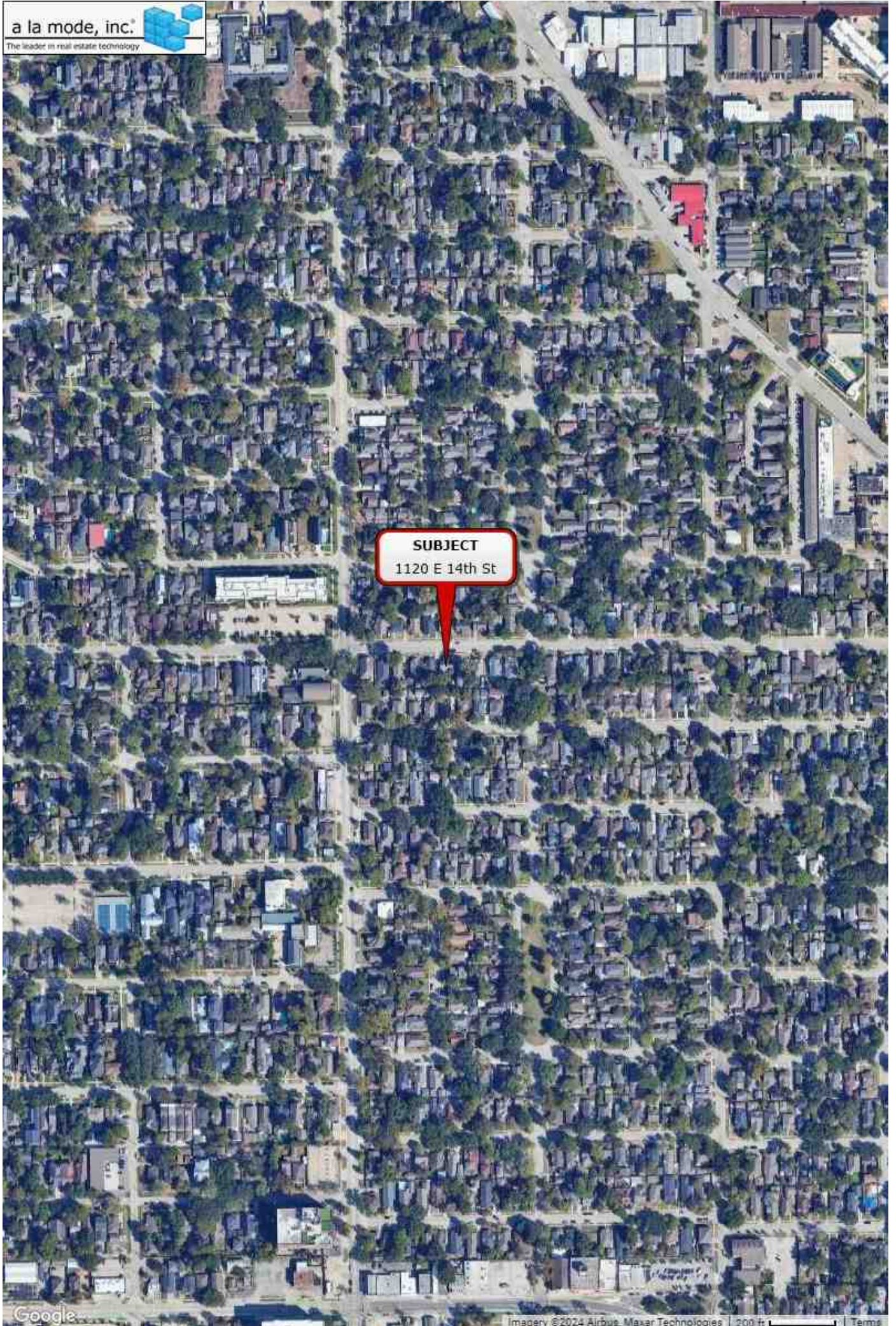
Comparable Sales Map

Borrower	NA						
Property Address	1120 E 14th St						
City	Houston	County	Harris	State	TX	Zip Code	77009
Lender/Client	Harpreet Anand						



Aerial Map

Borrower	NA						
Property Address	1120 E 14th St						
City	Houston	County	Harris	State	TX	Zip Code	77009
Lender/Client	Harpreet Anand						

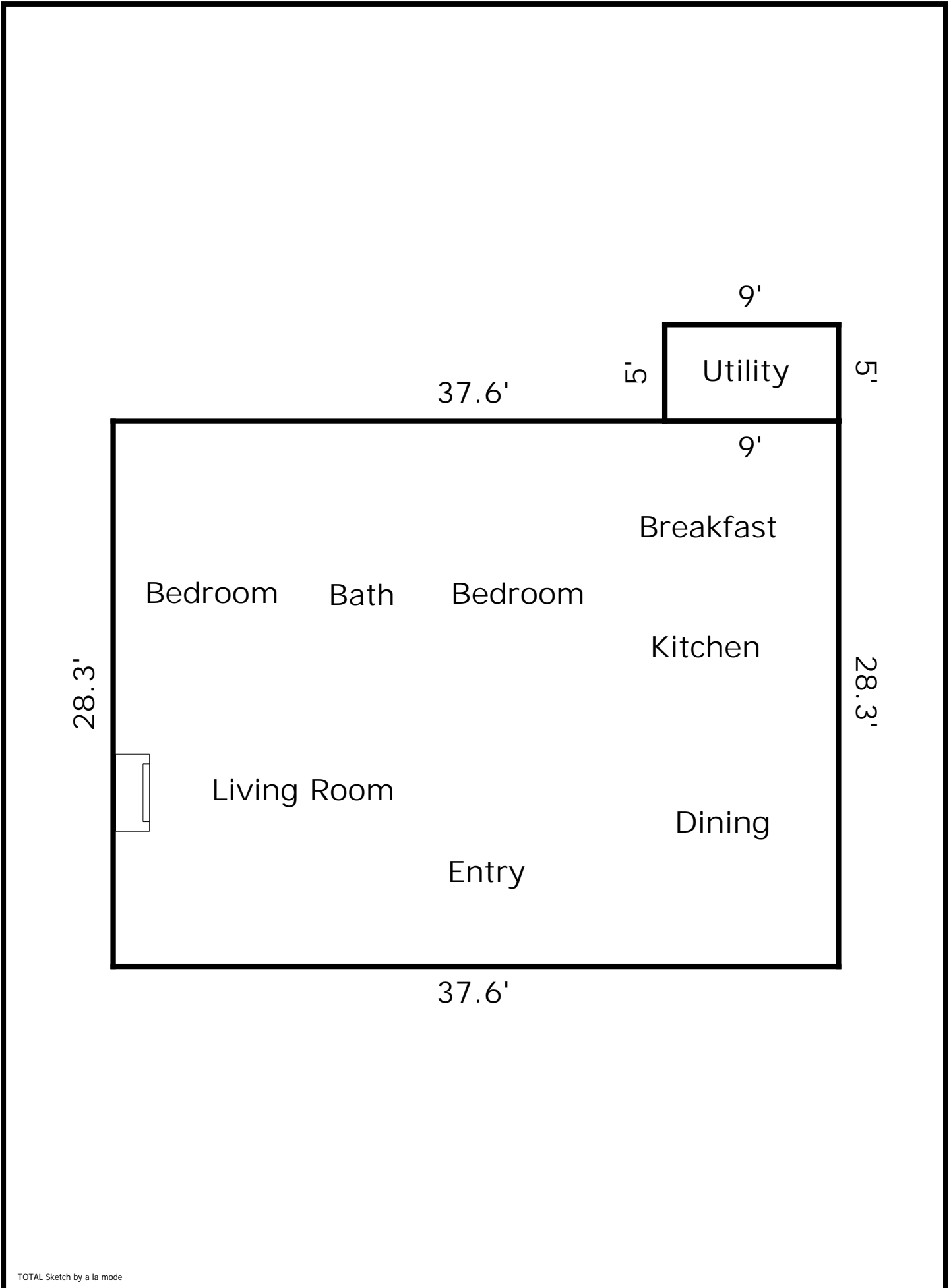


Plat Map



Building Sketch (Page - 1)

Borrower	NA			
Property Address	1120 E 14th St			
City	Houston	County Harris	State TX	Zip Code 77009
Lender/Client	Harpreet Anand			



TOTAL Sketch by a la mode

Subject Photo Page

Borrower	NA				
Property Address	1120 E 14th St				
City	Houston	County	Harris	State	TX Zip Code 77009
Lender/Client	Harpreet Anand				



Subject Front

1120 E 14th St
Sales Price
Gross Living Area 1,064
Total Rooms 4
Total Bedrooms 2
Total Bathrooms 1.0
Location N;Res;Historic
View N;Res;
Site 5200 sf
Quality Q6
Age 98



Subject Rear



Subject Street

Photograph Addendum

Borrower	NA						
Property Address	1120 E 14th St						
City	Houston	County	Harris	State	TX	Zip Code	77009
Lender/Client	Harpreet Anand						



Side



Side



Interior



Fireplace Damaged



Interior



Interior

Photograph Addendum

Borrower	NA						
Property Address	1120 E 14th St						
City	Houston	County	Harris	State	TX	Zip Code	77009
Lender/Client	Harpreet Anand						



Interior



Interior



Roof/Ceiling Damage



Foundation Issues



Exterior Damage



Exterior Damage

Comparable Photo Page

Borrower	NA			
Property Address	1120 E 14th St			
City	Houston	County Harris	State TX	Zip Code 77009
Lender/Client	Harpreet Anand			



Comparable 1

1040 W Cottage St
 Prox. to Subject 0.29 miles S
 Sales Price 455,000
 Gross Living Area 1,270
 Total Rooms 5
 Total Bedrooms 3
 Total Bathrooms 1.0
 Location N;Res;Historic
 View N;Res;
 Site 5000 sf
 Quality Q6
 Age 94



Comparable 2

1020 E 16th St
 Prox. to Subject 0.26 miles NE
 Sales Price 477,000
 Gross Living Area 940
 Total Rooms 5
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;Historic
 View N;Res;
 Site 5000 sf
 Quality Q6
 Age 100



Comparable 3

1236 Columbia St
 Prox. to Subject 0.39 miles SW
 Sales Price 520,000
 Gross Living Area 1,271
 Total Rooms 4
 Total Bedrooms 2
 Total Bathrooms 1.0
 Location N;Res;Historic
 View N;Res;
 Site 6600 sf
 Quality Q6
 Age 104

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

Appraiser's License



Licensed Residential Real Estate Appraiser


Appraiser: **Steven Doyle Eixman**

License #: **TX 1336802 L**

License Expires: **01/31/2025**

Having provided satisfactory evidence of the qualifications required by the Texas Appraiser Licensing and Certification Act, Occupations Code, Chapter 1103, authorization is granted to use this title:
Licensed Residential Real Estate Appraiser

For additional information or to file a complaint please contact TALCB at www.talcb.texas.gov.


Chelsea Buchholtz
Commissioner

Attachment E

HCAD AP

DRAFT

D
0
3
2
1
2
4
L
0
0
6

Mailing Address:
Information & Assistance Division
P.O. BOX 922004
Houston, TX 77292-2004
0620970000005



HARRIS CENTRAL APPRAISAL DISTRICT

NOTICE OF APPRAISED VALUE FOR PROPERTY TAX PURPOSES

This is **NOT** a tax bill. Do **NOT** pay from this notice.

Tax Year: **2024**

www.hcad.org/iFile

Please use this ACCOUNT NUMBER **0620970000005**
when inquiring about your property.

PROPERTY DESCRIPTION: 04/19/2024
LT 5 BLK 118
NORTH NORHILL



2024 0620970000005 04/19/2024 0000022455
STERN YVONNE
8802 HARNESS CREEK LN
HOUSTON TX 77024-7043

PROPERTY LOCATION:
1120 E 14TH ST
HOUSTON, TX 77009

Dear Property Owner:

This is your official notice of the 2024 property appraisal for the account listed above.

As of January 1, 2024, we appraised your property as shown below:

2024 Appraised Value:	\$516,514
2024 Market Value:	\$516,514

Harris Central Appraisal District (HCAD) appraises all of the property in Harris County for property tax purposes. Your county, city, school district, and other local governments use the appraisal in calculating your property taxes. Property taxes support critical services such as schools, police and fire protection, street maintenance, and many others.

By law, we must appraise property at market value. Market value is the price for which it would have sold on January 1 in the open market. If you believe that the market value above is not accurate, you may file a protest with the Appraisal Review Board of Harris County.

A protest form is enclosed, but the easiest way to protest is to file online at:

www.hcad.org/iFile

Protest deadline: **May 20, 2024**, or 30 days after the date this letter was mailed, whichever is later.

You will need to create a user name and password if you have not previously done so. After filing you may also wish to take advantage of our online settlement process, called iSettle™. More information about iFile and iSettle™ is available on our website at www.hcad.org. You may also request an informal conference with the appraisal office before your hearing on a protest if you wish to discuss a possible resolution without the necessity of a formal hearing.

Sincerely,

Roland Altinger, CAE, RPA, CTA
Chief Appraiser
Harris Central Appraisal District



Below you'll find a breakdown of your property's market value as of January 1. The governing body of each taxing unit decides whether or not taxes on the property will increase. The appraisal district only determines the value of your property. *The Texas Legislature does not set the amount of your local taxes. Your property tax burden is decided by your locally elected officials, and all inquiries concerning your taxes should be directed to those officials.* Beginning August 7th, visit [Texas.gov/PropertyTaxes](https://www.texas.gov/PropertyTaxes) to find a link to your local property tax database on which you can easily access information regarding your property taxes, including information regarding the amount of taxes that each entity that taxes your property will impose if the entity adopts its proposed tax rate. Your local property tax database will be updated regularly during August and September as local elected officials propose and adopt the property tax rates that will determine how much you pay in property taxes.

THIS YEAR'S MARKET VALUE FOR ACCOUNT NUMBER 0620970000005		
Land Market Value	Buildings and Other Improvements	Total Market Value
468,000	48,514	516,514
APPRAISED VALUE		
Last Year's Appraised Value	This Year's Appraised Value	
451,618	516,514	

JURISDICTIONS AND EXEMPTION INFORMATION						
Taxing Jurisdiction		Last Year's Exemptions Amount	Last Year's Value After Exemptions	This Year's Exemptions Amount		This Year's Value After Exemptions
001	HOUSTON ISD	451,618	0	0		516,514
040	HARRIS COUNTY	451,618	0	0		516,514
041	HARRIS CO FLOOD CNTRL	451,618	0	0		516,514
042	PORT OF HOUSTON AUTHY	451,618	0	0		516,514
043	HARRIS CO HOSP DIST	451,618	0	0		516,514
044	HARRIS CO EDUC DEPT	451,618	0	0		516,514
048	HOU COMMUNITY COLLEGE	451,618	0	0		516,514
061	CITY OF HOUSTON	451,618	0	0		516,514

The percentage difference between the 2019 appraised value of your property and the proposed 2024 appraised value is 49%.

If you have an over-65 or disabled person's homestead exemption, your school taxes are "frozen." This means they can't increase above the amount you paid in the first year you received the exemption, unless you make improvements to your home. Normal repairs and maintenance are not considered improvements.

HCAD will only appraise the portion of the property that is in Harris County. If part of your property extends into another county, the appraisal district for the other county will appraise the portion located within its boundaries. The appraisal review board will begin hearing 2024 protests on May 13, 2024, at 13013 Northwest Fwy, Houston, Texas, 77040. Other hearings are conducted year round.

Please call our office at (713) 957-7800 if you have concerns or need more information. All calls are taken in the order received. You are always welcome to visit in person. You'll find a great deal of information, including videos, about the appraisal and protest process on our website. The address is www.hcad.org.

If you applied for and have been granted general residence (RES), over-65 (OVR), or disabled (DIS) homestead exemptions, they should appear in the appropriate columns. If they do not, contact us immediately.

In the event a protest or correction is filed on this account, we intend to use as part of our evidence any and all information included in this notice.

Under Section 23.231, Tax Code, for the 2024, 2025, and 2026 tax years, the appraised value of real property other than a residence homestead for ad valorem tax purposes may not be increased by more than 20 percent each year, with certain exceptions. The circuit breaker limitation provided under Section 23.231, Tax Code, expires December 31, 2026. Unless this expiration date is extended by the Texas Legislature, beginning in the 2027 tax year, the circuit breaker limitation provided under Section 23.231, Tax Code, will no longer be in effect and may result in an increase in ad valorem taxes imposed on real property previously subject to the limitation.

Your property does not qualify for the circuit breaker limitation on appraised value provided by Texas Property Tax Code Section 23.231.

Tax Code Section 1.085(a-1) requires that a chief appraiser deliver communications to you or your designated representative electronically if requested. The election remains in effect until rescinded, in writing, by you or your designated representative. For instructions on how to request the chief appraiser to deliver communications to you or your designated representative electronically, **please go to hcad.org/communications.**

<p>Exemption Codes: (common) RES = Residential Homestead; OVR = Over-65; DIS = Disability; (other) ABT = Abatement; HIS = Historical; LIH = Low Income Housing; PAR = Partial Residential Homestead; PDS = Partial Disability; PEX = Partial Total; POL = Pollution Control; POV = Partial Over-65; PRO = Prorated; SFT = Surviving Spouse First Responder Transfer; SOL = Solar; SSA = Surviving Spouse Active Duty; SSF = Surviving Spouse First Responder; STX = Surviving Spouse of Total Disabled Veteran; STT = Surviving Spouse Transfer of Total Disabled Veteran; SUR = Surviving Spouse Over-65; SSD = Surviving Spouse Disability; TOT = Total; VCH= Veteran Charitable Donated or Survivor; VT = Disabled Veteran or Survivor; VTX= 100% Disabled Veteran; CCF= Child Care Facility</p>

Attachment F

Estimate for Renovation of Existing House

Completed by the Principal of Fulford Construction Management,

PLLC Tracy E Fulford, CSPM

DRAFT

Estimate for Renovation
Client: Singh Harp
Property Address: 1120 E 14th St Houston TX 77009



**Completed by the Principal of Fulford Construction Management, PLLC
Tracy E Fulford, CSPM**

Estimate for Renovation
Property Address: 1120 E 14th St Houston TX 77009

Estimate for Renovation

Property Information:

Date of the Inspection: September 23, 2024
Weather Conditions: Lo: 77 the Hi 91
Property Address: 1120 E 14th St Houston TX 77009
Client(s): Singh Harp
Agent/Company: None
Age of the Home: Built-in 1926
Type: Single-family home, two bedrooms, one full bath, 1,064 sqft living space, 5,200 sqft lot.

