



Contract# 20220571

### City of Springfield Contract Tracer Document

The purpose of this document is to provide continuous responsibility for the custody of CONTRACTS during the processing period.

**INSTRUCTIONS:** Upon receipt, please initial and write in the date of receipt. When your department has approved and signed the contract, please initial and date in the forwarding section and deliver to the next department.

DEPARTMENT	DATE RECEIVED		DATE FORWARDED TO NEXT DEPT.	
	Initials	Date	Initials	Date
Community Development			KB	2/23/2022
City Comptroller	CAF	2/24/22	PSB	2-24-22
Law	OF	2-20	CAF	2-20
CAFO	JMM	3-1-22	JMM	3-2-22
Mayor	MAM	3-2	MAM	3-2
City Comptroller				
Community Development				

Vendor No.: 22623 Contract No.: #20220571 Contract Date: 1/27/2022

Contract Amt.: \$81,885.75 Issue Date: 02/22/2022 Renewal Date:

Appropriation Code1: 26451815-530105-64516 - \$75,305.75 - HH

Appropriation Code2: 26881801-530105-68800 - \$6,580.00 - Lead

Appropriation Code3:

Appropriation Code4:

Description of Funding Source: CDBG-NDR

Bid No.: Requisition No.: 22011928 PO No.:

Vendor Name: Anyoly Santiago

Contract Type: Healthy Homes

Contract Purpose: Rehab of 22 Atwood Place

Originating Dept.: Office of Disaster Recovery and Compliance

Expiration Date: 04/08/2027 Amendment Date: Extension Date:

TYPE OF DOCUMENT (Please select at least one):

New  Renewal  Amendment  Extension

cb

**CITY OF SPRINGFIELD  
HEALTHY HOMES PROGRAM  
REHABILITATION LOAN AGREEMENT  
FOR OWNER-OCCUPANTS**

Whereas, the City of Springfield ("City") is providing financial assistance to Anyoly Santiago ("Borrower") from the Healthy Homes Program in the amount of \$81,885.75 to fund rehabilitation of the home located at 22 Atwood Place, Springfield, MA 01108, according to the terms of the agreed-upon Specs by Location/Trade, dated 11/10/2020, attached hereto as Exhibit B and in compliance with Massachusetts and City of Springfield building and health codes. The Healthy Homes program is funded by the federal Community Development Block Grant - National Disaster Resilience (CDBG-NDR) program.

Now, therefore, the parties agree

**1. Terms of the Loan**

Financial assistance is provided to the Borrower. As long as the Borrower complies with this Agreement, the loan shall be forgiven at an equal percentage rate of 20% per year, beginning after five years, plus 45 days.

**2. Owner Occupancy**

The Borrower will use the property for a period of five years, plus 45 days, following final payment. If the Borrower continues to own the property, but fails to meet the requirements for the five-year loan term referenced above, the entire loan shall be immediately due and payable.

The Borrower understands that if, during the five-year term, all or part of the property is sold or refinanced without the City's prior written consent, the City shall require payment of the amount of the loan outstanding at time of sale.

**3. Rental Units**

If the property has multiple units, the Borrower must live in one unit and 51% of all units must be occupied by households with income at or below 80% area median income (AMI) for the five-year loan period. The AMI amount changes from year to year; the required income limits can be obtained from the Springfield Office of Housing/Office of Disaster Recovery.

The Borrower may not evict existing tenants without cause for a period of two years, following final payment to the contractor.

If a unit impacted by this agreement is vacant at the time this Agreement is executed, prior to a new tenant occupying the unit, the Borrower must submit sufficient qualifying income documentation to the Office of Housing and/or Disaster Recovery for review and approval. If a unit impacted under this agreement becomes vacant for 5 years following the agreement, it is the responsibility of the Borrower to notify the City of Springfield within fifteen (15) days.

#### **4. Income Eligibility**

The Borrower certifies that he/she has provided complete, accurate, and current information regarding household income to demonstrate Borrower's eligibility to receive CDBG-NDR funds.

#### **5. Schedule**

The City and the Borrower expect the rehabilitation and related activities to be completed within 150 days of the execution of this agreement.

#### **6. Default and Termination**

The City may suspend or terminate this Agreement if the Borrower and/or the Borrower's Contractor materially fails to comply with the terms of this Agreement, including, but not limited to, the following:

- a) Failure to comply with any of the rules, regulations, or provisions referred to herein, or such statutes, regulations executive orders and HUD guidelines, policies or directives as may become available at any time.
- b) Failure of the Homeowner to comply with the recommendations and/or guidelines issued in relation to this project by the Massachusetts Historical Commission or the Springfield Historic Commission.
- c) Failure of the Homeowner to fulfill in a timely and proper manner its obligations under this agreement.
- d) Ineffective or improper use of funds provided under this Agreement.
- e) The City shall have the immediate right to suspend or terminate this Agreement, in whole or in part, by giving written notice to the Homeowner at the Property, which the parties agree is as stated in this agreement. . Such notice of suspension or termination shall be forwarded to the Borrower and shall specify the cause, period of suspension or effective date of termination that in no case shall be sooner than the date of receipt of said notice. Any notice to the City shall be sent to: Tina Quagliato Sullivan, 1600 East Columbus Avenue, Springfield, MA 01103, with a copy to, City Solicitor, 36 Court Street, Rm. 210, Springfield, MA 01103.
- f) In accordance with 2 CFR 200, this Agreement may also be terminated for convenience by either the City or the Homeowner, in whole or in part, by setting forth the reasons for such termination, provided the effective date is at least thirty

(30) days before the effective date of such termination, and in the case of a partial termination, the portion to be terminated. However, if in the case of a partial termination, the City determines the award will not accomplish the purpose for which the award was made, the City may terminate the award in its entirety and require repayment of funds.

### **7. Breach and Repayment**

In the event the Beneficiary fails to fulfill any condition contained in this Agreement or causes a breach of any condition contained in the Agreement the City may, at its option, require immediate payment in full of all sums disbursed to the Borrower. The City will give notice to the Borrower prior to taking any action. The notice shall specify

- a) the default;
- b) the action required to cure the default;
- c) a date, not less than 30 days from the date the notice is given to the Borrower, by which the default must be cured; and
- d) that failure to cure the default on or before the date specified in the notice may result repayment of the sums awarded under this Agreement.

If the default is not cured on or before the date specified in the notice, the City, at its option, may require immediate repayment in full of all sums secured by this Agreement by judicial proceeding. The City shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

### **8. National Objective**

In accordance with the statutes and regulations set forth by the U.S. Department of Housing and Urban Development (HUD), activities funded through the Community Development Block Grant – National Disaster Resilience (CDBG- NDR) Program must be used to meet one of three national objectives named by HUD. Those three objectives are: (1) benefiting low or moderate-income persons; (2) preventing or eliminating slums or blight; and (3) meeting an urgent need.

The Borrower agrees that the project will comply with the regulations for one of these national objectives.

### **9. Duplication of Benefits**

Beneficiary agrees to disclose any payments of disaster related assistance received in relation to any federally qualifying natural disaster. Beneficiary agrees to execute an affidavit certifying funds received (APPENDIX G). This will include any payments from FEMA, SBA, Private Insurance, etc. Homeowner will execute a Subrogation Agreement to ensure there are no Duplication of Benefits in accordance with the Robert T. Stafford Act and that any duplicative

### **10. Property Access**



The beneficiary agrees to allow designated employee(s) and/or third party vendors of the City of Springfield access to the property throughout the term of this agreement to perform inspection(s) to ensure compliance with this agreement. The beneficiary agrees to allow designated employees of the U.S. Department of Housing and Urban Development (HUD) access to the property throughout the term of the agreement to conduct inspections as necessary.

### **11. Insurance**

The Borrower and his/her Contractor shall carry sufficient insurance coverage in an amount the meets requirements in 2 CFR 200.310 and any additional requirements determined by the City of Springfield (City) to ensure adequate protection of all assets from loss due to theft, fraud, and/or undue personal injury or property or any other form of losses.

- a) The Borrower shall be required to provide a homeowners or property insurance policy for the property to the City prior to execution of the agreement. Policy shall include fire and extended coverage. Beneficiary shall also provide proof of Contractor's insurance policy to the City.
- b) The Contractor insurance policy shall include Comprehensive General Liability insurance shall be obtained (Limits: \$1,000,000/\$2,000,000 (per occurrence/annual aggregate)). Where applicable Comprehensive Automobile Liability coverage shall be obtained, including all owned Automobiles; Non-Owned Automobiles; Hired Car Coverage (limits: \$500,000/\$1,000,000 (per occurrence/annual aggregate)).
- c) On all applicable policies, the City of Springfield shall be listed as Additional Insured. Insurance shall not terminate, lapse or otherwise expire during the duration of this agreement. Borrower and/or Contract shall provide thirty (30) days written notice of any policy change.
- d) In accordance with the requirements of the Flood Disaster Protection Act of 1973 (42 USC 4001), the Borrower shall assure that for activities located in an area identified by FEMA as having special flood hazards, flood insurance under the National Flood Insurance Program is obtained and maintained in perpetuity as a condition of financial assistance for acquisition or construction purposes (including rehabilitation). The City shall notify Borrower if property is located in a FEMA identified flood hazard area.

### **12. Assignability**

Beneficiary shall not assign or transfer any interest in this Agreement without the prior written consent of the City thereto; provided, however, that claims for money due or to become due to the Beneficiary from the City under this Agreement may be assigned to a bank, trust company, or other financial institution without such approval. Notice of any such assignment or transfer shall be furnished promptly to the City.

### **13. Venue and Exclusive Forum**

- d) Work that does not comply with the Certificate of Appropriateness and/or Certificate of Non-Applicability issued by the Springfield Historic Commission;
- e) Work that does not comply with recommendation of the Commonwealth of Massachusetts Historical Commission (SHPO);
- f) Failure of the Beneficiary or Contractor to submit required invoices and/or supporting source documentation;
- g) Claims filed;
- h) Failure of the Contractor to make payments properly to Subcontractors or for labor, materials or equipment;
- i) Damage to the Beneficiary or another contractor; or Persistent failure to carry out the work in accordance with the Agreement documents;
- j) Violations of the Duplication of Benefits clause.

### **15. Environmental Review**

Prior to any choice limiting action, the CITY shall cause an environmental review to be performed and prepared to determine whether the project meets local, state and federal environmental regulations in accordance with 24 CFR Part 58. The review will determine whether the project meets local, state and federal environmental standards. The parties agree that the provision of any funds to the project is conditioned on the City of Springfield determination to proceed with, modify or cancel the project based on results of a subsequent environmental review.

The completed environmental review and resulting mitigation actions, if any, are to be incorporated into the agreements to complete the project, as applicable.

### **16. Clean Air and Water**

Beneficiary shall require Contractor to comply with the following requirements insofar as they apply to the performance of this Agreement: Clean Air Act of 1970 (42 U.S.C. 1857 at seq.) and the Federal Water Pollution Control Act (33 U.S.C. 1251 et seq. as amended, 1318 relating to inspection, monitoring, entry, reports and information, as well as other requirements specified in said Section 114 and Section 308 and all regulations and guidelines issued thereunder), and Environmental Protection Agency (EPA) regulations pursuant to 40 CFR Part 50, as amended.

### **17. Lead-Based Paint**

Any construction or rehabilitation of residential structures with assistance provided under this Agreement shall be subject to HUD Lead-Based Paint Regulations at 24 CFR 507.608 and 24 CFR Part 35. Such regulations pertain to all HUD-assisted housing and require that owners, prospective owners, and tenants of properties constructed prior to 1978 be properly notified that such properties may include lead-based paint.

City shall provide Beneficiary with any applicable notices. Beneficiary shall provide any notices and abatement measures identified with the Contractor.

The parties hereto expressly agree that the sole and exclusive place, status and forum of this Agreement shall be the City of Springfield, Hampden County, Massachusetts. It is the express intention of the parties to this Agreement that the exclusive venue of all legal actions and procedures of any nature whatsoever which relate in any way to this Agreement shall be solely and exclusively brought, heard, conducted, prosecuted, tried and determined within the City of Springfield, Hampden County, Massachusetts, in either the Superior Court Department of the Trial Court of the Commonwealth of Massachusetts sitting in the Hampden County Hall of Justice, Springfield, Massachusetts or the United States District Court sitting in Springfield, Massachusetts.

#### **14. Payment**

The City shall pay to the Beneficiary funds available under this Agreement based upon cost information submitted by the Beneficiary and/or Beneficiary's Contractor and consistent with Appendix B.

Beneficiary acknowledges all procurement related to project activities must adhere to requirements outlined in Sections 2 CFR 200.318 – 320, and in acceptable compliance standards as detailed in applicable local and state codes or statutes. Payments shall only be made for eligible expenses as identified in Appendix B. Eligible expenses are those considered reasonable and necessary costs, in accordance with the approved budget in Appendix B and are necessary to complete the project as determined by the City.

Payments shall be made only for work that is completed. Advance payments shall not be made, unless agreed to otherwise in writing by the City.

Beneficiary and their contractor will be responsible for submitting invoices in the form and format prescribed by the City. Beneficiary and their contractor assume responsibility for timely submittal and approval of payment for services per this approved scope. All supporting documentation shall include the full address of the project property.

The City will disburse funding in the form of progress payments in accordance with applicable local, state and federal regulations. The City will inspect and monitor the project in accordance with all local, state and federal regulations. Payments issued under this agreement to the Beneficiary may only be utilized for payment of items related to the contract.

The Beneficiary shall refund to the City any payment or portions of payments which the City determines were not properly due to the Beneficiary under the terms of this Agreement including any post audit findings that may occur.

Payments may be withheld on account of:

- a) Defective work not remedied;
- b) Work that does not comply with the agreed upon scope of work and/or pre-approved quote;
- c) Work completed by a contractor other than the pre-approved contractor;

**18. Historic Preservation**

Beneficiary shall comply with the Historic Preservation requirements set forth in the National Preservation Act of 1966, as amended (16 U.S.C. 470), P.L.89-665, the Archaeological and Historic Preservation Act of 1974, P.L. 93-291, Executive Order 11593 and the procedures set forth in 36 CFR, Part 800, Advisory Council on Historic Preservation Procedures for Protection of Historic Properties, insofar as they apply to the performance of this Agreement, thereby eliminating or minimizing any adverse effect on any district, site, building, structure or object listed on or nominated for, listing on the National Register of Historic Places, maintained by the National Park Service.

**19. Enforcement**

The Borrower and the City acknowledge that the City has the right and responsibility to enforce this agreement.

This contract is signed as of the 07<sup>th</sup> day of January, 2022.