Inspectors Information:

Company: Fulford Construction Management, PLLC
Name of the Inspector: Tracy E Fulford, CSPM
Address: 12522 West Hillock Lane Houston, TX 77047
Phone Number: 832-498-8757
Point of Contact: Tracy E. Fulford, CSPM
Email Address: tracy.fulfordcspm@fulfordconstructionmgt.com

License and Certifications:

Texas Professional Inspectors License, TREC #25932
National Home Inspector Examination
ICC Property Maintenance and Housing Inspector, Certificate No. 10273373
HUD Certified REAC Inspector, #I40907
Approved HUD REAC Contractor
Approved FHA 203K Consultant, #D1160
Certified Security Project Manager, CSPMP 051500532
Construction Project Managers, 78EU8H4A7626

Renovation Figures

Supported After-repairs value of \$750,000.00
FHA 203(k) formula ($ARV \times 110\% = Y$) ($Y \times 97\% - \text{Settlement} = \text{Potential Renovation Budget}$)
Fannie Mae formula ($ARV \times 97\% = Y - \text{Settlement} = \text{Potential Renovation Budget}$)

Client Requirements:

Add a new two-story, two-bedroom, two-bath addition, estimated 2,036 sq ft.

Estimate for Renovation

Property Address: 1120 E 14th St Houston TX 77009

Sold Comps

Address	Date and Value
211 W 11th St, Houston, TX 77008	3/20/2024 \$1,170,000
705 E 19th St, Houston, TX 77008	11/9/2023 \$1,160,000
107 E 9th St, Houston, TX 77007	4/2/2024

Renovation Cost

Construction Area and Standard	Estimated Cost of Repairs Existing	Cost of addition
Describe masonry work to be performed, such as point brickwork, stucco, construction of brick walls, construction/repair of brick, masonry, or stone chimney.	The contractor shall remove the existing column support footers and install new ones following the structural engineer's specifications and code requirements. Grind out all masonry joints with voids/cracks or where mortar has dissipated. \$18,500.	Foundations typically account for around 11.0% of the budget. This includes excavation, foundation, concrete, retaining walls, and backfill. For this project, that would be approximately \$26,875.
Describe the siding work, such as replacing defective siding, fascia, and soffits, installing new vinyl siding with aluminum window trim, etc.	The contractor shall remove any deteriorated wood siding and trim and dispose of it as necessary. The contractor shall furnish new wood siding and trim of like materials, style, and thickness where existing materials are removed. The contractor shall prep repaired/replacement areas for paint, including any essential caulk. \$14,000.	
Describe gutter and downspout work, such as replacing bad or missing gutters and downspouts, cleaning and opening downspouts, installing splash blocks, etc.	Gutter Drain System \$3,500.	
Describe roof work to be performed, such as installing a new built-up roof with new metal gravel stops, installing 240 Seal tab asphalt shingles on all roofs with a 3:12 pitch or more significant, etc. Roofs that	The contractor shall furnish and repair the existing roofing system with 3-tab 25-year minimum asphalt/fiberglass shingles to match the existing as closely as possible and any	This covers exterior wall finishes, roofing, windows, and doors. It usually accounts for around 11.8% of the budget, or about

Estimate for Renovation

Property Address: 1120 E 14th St Houston TX 77009

<p>already have two layers of shingles should not be roofed again. Remove the existing shingles, then the roof with new shingles.</p>	<p>necessary roofing accessories. Work may include repair/replacement of venting boots needed for a complete roof repair. \$17,000.</p>	<p>\$28,833 for this project.</p>
<p>Describe the shutter work to be performed, such as installing shutters on windows, etc.</p>		
<p>Describe exterior work to be performed, such as removing defective, buckled wood members; providing a structurally sound porch floor properly finished; replacing existing porch with masonry steps and stoops; providing ornamental iron or wood railing or parts, etc.</p>	<p>Replace complete exterior siding, \$13,950</p>	
<p>Describe the walkway work to be performed, such as installing new concrete walks and installing concrete steps from the start of the property to the entry.</p>	<p>City of Houston</p>	
<p>Describe driveway work to be performed, such as removing the old driveway and apron; installing blacktop asphalt drive (minimum two feet) over the existing drive and apron; installing new concrete driveway (minimum four feet) and apron with wire mesh; etc. Describe exterior painting work to be performed, such as scraping, sand smoothing, and a minimum of two coats of good quality paint on all exterior woodwork and metal, etc. See notes</p>	<p>Extend to 13 ft wide for \$4,000.</p>	
<p>Describe caulking to be performed, such as all windows, door frames, etc. Caulk all openings, cracks, or joints in the building envelope to reduce air infiltration.</p>	<p>Install new windows 18 30x61 3 29x37 \$5,500.</p>	

Estimate for Renovation

Property Address: 1120 E 14th St Houston TX 77009

Describe fencing work to be performed, such as installation of new fencing, resetting existing fencing, etc.	Complete repair \$5,600.	
Describe grading work to be performed, such as removal of debris from yards, application of finish earth, grade and seed, etc.	Leveling and fills \$2,100.	
Describe window work to be performed, such as installation of new metal replacement windows; replacement of rotted or defective sash; replacement of rotted sills at exterior; replacement of basement windows; replacement of cracked/broken glass; replacement of missing glazing putty; repair or replacement of screens; etc.	Install new windows 18 30x61 3 29x37 \$9,400.	
Describe weather-stripping to be performed, such as installation of new weather-stripping at all exterior doors, weather-strip all windows, installing metal interlocking thresholds at exterior doors, etc.		
Describe door work to be performed, such as: install new 1 3/4" exterior solid core wood door(s); install 1 3/4" metal insulated door; install three new door butts; install new external door trim; install new lockset with deadbolt; etc.	Estimated door count: 3 \$1,500.	
Describe interior door work to be performed, such as replacement of defective doors; installation of new doors with locksets; installation of locksets where missing or malfunctioning; readjusting all doors for proper closing; installation of bedroom closet doors; installation of bifold doors; installation of door trim at; etc.	Estimated door count: 15 \$4,050.	These include insulation, drywall, interior trims, painting, lighting, cabinetry, countertops, flooring, and plumbing fixtures. This category usually makes up 24.0% of

Estimate for Renovation

Property Address: 1120 E 14th St Houston TX 77009

		the budget, or around \$58,637.
Describe partitioning work, such as framing new walls and partitions for new closets.	New interior wall framing and repairs/interface with the existing framing. \$6,000.	Framing, which includes walls, roof, and other structural elements, typically takes up 20.5% of the budget. The new addition would be approximately \$50,080.
Describe plaster and drywall work to be performed, such as patching all defective plaster/drywall, finishing smooth with existing wall/ceiling finish, installing drywall, etc.	Furnish and install drywall and necessary accessories (USG or equal) for a complete drywall installation. \$9,500.	
Describe the painting work to be performed, such as painting interior walls, removing all existing wallpaper walls, treating defective (cracking, scaling, chipping, peeling, loose, or flaking) paint and paint that is to be disturbed by this Decorating point or other points in the Work Write-Up, and refinishing surfaces at; etc.	Three coats and prime the complete interior \$6,200.	
Describe wood trim work to be performed, such as replacing all cracked, broken, mismatched trim, jambs, etc.;	Interior trim works. \$3,000	
Describe the stair work to be performed, such as replacing bad basement treads and risers, replacing main stairs, treads, and risers, replacing broken and missing balusters, providing handrails, installing new stairs, etc.	Under addition	
Describe closet work, such as installing new shelves, clothing rods, etc.		
Describe wood floor work to be performed, such as replacing all	The contractor shall furnish and install new underlayment	

Estimate for Renovation

Property Address: 1120 E 14th St Houston TX 77009

<p>defective flooring, holes in floors, etc., with wood flooring to match existing floors; sand, fill, and refinish wood floors; install new hardwood floors at; etc</p>	<p>where necessary flooring is complete. \$12,000.</p>	
<p>Describe the finish floor work to be performed, such as installing vinyl tile or sheet goods with 1/4" underlayment at, installing carpet and pad at, etc.</p>	<p>The contractor shall remove the existing to install the new floor. \$11,700.</p>	
<p>Describe ceramic tile work to be performed, such as installing ceramic tile wainscot in the bathtub area for shower height; installing ceramic tile floor; installing Marlite wainscot in the bathtub area for shower height; replacing the defective tile in the bath; replacing the defective tile in the kitchen; etc.</p>	<p>New ceramic floor tile in the bathrooms following locations designated \$7,000.</p>	
<p>Describe bath accessory work to be performed, such as replacing the medicine cabinet in the bath, installing towel bar(s), installing soap dish, installing a grab bar in the tub/shower, etc.</p>	<p>Not selected \$14,500.</p>	
<p>Describe plumbing work to be performed, such as install new hot and cold water piping; install 30 gallons (minimum) glass-lined gas water heater (52 gallons if electric); install a new kitchen stainless steel sink; install a three-piece bathroom with shower over tub; install laundry tray with faucet; replace washers at faucets; replace defective sewer lines; connect to public sewer line; replace defective faucet at, etc.</p>	<p>It is the same as the built. \$16,100.</p>	
<p>Describe electrical work to be performed, such as installing 100-amp service; replacing frayed exterior wire from service to main and into external panel box; installing</p>	<p>It is the same as the built. \$17,100.</p>	

Estimate for Renovation

Property Address: 1120 E 14th St Houston TX 77009

<p>new ceiling light wall switches; installing new lighting fixtures; installing new exterior lighting; replacing wall receptacles; installing three-way switch; install smoke detectors; install exterior wall exhaust fan(s); etc.</p>		
<p>Describe heating and air conditioning work to be performed, such as installing a new forced warm air heater, installing a new hot water boiler, installing an automatic flow control valve, installing a temp control valve at the boiler, installing a heat supply outlet in each room; install high-performance items such as geothermal heating and cooling, wind energy systems or photovoltaic systems; etc.</p>	<p>It is the same as the built. \$15,700.</p>	
<p>Describe insulation work to be performed, such as installing insulation in crawl space (R-____); installing insulation batts in the attic (R- ____); installing insulation batts in exterior walls (R-____); etc.</p>	<p>IRC 2021 for attic, walls, piping, and uncondition spaces. \$8,000</p>	
<p>Describe the cabinetry work to be performed, such as installing new base cabinets, a new kitchen countertop, a new vanity, or replacing the vanity countertop.</p>	<p>It is the same as the newly built \$12,600.</p>	
<p>Describe new appliances to be installed, such as install a new range at (____), install a new refrigerator at (____), install a new dishwasher at (____), etc.</p>	<p>General appliance package \$9,000.</p>	
<p>Describe basement work to be performed, such as installing a minimum three-thick concrete floor, cement parge basement walls, and a dry basement; installing a new sump</p>		

Estimate for Renovation

Property Address: 1120 E 14th St Houston TX 77009

pump; replacing termite (or other wood-boring insect) damaged joists; etc.		
Describe cleanup work to be performed, such as removing debris from the property exterior, removing debris from the property interior, broom cleaning all floors, cleaning all windows, cleaning all plumbing fixtures and appliances, rental for dumpster, etc.	\$2,500.	
Describe any other work to be performed, such as demolition of existing house or garage; repair of detached outbuildings; moving existing house onto mortgaged lot; installation of new foundation; landscaping; repair of swimming pools, etc.	*Lead abatement \$14,000.	
		Site Work: This includes building permit fees, impact fees, water and sewer fees, inspections, architecture, engineering, and other fees typically accounting for around 7.4% of the budget. For a \$244,320 budget, this would be approximately \$18,080.
		Miscellaneous costs usually comprise about 1.5% of the budget, which would be around \$3,665 for this project.
Total Cost	\$261,300.00	\$244,320.00
	Complete cost of	\$505,620.00

Estimate for Renovation

Property Address: 1120 E 14th St Houston TX 77009

Conclusion

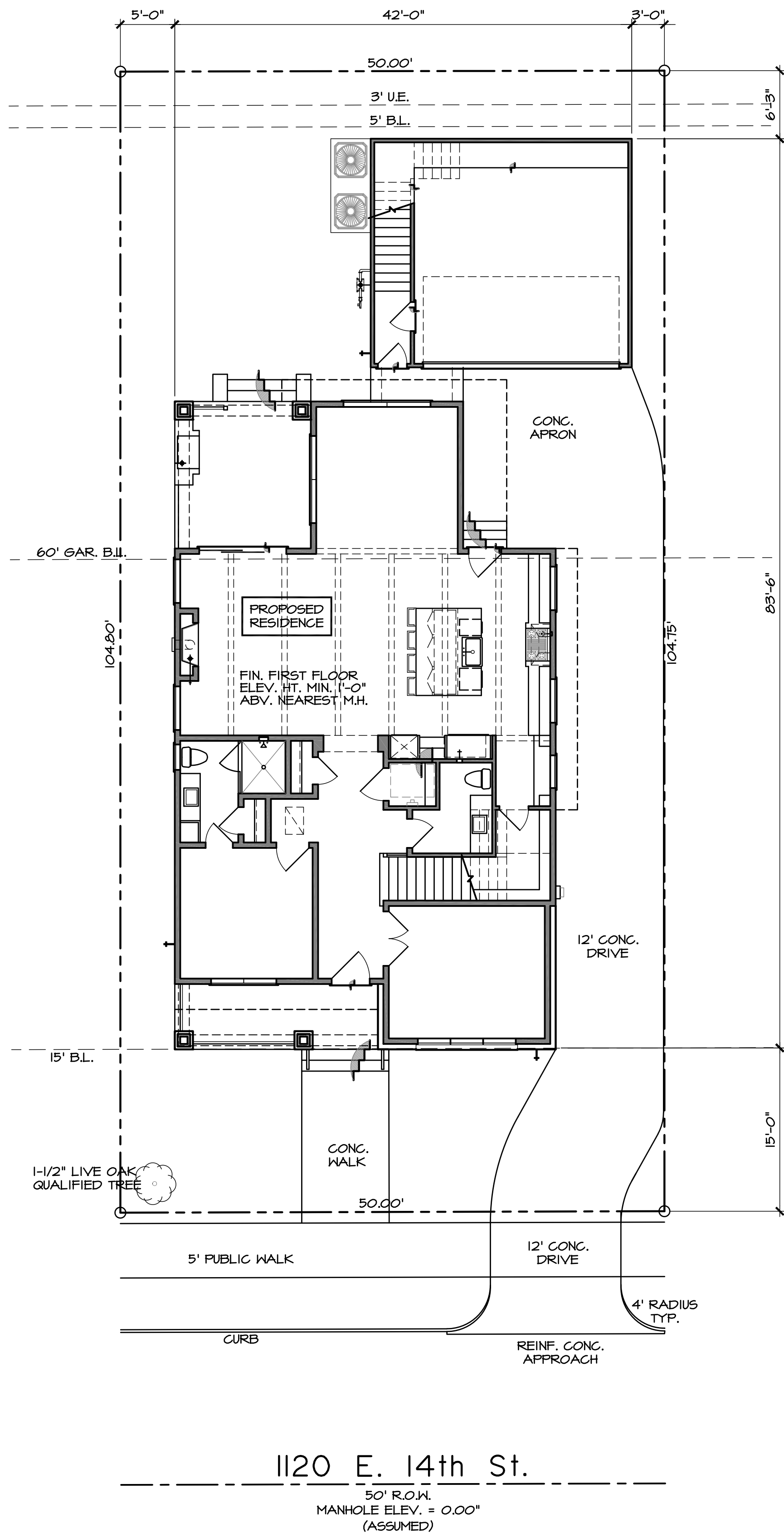
The cost of renovating the subject property and adding a new addition is estimated at \$505,620.00.

End.

Attachment G

Proposed Building for Site (subject to change)

DRAFT



1120 E. 14th St.

50' R.O.W.
MANHOLE ELEV. = 0.00"
(ASSUMED)

COVERAGE BREAKDOWN

LOT AREA	5 238	SQ. FT.
HOUSE PAD	2 472	SQ. FT.
BUILDING COV.	47.14%	(60% MAX)
DRIVE/WALK	926	SQ. FT.
TOTAL COV.	3 398	SQ. FT.
IMPERVIOUS COV.	64.87%	(65% MAX)

lot 5
block 118
section -
North Norhill
site plan

SCALE: 1/8" = 1'-0"

REFERENCE:

VERIFY SETBACKS

10.30.2024

10.30.2024

JOB #

note:

OWNER/BUILDER TO APPROVE LOCATION OF HOUSE ON LOT AND TO VERIFY ALL EASEMENTS AND BUILDING LINES, PRIOR TO START OF CONSTRUCTION.

- FINISHED FLOOR ELEVATION TO BE 1'-0" (MIN.) ABOVE NEAREST SAN. SEWER M.H. SERVING THIS RESIDENCE OR 4" ABOVE THE CROWN OF THE STREET WHICH EVER IS GREATER. R401.5 LOTS SHALL BE GRADED TO PROVIDE A POSITIVE DRAINAGE PATH AWAY FROM FOUNDATIONS. THE FALL SHALL BE A MIN OF 6" IN THE FIRST 10' (5%) R401.3

DRAINAGE: R401.3 EXCEPTION 2021 IRC IF A SWALE OR DRAIN IS USED DUE TO A PHYSICAL BARRIER OR LOT LINE THE PLANS MUST INDICATE THE POSITIVE DRAINAGE DETAILS. IMPERVIOUS SURFACES WITHIN 10' OF THE BUILDING FOUNDATION SHALL BE SLOPED A MINIMUM OF 2% AWAY FROM THE BUILDING.

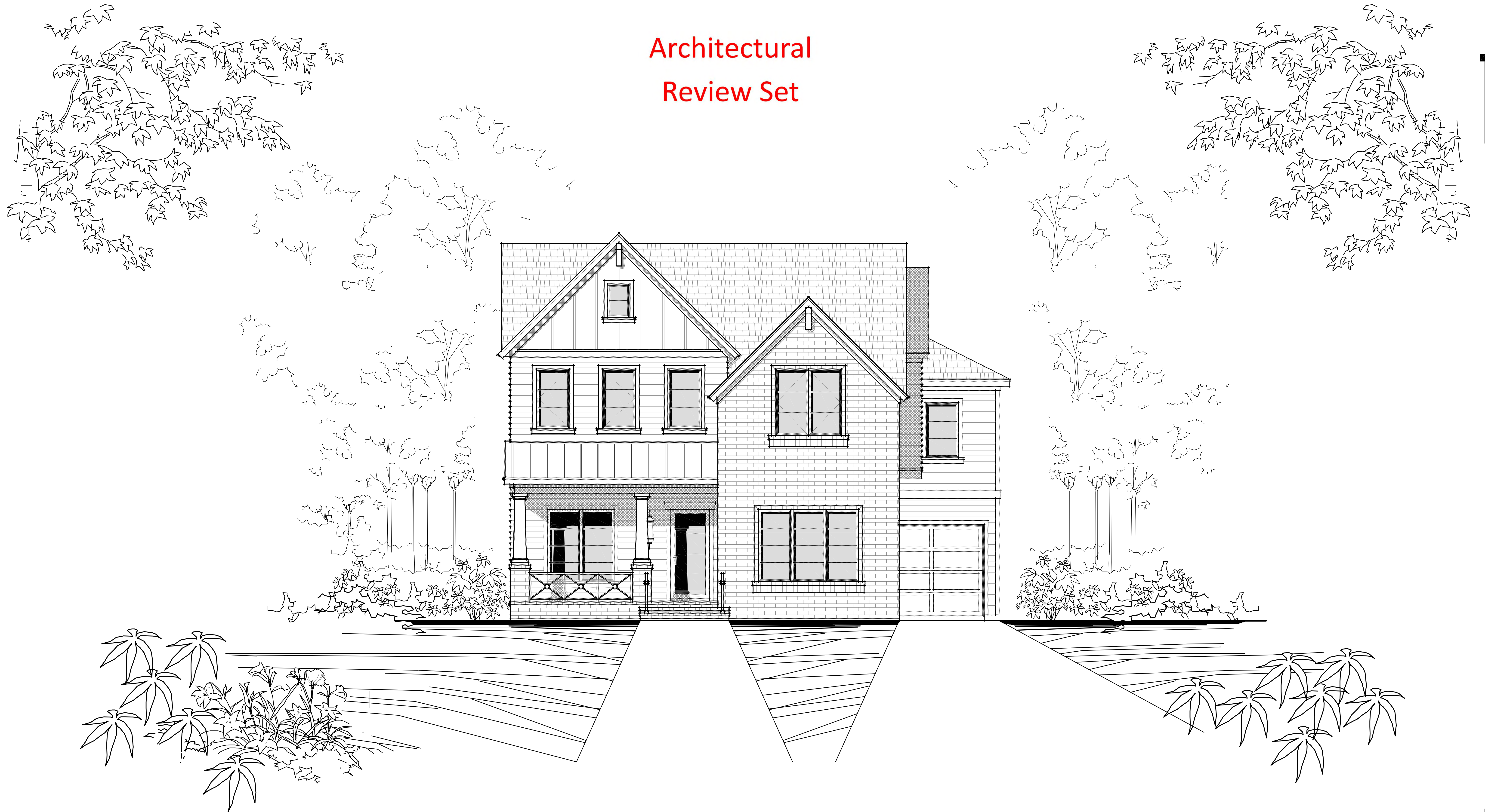
- DRAINAGE DESIGN IS BEYOND THE SCOPE OF WORK OF THIS FIRM. GREAT CARE SHOULD BE TAKEN IN EVALUATING THE DRAINAGE REQUIREMENTS.

Architectural
Review Set

PLAN NO. 3537

FLYSHEET

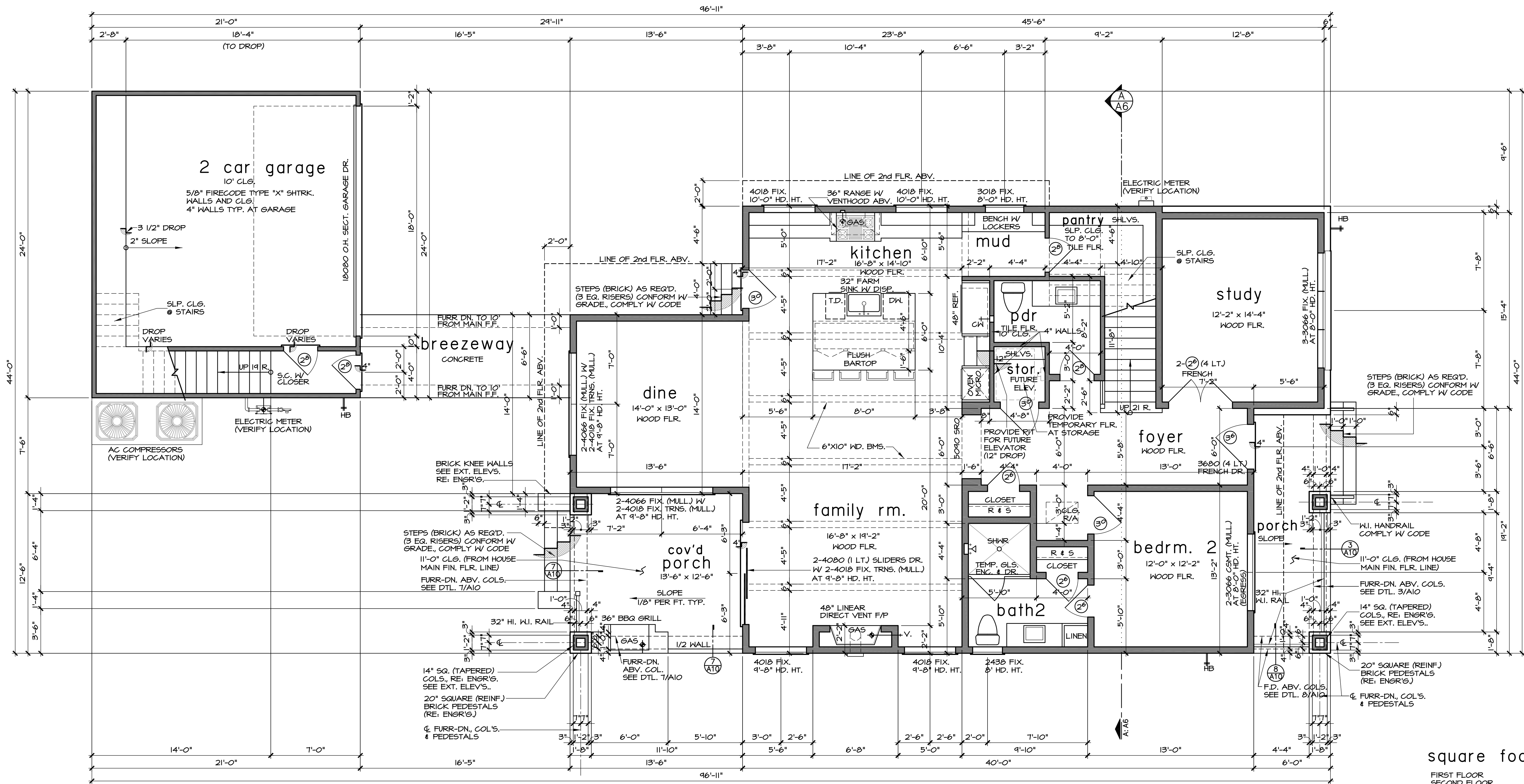
Architectural
Review Set



*A Design for:
Harp Singh*

front elevation

SCALE: 1/4" = 1'-0"

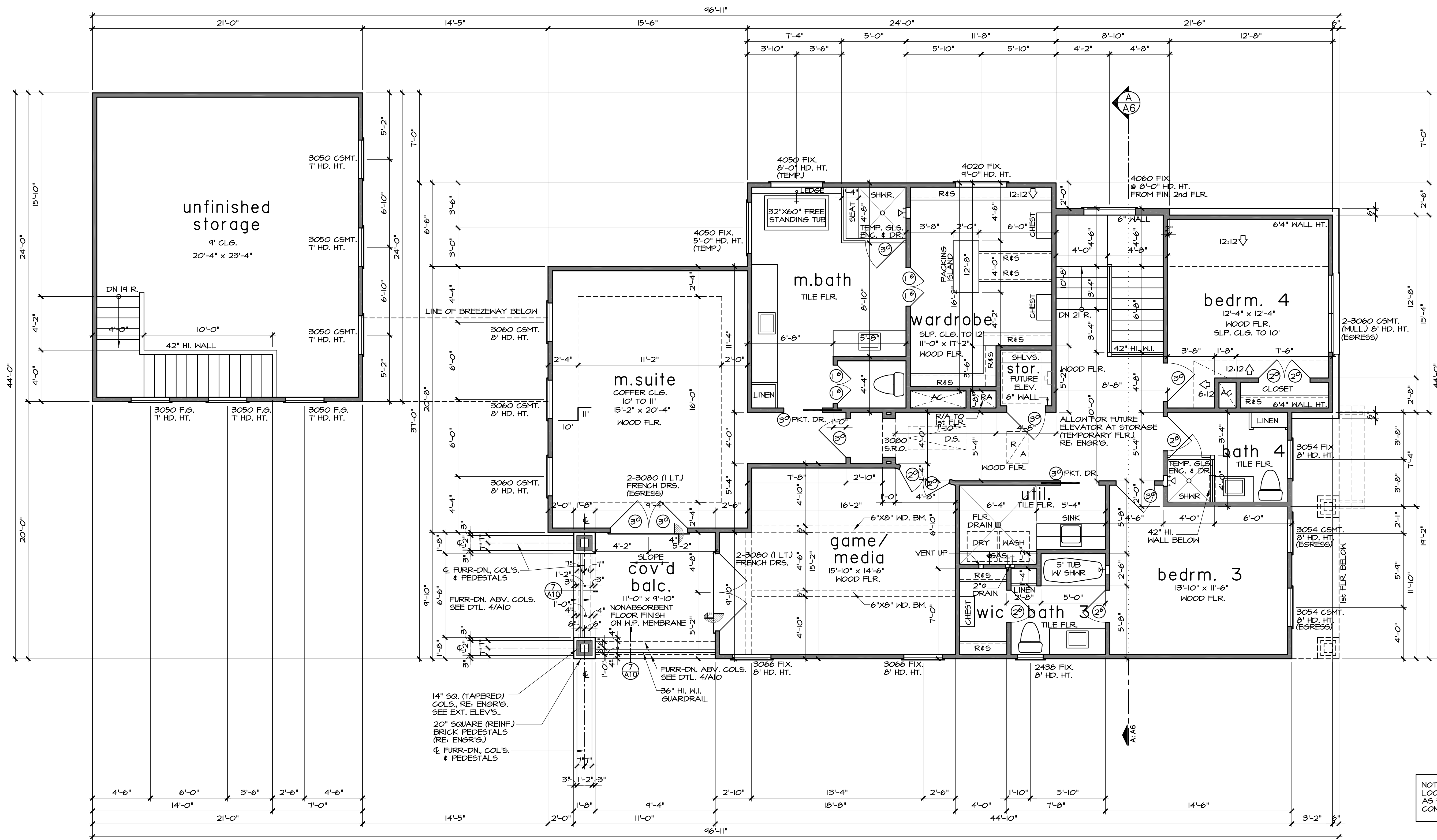


square footage

FIRST FLOOR	1687
SECOND FLOOR	1850
<hr/>	
LIVING AREA	3537
2 CAR GARAGE	504
PORCHES	281
BREEZENAY	107
COVD. BALCONY	108
UNFINISHED STORAGE	436
<hr/>	
TOTAL COVD. AREA	4973

first floor plan

SCALE: 1/4" = 1'-0"

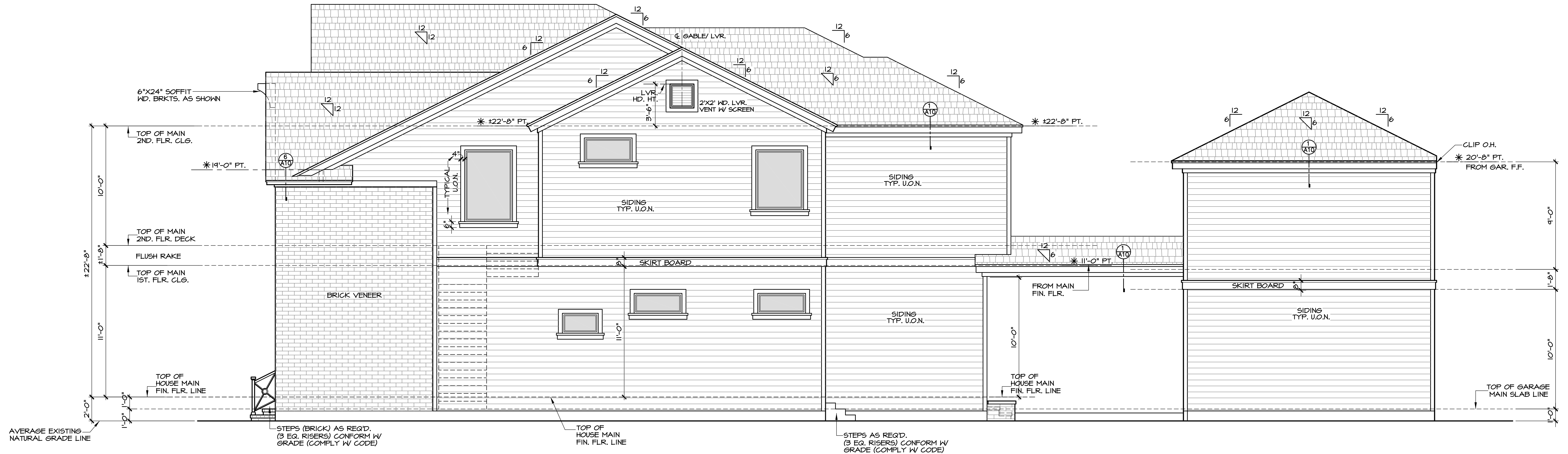


NOTE:
LOCATE ADDITIONAL DUCT CHASE TO 1ST. FLOOR
AS REQUIRED. COORDINATE WITH H.V.A.C.
CONTRACTOR, AND TO BE APPROVED BY OWNER/BLDR.

second floor plan

SCALE: 1/4" = 1'-0"

F:\Builder's Archives\Harp Singh\1120 E. 14th Street\Plans\190010-A3-f2.dwg, 10/30/2024 9:24:00 AM, Adobe PDF



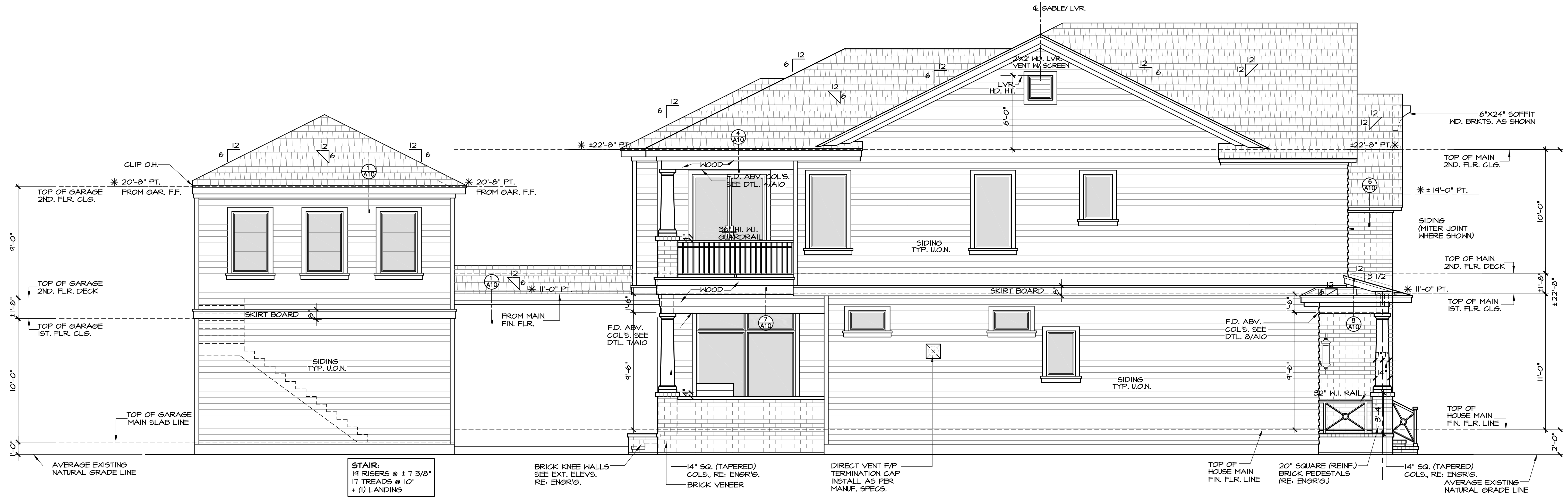
right side elevation
SCALE: 1/4" = 1'-0"



front elevation
SCALE: 1/4" = 1'-0"