Anyoly Santiago  
Anyoly Santiago  
Property Owner

[Signature]  
Office of Disaster Recovery  
CITY OF SPRINGFIELD

26451815-530105-64516 \$75,205.75  
26881801-530105-68800 \$6,580.00

Approved as to Appropriation:

Approved as to Form:

[Signature] 2-24-22  
Office of Comptroller  
CITY OF SPRINGFIELD

[Signature]  
Law Department  
CITY OF SPRINGFIELD

APPROVED:

[Signature]  
Chief Administrative and Financial Officer  
CITY OF SPRINGFIELD

[Signature]  
Domenic J. Sarno, Mayor  
CITY OF SPRINGFIELD

**CITY OF SPRINGFIELD**  
**HEALTHY HOMES PROGRAM**

**REHABILITATION LOAN AGREEMENT**

**List of Exhibits**

Healthy Homes Rehabilitation Program Agreement

Exhibit A- Project Budget

Exhibit B- Itemized Repair Specs by Location/Trade

Exhibit C- Mortgage

Exhibit D- Promissory Note

Exhibit E- Section 3 Clause

Exhibit F- Tax Certification for Contracts

Exhibit G- Insurance Binder

Exhibit H- Subrogation Agreement

**Exhibit A**

**Healthy Homes Rehab Project Budget**

Homeowner/Borrower: Anyoly Santiago

Project Address: 22 Atwood Place

<b>Project Budget</b>	<b>Amount</b>
Repair/Rehab	\$ 57,600.00
Lead Abatement	\$ 6,580.00
Lead Services	\$ 1,400.00
Relocation	\$ 2,295.00
Legal Fees	\$ 730.00
NAI Plotkin	\$ 2,600.00
<b>Sub-Total</b>	<b>\$71,205.00</b>
Contingency (15%)	\$10,680.75
<b>Total</b>	<b>\$ 81,885.75</b>

CITY OF SPRINGFIELD OFFICE OF HOUSING  
1600 EAST COLUMBUS AVE  
SPRINGFIELD, MA 01105

**Bid Proposal Form**

To: Angely Santiago Date Submitted: \_\_\_\_\_  
Project Address: 22 Atwood Place

The following proposal is hereby submitted as per your request. This bid covers all Work shown and/or specified in the bid documents received for this job, which are:

1. General Conditions \_\_\_\_\_ Pages, Dated \_\_\_\_\_
2. Work Write-Up \_\_\_\_\_ Pages, Dated \_\_\_\_\_
3. Code Violation Notice \_\_\_\_\_ Pages, Dated \_\_\_\_\_
4. Performance Manual \_\_\_\_\_ Pages, Dated \_\_\_\_\_
5. Addenda 1 to \_\_\_\_\_ Pages, Dated \_\_\_\_\_
6. Other \_\_\_\_\_

The undersigned, having become thoroughly familiar with the terms and conditions of the proposed Contract Documents and with local conditions affecting the performance and costs of the Work at the place where the Work is to be completed, and having fully inspected the site in all particulars, hereby proposes and agrees to fully perform the Work within the time stated and in strict accordance with the proposed Contract Document including furnishing of any and all labor and materials, and to do all work required to construct and complete said Work in accordance with the Contract Documents, for the total sum of money.

**Base Bid:**

All labor, materials, services, and equipment necessary for the completion of the Work:

Sixty-Four thousand one hundred and eight Dollars (\$ 64190<sup>00</sup>)

ADDITIONAL SUBMISSIONS

If awarded the Contract, the Bidder agrees to present the following documents to the Owner prior to the issuance of the Notice to Proceed: valid certificates covering Property Damage, Liability, and Workers' Compensation Insurance, all necessary building permits, and a Sworn Statement for Contractor and Subcontractor to Owner listing all of the subcontractors and subcontract amounts.



## CONTRACTORS BID FORM

IDENTIFIED ITEMS AND PROBABLE COST ESTIMATES	
REPAIR ITEM	LABOR & MATERIAL COSTS
Basement – Water Meter	350
Basement – Furnace	500
Basement – Mechanical Closet	400
Basement – Bathroom Tile	800
Basement – Bathroom Outlets	500
Basement – Basement Extermination	700
Basement – Right Side Entry	1200
Floor Total:	\$4,450
Lead Abatement	6,580
First Floor – Kitchen Cabinets	650
First Floor – Kitchen Window	800
First Floor – Kitchen Window	750
First Floor – Kitchen Outlet	600
First Floor – Tub Faucet	600
First Floor – Bathroom Window	2,500
First Floor – Bathroom Toilet	350
First Floor – Enclosed Porch Windows	2,400
First Floor – Side Entry Door	600
First Floor – Front Bedroom Windows	1,800
First Floor – Living Room Windows	1,800
First Floor – 1 <sup>st</sup> to 2 <sup>nd</sup> Floor Stairway	1,700
First Floor – 1 <sup>st</sup> to 2 <sup>nd</sup> Floor Stairway	1,500
First Floor – Stairway Window	600
Floor Total:	\$23,230
Second Floor – Landing Light Fixture	400
Second Floor – Right Rear Bedroom	600
Second Floor – Bathroom Faucet	800
Second Floor – Bathroom Window	2,400
Second Floor – Bathroom Caulking	N/A
Second Floor – Bathroom Ceiling	800
Second Floor – Bathroom Medicine Cabinet	600
Second Floor – Bathroom Vent	600
Second Floor – Front Bedroom	300
Floor Total:	\$6,500
Exterior – Gutters & Downspouts	2,000
Exterior – Window Frames	1,800
Exterior – Rear Roof	1,200
Exterior – Junction Box	300
Exterior – Basement Door	1,500
Exterior – Front Low Roof	3,200

Exterior – Siding	20,000
Exterior Total:	\$30,000
Grand Total:	\$64,180

**PROBABLE COST ESTIMATE**

# Healthy Home's Property Inspection Report For



**The City of Springfield, MA**



**22 Atwood Place**  
Springfield, MA

Conducted on November 10, 2020

November 14, 2020

Sean Pham  
Senior Project Manager  
City of Springfield  
Office of Disaster Recovery and Compliance  
1600 East Columbus Avenue, 2<sup>nd</sup> Floor  
Springfield, MA 01103


RE: Property Inspection Report: **22 Atwood Place Springfield, MA**

Dear Sean:

NAI Plotkin has completed a Healthy Home's Property Inspection of the above referenced property. The report and probable cost estimates were conducted in accordance with generally accepted industry standards.

NAI Plotkin certifies that to the best of its knowledge this report is true and accurate. We hope you find the report complete and informative. Please do not hesitate to contact us if you have any questions or if we can be of further service to you.

Sincerely,



Daniel Dodge MLCS  
*Managing Director of Development*  
NAI Plotkin  
1350 Main St Suite 1410  
Springfield, MA 01103  
Phone: 413.200.6014  
Email: [ddodge@splotkin.com](mailto:ddodge@splotkin.com)

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## Executive Summary

### Inspection Purpose

NAI Plotkin was retained to conduct a Healthy Home's Property Inspection of the subject property. The purpose of the assessment was to provide an objective, independent, professional opinion of the potential repairs required and the associated costs for each of the items identified at the subject property.

### Scope of Work

The specific scope of work included the following:

**Document Review** - NAI Plotkin reviewed the following documents for information: City of Springfield, Property Card 22 Atwood Place, Springfield MA.

**Walk-Through Survey** - The report is based on observations made during the property "walk-through." Observations were limited to property improvements including exterior surfaces and open spaces, accessible areas of the roof, units, vacant and common areas and mechanical components. No inspection or investigation behind walls, inside plenums or in any other generally inaccessible areas was performed. The investigation of the building facade was performed from street and/or balcony level. Renting of and riding on scaffolding equipment was not part of the scope of NAI Plotkin's services. No physical tests were made nor were any samples for engineering analysis collected. As such, NAI Plotkin makes no warranties regarding EIFS systems, curtain walls or other building skin / structural conditions that would not be readily observable and would, therefore, be considered outside the scope of this assignment.

**Property/Site Features** – Observations, where applicable, were conducted at the property of the following items: general topography, storm water drainage, ingress and egress, paving, curbing and parking, flatwork, and appurtenances, and ancillary structures.

**Building Frame and Envelope** – Observations, where applicable, were conducted at the property as to the type, condition and adequacy of the following items: substructure, superstructure, porches, facade, siding, trim, windows, doors and roofing.

**Interior Elements** – Observations, where applicable, were conducted at the property as to the type, condition and adequacy for structural and mechanical components.

**Plumbing, Mechanical and Electrical** – Observations, where applicable, were conducted at the property as to the type, condition and adequacy of the following items: plumbing, heating, fire protection, electrical, and ventilation and air conditioning,

**Costs to Remedy Physical Deficiencies** – Estimated costs are identified for bid comparison purposes only and do not represent actual costs to remedy.

**Photographs:** Photographs representative of NAI Plotkin's observations are included in the report.



## Limitations

NAI Plotkin has performed the services and prepared this report in accordance with generally accepted industry standards, and makes no other warranties, either expressed or implied, as to the character and nature of such services or product.

## Inspection Details

Inspection Date: Tuesday, November 10, 2020  
Time of Arrival: 9:00 am EST  
Greeted by: Anyoly Santiago  
Provided Full Access: Yes  
Inspections by: Daniel Dodge  
Inspection Duration: 2.25 Hours  
Inspection Process: Visual with extremely minor exploratory demolition/disassemble  
Weather: 65 Degrees / Sunny with Clear Skies

## Property Summary

Property Address: 22 Atwood Place  
City/State/Zip: Springfield, Massachusetts 01105  
Property Usage: Single Family  
Number of Buildings: 1 house with 1 garage  
Roof Structure: Asphalt Shingles  
Property Description: 22 Atwood Place, built in 1901, this property is a single-family home with one bedroom in the basement, one on the first floor and three on the second floor on 7,242 sq. ft. lot, and approximately 1,408 sq. ft. of living area.

## Identified Items

### Basement – Water Meter

- Water Meter Valve appears to be only partially opened.
- Have a licensed plumber service this valve to make sure it is properly working and that the home is receiving adequate water pressure.



### Basement– Furnace

- Gas Fired Furnace does not have any visible service tags
- Service furnace and replace all heads and filters are required



### Basement – Mechanical Closet

- There are a few through exterior wall penetrations that are not properly weather sealed to the elements
- Identify all through wall penetrations and properly seal for weather tightness





### Basement – Bathroom Tile

- Wall tile and floor drain are not properly grouted
- Have a mason properly caulk and grout all wall tiles and properly re-seat & mud the shower floor drain.



### **Basement – Bathroom Outlets**

- Outlets within the basement bathroom are not GFI
- Change out all existing bathroom outlets with new duplex GFI / Arc Fault Protection outlets and install cover plates are required

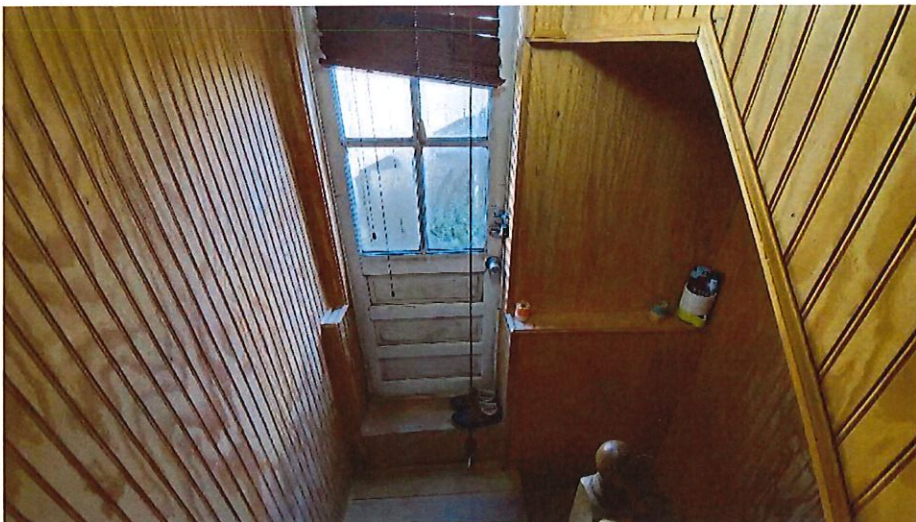


### **Basement – Extermination**

- During various times in the summer, the resident gets ants in the basement
- Have an exterminator treat the exterior of the entire foundation and place a few insect cups around the exterior doors within the basement and first floor

### **Basement – Right Side Entry**

- Right side entry door is old, failing and is not weather tight.
- Replace this door with a solid insulated door with top half double insulated glass vision panels, 2 over 2, similar to what currently exists. Swap out hardware if it can still be used
- Clean out opening as required as well as insulate, caulk and install break metal flashing on the exterior
- Add missing railing on one run / door hinge side from landing to first floor





### **First Floor – Lead Abatement**

- A complete Lead Based Survey has been conducted by Emerald Lead Testing, Inc within the First, Second and Third Floor and it has been deterred to contain levels of lead paint that requires abatement.
- Following the Lead Safe Abatement processes, all lead containing product identified within the report for this unit shall be property abated.

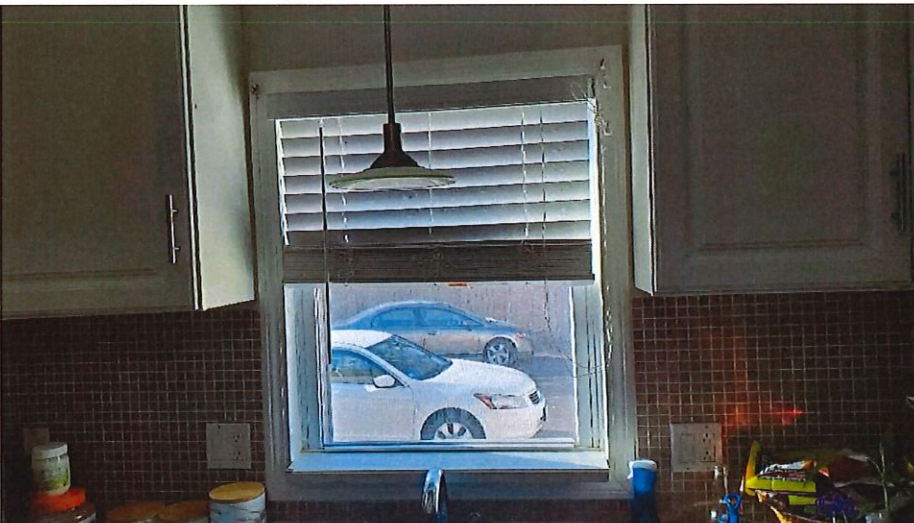
### **First Floor – Kitchen Cabinets**

- Several of the doors, drawers and hinges have failed beyond repair within the kitchen
- Measure and reinstall new base and wall cabinets with a new Formica countertop.
  - Selection of door styles, color and countertop pattern by owner
  - Reinstall existing sink and faucet



### **First Floor – Kitchen Window**

- Kitchen window above the kitchen sink has broken springs and will not operate properly
- Replace window with new vinyl replacement one over one energy star double insulated pane double hung window, insulating all gaps and refinish interior / exterior trim as needed.



### First Floor – Kitchen Window

- Kitchen window to the right of the sink, opening to the outside basement entry is not sealed properly and will not operate as designed.
- Replace window with new vinyl replacement one over one energy star double insulated pane double hung window, insulating all gaps and refinish interior / exterior trim as needed.



### First Floor – Kitchen Outlet

- Kitchen outlet to the right of the stove does not appear to be on a GFI Circuit
- Change out existing outlet with new duplex GFI / Arc Fault Protection outlets and install cover plates are required





### First Floor – Tub Faucet

- Tub faucet and control valves are not installed properly and are leaking
- Change out the existing tub and shower faucet & controls with new
- Match detachable shower head as currently exists



### First Floor – Bathroom Window

- From the exterior, there is a high wall sliding window that is currently installed within the shower exterior wall surround that is enclosed from the interior.
- Remove shower surround, open wall at location of window, remove existing sliding window and reinstall a new vinyl replacement energy star sliding insulated pane window, insulating all gaps and refinish interior / exterior trim as needed.
- Reinstall new shower surround and tub/shower control valves



### **First Floor – Bathroom Toilet**

- Existing toilet is in good condition but is not secured to the floor properly
- Remove toilet and water connection, reinstall wax seal and properly install new toilet anchors
  - Reinstall toilet and caulk around the toilet / floor seam



### **First Floor – Enclosed Porch Windows**

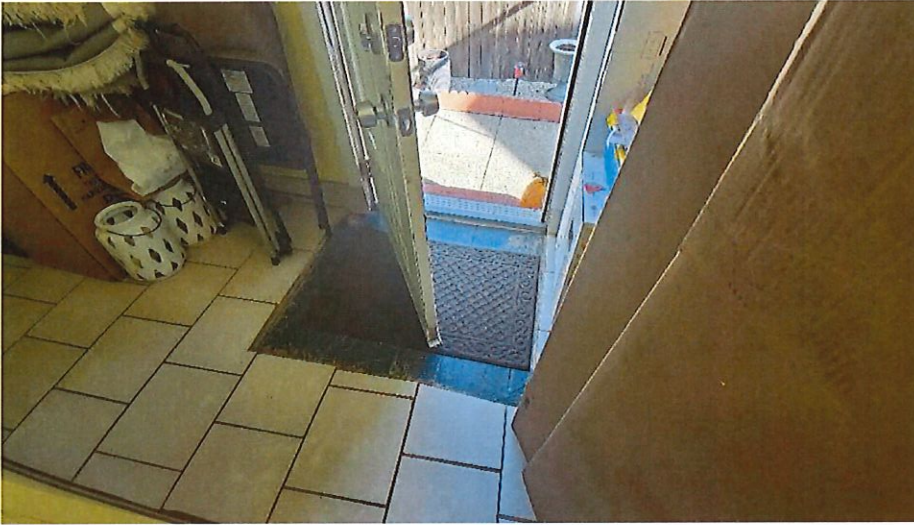
- Front enclosed porch windows are not operating properly, the exterior frames shows sign of rot and one window was not reinstalled due to special order after it was removed for repair.
- Measure three (3) existing windows and one (1) closed up window opening, replace windows with new vinyl one over one energy star double insulated pane double hung windows, insulating all gaps and refinish interior / exterior trim as needed.





### **First Floor – Side Entry Door**

- Due to new tile flooring build up and a pitch to the existing “FORMER” porch floor, the existing side entry door does not open and close properly without scraping the floor.
- Adjust door so that it properly opens inward
  - maybe by changing the hinge side
  - reinstall weather seal
  - clean the tile edge square and install bullnose edge tile



### **First Floor – Front Bedroom Windows**

- Front bedroom windows are not operating properly, the exterior frames are showing signs of rot.
- Measure three (3) existing windows and replace with new vinyl one over one energy star double insulated pane double hung windows, insulating all gaps and refinish interior / exterior trim as needed.



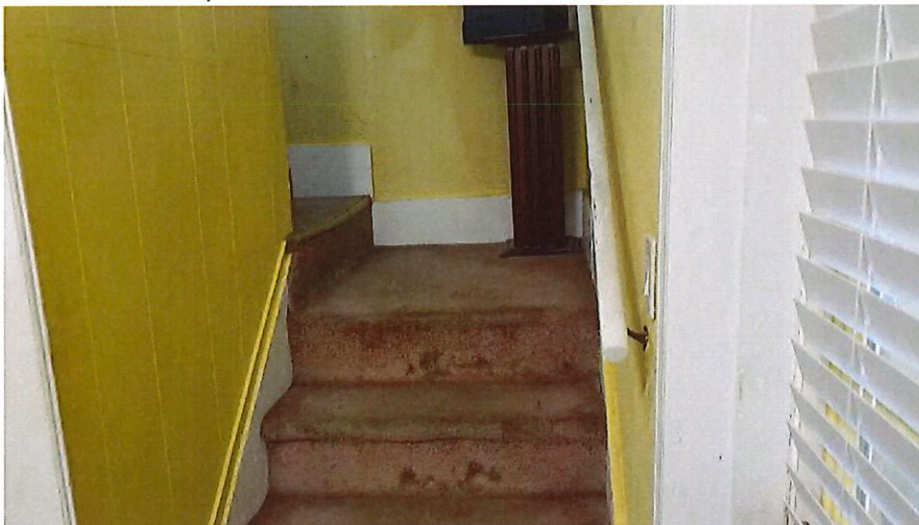
### **First Floor – Living Room Windows**

- Livingroom windows are not operating properly, the exterior frames are showing signs of rot.
- Measure three (3) existing windows and replace with new vinyl one over one energy star double insulated pane double hung windows, insulating all gaps and refinish interior / exterior trim as needed.



### **First Floor – 1<sup>st</sup> to 2<sup>nd</sup> Floor Stairway**

- Front interior stairway going from the first floor to the second-floor sags, squeaks and does not appear to be fully secure.
- Pull back carpet, remove and replace any and all riser and stair treads that are compromised
- Clean up all risers & Treads and add new LVT flooring to the same. Color / pattern and bullnose treatment to be selected by the owner.





### **First Floor – 1<sup>st</sup> to 2<sup>nd</sup> Floor Stairway**

- Second run of these stairs does not have a handrail installed
- Measure, cut and install a 1.5" diameter solid wood handrail and properly secure to the existing wall facing the back side of the house with stand off anchors.



### **First Floor – Stairway Window**

- Sliding window at the 1<sup>st</sup> to 2<sup>nd</sup> floor stairway landing does not operate properly
- Remove existing sliding window and reinstall a new vinyl replacement energy star sliding double insulated pane window, insulating all gaps and refinish interior / exterior trim as needed.



### **Second Floor – Lead Abatement**

- A complete Lead Based Survey has been conducted by Emerald Lead Testing, Inc within the First, Second and Third Floor and it has been deterred to contain levels of lead paint that requires abatement.
- Following the Lead Safe Abatement processes, all lead containing product identified within the report for this unit shall be property abated.

### **Second Floor – Landing Light Fixture**

- Light fixture at the top of the stairs does not operate
- Change out light bulb, if this still does not work, change out light fixture with same profile to match.



### **Second Floor – Right Rear Bedroom**

- Right rear bedroom window does not operate properly, and the exterior frames are showing signs of rot.
- Measure existing window and replace with new vinyl replacement, one over one energy star double insulated pane double hung window, insulating all gaps and refinish interior / exterior trim as needed.





### Second Floor – Bathroom Faucet

- Tub faucet and control valves are not operating properly and are leaking
- Change out the existing tub and shower faucet & controls with new
- Match detachable shower head as currently exists



### Second Floor – Bathroom Window

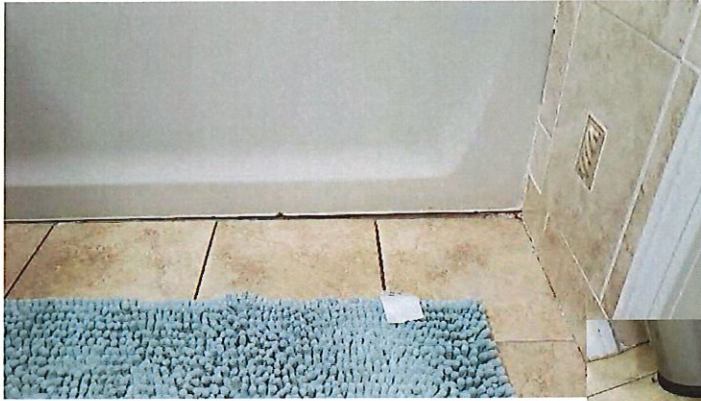
- From the exterior, there is a high wall sliding window that is currently installed within the shower exterior wall surround that is enclosed from the interior.
- Open the shower surround up, remove wall tile, remove existing sliding window and reinstall a new vinyl replacement energy star sliding insulated pane window, insulating all gaps and refinish interior / exterior trim as needed.





### Second Floor – Bathroom Caulking

- Edges on both the tub and toilet are open to moisture
- Caulk the edges of both the toilet and tub with moisture / mold resistant caulking



### Second Floor – Bathroom Ceiling

- Existing attic access panel is poorly constructed
- Take down existing access panel, fabricate a new CDX Plywood panel with ½" GWB face and insulated back, make a pine base molding picture frame to seat this new panel into place.
- All exposed surfaces shall be finished smooth and painted white to match
- Paint entire bathroom ceiling with White Ceiling Paint and Mold-X additive



### **Second Floor – Bathroom Medicine Cabinet**

- Hinges for the existing medicine cabinet are rusted and failing
- Measure, furnish and install a new recessed medicine cabinet.
  - Face color and profile to be selected by owner



### **Second Floor – Bathroom Vent**

- Existing bathroom heat / light & vent combo and controls are not working properly
- Remove existing device and install in its place a new Heat, Light and Vent combo
  - Clean out the existing vent duct to the outside
  - Install new wall controls on a GFI / Arc Fault Protection circuit and install cover plates are required





## Second Floor – Front Bedroom

- Bathroom plumbing access panel is not constructed properly
- Take down existing access panel, fabricate a new CDX Plywood panel with ½" GWB face and insulated back, make a pine base molding picture frame to border this new panel using exposed raised finish washers and screws to fasten new access panel to the surrounding studs.
- All perimeter edges shall be clean, plumb and weather sealed
- All exposed surfaces shall be finished smooth and painted white to match
- Paint entire wall color to match.



### **Exterior – Gutters & Downspouts**

- The existing gutters and downspouts are leaking, discharge improperly and are not positioned correctly
- Remove all existing gutters and downspouts
- Wrap all exposed wood fascia and soffit with white break metal wrap
- Measure, furnish and install new seamless 5” gutters and 5” downspouts with plastic ground level splash guards.



### **Exterior – Window Frames**

- For all windows openings that are not receiving new replacement windows
- Inspect exterior of all window openings, remove all damaged wood, reinstall with exterior grade hardwood and wrap opening with white break metal wrap caulking all seams.

### **Exterior – Rear Roof**

- Lower rear porch roof was not replaced when the reroofing project occurred a few years back
- Remove roofing shingles back to the sheathing, repair / replace all compromised sheathing, install snow & ice barriers 3’ up from all edges and at all valleys, install new step flashing where new roofing will join siding. Install new roofing paper, drip edges and 20 year architectural shingles.





### Exterior – Junction Box

- There is old junction box for what appears to be on old light fixture location that is open to the elements.
- Remove and or safe off all old wiring making sure the circuit to the electric panel is NOT connected
- Remove the junction box and or install a blank cover plate.



### Exterior – Basement Door

- The existing basement door is in good condition but is not a weather tight installation.
- Cut and install a proper door frame interior / exterior trim package with weather stripping, resetting both the door latch strike and deadbolt strike plates