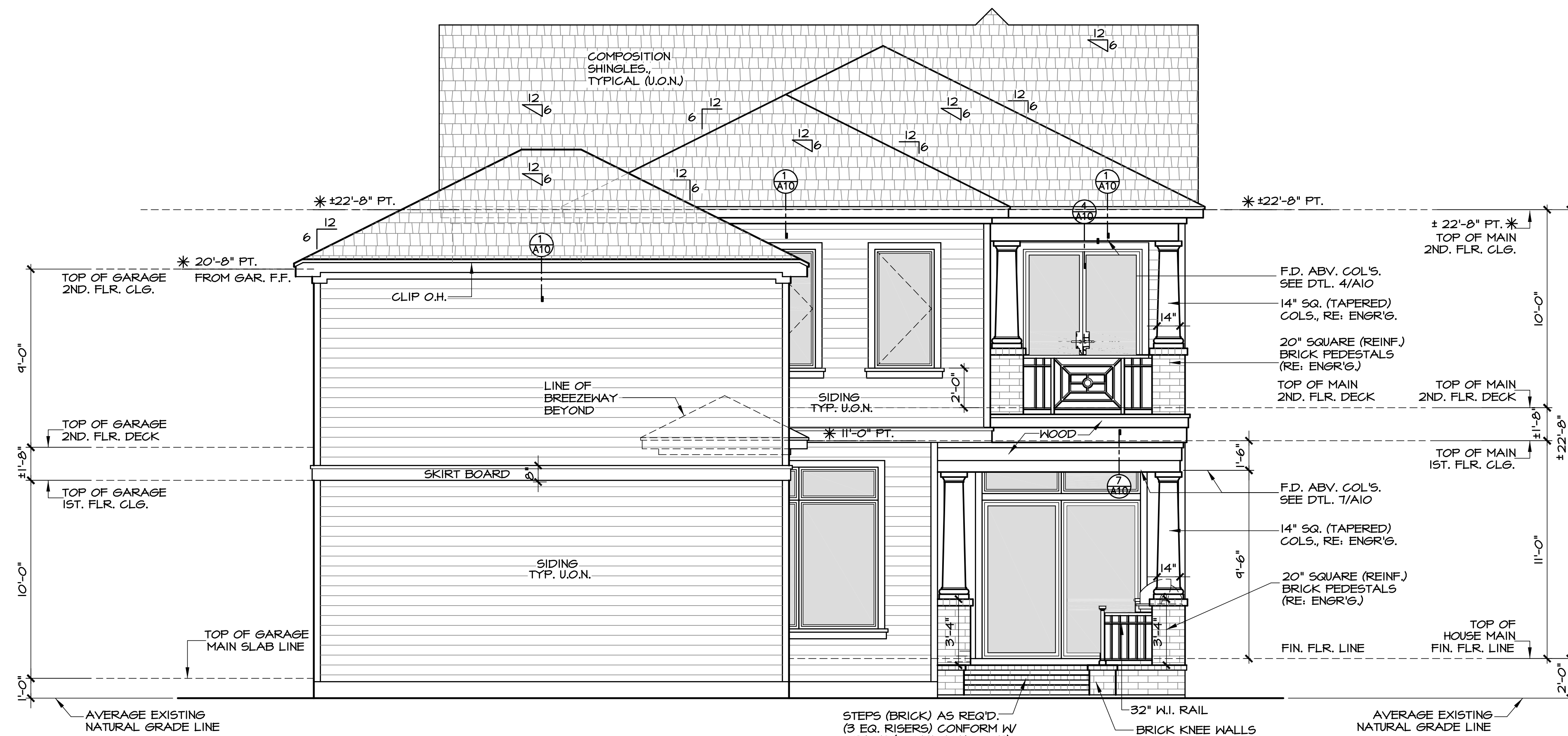
- *note: (U.O.N)
ALL PLATES HT. SHOWN ARE FROM TOP OF HOUSE MAIN FIN. FLR. LINE. SEE SECTIONS.
- elevation notes
- OVERHANGS, RE: TO ROOF PLAN/ CORNICE DETAILS
 - RAKES TO MATCH ELEVATIONS (SEE ROOF PLAN)
 - PROVIDE SPARK ARRESTORS AT CHIMNEYS TO COMPLY WITH IRC 2012, WITH 1/2" GAP MAX.
 - MASONRY VENEER SHALL BE SUPPORTED PER RT03.T.
 - WINDOW SILLS SHALL BE 24" A.F.F. MIN ABV THE FIRST FLOOR. WINDOWS LESS THAN 24" A.F.F. SHALL BE FIXED OR HAVE OPENINGS THROUGH WHICH A 4" DIA. SPHERE CANNOT PASS.
 - GUTTERS AND DOWN SPOUTS PER OWNER/ BLDGR. INSTALL AS PER MANUFACTURER SEPEC'S.

exterior elevations
SCALE: 1/4" = 1'-0"



left side elevation

SCALE: 1/4" = 1'-0"



rear elevation

SCALE: 1/4" = 1'-0"

*note: (U.O.N.)

ALL PLATES HT. SHOWN ARE FROM TOP OF HOUSE MAIN FIN. FLR. LINE. SEE SECTIONS.

elevation notes

- OVERHANGS, RE. TO ROOF PLAN/ CORNICE DETAILS
- RAKES TO MATCH ELEVATIONS (SEE ROOF PLAN)
- PROVIDE SPARK ARRESTORS AT CHIMNEYS TO COMPLY WITH IRC 2012, WITH 1/2" GAP MAX.
- MASONRY VENEER SHALL BE SUPPORTED PER RT03.1.
- WINDOW SILLS SHALL BE 24" A.F.F. MIN ABV THE FIRST FLOOR. WINDOWS LESS THAN 24" A.F.F. SHALL BE FIXED OR HAVE OPENINGS THROUGH WHICH A 4" DIA. SPHERE CANNOT PASS.
- GUTTERS AND DOWN SPOUTS PER OWNER/ BLDG. INSTALL AS PER MANUFACTURER SEPEC'S.

exterior elevations

SCALE: 1/4" = 1'-0"

Attachment H

Estimate for Construction Cost for New Home at 3,100 SF

Completed by the Principal of Fulford Construction Management,

PLLC Tracy E Fulford, CSPM

DRAFT

Estimate for Construction Cost
Client: Singh Harp
Property Address: 1120 E 14th St Houston TX 77009



**Completed by the Principal of Fulford Construction Management, PLLC
Tracy E Fulford, CSPM**

Estimate for Construction Cost
Property Address: 1120 E 14th St Houston TX 77009

Cost of new construction

Property Information:

Date of the Inspection: September 23, 2024
Weather Conditions: Lo: 77 the Hi 91
Property Address: 1120 E 14th St Houston TX 77009
Client(s): Singh Harp
Agent/Company: None
Age of the Home: Built-in 1926
Type: Single-family home, two bedrooms, one full bath, 1,064 sqft living space, 5,200 sqft lot.

Inspectors Information:

Company: Fulford Construction Management, PLLC
Name of the Inspector: Tracy E Fulford, CSPM
Address: 12522 West Hillock Lane Houston, TX 77047
Phone Number: 832-498-8757
Point of Contact: Tracy E. Fulford, CSPM
Email Address: tracy.fulfordcspm@fulfordconstructionmgt.com

License and Certifications:

Texas Professional Inspectors License, TREC #25932
National Home Inspector Examination
ICC Property Maintenance and Housing Inspector, Certificate No. 10273373
HUD Certified REAC Inspector, #I40907
Approved HUD REAC Contractor
Approved FHA 203K Consultant, #D1160
Certified Security Project Manager, CSPMP 051500532
Construction Project Managers, 78EU8H4A7626

Feasibility Analysis

Stories	Two Stories	Two Stories
Exterior	Wood Siding	Wood Siding
Basement	Crawl Space	Crawl Space
Grade: Standard	Standard	Custom
Square Feet	3,100	3,100
Sub-total	\$279,000.00	\$372,000.00
Contractors 25%	\$69,750.00	\$93,000.00
Design Fees 7%	\$19,530.00	\$26,040.00
Contingency 10%	\$27,900.00	\$37,200.00
Total Budget	\$386,180.00	\$494,760.00
Per Square Foot.	\$90 to \$130	\$120 to \$170

Estimate for Construction Cost
Property Address: 1120 E 14th St Houston TX 77009

National Association of Home Builders (NAHB)

Table 1. SINGLE-FAMILY PRICE AND COST BREAKDOWNS 2022 National Result

Construction Area for Standard	Budget	Percentage of budget
I. Site Work (sum of A to E)	\$20646	7.4%
A. Building Permit Fees	\$5859	2.1%
B. Impact Fee	\$3627	1.3%
C. Water & Sewer Fees Inspections	\$4185	1.5%
D. Architecture, Engineering	\$3348	1.2%
E. Other	\$3627	1.3%
II. Foundations (sum of F to G)	\$30690	11.0%
F. Excavation, Foundation, Concrete, Retaining walls, and Backfill	\$28179	10.1%
G. Other	\$2511	0.9%
III. Framing (sum of H to L)	\$57195	20.5%
H. Framing (including roof)	\$43245	15.5%
I. Trusses (if not included above)	\$8091	2.9%
J. Sheathing (if not included above)	\$3906	1.4%
K. General Metal, Steel	\$837	0.3%
L. Other	\$1116	0.4%
IV. Exterior Finishes (sum of M to P)	\$32922	11.8%
M. Exterior Wall Finish	\$13950	5.0%
N. Roofing	\$8091	2.9%
O. Windows and Doors (including garage door)	\$9486	3.4%
P. Other	\$1116	0.4%
V. Major Systems Rough-ins (sum of Q to T)	\$49941	17.9%
Q. Plumbing (except fixtures)	\$16182	5.8%
R. Electrical (except fixtures)	\$17019	6.1%
S. HVAC	\$15624	5.6%
T. Other	\$1116	0.4%
VI. Interior Finishes (sum of U to AE)	\$66960	24.0%
U. Insulation	\$4743	1.7%
V. Drywall	\$9486	3.4%
W. Interior Trims, Doors, and Mirrors	\$8928	3.2%
X. Painting	\$6138	2.2%
Y. Lighting	\$3069	1.1%
Z. Cabinets, Countertops	\$12555	4.5%
AA. Appliances	\$4464	1.6%
AB. Flooring	\$9207	3.3%
AC. Plumbing Fixtures	\$3627	1.3%
AD. Fireplace	\$1116	0.4%

Estimate for Construction Cost
Property Address: 1120 E 14th St Houston TX 77009

AE. Other	\$3348	1.2%
VII. Final Steps (sum of AF to AJ)	\$16461	5.9%
AF. Landscaping	\$6417	2.3%
AG. Outdoor Structures (deck, patio, porches)	\$1674	0.6%
AH. Driveway	\$6138	2.2%
AI. Clean Up	\$1674	0.6%
AJ. Other	\$558	0.2%
VIII. Other	\$4185	1.5%
Total	\$279,000	100.0%

Construction Area for Custom	Budget	Percentage of budget
I. Site Work (sum of A to E)	\$27528	7.4%
A. Building Permit Fees	\$7812	2.1%
B. Impact Fee	\$4836	1.3%
C. Water & Sewer Fees Inspections	\$5580	1.5%
D. Architecture, Engineering	\$4464	1.2%
E. Other	\$4836	1.3%
II. Foundations (sum of F to G)	\$40920	11.0%
F. Excavation, Foundation, Concrete, Retaining walls, and Backfill	\$37572	10.1%
G. Other	\$3348	0.9%
III. Framing (sum of H to L)	\$76260	20.5%
H. Framing (including roof)	\$57660	15.5%
I. Trusses (if not included above)	\$10788	2.9%
J. Sheathing (if not included above)	\$5208	1.4%
K. General Metal, Steel	\$1116	0.3%
L. Other	\$1488	0.4%
IV. Exterior Finishes (sum of M to P)	\$43896	11.8%
M. Exterior Wall Finish	\$18600	5.0%
N. Roofing	\$10788	2.9%
O. Windows and Doors (including garage door)	\$12648	3.4%
P. Other	\$1488	0.4%
V. Major Systems Rough-ins (sum of Q to T)	\$66588	17.9%
Q. Plumbing (except fixtures)	\$21576	5.8%
R. Electrical (except fixtures)	\$22692	6.1%
S. HVAC	\$20832	5.6%
T. Other	\$1488	0.4%
VI. Interior Finishes (sum of U to AE)	\$89280	24.0%
U. Insulation	\$6324	1.7%
V. Drywall	\$12648	3.4%

Estimate for Construction Cost
 Property Address: 1120 E 14th St Houston TX 77009

W. Interior Trims, Doors, and Mirrors	\$11904	3.2%
X. Painting	\$8184	2.2%
Y. Lighting	\$4092	1.1%
Z. Cabinets, Countertops	\$16740	4.5%
AA. Appliances	\$5952	1.6%
AB. Flooring	\$12276	3.3%
AC. Plumbing Fixtures	\$4836	1.3%
AD. Fireplace	\$1488	0.4%
AE. Other	\$4464	1.2%
VII. Final Steps (sum ofAFtoAJ)	\$21948	5.9%
AF. Landscaping	\$8556	2.3%
AG. Outdoor Structures (deck, patio, porches)	\$2232	0.6%
AH. Driveway	\$8184	2.2%
AI. Clean Up	\$2232	0.6%
AJ. Other	\$744	0.2%
VIII. Other	\$5580	1.5%
Total	\$372,000	100.0%

Conclusion

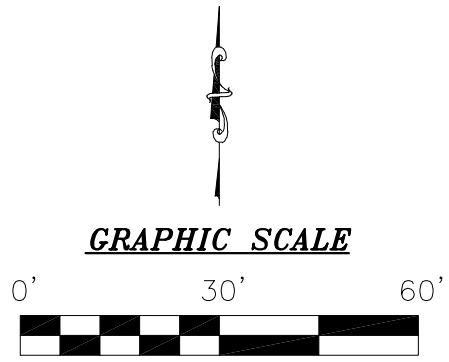
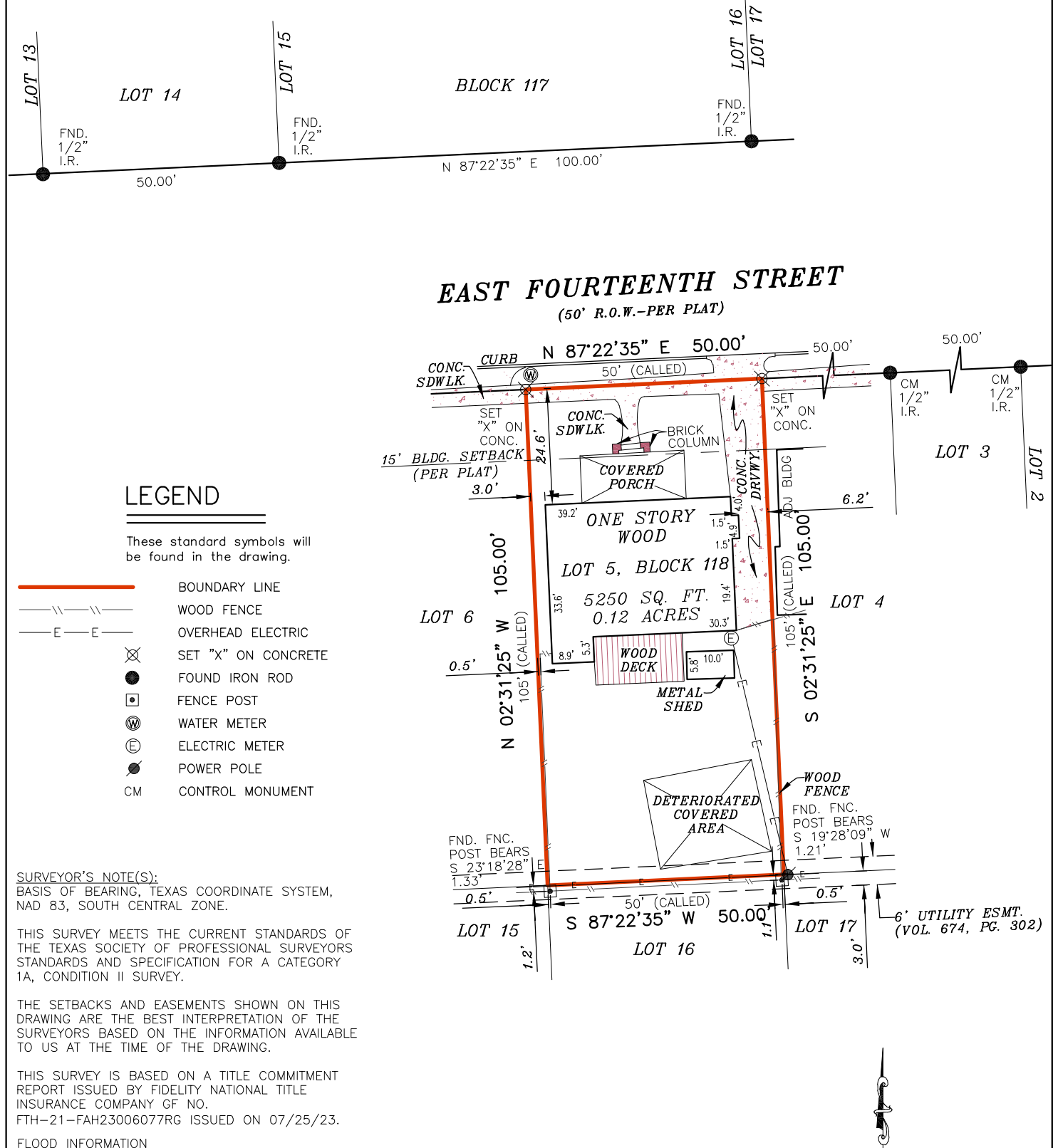
The total cost of demolishing the subject property and rebuilding is estimated to be (Standard grade \$386,180.00 or Custom \$494,760.00.)