### Exterior – Front Low Roof

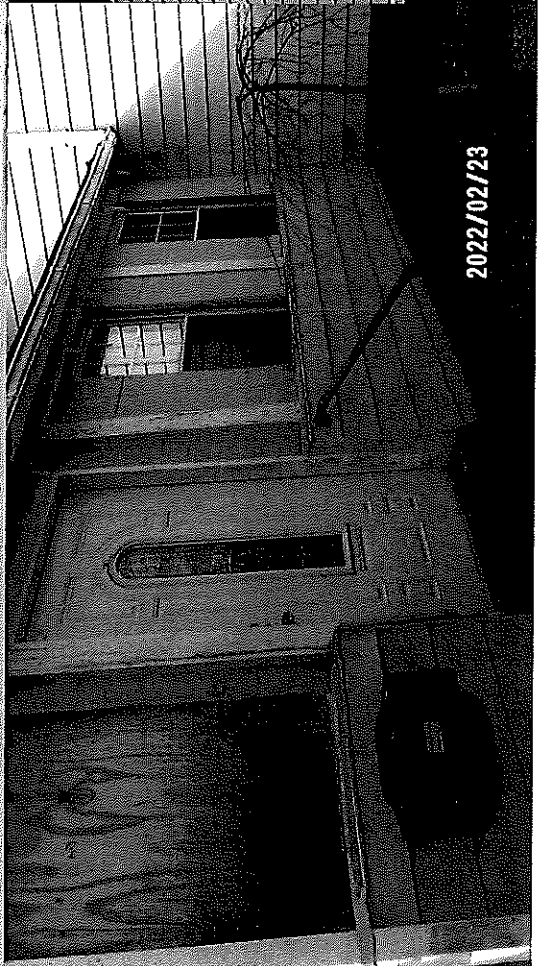
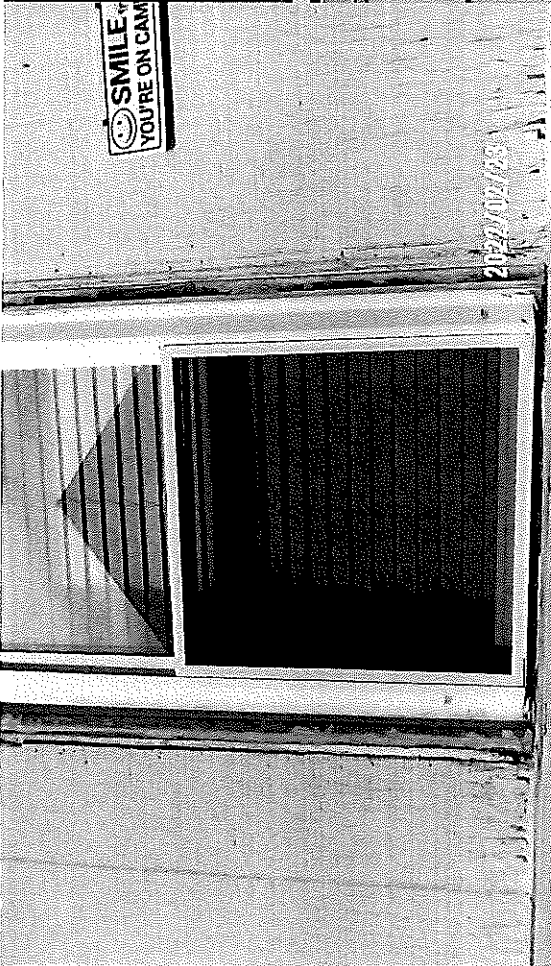
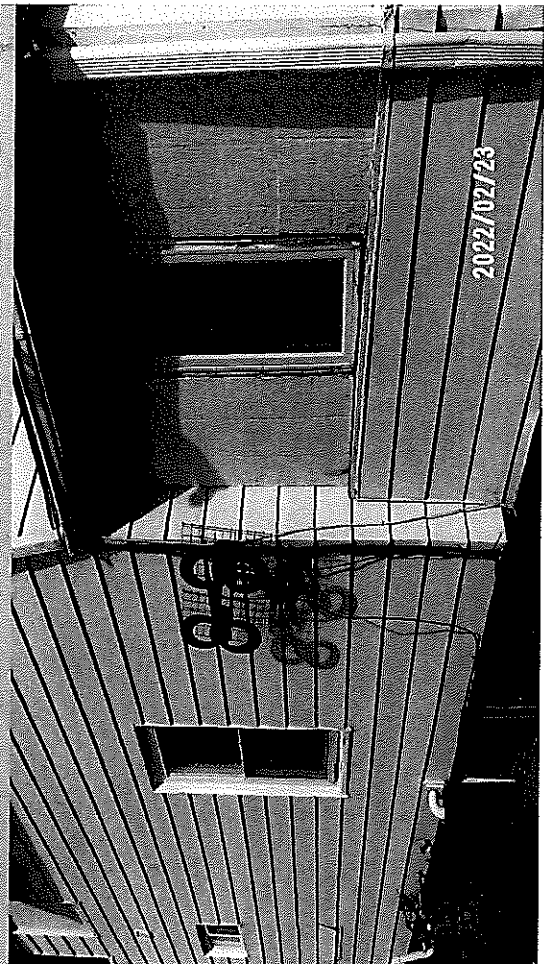
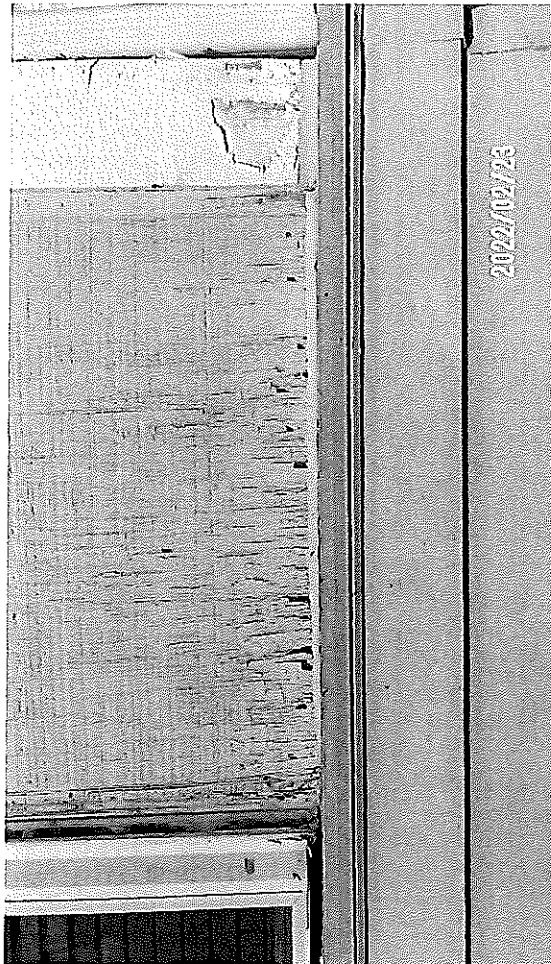
- Lower front porch roof was not replaced when the reroofing project occurred a few years back
- Remove roofing shingles back to the sheathing, repair / replace all compromised sheathing, install snow & ice barriers 3' up from all edges and at all valleys, install new step flashing where new roofing will join siding. Install new roofing paper, drip edges and 20-year architectural shingles.



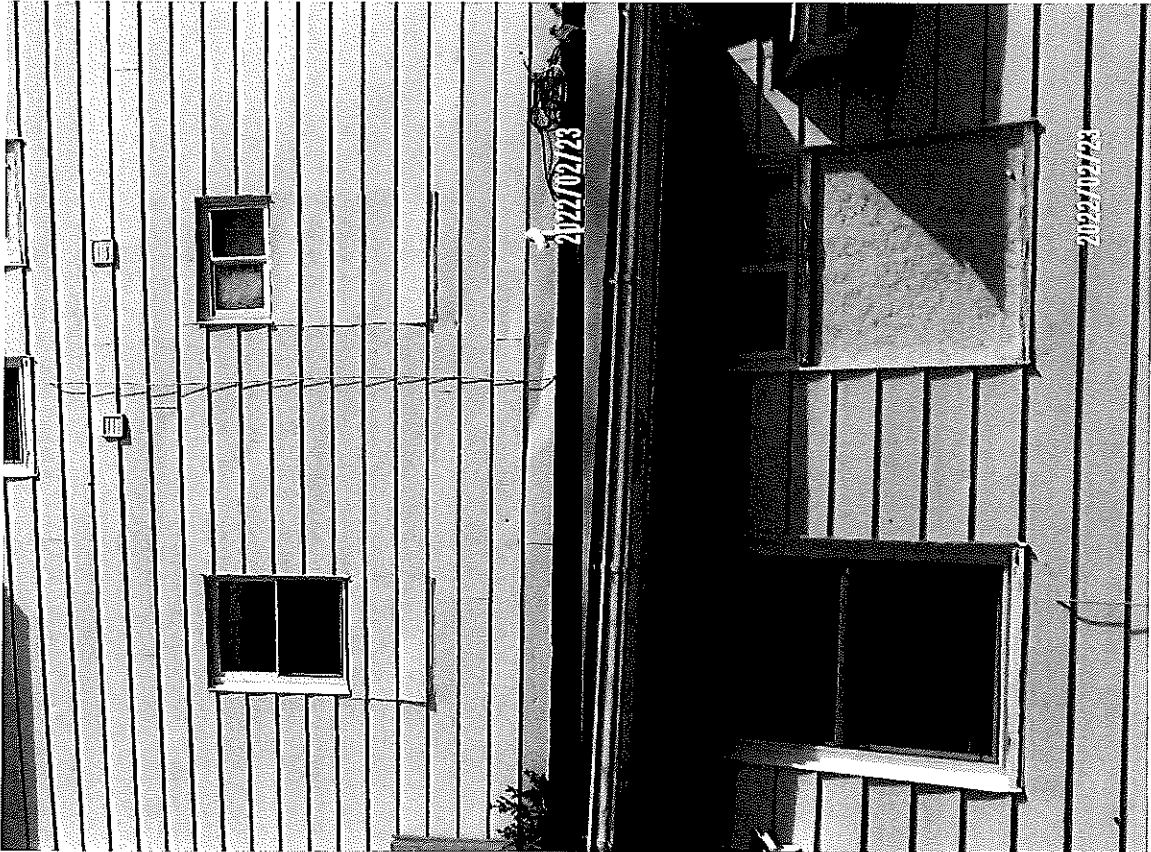
### Exterior – Siding

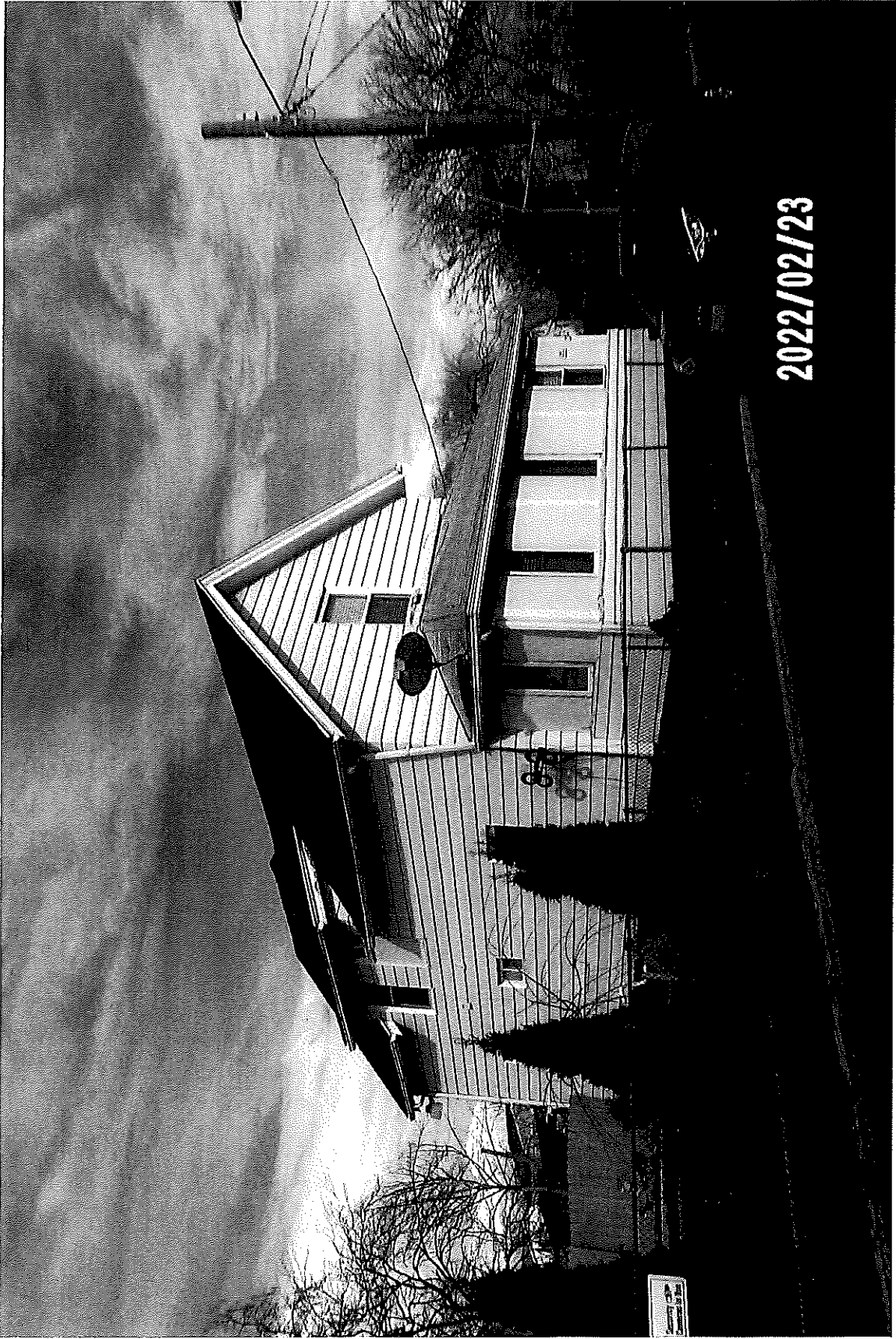
- The exterior siding is compromised in several locations, is missing trim and edge flashing a lot of the horizontal and vertical exterior wood surfaces.
- Strip all exterior siding, repair and replace any compromised wall sheathing, corner trim boards and window trim boards, install new break metal trim around all existing and new windows, install new step flashing at roofing intersections where applicable, install new Tyvek Building Wrap “NO ALTERNATES” taping all seams with minimum 6” overlap and install new CertainTeed Vinyl Siding “COLOR BY OWNER” with White Trim and Corner finishes.