End.

Attachment I

Survey Sept. 2025

DRAFT



I, DONALD MATT COOKSTON, a Registered Professional Land Surveyor in the State of Texas, do hereby certify to FIDELITY NATIONAL TITLE COMPANY and DHJT HOLDINGS LLC that the above map is true and correct according to an actual field survey, made by me or under my supervision, of the property shown hereon or described by field notes accompanying this drawing. I further certify that all easements and rights-of-way of which I have been advised are shown hereon and that, except as shown, there are no apparent visible encroachments, no apparent visible overlapping of improvements and no apparent discrepancies or conflicts in the boundary lines, as of the date of the field survey.

Borrower/Owner: DHJT HOLDINGS LLC
Address: 1120 E. 14TH ST., HOUSTON, TX 77009 GF No. FTH-21-FAH23006077RG

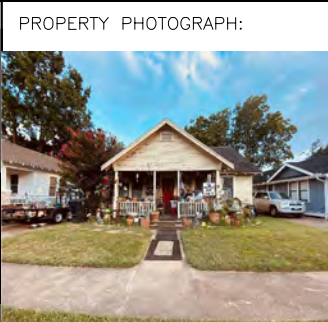
Legal Description of the Land:
Lot 5, in Block 118, in NORTH NORHILL, an addition in Harris County, Texas, according to the map or plat thereof, recorded in Volume 6, Page 28, of the map and/or plat records of Harris County, Texas.

LAND TITLE SURVEY

JOB NO.:	2307040565	NO.	REVISION	DATE
DATE:	07/28/23			
DRAWN BY:	SR/RD			
APPROVED BY:	DMC			



SUBJECT TO RESTRICTIVE COVENANTS AND/OR EASEMENTS RECORDED IN: VOLUME 6, PAGE 28, MAP RECORDS, PLAT RECORDS, HARRIS COUNTY, TEXAS VOLUME 598, PAGE 244, DEED RECORDS, HARRIS COUNTY, TEXAS VOLUME 674, PAGE 302, DEED RECORDS, HARRIS COUNTY, TEXAS VOLUME 1758, PAGE 259, DEED RECORDS, HARRIS COUNTY, TEXAS CLERK'S FILE NO(S). H032048, N095547, OFFICIAL RECORDS, HARRIS COUNTY, TEXAS CLERK'S FILE NO(S). N620332, 20090189899, OFFICIAL RECORDS, HARRIS COUNTY, TEXAS



Overland Consortium Inc. Surveyors
Tel: 281-940-8869 Fax: 281-207-6476
999 E. BASSE ROAD, SUITE 180 BOX 521, SAN ANTONIO, TEXAS 78209

FIRM REGISTRATION NO. 10190700
DONALD MATT COOKSTON, R.P.L.S.
Registered Professional Land Surveyor
Registration No. 4733
COPYRIGHT ALL RIGHTS RESERVED TO OVERLAND CONSORTIUM INC.

Attachment J

Building Land Assessment Harris County

DRAFT

BUILDING ASSESSMENT

Houston, Texas

Map No. 331 ✓ Permit No. 1674

Field Book No. _____

Owner W. L. Skiba 7-28-6 1926

No. 1120

Street or Avenue 814th

Addition N. Newhill

Vol. 73 Page 237 Block 118 Tract

1-1 Room Bath. 10x16 gar

28 wide 36 deep 1 stories
wide deep stories
wide deep stories

With or without basement or cellar.

Foundation: Walls or Piers.

Material: Frame Brick.

Outside Trimmings: Plain, Ornamental.

Inside Finish: Rough, Plain, Ornamental, Hard Wood, Pine, Plaster.

Roof: Hip, Gable, Flat.

Roofing: Slate, Tile, Tin, Shingle, Copper, Composition, Iron, Tar and gravel.

Heating: Furnace, Steam, Gas, Stoves.

Plumbing: With or Without Bath Room.

Condition: Good, Fair, Bad. Built in Year _____

No. Sq. Ft. _____ Per Sq. Ft. _____

No. Sq. Ft. _____ Per Sq. Ft. _____

No. Sq. Ft. _____ Per Sq. Ft. _____

Permit Value, \$ 3000

Age, Cond. and Utility Dep. _____ per cent.

Amount of Depreciation, \$ _____

Assessed Value of Building, \$ 950

Rendered in name of _____

W. L. Skiba

1057 @ 90° = 95°

11/9/26



Gravel Roof.

Body swayed in

2 bed conditions.

2

Map No. _____ Addition no north
 Block 118 Lot 5

OWNER Koenig C
 ADDRESS 1120 C 14th

TYPE OF PROPERTY RES OCCUPIED VACANT

BASEMENT, Whole Part _____ FLOORING, Pine, Hardwood, Cement, Tile, Marble, Dirt _____

FOUNDATION, Concrete, Stone, Brick, Piers, Posts. _____ INTERIOR TRIM, Plaster, Hardwood, Marble, Metal, Built-in Features _____

WALLS, Brick _____ Stone _____ Hollow Tile, Stucco, Metal, Concrete Blocks, Box _____ Weatherboard _____ HEATING, Furnace, Stoves, Fireplace, Chimneys, Gas _____

ROOF CONS., Concrete, Steel, Wood Truss. _____ LIGHTING, Electricity _____

ROOF, Hip, Gable, Mansard, Flat. _____ PLUMBING, Sewer, Water, Baths _____

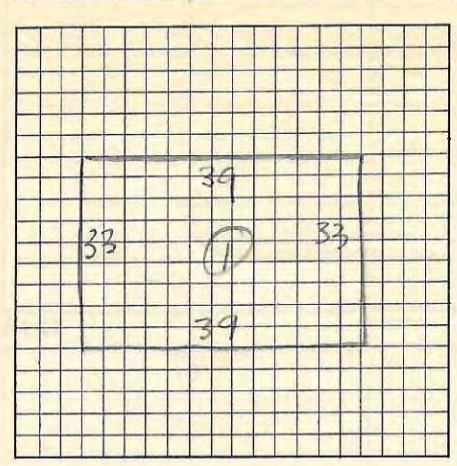
ROOFING, Composition, Metal, Slate, Wood, Shingles, Tile, Asbestos. _____ ELEVATORS _____

EXTERIOR TRIM, Stone, Terra Cotta, Metal, Wood, Marble, Granite. _____ CONDITION, Good, Fair, Bad, Obsolete _____

PERMIT DATE _____ NO. _____ AMT. _____

IMPROVEMENTS

No. Sq. Ft. 1287 Price Per Sq. Ft. 225 \$ 2890



Percent Good	<u>70</u>	<u>2020</u>
Other Bldgs.	<u>1</u>	<u>100</u>
Total All Bldgs.		<u>2120</u>

LAND VALUE

Front x Depth	Unit Value	Factor	Front Ft. Value - - \$
<u>50 x 100</u>	<u>9</u>		<u>450</u>

TOTAL

180 - 770

Harris County
BUILDING ASSESSMENT
Houston, Texas

Vol. 62 Page 97
77

Permit No. City

Inspector _____

Date 9-15 19 23

Owner _____

No. 1120 E 14th Street

Survey or Addition N. Norhill

Abst. _____ Lot or Tr. 5 Blk. 118

Type _____ Residential _____ Commercial _____
 Industrial _____ Pre-Fab _____

Exterior: Permastone — Rock — Brick Veneer — Frame — Stucco — Concrete Tile — Claytile — Cedar Shakes — Composition — Shingle — Redwood.

Interior: Sheetrock — Plastered — Paneled — Cellotex — Plywood — None. Paper

Floors: Oak — Plywood — Cement — Tile — Pine — Azrock — Higgins — Terrazio — None.

Roofing: Shingle — Asbestos — Terra-Cotta — Tile — Composition — Slate — Copper — C-Iron, Tar and Gravel.

Foundation: Concrete Slab — Piers — Blocks Beams — Brick — Piers-Wood.

Plumbing: 1 Tile — 2 Tile — 3 Tile — Other: None.

Climatizers: Dual. Temp. Ac — Tons, Attic Ventilation — Central Heat Unit — Gas Stoves — None.

Electrical Equipment: Part — All — Sprinklers.

Condition: New — Good — Fair — Poor — Obsolete.

Permit Val. _____

Year Built _____

Remarks: 1089^{0'} @ 2.40 = 2550

272 @ 75 = 200

2550 + 200 = 2750

2750 - 690 = 2060

Moved here _____ From _____

No. Sq. Ft. _____ Per Sq. Ft. _____
 No. Sq. Ft. 1954 new total Per Sq. Ft. _____

Assessed Value of Building 820

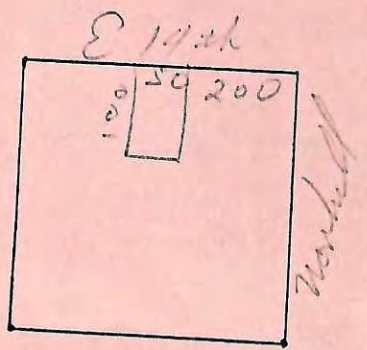
HARRIS COUNTY BUILDING ASSESSMENT

Map No. 30 Acct. No. 26-130-0-05
 Permit No. Rural Date 8-23-68
 Owner E Koening
 Street No. 1120 E 14th
 Addition N. Marshall Section _____
 Lot No. 5 Block No. 118

COUNTY ACCOUNT NO.				
SEQUENCE NO.	VOL.	PG.	SUB.	ITEM
155500000	62	97		5
<p><i>re-val</i></p> <p>1969 <i>Nov 1st</i> VALUE <u>820</u></p> <p>DATE</p> <p>NEW OWNER</p>				

No. Stories	ROOF TYPE	INTERIOR	EXTRA FEATURES
Single Family	<input checked="" type="checkbox"/> Gable	<input checked="" type="checkbox"/> S/L & Paper	Finished Attic
Duplex	<input type="checkbox"/> Hip	Sheetrock	Basement
Garage Apt.		Wood Panels	CARPORT
FOUNDATION	ROOFING	Plaster	Roof
Concrete Slab	<input type="checkbox"/> Wood Shingles		Floor
Beam & Piers	<input checked="" type="checkbox"/> Comp. Shingles	No. Bedrooms	
Concr. Blks.	<input type="checkbox"/> Tar & Gravel	No. Baths	<input checked="" type="checkbox"/> GARAGE
		Tile	Walls
EXTERIOR WALLS	FLOORING		Roof
Brick Veneer	<input checked="" type="checkbox"/> Pine	HEATING & COOLING	
Stone Veneer	<input type="checkbox"/> Hardwood	A/C, C/H or Dual	Floor
Lumber	<input type="checkbox"/> Asphalt Tile		
Shakes	<input type="checkbox"/> WtoW Carpets	No. Fireplaces	Ceiled
			Doors

(Base Unit \$ 610)
 A/C C/H \$ _____
 (Total Unit \$ _____)
 BUILDING ASSESSMENTS ON BLOCK BOOK
 - Assmt. \$ 230
 - Assmt. \$ 1590
 TOTAL VALUE \$ _____



ded in name of

CITY OF HOUSTON HARRIS COUNTY BUILDING ASSESSMENT

ACN 026-130-00-005-7

OWNER KOENIG CLYDE
 ADDRESS 1120 14TH E
 DESCRP. LT 5 BLK 118 N NORHILL

LAND VALUE 2570
 IMPROVEMENTS 4080

avg.

No. Stories	FOUNDATION	ROOF TYPE	GARAGE
Sngl. Family	Concr. Slab	Gable	Walls
Duplex	Beam & Piers	Hipped	Roof
Gar. Apt.	Concr. Blks.	Flat	Floor
Fnsht. Attic			Ceiled
Basement	FLOORING	ROOFING	Doors
SIDING	Pine	Wd. Shngls.	
Brick V.	Hardwood	Comp. Shgs.	
Stone V.	Terrazzo	Tar & Gravel	CARPORT
Asbestos	Vinyl		Roof
Shakes	WtoW Cpts.	INTERIOR FNSH.	Floor
Lumber		S/L & Paper	
	HEATING & COOLING	Sheetrock	
No. Bdrms.	A/C,C/H, Dual	Wd. Panels	
No. Baths		Plaster	
No. F'places			

COUNTY ACCOUNT NO.				
SEQUENCE NO.	VOL.	PG.	SUB.	ITEM
	62	970		5
<i>79</i>				
<i>Revalued</i>				
<i>1978 new total</i> VALUE <i>3220</i>				
DATE				
NEW OWNER				

Pa 026-130-00-005-7 1977 01/24/77 I
 5440 185.00 10060 53%

Impr. \$ _____

Rendered in name of _____

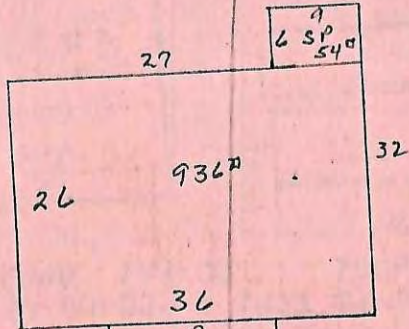


MARKET VALUE 100%	
<i>5440</i>	
(FROM REVERSE)	
APPRAISER CODE	DATE
<i>1234</i>	<i>12/15/76</i>

-- 1969

GAR
16 272^{sq}
17

SP
5-4
136
190



EXISTING APPRAISALS, if any -
100% Value - without depreciation-\$ _____ \$
Dep.-Ph. 35% Fu. % Ec. % \$ _____ \$
NEW APPRAISALS

CLASS _____ Yr. Built _____ Depr. _____ %
Base Unit@\$ _____ A/C&C/H@\$ _____ Total Unit@\$ _____
Old 100% SF@\$ 6800 \$ 1.8 = \$

Area	936	SF@\$	610	\$	5710	\$
SP	190		300		570	
Area	272		190		520	
					6800*	
Less	35%		2720			
			4080			

Appraiser's name & date

V. Paffendorf
8-15-68

Appraiser's name & date

12-15-76

TOTAL VALUE

FOR 19 69 40% 100% 53% 2100

Total 100% Value \$ 5440

For 19 72 factor X 185

new 100% - 10060
0.32% = 3220

Attachment K

MLS Purchase Information

DRAFT

1120 E 14th St, Houston, TX 77009-5008, Houston, Harris County 

APN 062-097-000-0005

CLIP 8671899043

 Print 

 Email 

 Customize View

[< BACK](#)

[<](#)

[PROPERTY DETAILS](#)

[COMPARABLES](#)

[MARKET TRENDS](#)

[NEIGHBORS](#)

[NEIGHBORHOOD PROFILE](#)

[FLOOD MAP](#)

[HAZARD](#) [>](#)



MLS Beds

2

MLS Full Baths

1

Half Baths

N/A

MLS Sale Price

\$418,000

MLS Sale Date

06/27/2024

MLS Sq Ft

1,064

Lot Sq Ft

5,200

MLS Yr Built

1926

Type

SFR

[Owner Information](#)

Owner Name

Anand Harpreet

Tax Billing City & State

Houston, TX

Attachment L

Minimum Property Standards Assessment

Completed by the Principal of Fulford Construction Management,
PLLC Tracy E Fulford, CSPM

DRAFT

Minimum Property Standards Assessment
Client: Singh Harp
Property Address: 1120 E 14th St Houston TX 77009



**Completed by the Principal of Fulford Construction Management, PLLC
Tracy E Fulford, CSPM**

Minimum Property Standards Assessment
Property Address: 1120 E 14th St Houston TX 77009

Estimate for Renovation

Property Information:

Date of the Inspection: September 23, 2024
Weather Conditions: Lo: 77 the Hi 91
Property Address: 1120 E 14th St Houston TX 77009
Client(s): Singh Harp
Agent/Company: None
Age of the Home: Built-in 1926
Type: Single-family home, two bedrooms, one full bath, 1,064 sqft living space, 5,200 sqft lot.

Inspectors Information:

Company: Fulford Construction Management, PLLC
Name of the Inspector: Tracy E Fulford, CSPM
Address: 12522 West Hillock Lane Houston, TX 77047
Phone Number: 832-498-8757
Point of Contact: Tracy E. Fulford, CSPM
Email Address: tracy.fulfordcspm@fulfordconstructionmgt.com

License and Certifications:

Texas Professional Inspectors License, TREC #25932
National Home Inspector Examination
ICC Property Maintenance and Housing Inspector, Certificate No. 10273373
HUD Certified REAC Inspector, #I40907
Approved HUD REAC Contractor
Approved FHA 203K Consultant, #D1160
Certified Security Project Manager, CSPMP 051500532
Construction Project Managers, 78EU8H4A7626

Method of Inspection Statement

The property's inspection method involves a comprehensive, hands-on approach designed to ensure a thorough evaluation of all accessible systems and components. This inspection will use visual observation as the primary tool, supplemented by functional testing of mechanical systems and appliances where applicable. Each system, including structural, electrical, plumbing, and HVAC, will be assessed through direct inspection, utilizing standard operational controls and procedures.

The inspection process included:

- Visual assessment: Inspectors will visually observe and document the condition of readily accessible areas of the property. This includes examining the foundation, roof, walls, electrical panels, plumbing systems, and mechanical components to identify visible defects, signs of wear, or potential safety concerns.
- Operational testing: Installed systems and appliances, such as heating, cooling, electrical, and plumbing fixtures, will be operated using standard controls to verify proper function.

Testing will be performed within the constraints of everyday use without dismantling or invasive procedures.

- **Reporting of findings:** Observed deficiencies will be documented in a detailed report, including descriptions of any issues identified during the inspection. The report will analyze each component's condition and highlight areas requiring further evaluation or repair.

Ultimately, this method ensures a balanced combination of visual observation, functional testing, and expert analysis to accurately assess the property's overall condition, helping you make informed decisions.