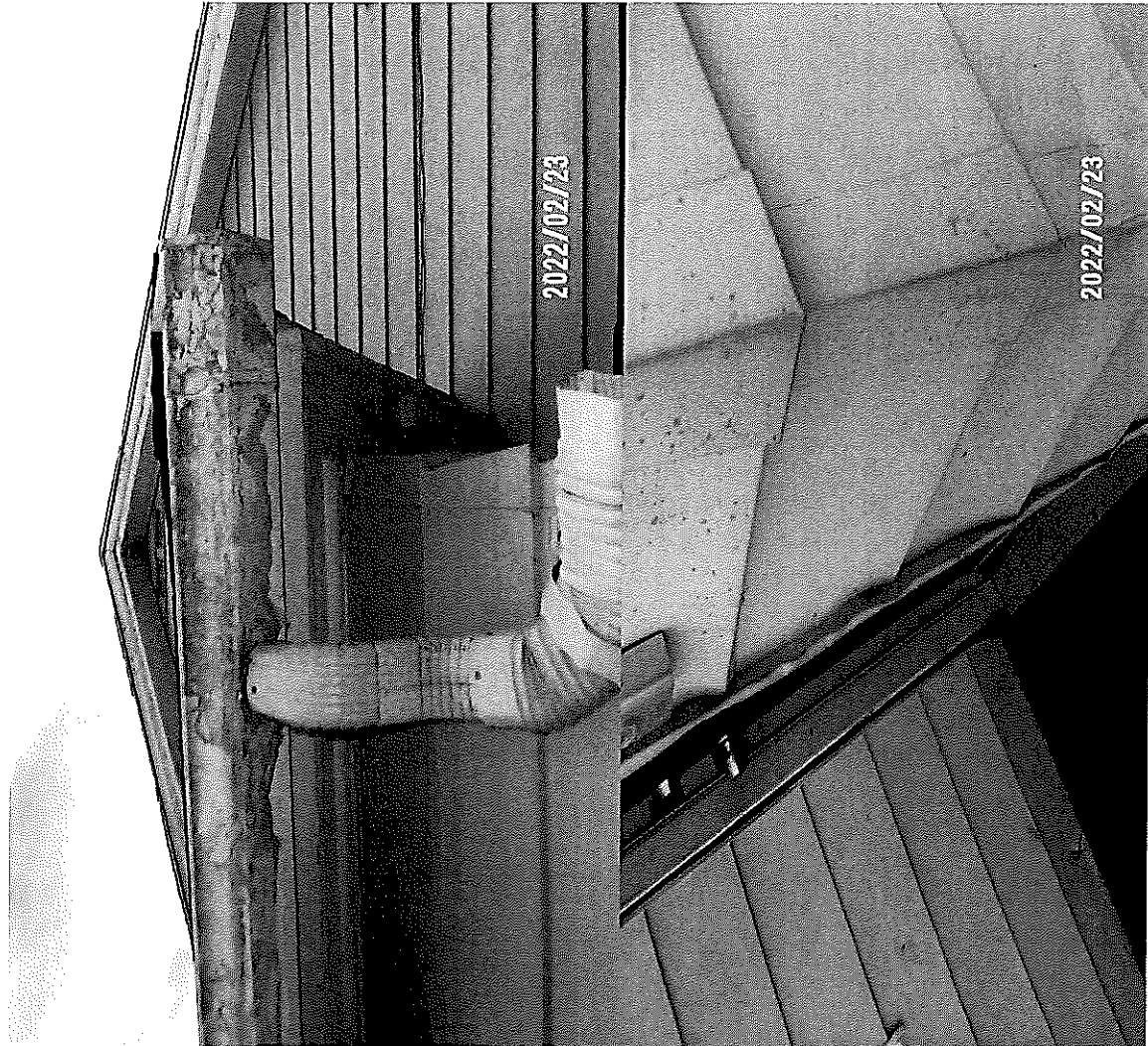


2022/02/23



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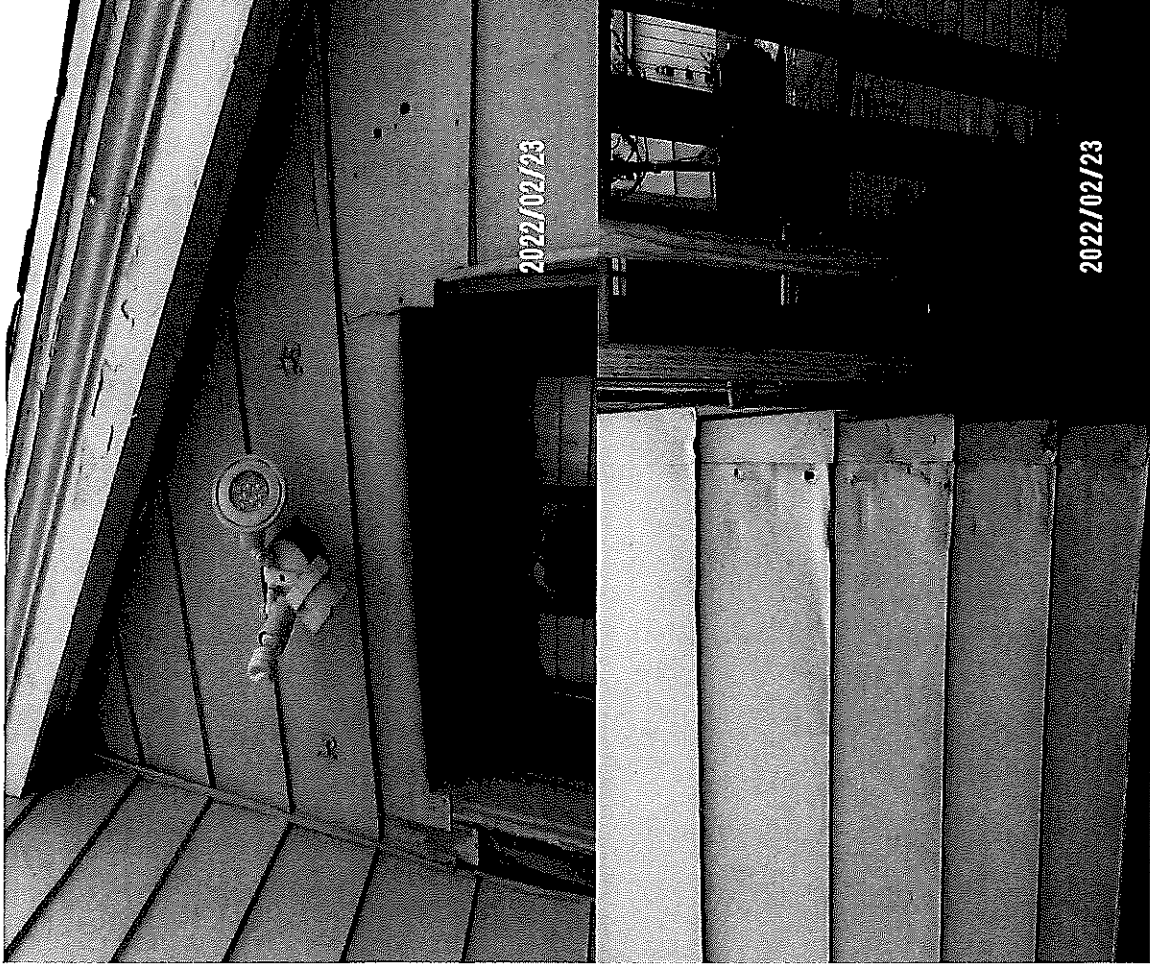
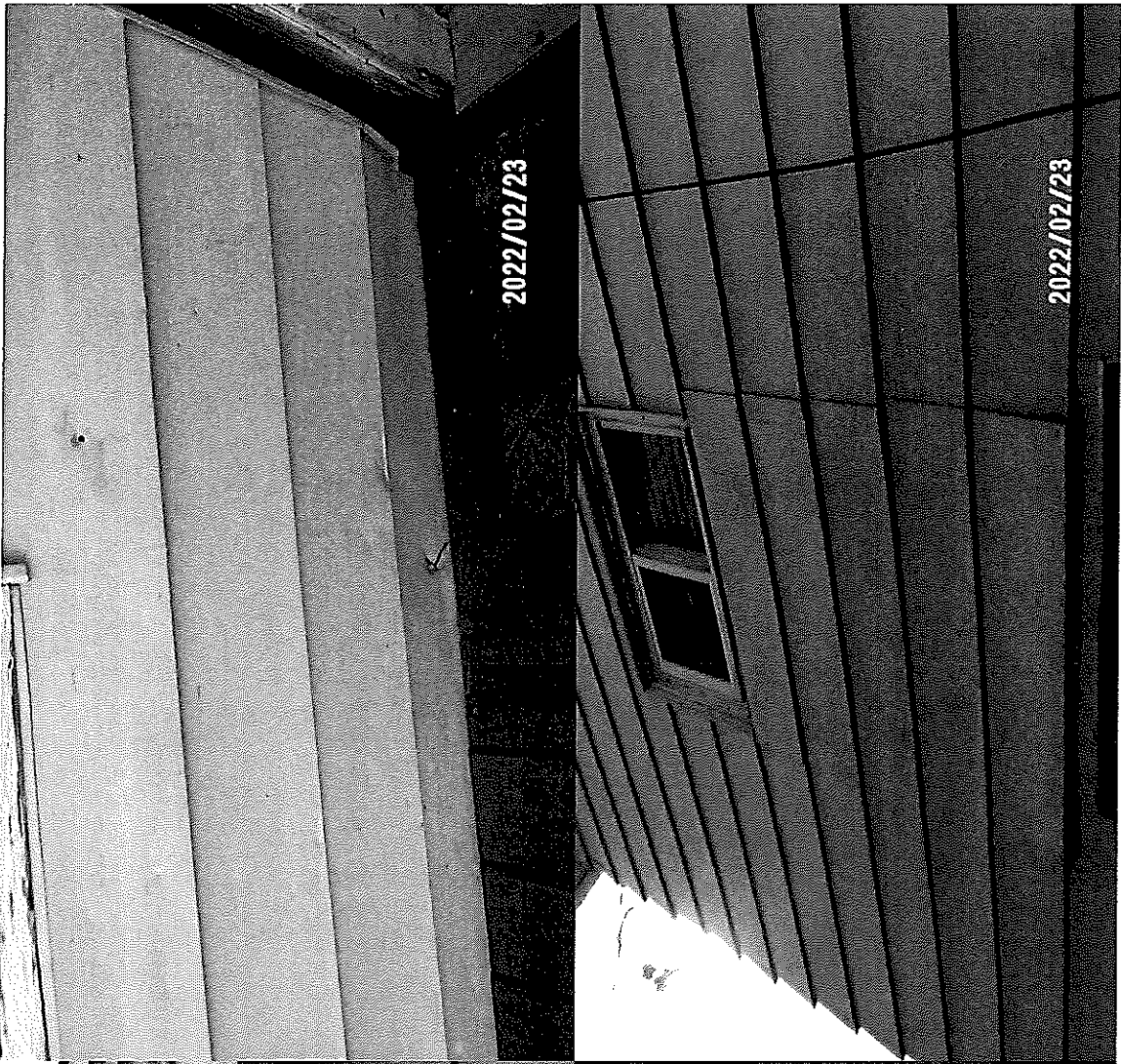
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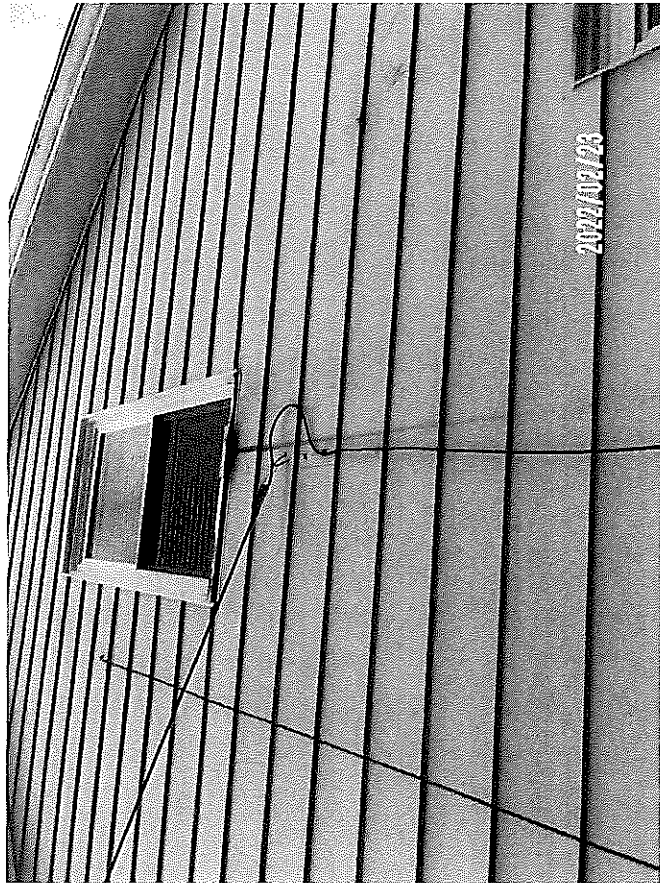
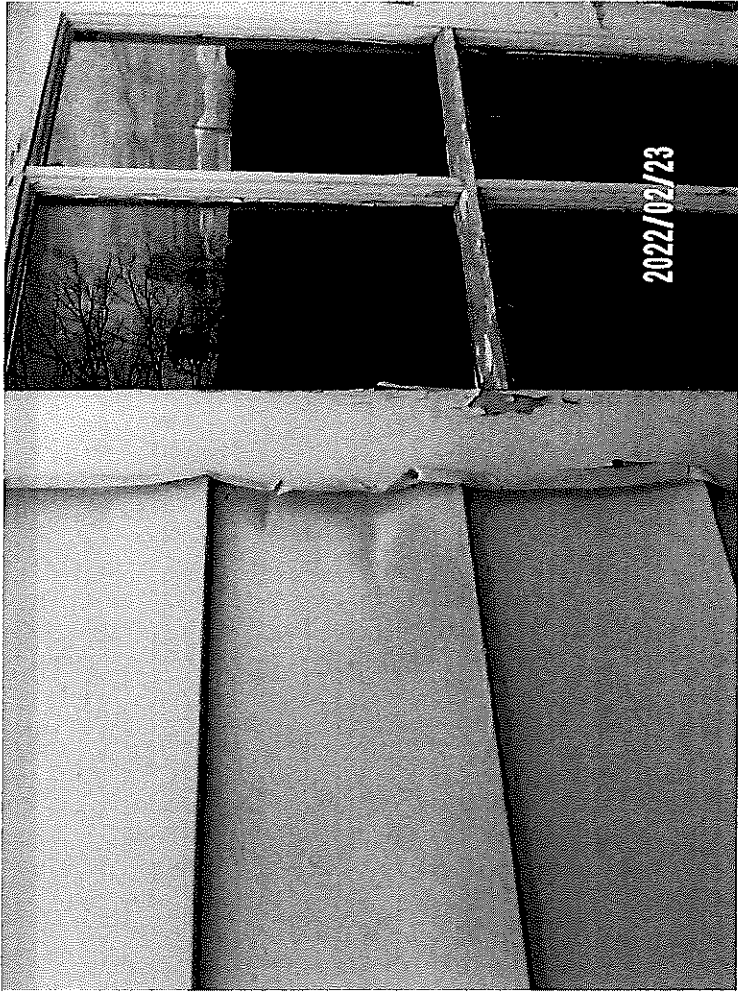