Renovation Inspection Limitation Statement for Fulford Construction Management, PLLC

The renovation inspection services provided by Fulford Construction Management, PLLC, are designed to evaluate a property's current condition and provide preliminary cost estimates for necessary repairs and renovations. However, it is essential to understand the following limitations:

1. **Scope of Visual Inspection:** The inspection, conducted with the utmost professionalism, is confined to a non-invasive visual assessment of areas that are reasonably accessible. No destructive measures will be employed to expose concealed elements; areas obscured by finishes, coverings, or other construction materials will not be inspected. The evaluation is limited to what can be observed without dismantling or damaging the property.
2. **Limited Depth of Inspection:** While the inspection seeks to identify significant deficiencies and repairable conditions, it does not encompass a comprehensive, technically exhaustive evaluation. However, the thoroughness of the inspection ensures that certain defects, including those hidden within the structure or masked by cosmetic repairs, may go undetected due to the limitations inherent in a visual-only inspection.
3. **Preliminary Cost Estimates:** The estimates provided, including the Rough Order of Magnitude (ROM) and the cost-to-cure report, are intended as preliminary figures based on the inspector's professional judgment and the conditions observed during the inspection. These estimates are approximate and may not reflect the final costs incurred. Variations in actual costs may arise due to unanticipated site conditions, material price fluctuations, or the specific choices made by contractors during renovation.
4. **FHA Standards Reference:** Where applicable, cost estimates provided for repairs are aligned with Federal Housing Administration (FHA) standards. However, these standards may only account for some local building codes, ordinances, or additional regulatory requirements. The client should know that compliance with local standards may necessitate further evaluation or extra work.
5. **Absence of Warranty or Guarantee:** The findings and recommendations in the inspection report reflect the property's condition at the time of inspection only. The report does not constitute a warranty, guarantee, or certification of the property's overall condition, nor does it assure the performance of any systems or components in the future.

6. **Specialized Systems and Components:** This inspection does not cover an in-depth evaluation of specialized systems such as HVAC, electrical, plumbing, or structural elements that may require the expertise of licensed specialists. Where such systems are of concern, the client must seek further inspection by certified professionals to ensure a comprehensive understanding and responsible decision-making.
7. **Unpredictability of Future Conditions:** The inspection does not anticipate or predict future conditions, such as the aging, wear, or deterioration of systems or materials. No assurances are made regarding any property element's longevity or future performance following the inspection.

By engaging in this inspection, the client acknowledges the inherent limitations outlined herein and accepts that Fulford Construction Management, PLLC will not be held liable for any deficiencies arising from such limitations.

Goals and Objectives of the Inspection


1. **Assess the property's current condition,** identifying any issues that need repair or improvement per FHA standards.

Key Deliverables

1. A **comprehensive inspection report** detailing the condition of the property.

Property Profile

Age of Property	Remodeling			Complete rehabilitation to demolition		
30 years						
25 years						
20 years						
15 years	Cosmetic			Repairs		
10 years						
New Built to five years						
Property Condition	C1	C2	C3	C4	C5	C6



Fannie Mae Selling Guide B4-1.3-06, Property Condition and Quality of Construction of the Improvements

Under Fannie Mae guidelines, B4-1.3-06, Property Condition and Quality of Construction of the Improvements (03/01/2023)

Minimum Property Standards Assessment
Property Address: 1120 E 14th St Houston TX 77009

Property Condition Ratings

C/6: The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the improvements' safety, soundness, or structural integrity. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Inspectors assessment

The property at 1120 E 14th St in Houston, Texas, has surpassed the 30-year mark and is 98 years old. As a result, it has undergone physical deterioration and functional obsolescence due to inadequate maintenance, prolonged wear and tear, the current housing use and design, and the specific weather patterns experienced in the Houston area.

Curable

The property at 1120 E 14th St, Houston, TX 77009, while showing signs of deterioration due to its 98-year age, remains a candidate for curable renovation efforts. Although the physical wear and lack of maintenance have resulted in notable issues, these can be addressed through a comprehensive and well-managed renovation process. The renovation will require detailed planning, significant financial investment, and skilled oversight to ensure the upgrades are carried out effectively. Structural repairs, modernization of critical systems such as electrical, plumbing, and HVAC, as well as cosmetic improvements, will be necessary to restore the property to its full potential. Despite the high cost and complexity of the renovation, these efforts are feasible and can substantially extend the property's lifespan, improve functionality, and enhance marketability.

Incurable

The property at 1120 E 14th St, Houston, TX 77009, which is 98 years of age, exhibits signs of incurable physical deterioration due to its advanced age and prolonged exposure to environmental factors. Over the decades, the property has experienced wear and tear from routine use, compounded by a lack of ongoing maintenance. The property's aging structure has also been subjected to Houston's weather patterns, including heat, humidity, and occasional storms, further accelerating its deterioration. Given the property's significant age and the extent of its physical depreciation, many of these conditions may be considered incurable, requiring substantial and potentially cost-prohibitive restoration efforts.

Minimum Property Standards Assessment

This checklist overviews key areas that must meet the 35 Minimum Property Standards (MPS) for properties financed with FHA-insured loans. These standards ensure the property's safety, structural soundness, and marketability. Each item should be thoroughly inspected to confirm compliance.

Site Conditions

- The property site must not be subject to hazards like erosion, landslides, or excessive noise.

Minimum Property Standards Assessment
Property Address: 1120 E 14th St Houston TX 77009

- Drainage must direct water away from the building to prevent standing water and foundation issues.



Subject Property front and back yard view.

Finding during assessment

The land is regularly maintained with dips, holes, and areas of dying grass. The fence surrounding the property must be fixed to provide privacy and protection. The land grading of the site slopes away from the foundation to ensure that rain and potential melting ice are directed away from the property.

Water can severely damage the foundation walls, footings, and concrete slabs, causing cracks, bulging, rotation, lifting, and deterioration. The grade must be established to (1) separate framing and wall covering materials from the earth and hard surfaces such as driveways and (2) divert water from the foundation.

The minimum width of a straight one-lane residential driveway is 10 feet. To meet ADA requirements, the width of the driveway should be extended to 13 feet wide.

2. Foundation Integrity

- The foundation must be structurally sound and free from cracks, leaks, or significant settlement.
- Basement or crawl spaces should be dry and free from excessive moisture, ensuring adequate ventilation.



Foundation area for the subject property.

Finding during assessment

The current stem wall and exterior fireplace are made of six-by-four-inch bricks held together with mortar. The stem wall extends the base of the property, with the exterior fireplace on the northeast wall. The integrity of the brick-and-mortar has weakened over the years due to a lack of maintenance and repointing. The chimney structure tilts away from the house's exterior walls, increasing the possibility of collapse due to lack of support.

The overall foundation structure would be considered unsuitable due to the weakening of the foundation, subflooring, pier, and beams. The current foundation does not have sufficient ground support, and there is a significant risk of collapse, detachment, or dislodgment of any part. The foundation must include suitable load-bearing elements such as columns, girders, beams, joists, trusses, rafters, walls, floors, or roof decking to support vertical, weight, or lateral loads.

Mitigation measures: Chimney risks falling and pulling away from the exterior wall. This may lead to damages or injury on the subject property. Protecting from harm or injury is removing the chimney, adding support braces to hold it in place, and completing the repair.

3. Structural Soundness

- The structure must be free from major defects such as sagging floors, large cracks, or damage to load-bearing walls.
- The roof must be in good condition, without leaks, missing shingles, or evidence of excessive wear.

Minimum Property Standards Assessment
Property Address: 1120 E 14th St Houston TX 77009



Foundation support for the subject property.



The roofline of the subject property and interior flooring condition.

Finding during assessment

Structural soundness is crucial for identifying potential hazards that need to be addressed during rehabilitation. A licensed structural engineer must assess a home with significant structural damage to determine the required corrective actions. The engineer's report will ascertain if the load-bearing elements of the house can be restored.

4. Roofing

- The roof must have a remaining life of at least two years.
- Gutters and downspouts should be intact, properly connected, and functioning to direct water away from the foundation.



Roofing conditions of the subject property.

Finding during assessment

Based on the age and condition, possible damage or deterioration of the underlayment can be observed by inspecting the eaves and gable rakes.

Shingle deterioration can be identified by signs such as granule loss, visible fibers at edges, curling, and a stiff or dry feel. Damage or missing shingle tabs can occur due to scraping by tree limbs, foot traffic, wind, and hail.

5. Exterior Walls

- Exterior surfaces, including siding, paint, and masonry, must be in good condition free from large cracks, peeling paint, or deterioration.
- Windows and doors must be weather-tight, with functional locks and seals.



View of subject property exterior siding.

Finding during assessment

The wood siding is damaged and deteriorated; a complete replacement is necessary. The new siding should match the existing siding according to the community by-laws. It's important to ensure proper drainage as well.

6. Interior Surfaces

- Interior walls, ceilings, and floors should be free from major defects such as large cracks, holes, or peeling paint.
- Floor coverings should be secure and in good condition, without significant wear, tears, or tripping hazards.



Subject property interior walls and conditions.

Finding during assessment

The current interior walls are not constructed with securely fastened 2x4 studs, with the bottom plate firmly attached to the floor and the top plate securely fastened to the ceiling joists. Most walls show peeling or chipped paint, holes, cracks, or gaps in interior wall coverings. Based on moisture readings in several locations, interior walls have an absurd amount of moisture above standard levels. Moisture buildup in materials will likely lead to the deterioration of walls, ceilings, and framing and may cause mold buildup.

7. Electrical System

- Electrical systems must be safe and meet local codes, with no exposed wiring or overloaded circuits.
- A minimum of one working outlet and one light fixture per room must be present.
- The electrical panel must be accessible and labeled, with functioning circuit breakers or fuses.



The subject property includes the electrical panel, service lines, and condition of breakers.

Finding during assessment

The current electrical system for the subject property poses a health and safety hazard that needs to be addressed to protect life and property. The service drop conductors are in indirect contact with tree limbs, and the service masts or heads are damaged.

There are inadequate clearances between the service drop and service entrance conductors, roofs, ground, and building openings. The panel box is also damaged and disconnected, and the grounding electrode connection of the loose breakers is loose. There is also no proper grounding or bonding clamp, loose or damaged panel equipment, or deteriorated electrical enclosures.

Mitigation measures: Do not access electrical equipment; requires immediate repairs.

8. Plumbing System

- Plumbing systems, including supply and drainage, must be functional and free from leaks or significant corrosion.
- Hot and cold water must be available, and all fixtures (sinks, tubs, showers) should be operational.
- The waste disposal system must meet local health standards, whether connected to a public sewer or private septic system.

Finding during assessment

Complete replacement and repiping are required to remove galvanized materials.

9. Heating, Ventilation, and Air Conditioning (HVAC)

- The heating system must maintain a temperature of at least 50 degrees Fahrenheit in all living spaces.
- Air conditioning (if present) must be in good working order.
- Ventilation should be adequate to prevent moisture buildup in bathrooms, kitchens, and other areas prone to condensation.



HVAC system for the subject property

Finding during assessment

It was not tested due to electrical deficiencies and risk to the property. The subject property will require a new HVAC system, ducting, venting, and insulation.

10. Water Heater

- The water heater must be in safe working condition, properly vented, and capable of providing hot water.
- Safety features, such as a temperature-pressure relief valve, must be present and functional.



Kitchen area with nonfunctional water heater.

Finding during assessment

The current water heater was not in a proper functional state.

11. Attic and Crawl Spaces

- Attic spaces must have proper insulation and ventilation to prevent moisture and heat buildup.
- Crawl spaces must be dry, accessible, and free from pests or debris.



Attic access hatch from the front porch.

Finding during assessment

The attic access hatch was inaccessible during the assessment due to height and location. The current access hatch is a health and safety concern because it is accessed from the public walkway.

12. Basement

- Basements should be dry and free of mold, excessive moisture, or signs of water damage.
- Structural components such as beams and joists must be in good condition free from rot or termite damage.

Finding during assessment

13. Smoke Detectors and Carbon Monoxide Detectors

- In compliance with local codes, smoke detectors must be installed in key areas such as hallways, bedrooms, and common areas.
- Carbon monoxide detectors must be installed if gas appliances or attached garages are present.

Finding during assessment

It is not installed or suitable for proper functioning in the subject property's current condition.

14. Handrails and Guardrails

- Handrails must be installed on stairs with four or more steps, and guardrails must be on elevated surfaces to prevent falls.



The front porch of the subject property.

Finding during assessment

The attached guardrails for the front porch are suitable guards and rails to prevent falls.

15. Lead-Based Paint

- For homes built before 1978, peeling or damaged paint must be repaired and stabilized to meet lead-based paint safety requirements.

Finding during assessment

The subject property will be subjected to lead-based paint abatement plans to prevent exposure and risk of lead poisoning.

Mitigation measures: Lead abatement plans

16. Pest Control

- The property must be free from infestations of termites, rodents, or other pests that could affect its habitability or structural integrity.

Finding during assessment

17. Appliances (If Conveyed)

- Any conveyed appliances (stoves, refrigerators, etc.) must be functional and in good working condition.
- Built-in appliances must be properly installed and safe for use.

Finding during assessment

No appliances.

18. Water Supply

- With proper pressure and temperature control, the water supply must be adequate, safe, and sufficient to meet household needs.
- Properties with private wells must meet local health standards and be tested for contamination if required.

Finding during assessment

City of Houston water services.

19. Sanitary Facilities

- A fully functional bathroom with a toilet, sink, and bathing facilities must be present.

- All sanitary facilities must be connected to an approved water supply and waste disposal system.



Subject property bathroom.

Finding during assessment
Nonfunctional

20. Electrical and Mechanical Systems

- All systems, including lighting, heating, and ventilation, must be safe, operational, and comply with local building codes.

Finding during assessment
Require complete replacement during renovation.
Mitigation measures: Do not access electrical equipment; requires immediate repairs.

21. Gas Systems

- If the property uses gas for heating or cooking, the system must be inspected for safety, ensuring no leaks or potential hazards.

Finding during assessment
Public gas connections.

22. Waterproofing

- Waterproofing must be intact where required, particularly in areas prone to water intrusion, such as basements and foundations.

Finding during assessment

23. Public Access

- The property must have safe and unobstructed access to public roads or streets.

Finding during assessment

24. Energy Efficiency

- Insulation, windows, and doors should meet local energy efficiency standards, helping reduce energy costs and improve comfort.

Finding during assessment

25. Fire Safety

- Properties must have safe fire exits, and no barriers should obstruct escape routes. Fire extinguishers should be available where required.



Finding during assessment

The current electrical panel box and service line pose a risk of fire or injury.

Mitigation measures: Do not access electrical equipment; requires immediate repairs.

26. Hazardous Materials

- The property must be free from hazardous materials such as asbestos, mold, or other environmental hazards that could endanger occupants.



Moisture reading in drywall.

Finding during assessment

Drywall with moisture levels ranging from 5% to 12% is considered in good condition. However, if the moisture readings exceed 17%, the drywall is compromised and susceptible to mold growth.

Mitigation measures: Mold abatement plan.

27. Safety Barriers for Pools or Water Features

- If the property has a pool or water feature, appropriate safety barriers (such as fences or covers) must be in place to prevent accidental drowning.

Finding during assessment

28. Property Access and Zoning

- The property's use must comply with local zoning laws, ensuring that it meets all residential-use requirements.

Finding during assessment

29. Flood Zone Compliance

- If located in a flood zone, the property must comply with flood insurance requirements and have appropriate mitigation measures.

Finding during assessment

30. Driveways and Sidewalks

- Driveways and walkways must be in good condition and free from significant cracks, uneven surfaces, or hazards.

Finding during assessment

31. Garage and Outbuildings

- Detached garages, sheds, or other outbuildings must be in good condition and free from hazards, with adequately functioning doors and lighting.

Finding during assessment

32. Safety Glazing

- Windows and glass doors must meet safety glazing requirements, particularly in areas prone to impact or where falls may occur.

Finding during assessment

33. Stairways and Landings

- Stairways and landings must be structurally sound, with no loose or damaged steps, and provide adequate safety features like handrails.

Finding during assessment

34. Locks and Security

- Entry doors must have secure, functional locks, ensuring proper security for the occupants.

Finding during assessment

35. Utility Services

- All utility services (electricity, gas, water) must be connected, operational, and capable of meeting the property's needs.

Minimum Property Standards Assessment
Property Address: 1120 E 14th St Houston TX 77009

Finding during assessment

End of assessment.

Attachment M

Renovation Inspection for:

Client: Singh Harp

Property Address: 1120 E 14th St Houston TX 77009

Completed by the Principal of Fulford Construction Management,

PLLC Tracy E Fulford, CSPM

DRAFT

**Renovation Inspection for:
Client: Singh Harp
Property Address: 1120 E 14th St Houston TX 77009**



Completed by the Principal of Fulford Construction Management,
PLLC Tracy E Fulford, CSPM

Renovation Inspection
Property Address: 1120 E 14th St Houston TX 77009

Renovation Inspection

Property Information:

Date of the Inspection: September 23, 2024
Weather Conditions: Lo: 77 the Hi 91
Property Address: 1120 E 14th St Houston TX 77009
Client(s): Singh Harp
Agent / Company: None
Age of the Home: Built-in 1926
Type: Single-family home, two bedrooms, one full bath, 1,064 sqft living space, 5,200 sqft lot.

Inspectors Information:

Company: Fulford Construction Management, PLLC
Name of the Inspector: Tracy E Fulford, CSPM
Address: 12522 West Hillock Lane Houston, TX 77047
Phone Number: 832-498-8757
Point of Contact: Tracy E. Fulford, CSPM
Email Address: tracy.fulfordcspm@fulfordconstructionmgt.com

License and Certifications:

Texas Professional Inspectors License, TREC #25932
National Home Inspector Examination
ICC Property Maintenance and Housing Inspector, Certificate No. 10273373
HUD Certified REAC Inspector, #I40907
Approved HUD REAC Contractor
Approved FHA 203K Consultant, #D1160
Certified Security Project Manager, CSPMP 051500532
Construction Project Managers, 78EU8H4A7626

Method of Inspection Statement

The property's inspection method involves a comprehensive, hands-on approach designed to ensure a thorough evaluation of all accessible systems and components. This inspection will use visual observation as the primary tool, supplemented by functional testing of mechanical systems and appliances where applicable. Each system, including structural, electrical, plumbing, and HVAC, will be assessed through direct inspection, utilizing standard operational controls and procedures.

The inspection process included:

- Visual assessment: Inspectors will visually observe and document the condition of readily accessible areas of the property. This includes examining the foundation, roof, walls, electrical panels, plumbing systems, and mechanical components to identify visible defects, signs of wear, or potential safety concerns.
- Operational testing: Installed systems and appliances, such as heating, cooling, electrical, and plumbing fixtures, will be operated using standard controls to verify proper function.

Renovation Inspection

Property Address: 1120 E 14th St Houston TX 77009

Testing will be performed within the constraints of everyday use without dismantling or invasive procedures.

- **Reporting of findings:** Observed deficiencies will be documented in a detailed report, including descriptions of any issues identified during the inspection. The report will analyze each component's condition and highlight areas requiring further evaluation or repair.

Ultimately, this method ensures a balanced combination of visual observation, functional testing, and expert analysis to accurately assess the property's overall condition, helping you make informed decisions.

Renovation Inspection Limitation Statement for Fulford Construction Management, PLLC

The renovation inspection services provided by Fulford Construction Management, PLLC, are designed to evaluate a property's current condition and provide preliminary cost estimates for necessary repairs and renovations. However, it is essential to understand the following limitations:

1. **Scope of Visual Inspection:** The inspection, conducted with the utmost professionalism, is confined to a non-invasive visual assessment of areas that are reasonably accessible. No destructive measures will be employed to expose concealed elements; areas obscured by finishes, coverings, or other construction materials will not be inspected. The evaluation is limited to what can be observed without dismantling or damaging the property.
2. **Limited Depth of Inspection:** While the inspection seeks to identify significant deficiencies and repairable conditions, it does not encompass a comprehensive, technically exhaustive evaluation. However, the thoroughness of the inspection ensures that certain defects, including those hidden within the structure or masked by cosmetic repairs, may go undetected due to the limitations inherent in a visual-only inspection.
3. **Preliminary Cost Estimates:** The estimates provided, including the Rough Order of Magnitude (ROM) and the cost-to-cure report, are intended as preliminary figures based on the inspector's professional judgment and the conditions observed during the inspection. These estimates are approximate and may not reflect the final costs incurred. Variations in actual costs may arise due to unanticipated site conditions, material price fluctuations, or the specific choices made by contractors during renovation.
4. **FHA Standards Reference:** Where applicable, cost estimates provided for repairs are aligned with Federal Housing Administration (FHA) standards. However, these standards may only account for some local building codes, ordinances, or additional regulatory requirements. The client should know that compliance with local standards may necessitate further evaluation or extra work.
5. **Absence of Warranty or Guarantee:** The findings and recommendations in the inspection report reflect the property's condition at the time of inspection only. The report does not constitute a warranty, guarantee, or certification of the property's overall condition, nor does it assure the performance of any systems or components in the future.

Renovation Inspection

Property Address: 1120 E 14th St Houston TX 77009

- 6. Specialized Systems and Components:** This inspection does not cover an in-depth evaluation of specialized systems such as HVAC, electrical, plumbing, or structural elements that may require the expertise of licensed specialists. Where such systems are of concern, the client must seek further inspection by certified professionals to ensure a comprehensive understanding and responsible decision-making.
- 7. Unpredictability of Future Conditions:** The inspection does not anticipate or predict future conditions, such as the aging, wear, or deterioration of systems or materials. No assurances are made regarding any property element's longevity or future performance following the inspection.

By engaging in this inspection, the client acknowledges the inherent limitations outlined herein and accepts that Fulford Construction Management, PLLC will not be held liable for any deficiencies arising from such limitations.

Goals and Objectives of the Inspection

- 1. Assess the property's current condition,** identifying any issues that need repair or improvement per FHA standards.
- 2. Develop a detailed cost-to-cure estimate** for all defective or repairable items identified during the inspection.
- 3. Provide a cost estimate** for adding a third bedroom and a second full bathroom to meet the client's renovation goals.

Key Deliverables

- 1. A comprehensive inspection report** detailing the condition of the property.
- 2. A cost-to-cure report** for defective or repairable items based on FHA standards.
- 3. A cost estimate for the addition** of a third bedroom and a second full bathroom.

Property Profile



Renovation Inspection

Property Address: 1120 E 14th St Houston TX 77009

Under Fannie Mae guidelines, B4-1.3-06, Property Condition and Quality of Construction of the Improvements (03/01/2023)

Property Condition Ratings

C/6: The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the improvements' safety, soundness, or structural integrity. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Inspectors assessment

The property at 1120 E 14th St in Houston, Texas, has surpassed the 30-year mark and is 98 years old. As a result, it has undergone physical deterioration and functional obsolescence due to inadequate maintenance, prolonged wear and tear, the current housing use and design, and the specific weather patterns experienced in the Houston area.

Curable

The property at 1120 E 14th St, Houston, TX 77009, while showing signs of deterioration due to its 98-year age, remains a candidate for curable renovation efforts. Although the physical wear and lack of maintenance have resulted in notable issues, these can be addressed through a comprehensive and well-managed renovation process. The renovation will require detailed planning, significant financial investment, and skilled oversight to ensure the upgrades are carried out effectively. Structural repairs, modernization of critical systems such as electrical, plumbing, and HVAC, as well as cosmetic improvements, will be necessary to restore the property to its full potential. Despite the high cost and complexity of the renovation, these efforts are feasible and can substantially extend the property's lifespan, improve functionality, and enhance marketability.

Incurable

The property at 1120 E 14th St, Houston, TX 77009, which is 98 years of age, exhibits signs of incurable physical deterioration due to its advanced age and prolonged exposure to environmental factors. Over the decades, the property has experienced wear and tear from routine use, compounded by a lack of ongoing maintenance. The property's aging structure has also been subjected to Houston's weather patterns, including heat, humidity, and occasional storms, further accelerating its deterioration. Given the property's significant age and the extent of its physical depreciation, many of these conditions may be considered incurable, requiring substantial and potentially cost-prohibitive restoration efforts.

Minimum Property Standards Assessment

This checklist overviews key areas that must meet the 35 Minimum Property Standards (MPS) for properties financed with FHA-insured loans. These standards ensure the property's safety, structural soundness, and marketability. Each item should be thoroughly inspected to confirm compliance.

Renovation Inspection

Property Address: 1120 E 14th St Houston TX 77009

Site Conditions

- The property site must not be subject to hazards like erosion, landslides, or excessive noise.
- Drainage must direct water away from the building to prevent standing water and foundation issues.



Subject Property front and back yard view.

Finding during assessment

The land is regularly maintained with dips, holes, and areas of dying grass. The fence surrounding the property must be fixed to provide privacy and protection. The land grading of the site slopes away from the foundation to ensure that rain and potential melting ice are directed away from the property.

Water can severely damage the foundation walls, footings, and concrete slabs, causing cracks, bulging, rotation, lifting, and deterioration. The grade must be established to (1) separate framing and wall covering materials from the earth and hard surfaces such as driveways and (2) divert water from the foundation.

The minimum width of a straight one-lane residential driveway is 10 feet. To meet ADA requirements, the width of the driveway should be extended to 13 feet wide.

2. Foundation Integrity

- The foundation must be structurally sound and free from cracks, leaks, or significant settlement.
- Basement or crawl spaces should be dry and free from excessive moisture, ensuring adequate ventilation.

Renovation Inspection

Property Address: 1120 E 14th St Houston TX 77009



Foundation area for the subject property.

Finding during assessment

The current stem wall and exterior fireplace are made of six-by-four-inch bricks held together with mortar. The stem wall extends the base of the property, with the exterior fireplace on the northeast wall. The integrity of the brick-and-mortar has weakened over the years due to a lack of maintenance and repointing. The chimney structure tilts away from the house's exterior walls, increasing the possibility of collapse due to lack of support.

The overall foundation structure would be considered unsuitable due to the weakening of the foundation, subflooring, pier, and beams. The current foundation does not have sufficient ground support, and there is a significant risk of collapse, detachment, or dislodgment of any part. The foundation must include suitable load-bearing elements such as columns, girders, beams, joists, trusses, rafters, walls, floors, or roof decking to support vertical, weight, or lateral loads.

Mitigation measures: Chimney risks falling and pulling away from the exterior wall. This may lead to damages or injury on the subject property. Protecting from harm or injury is removing the chimney, adding support braces to hold it in place, and completing the repair.

3. Structural Soundness

- The structure must be free from major defects such as sagging floors, large cracks, or damage to load-bearing walls.
- The roof must be in good condition, without leaks, missing shingles, or evidence of excessive wear.

Renovation Inspection

Property Address: 1120 E 14th St Houston TX 77009



Foundation support for the subject property.



The roofline of the subject property and interior flooring condition.

Finding during assessment

Structural soundness is crucial for identifying potential hazards that need to be addressed during rehabilitation. A licensed structural engineer must assess a home with significant structural damage to determine the required corrective actions. The engineer's report will ascertain if the load-bearing elements of the house can be restored.

4. Roofing

- The roof must have a remaining life of at least two years.
- Gutters and downspouts should be intact, properly connected, and functioning to direct water away from the foundation.



Roofing conditions of the subject property.

Renovation Inspection

Property Address: 1120 E 14th St Houston TX 77009

Finding during assessment

Based on the age and condition, possible damage or deterioration of the underlayment can be observed by inspecting the eaves and gable rakes.

Shingle deterioration can be identified by signs such as granule loss, visible fibers at edges, curling, and a stiff or dry feel. Damage or missing shingle tabs can occur due to scraping by tree limbs, foot traffic, wind, and hail.

5. Exterior Walls

- Exterior surfaces, including siding, paint, and masonry, must be in good condition free from large cracks, peeling paint, or deterioration.
- Windows and doors must be weather-tight, with functional locks and seals.



View of subject property exterior siding.

Finding during assessment

The wood siding is damaged and deteriorated; a complete replacement is necessary. The new siding should match the existing siding according to the community by-laws. It's important to ensure proper drainage as well.

6. Interior Surfaces

- Interior walls, ceilings, and floors should be free from major defects such as large cracks, holes, or peeling paint.
- Floor coverings should be secure and in good condition, without significant wear, tears, or tripping hazards.

Renovation Inspection

Property Address: 1120 E 14th St Houston TX 77009



Subject property interior walls and conditions.

Finding during assessment

The current interior walls are not constructed with securely fastened 2x4 studs, with the bottom plate firmly attached to the floor and the top plate securely fastened to the ceiling joists. Most walls show peeling or chipped paint, holes, cracks, or gaps in interior wall coverings. Based on moisture readings in several locations, interior walls have an absurd amount of moisture above standard levels. Moisture buildup in materials will likely lead to the deterioration of walls, ceilings, and framing and may cause mold buildup.

7. Electrical System

- Electrical systems must be safe and meet local codes, with no exposed wiring or overloaded circuits.
- A minimum of one working outlet and one light fixture per room must be present.
- The electrical panel must be accessible and labeled, with functioning circuit breakers or fuses.



The subject property includes the electrical panel, service lines, and condition of breakers.

Finding during assessment

The current electrical system for the subject property poses a health and safety hazard that needs to be addressed to protect life and property. The service drop conductors are in indirect contact with tree limbs, and the service masts or heads are damaged.

There are inadequate clearances between the service drop and service entrance conductors, roofs, ground, and building openings. The panel box is also damaged and disconnected, and the

Renovation Inspection

Property Address: 1120 E 14th St Houston TX 77009

grounding electrode connection of the loose breakers is loose. There is also no proper grounding or bonding clamp, loose or damaged panel equipment, or deteriorated electrical enclosures.

Mitigation measures: Do not access electrical equipment; requires immediate repairs.

8. Plumbing System

- Plumbing systems, including supply and drainage, must be functional and free from leaks or significant corrosion.
- Hot and cold water must be available, and all fixtures (sinks, tubs, showers) should be operational.
- The waste disposal system must meet local health standards, whether connected to a public sewer or private septic system.

Finding during assessment

Complete replacement and repiping are required to remove galvanized materials.

9. Heating, Ventilation, and Air Conditioning (HVAC)

- The heating system must maintain a temperature of at least 50 degrees Fahrenheit in all living spaces.
- Air conditioning (if present) must be in good working order.
- Ventilation should be adequate to prevent moisture buildup in bathrooms, kitchens, and other areas prone to condensation.



HVAC system for the subject property

Finding during assessment

It was not tested due to electrical deficiencies and risk to the property. The subject property will require a new HVAC system, ducting, venting, and insulation.

10. Water Heater

- The water heater must be in safe working condition, properly vented, and capable of providing hot water.

Renovation Inspection

Property Address: 1120 E 14th St Houston TX 77009

- Safety features, such as a temperature-pressure relief valve, must be present and functional.



Kitchen area with nonfunctional water heater.

Finding during assessment

The current water heater was not in a proper functional state.

11. Attic and Crawl Spaces

- Attic spaces must have proper insulation and ventilation to prevent moisture and heat buildup.
- Crawl spaces must be dry, accessible, and free from pests or debris.



Attic access hatch from the front porch.

Finding during assessment

The attic access hatch was inaccessible during the assessment due to height and location. The current access hatch is a health and safety concern because it is accessed from the public walkway.

12. Basement

- ~~• Basements should be dry and free of mold, excessive moisture, or signs of water damage.~~
- ~~• Structural components such as beams and joists must be in good condition free from rot or termite damage.~~

~~Finding during assessment~~

Renovation Inspection

Property Address: 1120 E 14th St Houston TX 77009

13. Smoke Detectors and Carbon Monoxide Detectors

- In compliance with local codes, smoke detectors must be installed in key areas such as hallways, bedrooms, and common areas.
- Carbon monoxide detectors must be installed if gas appliances or attached garages are present.

Finding during assessment

It is not installed or suitable for proper functioning in the subject property's current condition.

14. Handrails and Guardrails

- Handrails must be installed on stairs with four or more steps, and guardrails must be on elevated surfaces to prevent falls.



The front porch of the subject property.

Finding during assessment

The attached guardrails for the front porch are suitable guards and rails to prevent falls.

15. Lead-Based Paint

- For homes built before 1978, peeling or damaged paint must be repaired and stabilized to meet lead-based paint safety requirements.

Finding during assessment

The subject property will be subjected to lead-based paint abatement plans to prevent exposure and risk of lead poisoning.

Mitigation measures: Lead abatement plans

16. Pest Control

- The property must be free from infestations of termites, rodents, or other pests that could affect its habitability or structural integrity.

Finding during assessment

Renovation Inspection

Property Address: 1120 E 14th St Houston TX 77009

17. Appliances (If Conveyed)

- Any conveyed appliances (stoves, refrigerators, etc.) must be functional and in good working condition.
- Built-in appliances must be properly installed and safe for use.

Finding during assessment

No appliances.

18. Water Supply

- With proper pressure and temperature control, the water supply must be adequate, safe, and sufficient to meet household needs.
- Properties with private wells must meet local health standards and be tested for contamination if required.

Finding during assessment

City of Houston water services.

19. Sanitary Facilities

- A fully functional bathroom with a toilet, sink, and bathing facilities must be present.
- All sanitary facilities must be connected to an approved water supply and waste disposal system.



Subject property bathroom.

Finding during assessment

Nonfunctional

20. Electrical and Mechanical Systems

- All systems, including lighting, heating, and ventilation, must be safe, operational, and comply with local building codes.

Finding during assessment

Require complete replacement during renovation.

Mitigation measures: Do not access electrical equipment; requires immediate repairs.

Renovation Inspection
Property Address: 1120 E 14th St Houston TX 77009

21. Gas Systems

- If the property uses gas for heating or cooking, the system must be inspected for safety, ensuring no leaks or potential hazards.

Finding during assessment

Public gas connections.

22. Waterproofing

- Waterproofing must be intact where required, particularly in areas prone to water intrusion, such as basements and foundations.

Finding during assessment

23. Public Access

- The property must have safe and unobstructed access to public roads or streets.

Finding during assessment

24. Energy Efficiency

- Insulation, windows, and doors should meet local energy efficiency standards, helping reduce energy costs and improve comfort.

Finding during assessment

25. Fire Safety

- Properties must have safe fire exits, and no barriers should obstruct escape routes. Fire extinguishers should be available where required.



Finding during assessment

The current electrical panel box and service line pose a risk of fire or injury.

Mitigation measures: Do not access electrical equipment; requires immediate repairs.

26. Hazardous Materials

- The property must be free from hazardous materials such as asbestos, mold, or other environmental hazards that could endanger occupants.



Moisture reading in drywall.

Finding during assessment

Drywall with moisture levels ranging from 5% to 12% is considered in good condition. However, if the moisture readings exceed 17%, the drywall is compromised and susceptible to mold growth.

Mitigation measures: Mold abatement plan.

27. ~~Safety Barriers for Pools or Water Features~~

- ~~If the property has a pool or water feature, appropriate safety barriers (such as fences or covers) must be in place to prevent accidental drowning.~~

~~Finding during assessment~~

28. Property Access and Zoning

- The property's use must comply with local zoning laws, ensuring that it meets all residential-use requirements.

Finding during assessment

29. Flood Zone Compliance

- If located in a flood zone, the property must comply with flood insurance requirements and have appropriate mitigation measures.