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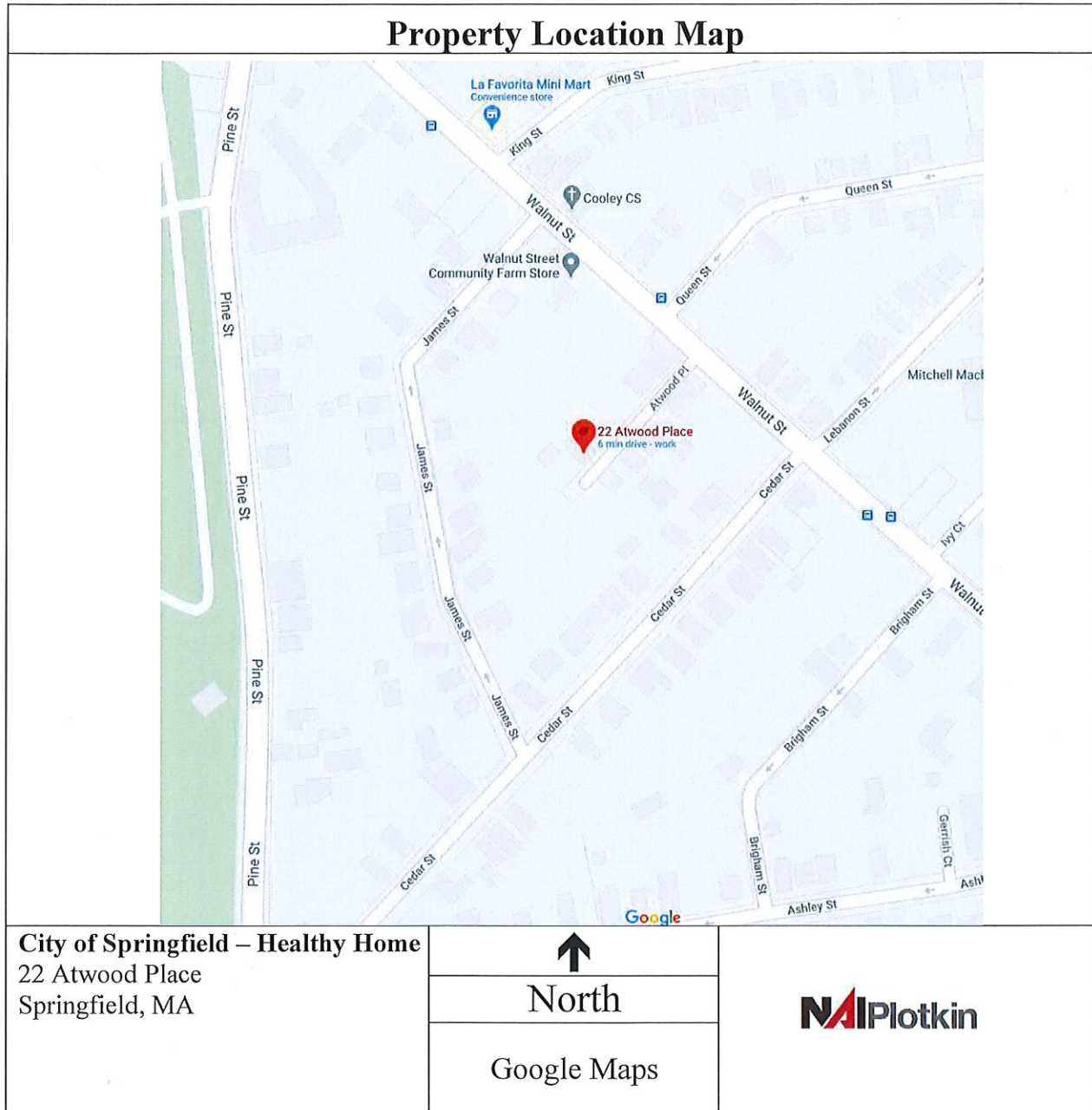




## **Appendix - Property Maps and Drawings**

- 1. Property Location Map**
- 2. Parcel Map**
- 3. Satellite Photograph**
- 4. Project Bid Sheet**

## Appendix Property Maps







## Appendix Property Maps

### Satellite Photograph



**City of Springfield – Healthy Home**  
22 Atwood Place  
Springfield, MA

**NAIPlotkin**

## Bidders Qualification Requirements

### CONSTRUCTION DEFINITIONS

- "Install" means to purchase, set up, test and warrant a new component. " Replace" means to remove and dispose of original material, purchase new material, deliver, install, test and warrant. "Repair" means to return a building component to like new condition through replacement, adjustment and recoating of parts. "Reinstall" means to remove, clean, store and install a component.
- Electrical, all new bathroom light/fan combo / GFI or wet area lighting fixtures, shall be on a Arc Fault Protection OR GFI Breaker

### SUBSTITUTION APPROVAL PROCESS

- Any requests for substitutions of specified proprietary items must accompany the initial proposal and shall include: the manufacturer's specifications; full installation instructions and warranties. The agency and owner will notify the contractor of decision at contract award.

### LINE ITEM BREAKDOWN

- The apparent winning bidders shall provide the owner with a line item cost breakdown within 3 working days of a request

### VERIFY QUANTITIES / MEASUREMENTS

- All Quantities stated in the attached specifications for this address using Units of Measure other than Each (EA), Room (RM) or Dwelling Unit (DU) (e.g. SF of Drywall) are for the contractor's convenience and must be verified by the contractor at a mandatory site inspection prior to bid submission. All quantities stated in the Units of Measure Each (EA), Room (RM) or Dwelling Unit (DU) are as stated. Discrepancies in Quantities found by the contractor must be communicated to the Housing Rehabilitation Specialist prior to the submission of a bid. Claims for additional funds due to discrepancies in Quantities shall not be honored if submitted after the bid submission.

### ALL PERMITS REQUIRED

- As part of the bid, the contractor shall apply for, pay for, obtain and forward copies of the following indicated permits to the agency: \_\_\_\_\_ Plumbing; \_\_\_\_\_ Electric; \_\_\_\_\_ HVAC; \_\_\_\_\_ Building; \_\_\_\_\_ Zoning; \_\_\_\_\_ Lead Abatement; \_\_\_\_\_ Asbestos Abatement.

### CONTRACTOR PRE-BID SITE VISIT

- The contractor must inspect the property. Submission of a bid is presumptive evidence that the bidder has thoroughly examined the site and is conversant with the requirements of the local jurisdiction.

### WORK TIMES

- Contractors and their Subcontractors shall schedule working hours between 8:00am and 6:00pm Monday through Friday. Requests to work on weekends and before or after these hours must be approved by the homeowner.

### NEW MATERIALS REQUIRED

- All materials used in connection with this work write-up are to be new, of first quality and without defects - unless stated otherwise or pre-approved by Owner and Construction Specialist.

### WORKMANSHIP STANDARDS

- All work shall be performed by mechanics both licensed and skilled in their particular trade as well as the tasks assigned to them. Workers shall protect all surfaces as long as required to eliminate damage.

#### **1 YEAR GENERAL WARRANTY**

- Contractor shall remedy any defect due to faulty material or workmanship and pay for all damage to other work resulting therefrom, which appear within one year from final payment. Further, contractor shall furnish owner with all manufacturers' and suppliers' written warranties covering items furnished under this contract prior to release of the final payment.

#### **FINAL CLEAN**

- Remove from site all construction materials, tools and debris. Sweep clean all exterior work areas. Vacuum all interior work areas, removing all visible dust, stains, labels and tags. Clean all windows referenced in specifications.

#### **APPLICABLE LEAD-SPECIFIC DEFINITIONS**

- Abatement: Any set of measures designed to permanently (permanent = expected life span of at least 20 years) eliminate lead-based paint or lead-based paint hazards.
- CFR - The Code of Federal Regulations:
- Safe work practices and clearance are required when more than:
  - 20 SF on exterior
  - 2 SF per interior room
  - 10% of small component
- is deteriorated or will be disturbed by renovation.
- Interim Controls: A set of measures designed to reduce temporarily human exposure or likely exposure to lead-based paint hazards. Interim controls include, but are not limited to, repairs, painting, temporary containment, specialized cleaning, clearance, ongoing lead-based paint maintenance activities, and the establishment and operation of management and resident education programs.
- Work site: An interior or exterior area where lead-based paint hazard reduction activity takes place. There may be more than one work site in a dwelling unit or at a residential property.
- Clearance: An activity conducted following lead-based paint hazard reduction activities to determine that the hazard reduction activities are complete and that no soil-lead hazards or settled dust-lead hazards, as defined in this part, exist in the dwelling unit or work site. The clearance process includes a visual assessment and collection and analysis of environmental samples. Dust-lead standards for clearance are found at Sec. 35.1320.
- See 24CFR Part 35 - Subpart B - Section 35.110 Definitions, for additional definitions.

#### **LEAD-BASED PAINT REGULATIONS – FEDERALLY FUNDED HOUSING REHABILITATION**

Per HUD Regulation 24 CFR Part 35: the contractor must conform to the Lead-based paint requirements for rehabilitation in the appropriate category listed below, based on the amount of rehabilitation assistance provided.

1. When the Federal Rehabilitation Assistance is \$1 to \$5,000 per unit:
  - a. The Contractor shall implement safe work practices during rehabilitation work in accordance with Sec. 35.1350 and repair any paint that is disturbed.
  - b. After completion of any rehabilitation disturbing painted surfaces, each work site must pass a clearance examination in accordance with Sec. 35.1340. Neither Clearance nor Lead Safe Work Practices are required if rehabilitation does not disturb painted surfaces of a total area of more than 20 SF on exterior, 2 SF per interior room or 10% of a small component.

2. When the Federal Rehabilitation Assistance is \$5,001 to \$25,000 per unit:
  - a. The contractor shall perform interim controls, in accordance with Sec. 35.1330, of all identified or presumed lead-based paint hazards.
  - b. The contractor shall implement safe work practices during rehabilitation work in accordance with Sec. 35.1350, and repair any paint that is disturbed.
  - c. The entire unit shall pass a clearance examination in accordance with Sec. 35.1340.
3. When the Federal Rehabilitation Assistance is more than \$25,000 per unit:
  - a. The contractor shall abate all identified or presumed lead-based paint hazards in accordance with Sec. 35.1325.
  - b. The contractor shall implement safe work practices during rehabilitation work in accordance with Sec. 35.1350 and repair any paint that is disturbed.
  - c. The entire unit shall pass a clearance examination in accordance with Sec. 35.1340.



## MORTGAGE

### City of Springfield Healthy Homes Rehabilitation Program

**THIS MORTGAGE** is made as of January 27, 2022, between Anyoly Santiago, whose address is 22 Atwood Place, Springfield, MA 01109 ("**Borrower**"), and the **City of Springfield**, a municipal corporation with the address 36 Court Street, Springfield, Massachusetts ("**City**").

WHEREAS, the Borrower and the City entered into a **HEALTHY HOMES REHABILITATION PROGRAM AGREEMENT** dated 1/26/2022 in the sum of \$81,885.75 (the Principal Amount"), together with interest of 0%, (this indebtedness is called the "**Note**", a copy of which is attached to this Mortgage as **Schedule A**); and

WHEREAS, to secure the performance of all the terms, covenants, agreements, conditions and obligations of the Note and this Mortgage, the Borrower wishes to grant to the City its rights, title, and interest in the property located at 22 Atwood Place in Springfield, Massachusetts and described on the attached **Schedule B** (the "**Mortgaged Property**").

NOW THEREFORE, in consideration of the loan for the Principal Amount made by the City to the Borrower, the Borrower and the City hereby agree as follows:

1. **Purpose.** This Mortgage and the Note are to secure a loan made by the City to the Borrower for the purpose of making home improvements to the Mortgaged Property, as detailed in the **Work Write-Up Specifications** dated 11/10/2020. The Borrower is responsible for making the improvements, and the City shall only make payment of Principal for such improvements as it inspects and verifies that the improvements have been completed.
2. **Conditions of the Loan.**
  - a. **Due Upon Sale or Transfer.** If the Borrower sells or transfers the Mortgaged Property before the final maturity date, the amount of the loan still owing at the time of sale or transfer will be immediately due and payable to the City.
  - b. **Owner Occupancy.** If the Borrower is an owner-occupant at the time this loan is entered into, the Borrower must continue to live in the Mortgaged Property as his/her principal place of residence during the term of the loan.
  - c. **Rental Unit Affordability.** If the Borrower (including a Borrower who lives in one

unit of a multi-unit property) rents out units in the Mortgaged Property to others, the Borrower must rent all units in the Mortgaged Property to households with income at or below 80% of the area median income<sup>1</sup> during the term of the loan.

### 3. Terms of the Loan

Loan Type:	Forgivable loan, due upon default or upon sale or transfer of property prior to final maturity
Interest Rate:	0%
Payment Schedule:	No monthly payments
Final Maturity Date:	5 years from date of execution
Forgiveness:	An equal amount of the loan will be forgiven for each year that passes from the date the loan is entered, until the loan is fully forgiven at the final maturity date. (For example, a 5-year loan is forgiven 20% per year; a 10-year loan is forgiven 10% per year.)
Prepayment penalty:	None

- 4. Completion of Agreed-Upon Improvements.** If construction required to meet the Work Write-Up Specifications is discontinued or not carried out with reasonable diligence, the City after due notice to the Borrower is authorized to enforce or carry out existing contracts between the Borrower and other parties to make contracted improvements, to make and enter into additional contracts and incur obligations for the purposes of completing the improvements, and to pay and discharge all debts, obligations and liabilities incurred by reason of any action taken by the City, the cost of which shall be payable from the Borrower to the City on demand and shall be secured by this Mortgage.
- 5. Compliance with Building and Health Codes.** The improvements shall comply with all applicable municipal and state ordinances, laws, regulations, and rules made or promulgated by lawful authority, and upon their completion shall comply therewith and with the rules of the Board of Fire Underwriters having jurisdiction.
- 6. Payment of Property Taxes and Other Charges.** The Borrower will pay when due all taxes, assessments, water & sewer charges, and other governmental charges, fines and impositions, now or hereafter imposed, on the Mortgaged Property and will pay when due every amount of indebtedness secured by any lien on the Mortgaged Property.

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<sup>1</sup> The area median income (AMI) for the Springfield Metropolitan Area is established annually by the U.S. Department of Housing and Urban Development. The Springfield Office of Housing will provide the current AMI for the Springfield Metropolitan area upon request.

7. **Maintenance and Repair.** The Borrower shall maintain the Property and shall not allow the property to deteriorate or decrease in value due to its condition. If the Property is damaged, the Borrower shall promptly repair the Property to avoid further deterioration or damage, unless repair or restoration is not economically feasible. The Borrower shall not commit waste or permit others to permit actual, permissive, or constructive waste on the Property.

8. **Property Insurance.**

a. **Maintenance of Insurance.** The Borrower shall keep the Property insured against loss by fire, earthquakes, floods, hazards included within the term "extended coverage," and any other hazards for which the City requires insurance. The insurance amounts (including deductible levels) and periods and the insurance carrier shall be subject to the City's approval. Unless otherwise required by the City, all such insurance shall be effected by Standard Fire and Extended Coverage Insurance policies, in amounts not less than necessary to comply with the coinsurance clause percentage of the value applicable to the location and character of the property to be covered.

All such property insurance shall be in such form and shall have attached loss payable clauses in favor of the City. All such policies and attachments shall be delivered promptly to the City, unless they are required to be delivered to the holder of a lien of a mortgage or similar instrument to which this Mortgage is expressly subject, in which case a certificate of insurance shall be delivered to the City. The Borrower will pay any and all premiums on such insurance promptly when due.

b. **City Rights to Payment for Loss or Damage.** In the event of loss or damage to the mortgaged property, the Borrower will give to the City immediate notice of the event and the City may make and file proof of loss if not made otherwise promptly by or on behalf of the Borrower. Each insurance company issuing any such policy is authorized and directed to make payment under the policy for such loss to the Borrower and the City jointly, unless the amount of loss is payable first to the holder of a lien under a mortgage or similar instrument to which this Mortgage is expressly subject. Insurance proceeds received by the City may be applied, at the City's option, either in reduction of the indebtedness secured by this Mortgage, or to the restoration or repair of the damaged Mortgage Property.

9. **Rights of City as Lender.** If the Borrower fails to carry out the covenants and agreements set forth in this mortgage, the City may do and pay for whatever is necessary to protect

the value of and the City's rights in the property, and any amounts so paid shall be added to the Principal amount due to the City hereunder

10. **Inspection.** The City shall have the right to inspect the Mortgaged Property from time to time at any reasonable hour of the day.

11. **Acceleration upon Default.** If any condition of this Mortgage shall be in default, the entire outstanding balance of the Principal Amount shall become immediately due and payable at the option of the City. The City shall be entitled to collect all costs and expenses, including reasonable attorney's fees incurred. If the City exercises its option to require immediate payment of the balance of funds secured by this Mortgage, the City shall give Borrower notice of acceleration. This notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all remaining sums secured by the Mortgage.

The following "events of default" will cause the Note to be immediately due and payable:

- a. The Borrower's nonperformance of any covenant, agreement, term, or condition of this Mortgage or of the Note, after the Borrower has been given due notice by the City of such nonperformance;
- b. The Borrower's failure to perform any covenant, agreement, term, or condition in any Mortgage or instrument creating a lien upon the Mortgaged Property, which lien shall have priority over the lien of this mortgage;
- c. The City's discovery that the Borrower failed to disclose in the Borrower's application for funds any fact deemed to be material by the City, or that the Borrower made any misrepresentations in the application or in any agreements entered into between the Borrower and the City (including but not limited to, the Note and this Mortgage);
- d. The sale, lease or other transfer of any kind or nature of the Mortgaged Property, or any part thereof, without the prior written consent of the City.

12. **No waiver.** No party shall be deemed to have waived any provision of this Mortgage or the exercise of any rights under this Mortgage unless such waiver is made expressly and in writing. Waiver by any party of a breach or violation of any provision of this Mortgage shall not constitute a waiver of any other subsequent breach or violation.



**13. Surrender after Default.** If the Borrower defaults, and upon demand from the City, the Borrower shall immediately surrender possession of the Mortgaged Property to the City, and the City may enter such property, rent out and collect rent from Mortgaged Property units, and apply rental income to the indebtedness secured by this Mortgage. The City may also dispossess, by usual summary proceedings, any tenant defaulting in the payment of any rent to the City. The Borrower shall cooperate and facilitate any summary process proceedings under this paragraph.

If the Borrower continues to occupy the Mortgaged Property after default and City demand to surrender, such possession shall be as a tenant of the City, and the Borrower shall pay in advance upon demand by the City, a reasonable monthly use and occupancy fee for the premises occupied by the Borrower, and upon the failure of the Borrower to pay such monthly fee, the Borrower may also be disposed by the usual summary proceedings applicable to tenants.

This covenant shall become effective immediately upon the happening of any such default, as determined in the sole discretion of the City, who shall give notice of such determination to the Borrower; and in the case of foreclosure and the appointment of a receiver of the rents, the within covenant shall insure to the benefit of such receiver.

**14. Notice of Change of Ownership.** The Borrower will give immediate notice by certified mail, return-receipt requested, to the City of any conveyance, transfer or change in ownership of such property, or any part thereof.

**15. No Assignment of Rents.**

The Borrower will not assign the rents, if any, in whole or in part, from the mortgaged property, or any part thereof, without the prior written consent of the City.

**16. Notice.** Notice and demand or request shall be made in writing and may be served in person or by mail.

**17. Waiver of Homestead Exemption.** The Borrower hereby waives the benefit of all homestead exemptions, as to the debt secured by this Mortgage and as to any expenditure for insurance, taxes, levies, assessments, dues or charges incurred by the City pursuant to any provision of this Mortgage.

**18. City Right to Nonjudicial Foreclosure.** This Mortgage is upon the **STATUTORY CONDITION**, for any breach of which, or for breach of any of the aforementioned

provisions or conditions, the City may declare all sums secured hereby immediately due and payable, and the City shall have the **STATUTORY POWER OF SALE**.

19. **Joint and several liability.** If the Borrower, as defined herein, consists of two or more parties, this Mortgage shall constitute a grant and mortgage by all of them jointly and severally, and they shall be obligated jointly and severally under all the provisions hereof and under the Note.

20. **Discharge.** Upon payment in full by the Borrower of the Note and any other instruments secured by this Mortgage, this Mortgage shall be terminated, and the City shall provide the Borrower the appropriate notice of termination.

**IN WITNESS THEREOF** this mortgage has been duly signed and sealed by the Borrower on or as of the day and year first above written.

BY: Anyoly Santiago  
Anyoly Santiago  
Borrower

Karen Chistolini  
Witness

*Commonwealth of Massachusetts*

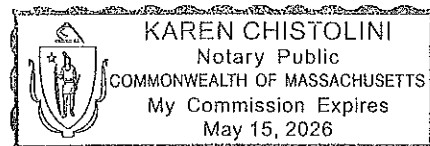
Hampden, ss, \_\_\_\_\_

On 1/27/2022, before me, the undersigned notary public, personally appeared, Anyoly Santiago proved to me through satisfactory evidence of identification, which was driver's license to be the person whose name is signed on the preceding or attached document, and acknowledged to me that he/she signed it voluntarily for its stated purpose.

Karen Chistolini (Official signature and seal of notary).

Notary Public: Karen Chistolini  
My Commission Expires: May 15, 2026

The note secured by this Mortgage has:



A principal sum of \$81,885.75  
A rate of interest of Zero (0%) percent.

The sum of \$81,885.75 with interest thereon at a rate of Zero (0.00%) per annum, is due and payable upon sale, lease or other transfer of any kind of the above-referenced property, or any part thereof without the prior written consent of the City, other than a transfer by will or by operation of the laws of descent and distribution.



**SCHEDULE A**  
**PROMISSORY NOTE**

**Springfield, Massachusetts**

Property Address: **22 Atwood Place, Springfield, MA 01109**

**1. BORROWERS' PROMISE TO PAY**

In return for a loan that I have received, I, Anyoly Santiago ("Borrower"), promise to pay \$81,885.75 (this amount is called "Principal"), without interest, to the **City of Springfield**, a Massachusetts municipal corporation with a usual address of 36 Court Street, Springfield, Massachusetts 01103 ("City").

**2. INTEREST**

Interest will not be charged on unpaid principal.

**3. TIME AND PLACE OF PAYMENTS**

No monthly payments are due. If there is no default on the loan, the Principal shall be forgiven at an equal percentage rate per year until it is 100% forgiven at the end of the fifth year.

**4. BORROWER'S RIGHT TO PREPAY**

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the City in writing that I am doing so.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The City will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due date or in the amount of my payment unless the City agrees in writing to those changes.

**6. BORROWER DEFAULT**

**(A) Default** If I am in default of or breach of the Healthy Homes Rehabilitation Program Agreement ("Program Agreement") or the Mortgage, both dated the same date as this Note, and if I do not cure any default or breach within any applicable cure period, then I will be in default of this Note.

**(B) Notice of Default** If I am in default, the City may send me a written notice telling me that if I do not come into compliance with the Program Agreement and Mortgage by a certain date, the City may require me to pay immediately the full amount of principal I owe.

**(C) No Waiver by City** Even if, at a time when I am in default, the City does not require me to pay immediately in full as described above, the City will still have the right to do so if I am in default at a later time.

**(D) Payment of City's Costs and Expenses** If the City has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees, court costs and witness fees, including but not limited to expert witness fees.

## **7. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or mailing it by first class mail to me at the Property Address above or at a different address if I give the City a notice of my different address.

Any notice that must be given to the City under this Note will be given by mailing it by first class mail to:

Director  
City of Springfield Office of Disaster Recovery  
1600 E. Columbus Ave.  
Springfield, MA 01103

with a copy simultaneously mailed by first class mail to:

City Solicitor  
City of Springfield Law Department  
36 Court Street  
Springfield, MA 01103

## **8. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or

endorser of this Note, is also obligated to keep all of the promises made in this Note. The City may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owned under this Note. This Note is binding on me and my executors, administrators, heirs, successors and assigns.

#### 9. WAIVERS

I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the City to demand payment of amounts due. "Notice of dishonor" means the right to require the City to give notice to other persons that amounts due have not been paid.

#### 10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the City under this Note, a Mortgage dated the same date as this Note protects the City from possible losses which might result if I do not keep the promises which I make in this Note. That Mortgage describes how and under what condition I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

**Due Upon Sale or Transfer.** If all or any part of the Property or any interest in it is sold or transferred without the City's prior written consent, the City may, at its option, require immediate payment in full of all sums secured by the Mortgage.

**Owner Occupancy.** If the Borrower is an owner-occupant at the time this loan is entered into, and the Borrower ceases to live in the Mortgaged Property as his/her principal place of residence during the term of the loan, the City may, at its option, require immediate payment in full of all sums secured by the Mortgage.

**Rental Unit Affordability.** If the Borrower (including a Borrower who lives in one unit of a multi-unit property) rents out units in the Mortgaged Property to others, and the Borrower rents units to households with income above 80% area median income, the City may, at its option, require immediate payment in full of all sums secured by the Mortgage.

If the City exercises its option to require immediate payment of the balance of funds secured by the Mortgage, the City shall give Borrower notice of acceleration. This notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which

Borrower must pay all remaining sums secured by the Mortgage.

EXECUTED as a sealed instrument as of the date first written above.

Anyoly Santiago  
Anyoly Santiago  
Borrower

Karen Chistolini  
Witness

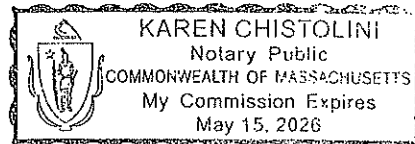
\_\_\_\_\_  
Witness

COMMONWEALTH OF MASSACHUSETTS

HAMPDEN, SS

On this 27<sup>th</sup> day of January, 2022, before me, the undersigned Notary Public, personally appeared the above-named Anyoly Santiago, proved to me through satisfactory evidence of identification, which was driver's license, to be the person whose name is signed on the preceding or attached document, and acknowledge that he signed it voluntarily for its stated purpose, and acknowledged to me that he executed the same as his free act and deed.

Karen Chistolini  
Notary Public Karen Chistolini  
My Commission Expires: May 15, 2022





SCHEDULE B  
PROPERTY DESCRIPTION

The land in said Springfield, described as follows:

Land, with building thereon, known as 22 Atwood Place, Springfield, MA, and being the parcel described in a Deed dated March 13, 1989, and recorded in Hampden County Registry of Deeds, Book 7115, Page 597, and supposed to contain about 7,242 square feet; and being the same parcel described in an Instrument of Taking dated September 14, 1993, and recorded in Hampden County Registry of Deeds, Book 8583, Page 530; and also being the same parcel foreclosed by Final Judgment of the Land Court dated November 10, 2006, in Tax Lien Case No. 06TL133343, and recorded in the Hampden County Registry of Deeds, Book 16554, Page 514; and being more particularly bounded and described in Exhibit A attached hereto and made a part hereof (the land and building are hereinafter referred to as the "Property").

This Deed is made subject to the following conditions, restrictions, or covenants (hereinafter called "Protective Restrictions") which are to be taken and construed as running with the Property and are to be binding upon said Grantee, his successors, assigns, grantees, and lessees for a term of thirty (30) years after the date of this deed creating them unless released by the City of Springfield:

1. The Property shall be used solely for a single-family residence;
2. The Grantee agrees that rehabilitation shall be undertaken to ensure the Property meets, in the sole discretion of the City of Springfield, Federal Housing Quality Standards;
3. Rehabilitation shall be completed by the Grantee within six (6) months from the date of recording of this Quitclaim Deed;
4. The Grantee cannot sell the Property until the rehabilitation and all required work is completed and approved by the City of Springfield Office of Housing and Neighborhood Services;
5. The Grantee agrees that the Property shall be his principal place of residence for a period not less than three (3) years or that the Property will be sold by the Grantee after rehabilitation to an owner who agrees to use the Property as a principal place of residence for a period of not less than three (3) years;
6. All excess trash, brush rubbish, and debris shall be cleared from the Property by the Grantee with two (2) months from the date of recording of this Quitclaim Deed; and

7. If the Grantee violates the Protective Restrictions or any term and condition of sale, the City of Springfield reserves the right to revert the Property back to city ownership at no cost and for no consideration. At closing, the Grantee shall execute a Reverter Deed to the City of Springfield which shall be held in escrow by the City pending satisfaction of the Protective Restrictions. If the Reverter Deed has not been recorded within one (1) year from the date of recording of this Quitclaim Deed, the City of Springfield's right of reverter shall be deemed to have lapsed.

This Deed shall also be subject to all easements and restrictions of record, if any, lawfully existing in, upon or over said Property or appurtenant thereto.

Being the premises known as 22 Atwood Place, Springfield, Massachusetts.

Being the same premises conveyed to the grantor by deed of Gary M. Weiner, the Chapter 7 Trustee in the Bankruptcy Case No. 09-31777 known as Sheldon Orlando Barnes dated November 5, 2008 and recorded with the Hampden County Registry of Deeds in Book 18535, Page 32.

## PROMISSORY NOTE

January 27, 2022  
Springfield, Massachusetts

Property Address: **22 Atwood Place, Springfield, MA 01109**

### 1. BORROWERS' PROMISE TO PAY

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### 2. INTEREST

Interest will not be charged on unpaid principal.

### 3. TIME AND PLACE OF PAYMENTS

No monthly payments are due. If there is no default on the loan, the Principal shall be forgiven at an equal percentage rate per year until it is 100% forgiven at the end of the 5<sup>th</sup> year.

### 4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the City in writing that I am doing so.

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Director  
City of Springfield Office of Housing  
1600 E. Columbus Ave.  
Springfield, MA 01103

with a copy simultaneously mailed by first class mail to:

City Solicitor  
City of Springfield Law Department  
36 Court Street  
Springfield, MA 01103

## **8. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any



person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The City may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note. This Note is binding on me and my executors, administrators, heirs, successors and assigns.

#### **9. WAIVERS**

I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the City to demand payment of amounts due. "Notice of dishonor" means the right to require the City to give notice to other persons that amounts due have not been paid.

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EXECUTED as a sealed instrument as of the date first written above.

Anyoly Santiago  
Anyoly Santiago,  
Borrower

Karen Chistolini  
Witness

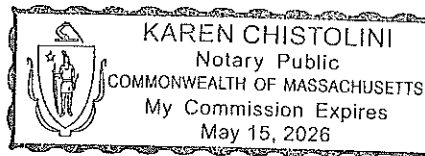
\_\_\_\_\_  
Witness

COMMONWEALTH OF MASSACHUSETTS

HAMPDEN, SS

On this 27 day of January, 2022, before me, the undersigned Notary Public, personally appeared the above-named Anyoly Santiago, proved to me through satisfactory evidence of identification, which was drivers license, to be the person whose name is signed on the preceding or attached document, and acknowledge that he signed it voluntarily for its stated purpose, and acknowledged to me that he executed the same as his free act and deed.