Finding during assessment

30. Driveways and Sidewalks

- Driveways and walkways must be in good condition and free from significant cracks, uneven surfaces, or hazards.

Finding during assessment

Renovation Inspection
Property Address: 1120 E 14th St Houston TX 77009

31. Garage and Outbuildings

- Detached garages, sheds, or other outbuildings must be in good condition and free from hazards, with adequately functioning doors and lighting.

Finding during assessment

32. Safety Glazing

- Windows and glass doors must meet safety glazing requirements, particularly in areas prone to impact or where falls may occur.

Finding during assessment

33. Stairways and Landings

- Stairways and landings must be structurally sound, with no loose or damaged steps, and provide adequate safety features like handrails.

Finding during assessment

34. Locks and Security

- Entry doors must have secure, functional locks, ensuring proper security for the occupants.

Finding during assessment

35. Utility Services

- All utility services (electricity, gas, water) must be connected, operational, and capable of meeting the property's needs.

Finding during assessment

This checklist ensures that a property meets the FHA's Minimum Property Standards, promoting safety, functionality, and marketability. Qualified individuals or entities should conduct all inspections to confirm compliance.

Feasibility Analysis

Stories	Two Stories	Two Stories
Exterior	Wood Siding	Wood Siding
Basement	Crawl Space	Crawl Space
Grade: Standard	Standard	Custom
Square Feet	3,100	3,100
Sub-total	\$279,000.00	\$372,000.00
Contractors 25%	\$69,750.00	\$93,000.00
Design Fees 7%	\$19,530.00	\$26,040.00
Contingency 10%	\$27,900.00	\$37,200.00
Total Budget	\$386,180.00	\$494,760.00
Per Square Foot.	\$90 to \$130	\$120 to \$170

Renovation Inspection
Property Address: 1120 E 14th St Houston TX 77009

National Association of Home Builders (NAHB)

Table 1. SINGLE-FAMILY PRICE AND COST BREAKDOWNS 2022 National Result

Construction Area for Standard	Budget	Percentage of budget
I. Site Work (sum of A to E)	\$20646	7.4%
A. Building Permit Fees	\$5859	2.1%
B. Impact Fee	\$3627	1.3%
C. Water & Sewer Fees Inspections	\$4185	1.5%
D. Architecture, Engineering	\$3348	1.2%
E. Other	\$3627	1.3%
II. Foundations (sum of F to G)	\$30690	11.0%
F. Excavation, Foundation, Concrete, Retaining walls, and Backfill	\$28179	10.1%
G. Other	\$2511	0.9%
III. Framing (sum of H to L)	\$57195	20.5%
H. Framing (including roof)	\$43245	15.5%
I. Trusses (if not included above)	\$8091	2.9%
J. Sheathing (if not included above)	\$3906	1.4%
K. General Metal, Steel	\$837	0.3%
L. Other	\$1116	0.4%
IV. Exterior Finishes (sum of M to P)	\$32922	11.8%
M. Exterior Wall Finish	\$13950	5.0%
N. Roofing	\$8091	2.9%
O. Windows and Doors (including garage door)	\$9486	3.4%
P. Other	\$1116	0.4%
V. Major Systems Rough-ins (sum of Q to T)	\$49941	17.9%
Q. Plumbing (except fixtures)	\$16182	5.8%
R. Electrical (except fixtures)	\$17019	6.1%
S. HVAC	\$15624	5.6%
T. Other	\$1116	0.4%
VI. Interior Finishes (sum of U to AE)	\$66960	24.0%
U. Insulation	\$4743	1.7%
V. Drywall	\$9486	3.4%
W. Interior Trims, Doors, and Mirrors	\$8928	3.2%
X. Painting	\$6138	2.2%
Y. Lighting	\$3069	1.1%
Z. Cabinets, Countertops	\$12555	4.5%
AA. Appliances	\$4464	1.6%
AB. Flooring	\$9207	3.3%
AC. Plumbing Fixtures	\$3627	1.3%
AD. Fireplace	\$1116	0.4%
AE. Other	\$3348	1.2%
VII. Final Steps (sum of AF to AJ)	\$16461	5.9%
AF. Landscaping	\$6417	2.3%
AG. Outdoor Structures (deck, patio, porches)	\$1674	0.6%
AH. Driveway	\$6138	2.2%

Renovation Inspection

Property Address: 1120 E 14th St Houston TX 77009

AI. Clean Up	\$1674	0.6%
AJ. Other	\$558	0.2%
VIII. Other	\$4185	1.5%
Total	\$279000	100.0%

Construction Area for Custom	Budget	Percentage of budget
I. Site Work (sum of A to E)	\$27528	7.4%
A. Building Permit Fees	\$7812	2.1%
B. Impact Fee	\$4836	1.3%
C. Water & Sewer Fees Inspections	\$5580	1.5%
D. Architecture, Engineering	\$4464	1.2%
E. Other	\$4836	1.3%
II. Foundations (sum of F to G)	\$40920	11.0%
F. Excavation, Foundation, Concrete, Retaining walls, and Backfill	\$37572	10.1%
G. Other	\$3348	0.9%
III. Framing (sum of H to L)	\$76260	20.5%
H. Framing (including roof)	\$57660	15.5%
I. Trusses (if not included above)	\$10788	2.9%
J. Sheathing (if not included above)	\$5208	1.4%
K. General Metal, Steel	\$1116	0.3%
L. Other	\$1488	0.4%
IV. Exterior Finishes (sum of M to P)	\$43896	11.8%
M. Exterior Wall Finish	\$18600	5.0%
N. Roofing	\$10788	2.9%
O. Windows and Doors (including garage door)	\$12648	3.4%
P. Other	\$1488	0.4%
V. Major Systems Rough-ins (sum of Q to T)	\$66588	17.9%
Q. Plumbing (except fixtures)	\$21576	5.8%
R. Electrical (except fixtures)	\$22692	6.1%
S. HVAC	\$20832	5.6%
T. Other	\$1488	0.4%
VI. Interior Finishes (sum of U to AE)	\$89280	24.0%
U. Insulation	\$6324	1.7%
V. Drywall	\$12648	3.4%
W. Interior Trims, Doors, and Mirrors	\$11904	3.2%
X. Painting	\$8184	2.2%
Y. Lighting	\$4092	1.1%
Z. Cabinets, Countertops	\$16740	4.5%
AA. Appliances	\$5952	1.6%
AB. Flooring	\$12276	3.3%
AC. Plumbing Fixtures	\$4836	1.3%
AD. Fireplace	\$1488	0.4%
AE. Other	\$4464	1.2%
VII. Final Steps (sum of AF to AJ)	\$21948	5.9%
AF. Landscaping	\$8556	2.3%
AG. Outdoor Structures (deck, patio, porches)	\$2232	0.6%
AH. Driveway	\$8184	2.2%
AI. Clean Up	\$2232	0.6%

Renovation Inspection

Property Address: 1120 E 14th St Houston TX 77009

AJ. Other	\$744	0.2%
VIII. Other	\$5580	1.5%
Total	\$372000	100.0%

Renovation Figures

Supported After-repairs value of \$750,000.00

FHA 203(k) formula (ARV x 110% = Y) (Y x 97% - Settlement = Potential Renovation Budget)

Fannie Mae formula (ARV x 97% = Y - Settlement = Potential Renovation Budget)

Client Requirements:

Add a new two-story, two-bedroom, two-bath addition, estimated 2,036 sq ft.

Sold Comps

Address	Date and Value
211 W 11th St, Houston, TX 77008	3/20/2024 \$1,170,000
705 E 19th St, Houston, TX 77008	11/9/2023 \$1,160,000
107 E 9th St, Houston, TX 77007	4/2/2024

Renovation Cost

Construction Area and Standard	Estimated Cost of Repairs Existing	Cost of addition
Describe masonry work to be performed, such as point brickwork, stucco, construction of brick walls, construction/repair of brick, masonry, or stone chimney.	The contractor shall remove the existing column support footers and install new ones following the structural engineer's specifications and code requirements. Grind out all masonry joints with voids/cracks or where mortar has dissipated. \$18,500.	Foundations typically account for around 11.0% of the budget. This includes excavation, foundation, concrete, retaining walls, and backfill. For this project, that would be approximately \$26,875.
Describe the siding work, such as replacing defective siding, fascia, and soffits, installing new vinyl siding with aluminum window trim, etc.	The contractor shall remove any deteriorated wood siding and trim and dispose of it as necessary. The contractor shall furnish new wood siding and trim of like materials, style, and thickness where existing materials are removed. The contractor shall prep repaired/replacement areas for paint, including any essential caulk. \$14,000.	

Renovation Inspection

Property Address: 1120 E 14th St Houston TX 77009

<p>Describe gutter and downspout work, such as replacing bad or missing gutters and downspouts, cleaning and opening downspouts, installing splash blocks, etc.</p>	<p>Gutter Drain System \$3,500.</p>	
<p>Describe roof work to be performed, such as installing a new built-up roof with new metal gravel stops, installing 240 Seal tab asphalt shingles on all roofs with a 3:12 pitch or more significant, etc. Roofs that already have two layers of shingles should not be roofed again. Remove the existing shingles, then the roof with new shingles.</p>	<p>The contractor shall furnish and repair the existing roofing system with 3-tab 25-year minimum asphalt/fiberglass shingles to match the existing as closely as possible and any necessary roofing accessories. Work may include repair/replacement of venting boots needed for a complete roof repair. \$17,000.</p>	<p>This covers exterior wall finishes, roofing, windows, and doors. It usually accounts for around 11.8% of the budget, or about \$28,833 for this project.</p>
<p>Describe the shutter work to be performed, such as installing shutters on windows, etc.</p>		
<p>Describe exterior work to be performed, such as removing defective, buckled wood members; providing a structurally sound porch floor properly finished; replacing existing porch with masonry steps and stoops; providing ornamental iron or wood railing or parts, etc.</p>	<p>Replace complete exterior siding, \$13,950</p>	
<p>Describe the walkway work to be performed, such as installing new concrete walks and installing concrete steps from the start of the property to the entry.</p>	<p>City of Houston</p>	
<p>Describe driveway work to be performed, such as removing the old driveway and apron; installing blacktop asphalt drive (minimum two feet) over the existing drive and apron; installing new concrete driveway (minimum four feet) and apron with wire mesh; etc. Describe exterior painting work to be performed, such as scraping, sand smoothing, and a minimum of two coats of good quality paint on all exterior woodwork and metal, etc. See notes</p>	<p>Extend to 13 ft wide for \$4,000.</p>	

Renovation Inspection

Property Address: 1120 E 14th St Houston TX 77009

<p>Describe caulking to be performed, such as all windows, door frames, etc. Caulk all openings, cracks, or joints in the building envelope to reduce air infiltration.</p>	<p>Install new windows 18 30x61 3 29x37 \$5,500.</p>	
<p>Describe fencing work to be performed, such as installation of new fencing, resetting existing fencing, etc.</p>	<p>Complete repair \$5,600.</p>	
<p>Describe grading work to be performed, such as removal of debris from yards, application of finish earth, grade and seed, etc.</p>	<p>Leveling and fills \$2,100.</p>	
<p>Describe window work to be performed, such as installation of new metal replacement windows; replacement of rotted or defective sash; replacement of rotted sills at exterior; replacement of basement windows; replacement of cracked/broken glass; replacement of missing glazing putty; repair or replacement of screens; etc.</p>	<p>Install new windows 18 30x61 3 29x37 \$9,400.</p>	
<p>Describe weather-stripping to be performed, such as installation of new weather-stripping at all exterior doors, weather-strip all windows, installing metal interlocking thresholds at exterior doors, etc.</p>		
<p>Describe door work to be performed, such as: install new 1 3/4" exterior solid core wood door(s); install 1 3/4" metal insulated door; install three new door butts; install new external door trim; install new lockset with deadbolt; etc.</p>	<p>Estimated door count: 3 \$1,500.</p>	
<p>Describe interior door work to be performed, such as replacement of defective doors; installation of new doors with locksets; installation of locksets where missing or malfunctioning; readjusting all doors for proper closing; installation of bedroom closet doors; installation of</p>	<p>Estimated door count: 15 \$4,050.</p>	<p>These include insulation, drywall, interior trims, painting, lighting, cabinetry, countertops, flooring, and plumbing fixtures. This category usually</p>

Renovation Inspection

Property Address: 1120 E 14th St Houston TX 77009

bifold doors; installation of door trim at; etc.		makes up 24.0% of the budget, or around \$58,637.
Describe partitioning work, such as framing new walls and partitions for new closets.	New interior wall framing and repairs/interface with the existing framing. \$6,000.	Framing, which includes walls, roof, and other structural elements, typically takes up 20.5% of the budget. The new addition would be approximately \$50,080.
Describe plaster and drywall work to be performed, such as patching all defective plaster/drywall, finishing smooth with existing wall/ceiling finish, installing drywall, etc.	Furnish and install drywall and necessary accessories (USG or equal) for a complete drywall installation. \$9,500.	
Describe the painting work to be performed, such as painting interior walls, removing all existing wallpaper walls, treating defective (cracking, scaling, chipping, peeling, loose, or flaking) paint and paint that is to be disturbed by this Decorating point or other points in the Work Write-Up, and refinishing surfaces at; etc.	Three coats and prime the complete interior \$6,200.	
Describe wood trim work to be performed, such as replacing all cracked, broken, mismatched trim, jambs, etc.;	Interior trim works. \$3,000	
Describe the stair work to be performed, such as replacing bad basement treads and risers, replacing main stairs, treads, and risers, replacing broken and missing balusters, providing handrails, installing new stairs, etc.	Under addition	
Describe closet work, such as installing new shelves, clothing rods, etc.		
Describe wood floor work to be performed, such as replacing all defective flooring, holes in floors, etc., with wood flooring to match existing floors; sand, fill, and refinish	The contractor shall furnish and install new underlayment where necessary flooring is complete. \$12,000.	

Renovation Inspection

Property Address: 1120 E 14th St Houston TX 77009

wood floors; install new hardwood floors at; etc		
Describe the finish floor work to be performed, such as installing vinyl tile or sheet goods with 1/4" underlayment at, installing carpet and pad at, etc.	The contractor shall remove the existing to install the new floor. \$11,700.	
Describe ceramic tile work to be performed, such as installing ceramic tile wainscot in the bathtub area for shower height; installing ceramic tile floor; installing Marlite wainscot in the bathtub area for shower height; replacing the defective tile in the bath; replacing the defective tile in the kitchen; etc.	New ceramic floor tile in the bathrooms following locations designated \$7,000.	
Describe bath accessory work to be performed, such as replacing the medicine cabinet in the bath, installing towel bar(s), installing soap dish, installing a grab bar in the tub/shower, etc.	Not selected \$14,500.	
Describe plumbing work to be performed, such as install new hot and cold water piping; install 30 gallons (minimum) glass-lined gas water heater (52 gallons if electric); install a new kitchen stainless steel sink; install a three-piece bathroom with shower over tub; install laundry tray with faucet; replace washers at faucets; replace defective sewer lines; connect to public sewer line; replace defective faucet at, etc.	It is the same as the built. \$16,100.	
Describe electrical work to be performed, such as installing 100-amp service; replacing frayed exterior wire from service to main and into external panel box; installing new ceiling light wall switches; installing new lighting fixtures; installing new exterior lighting; replacing wall receptacles; installing three-way switch; install smoke detectors; install exterior wall exhaust fan(s); etc.	It is the same as the built. \$17,100.	

Renovation Inspection

Property Address: 1120 E 14th St Houston TX 77009

<p>Describe heating and air conditioning work to be performed, such as installing a new forced warm air heater, installing a new hot water boiler, installing an automatic flow control valve, installing a temp control valve at the boiler, installing a heat supply outlet in each room; install high-performance items such as geothermal heating and cooling, wind energy systems or photovoltaic systems; etc.</p>	<p>It is the same as the built. \$15,700.</p>	
<p>Describe insulation work to be performed, such as installing insulation in crawl space (R-____); installing insulation batts in the attic (R- ____); installing insulation batts in exterior walls (R-____); etc.</p>	<p>IRC 2021 for attic, walls, piping, and uncondition spaces. \$8,000</p>	
<p>Describe the cabinetry work to be performed, such as installing new base cabinets, a new kitchen countertop, a new vanity, or replacing the vanity countertop.</p>	<p>It is the same as the newly built \$12,600.</p>	
<p>Describe new appliances to be installed, such as install a new range at (____), install a new refrigerator at (____), install a new dishwasher at (____), etc.</p>	<p>General appliance package \$9,000.</p>	
<p>Describe basement work to be performed, such as installing a minimum three thick concrete floor, cement parge basement walls, and a dry basement; installing a new sump pump; replacing termite (or other wood boring insect) damaged joists; etc.</p>		
<p>Describe cleanup work to be performed, such as removing debris from the property exterior, removing debris from the property interior, broom cleaning all floors, cleaning all windows, cleaning all plumbing fixtures and appliances, rental for dumpster, etc.</p>	<p>\$2,500.</p>	

Renovation Inspection

Property Address: 1120 E 14th St Houston TX 77009

Describe any other work to be performed, such as demolition of existing house or garage; repair of detached outbuildings; moving existing house onto mortgaged lot; installation of new foundation; landscaping; repair of swimming pools, etc.	*Lead abatement \$14,000.	
		Site Work: This includes building permit fees, impact fees, water and sewer fees, inspections, architecture, engineering, and other fees typically accounting for around 7.4% of the budget. For a \$244,320 budget, this would be approximately \$18,080.
		Miscellaneous costs usually comprise about 1.5% of the budget, which would be around \$3,665 for this project.
Total Cost	\$261,300.00	\$244,320.00
	Complete cost of	\$505,620.00

Conclusion:

The cost of renovating the subject property and adding a new addition is estimated at \$505,620.00.

To demolish the subject property and rebuild, the cost is estimated to be (Standard grade \$386,180.00 or Custom \$494,760.00.)

End.