Karen Chistolini  
Notary Public Karen Chistolini  
My Commission Expires: May 15, 2026



**Exhibit E:**  
**SECTION 3 CLAUSE**

"All section 3 covered contracts shall include the following clause (referred to as the section 3 clause):

- A. The work to be performed under this contract is subject to the requirements of section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u (section 3). The purpose of section 3 is to ensure that employment and other economic opportunities generated by HUD assistance or HUD-assisted projects covered by section 3, shall, to the greatest extent feasible, be directed to low- and very low-income persons, particularly persons who are recipients of HUD assistance for housing.
- B. The parties to this contract agree to comply with HUD's regulations in 24 CFR part 135, which implement section 3. As evidenced by their execution of this contract, the parties to this contract certify that they are under no contractual or other impediment that would prevent them from complying with the part 135 regulations.
- C. The contractor agrees to send to each labor organization or representative of workers with which the contractor has a collective bargaining agreement or other understanding, if any, a notice advising the labor organization or workers' representative of the contractor's commitments under this section 3 clause, and will post copies of the notice in conspicuous places at the work site where both employees and applicants for training and employment positions can see the notice. The notice shall describe the section 3 preference, shall set forth minimum number and job titles subject to hire, availability of apprenticeship and training positions, the qualifications for each; and the name and location of the person(s) taking applications for each of the positions; and the anticipated date the work shall begin.
- D. The contractor agrees to include this section 3 clause in every subcontract subject to compliance with regulations in 24 CFR part 135, and agrees to take appropriate action, as provided in an applicable provision of the subcontract or in this section 3 clause, upon a finding that the subcontractor is in violation of the regulations in 24 CFR part 135. The contractor will not subcontract with any subcontractor where the contractor has notice or knowledge that the subcontractor has been found in violation of the regulations in 24 CFR part 135.
- E. The contractor will certify that any vacant employment positions, including training positions, that are filled (1) after the contractor is selected but before the contract is executed, and (2) with persons other than those to whom the regulations of 24 CFR part 135 require employment opportunities to be directed, were not filled to circumvent the contractor's obligations under 24 CFR part 135.
- F. Noncompliance with HUD's regulations in 24 CFR part 135 may result in sanctions, termination of this contract for default, and debarment or suspension from future HUD assisted contracts.
- G. With respect to work performed in connection with section 3 covered Indian housing assistance, section 7(b) of the Indian Self-Determination and Education Assistance Act (25 U.S.C. 450e) also applies to the work to be performed under this contract. Section 7(b) requires that to the greatest extent feasible (i) preference and opportunities for training and employment shall be given to Indians, and (ii) preference in the award of contracts and subcontracts shall be given to Indian organizations and Indian-owned Economic Enterprises. Parties to this contract that are subject to the provisions of section 3 and section 7(b) agree to comply with section 3 to the maximum extent feasible, but not in derogation of compliance with section 7(b).

## **CONDITIONS**

This Company binds the kind(s) of insurance stipulated on the reverse side. The Insurance is subject to the terms, conditions and limitations of the policy(ies) in current use by the Company.

This binder may be cancelled by the Insured by surrender of this binder or by written notice to the Company stating when cancellation will be effective. This binder may be cancelled by the Company by notice to the Insured in accordance with the policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the Company is entitled to charge a premium for the binder according to the Rules and Rates in use by the Company.

### **Applicable in California**

When this form is used to provide insurance in the amount of one million dollars (\$1,000,000) or more, the title of the form is changed from "Insurance Binder" to "Cover Note".

### **Applicable in Colorado**

With respect to binders issued to renters of residential premises, home owners, condo unit owners and mobile home owners, the insurer has thirty (30) business days, commencing from the effective date of coverage, to evaluate the issuance of the insurance policy.

### **Applicable in Delaware**

The mortgagee or Obligee of any mortgage or other instrument given for the purpose of creating a lien on real property shall accept as evidence of insurance a written binder issued by an authorized insurer or its agent if the binder includes or is accompanied by: the name and address of the borrower; the name and address of the lender as loss payee; a description of the insured real property; a provision that the binder may not be canceled within the term of the binder unless the lender and the insured borrower receive written notice of the cancellation at least ten (10) days prior to the cancellation; except in the case of a renewal of a policy subsequent to the closing of the loan, a paid receipt of the full amount of the applicable premium, and the amount of insurance coverage.

Chapter 21 Title 25 Paragraph 2119

### **Applicable in Florida**

Except for Auto Insurance coverage, no notice of cancellation or nonrenewal of a binder is required unless the duration of the binder exceeds 60 days. For auto insurance, the insurer must give 5 days prior notice, unless the binder is replaced by a policy or another binder in the same company.

### **Applicable in Nevada**

Any person who refuses to accept a binder which provides coverage of less than \$1,000,000.00 when proof is required: (A) Shall be fined not more than \$500.00, and (B) is liable to the party presenting the binder as proof of insurance for actual damages sustained therefrom.

### **Applicable in the Virgin Islands**

This binder is effective for only ninety (90) days. Within thirty (30) days of receipt of this binder, you should request an insurance policy or certificate (if applicable) from your agent and/or insurance company.





City of Springfield  
Office of Disaster Recovery and Compliance

CDBG National Disaster Resilience Program  
Awarding Federal Agency: United States Department of Housing and Urban Development  
Federal Award Number: B-13-MS-25-0002

**SUBROGATION AND ASSIGNMENT AGREEMENT**

This Subrogation and Assignment Agreement ("Agreement") is made and entered into on this 31<sup>st</sup> day of January, 2022, by and between Anyoly Santiago ("Subrecipient") and the City of Springfield.

**1. Assignment Relating to Funds Received under CDBG-Disaster Recovery Program**

In consideration of Subrecipient's receipt of funds under the CDBG National Disaster Resilience (CDBG-NDR) Program administered by the City of Springfield, Subrecipient hereby assigns to the City of Springfield all of Subrecipient's future rights to reimbursement and all payments received under any policy of casualty or property damage insurance (the "Policies") or under any reimbursement or relief program related to or administered by the Federal Emergency Management Agency ("FEMA") or the Small Business Administration ("SBA") for physical damage to the Structure (defined below) that was the basis of the calculation of Subrecipient's award to the extent of the Note or Loan proceeds paid to Subrecipient under the Program. The proceeds or payments referred to in the preceding sentence, whether they be from insurance, FEMA or the SBA, shall be referred to herein as "Proceeds." The rights Subrecipient assigns are specific to the structure with respect to which Note or Loan proceeds were paid (the "Structure") which is described in Subrecipient's application with the Program, and include proceeds arising out of physical damage to the Structure originally caused by the June 2011 Tornado but also including Proceeds received for damage to the Structure caused by any subsequent event that occurred until the commencement of repair or reconstruction utilizing Program funds. The Policies include, but are not limited to, policies characterized as wind, flood or any other type of casualty or property damage insurance coverage held by Subrecipient and which provides coverage for physical damage to the Structure.

**2. Cooperation and Further Documentation** Subrecipient agrees to assist and cooperate with the City of Springfield should the City of Springfield elect to pursue any of the claims Subrecipient has against the insurers for reimbursement under any such policies. Subrecipient's assistance and cooperation shall include allowing suit to be brought in Subrecipient's name(s), giving depositions, providing documents, producing records and other evidence, testifying at trial and any other form of assistance and cooperation reasonably requested by the City of Springfield. Subrecipient further agrees to assist and cooperate in the attainment and collection of any Proceeds that the Subrecipient would be entitled to under any applicable FEMA or SBA program as described above. If requested by the City of Springfield, Subrecipient agrees to execute such

further and additional documents and instruments as may be requested to further and better assign to the City of Springfield, to the extent of the Note or Loan proceeds paid to Subrecipient under the Program, the Policies, the disaster relief funds from FEMA or SBA and/or any rights thereunder, and to take, or cause to be taken, all actions and to do, or cause to be done, all things requested by the City of Springfield to consummate and make effective the purposes of this Agreement.

3. **Authorization for City of Springfield to Contact Third Parties** Subrecipient explicitly allows the City of Springfield to request of any company with which Subrecipient held Policies or FEMA or the SBA any non-public or confidential information needed by the City of Springfield to monitor/enforce its interest in the rights assigned to it under this Agreement and to give Subrecipient's consent to such company to release said information to the City of Springfield.

4. **Agreement to Turn over Proceeds; Future Reassignment** If Subrecipient (or any entity holding a lien on the Structure, except to the extent required by superior loan documents) hereafter receives any insurance payment or disaster relief or reimbursement funds for physical damage to the Structure (not including proceeds received to cover contents), Subrecipient agrees to promptly pay such amounts to the City of Springfield if Subrecipient received grant proceeds under the Program in an amount greater than the amount Subrecipient would have received if such insurance and/or disaster relief or reimbursement payment had been considered in the calculation of Subrecipient's award. Once the City of Springfield has recovered an amount equal to the grant proceeds paid to Subrecipient, the City of Springfield will reassign to Subrecipient any rights assigned to the City of Springfield pursuant to this Agreement.

5. **Mortgage City of Springfield Rights** Subrecipient acknowledges that this Agreement does not impair Subrecipient's mortgage or City of Springfield's rights as loss-payee under any deed of trust or mortgage on the Structure.

6. **Miscellaneous**

(a) **WARNING:** Subrecipient is hereby notified that intentionally or knowingly making a materially false or misleading written statement to obtain property or credit, including a mortgage loan, is a violation of Massachusetts General Law Part IV Title I Chapter 266 Section 67b, and, depending, is punishable by imprisonment for up to five years and/or a fine not to exceed \$10,000.00.

(b) Subrecipient hereby represents that he/she has received, read, and understand this notice of penalties for making a materially false or misleading written statement to obtain a home loan.

(c) Subrecipient represents that all statements and representations made by Subrecipient regarding Proceeds received by Borrower shall be true and correct as of the date of Closing.

(d) In any proceeding to enforce this Agreement, the City of Springfield shall be entitled to recover all costs of enforcement, including actual attorney's fees.

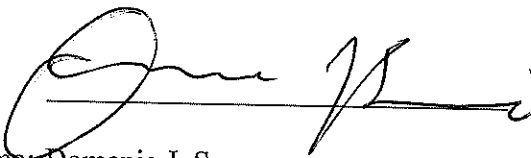
EXECUTED this 22<sup>th</sup> day of January, 2022.

**SUBRECIPIENT:**

*Anyoly Santiago*  
Anyoly Santiago

EXECUTED this \_\_\_\_\_ day of \_\_\_\_\_, 2022.

**CITY OF SPRINGFIELD:**

By:   
Name: Domenic J. Sarno

Title: Mayor-City of Springfield

Bill To  
 COMMUNITY DEVELOPMENT  
 1600 EAST COLUMBUS AVE  
  
 SPRINGFIELD, MA  
 01103

Requisition 22011928-00 FY 2022

Acct No:  
 26451815-530105-64516  
 Review:  
 Buyer: lpl  
 Status: Released

Page 1

Vendor  
 ANYOLY SANTIAGO  
 22 ATWOOD PL

Ship To  
 COMMUNITY DEVELOPMENT  
 1600 EAST COLUMBUS AVE

SPRINGFIELD, MA 01107  
 USA

SPRINGFIELD, MA 01103  
 WBROCK@SPRINGFIELDCITYHALL.COM

Delivery Reference  
 WILL BROCK

Date Ordered	Vendor Number	Date Required	Ship Via	Terms	Department
02/23/22	022623				COMMUNITY DEVELOPMENT

LN Description / Account	Qty	Unit Price	Net Price
General Notes			
001 CONTRACT PENDING HEALTHY HOMES PROGRAM / REHAB OF 22 ATWOOD PLACE	1.00 EACH	81885.75000	81885.75
1 26451815-530105-64516		75305.75	
2 26881801-530105-68800		6580.00	

Ship To  
 COMMUNITY DEVELOPMENT  
 1600 EAST COLUMBUS AVE  
 SPRINGFIELD, MA 01103  
 Delivery Reference  
 WILL BROCK

Requisition Link

Requisition Total 81885.75

\*\*\*\*\* General Ledger Summary Section \*\*\*\*\*

Account	Amount	Remaining Budget
26451815-530105-64516	75305.75	1022304.68
CDBG-NDR-HEALTH HOMES	PROFESSIONAL SERVICES	
26881801-530105-68800	6580.00	33455.63
LEAD PAINT	PROFESSIONAL SERVICES	

\*\*\*\*\* Approval/Conversion Info \*\*\*\*\*

Activity	Date	Clerk	Comment
Approved	02/23/22	Amanda Pham	Auto approved by: cak



Bill To  
 COMMUNITY DEVELOPMENT  
 1600 EAST COLUMBUS AVE  
 SPRINGFIELD, MA  
 01103

Requisition 22011928-00 FY 2022

Acct No:  
 26451815-530105-64516  
 Review:  
 Buyer: lpl  
 Status: Released

Page 2

Vendor  
 ANYOLY SANTIAGO  
 22 ATWOOD PL  
 SPRINGFIELD, MA 01107  
 USA

Ship To  
 COMMUNITY DEVELOPMENT  
 1600 EAST COLUMBUS AVE  
 SPRINGFIELD, MA 01103  
 WBROCK@SPRINGFIELDCITYHALL.COM

Delivery Reference  
 WILL BROCK

Date Ordered	Vendor Number	Date Required	Ship Via	Terms	Department
02/23/22	022623				COMMUNITY DEVELOPMENT

LN	Description / Account	Qty	Unit Price	Net Price
Approved	02/23/22 Christopher Fraser			
Approved	02/23/22 Cathy Buono			
Queued	02/23/22 Jennifer Whisher			
Queued	02/23/22 Elyssa Parrish			
Queued	02/23/22 Erin Hand			
Queued	02/23/22 Vedrana Murtic			
Queued	02/23/22 Thalia Mwanilelo			
Queued	02/23/22 Saumajit Saha			
Queued	02/23/22 Ciara Hanlon			
Queued	02/23/22 Hamediah Mohamed			
Queued	02/23/22 Vanessa Lima			
Queued	02/23/22 Sean Pham			
Queued	02/23/22 Christopher Fraser			
Pending	Lindsay Hackett			
Pending	Melanie Acobe			
Pending	TJ Plante			
Pending	Lauren Stabilo			

Auto approved by: cak