Town of Norwich Board of Civil Authority

Tax Assessment Appeals

Wednesday, September 17, 2025

4:30pm

Caroline Flanagan Mielewski

Appellant Evidence Packet

Contents:

1. Appeal Letter including property record card
2. Exhibit 1: Property card for 115 Delta Dr.
3. Exhibit 2: Property card for 111 Delta Dr.
4. Exhibit 3: Property card for 166 Delta Dr.
5. Exhibit 4: Appeal Basis / Data Errors / General Comments
6. Exhibit 5: Residential home inspection report
7. Exhibit 6: Septic System Evaluation Report

flanaganc33@gmail.com

1

Town of Norwich
Board of Civil Authority
300 Main St
Norwich, VT 05055

Friday, August 29, 2025

NORWICH TOWN CLERK
AUG 29 2025
RECEIVED

To the Board of Civil Authority,

We write today to appeal the results of our grievance of recent tax assessment. Our assessment had jumped drastically as part of the town wide assessment process and after our grievance of the exorbitant new tax assessment, the board of listers raised our taxes even more, more than doubling from our tax assessment from 2024-2025.

During our grievance, we brought up how the assessment seems to not be accounting for anything that is our home and property and requested to know how the raise was being calculated and told no they couldn't give us that answer, there were charts for them to use. We brought up how our neighbors don't seem to be charged at the same amount (exhibits 1-3), and how multiple other recently sold homes in Norwich or similar sized homes, are not being assessed as high (exhibit 4, previously submitted grievance).

Without performing an in-person evaluation by the board of listers, they arbitrarily decided to raise our assessment more. They told us we were allowed one time for them to come to our home, refused the multiple other times we gave as options as it was inconvenient to their process, and appear to have raised the assessment further in retaliation. We are a working family, I work for a local insurance company, I run my own horse farm, my husband is a career on duty firefighter/paramedic for a local department and runs his own business, we have children, we can't drop everything for one day/time. Especially when we are given less than 12 hours' notice for that one time. We understand that multiple people grieved their taxes, but it is the Board of Listers job to hear the grievances. The Vermont League of Cities and Towns, lays out how grievances like Town of Norwich have seen this year, should be handled, fairly and without bias. We have not seen a welcoming response from the Board of Listers, but instead were met with annoyance, anger, petulance by them over having to hear our grievance and our grievance time was cut short because they were "running behind".

If you look at our home, there is zero chance it could ever sell at the amount it is assessed at. If you look at the full inspection I had done in 2021 (exhibit 5), you will see the long list of items that were flagged then and items that have been completed and the list that still needs to be done. I have also included the septic inspection from when I purchased the home that still needs to be addressed as well (exhibit 6). This home is not worth more than what had been assessed prior to the jump with the new 2025-2026 assessment.

We invite the Norwich Board of Civil Authority to come to our home and attempt to justify the actions of the Board of Listers and their original excessive rise in assessment, and their subsequent retaliatory additional rise due to our grievance and request for them to justify the new assessment and make proper adjustments accounting for what the home is.

Caroline Flanagan Mielewski & Christopher Mielewski

153 Delta Drive

Norwich, VT 05001

FORM 4224-84

TOWN OF NORWICH
RESULT OF GRIEVANCE DAY APPEAL

DATE OF NOTICE: AUGUST 15, 2025

TO: FLANAGAN CAROLINE R
153 DELTA DRIVE
WHITE RIVER JUNCTION VT 05001

You are hereby notified of the following disposition of the appeal in regards to the value of your property identified in the grand list book as follows:

Parcel ID: 14-021.100 SPAN: 450-142-12813
Property Description: 14-021.100
5.33 ACRES & DWL
153 DELTA DR

[ ] Appeal denied.
[X] Fair Market Value changed from $454,600 to $509,100
Remarks: GRIEVANCE DECISION

[ ] Appeal denied.
[X] Homestead Value changed from $454,600 to $509,100
Remarks: GRIEVANCE DECISION

[ ] Appeal denied.
[X] Housesite Value changed from $430,600 to $485,100
Remarks: GRIEVANCE DECISION

Pursuant to Title 32, Vermont Statutes Annotated, Section 4404, a person aggrieved by the final decision of the board of listers/assessors after grievance day may appeal to the board of civil authority of the town. The APPEAL MUST BE MADE WITHIN FOURTEEN(14) DAYS OF THE TIME THIS NOTICE WAS MAILED by the Listers or Assessor. The APPEAL MUST BE MADE IN WRITING AND DELIVERED TO THE TOWN CLERK and it must briefly set forth the grounds upon which the appeal is based.

Board of Listers/Assessor
Cheryl A Lindberg, Ernie Ciccotelli
Pamela T Smith

14-021 | 100 | 1 of 1 | RESIDENTIAL

MAP-LOT | SUB | CARD | NORWICH, VT

	Total Card	/	Total Parcel
APPRAISED:	509,100	/	509,100
USE VALUE:	509,100	/	509,100
ASSESSED:	509,100	/	509,100

PROPERTY LOCATION

No	Alt No	Direction/Street/City
153		DELTA DR, NORWICH

OWNERSHIP

Unit #:

Owner 1:	FLANAGAN CAROLINE R
Owner 2:	
Owner 3:	
Street 1:	153 DELTA DRIVE
Street 2:	
Twn/City:	WHITE RIVER JUNCTION
St/Prov:	VT
Cntry:	
Own Occ:	
Postal:	05001
Type:	TOWN

PREVIOUS OWNER

Owner 1:	SULLIVAN - PAUL D
Owner 2:	FLANAGAN - CAROLINE R
Street 1:	153 DELTA DRIVE
Twn/City:	WHITE RIVER JUNCTION
St/Prov:	VT
Cntry:	
Postal:	05001

NARRATIVE DESCRIPTION

This parcel contains 5.33 ACRES of land mainly classified as RESD 1 with a CAPE Building built about 1997, having primarily VINYL Exterior and 936 Square Feet, with 1 Unit, 1 Bath, 0 3/4 Bath, 0 HalfBath, 4 Rooms, and 2 Bdrms.

OTHER ASSESSMENTS

Code	Descrip/No	Amount	Com. Int

IN PROCESS APPRAISAL SUMMARY

Use Code	Land Size	Building Value	Yard Items	Land Value	Total Value
20	3.330			24,000	24,000
10	2.000	282,100	27,800	175,200	485,100
Total Card	5.330	282,100	27,800	199,200	509,100
Total Parcel	5.330	282,100	27,800	199,200	509,100

Source: Market Adj Cost | Total Value per SQ unit /Card: 543.91 | /Parcel: 543.91

Legal Description: 5.33 ACRES & DWL

Entered Lot Size | Total Land: 5.33 | Land Unit Type: AC

User Acct: 450-142-12813

GIS Ref:

GIS Ref:

Insp Date: 03/29/18

!1009!

PREVIOUS ASSESSMENT

ParcelID: 14-021-100

Tax Yr	Use	Cat	Bldg Value	Yrd Items	Land Size	Land Value	Total Value	Asses'd Value	Notes	Date
2024	10	GL	282,100	27800	5.33	199,200	509,100	509,100	Correct Dates	8/20/2025
2023	10	GL	98,800	22300	5.33	128,200	249,300	249,300	Year End	7/7/2023
2022	10	GL	98,800	22300	5.33	128,200	249,300	249,300	Year End Roll	7/8/2022
2022	10	AB	98,800	22300	5.33	128,200	249,300	249,300	NEMRC	6/1/2022
2021	10	GL	98,800	22300	5.33	128,200	249,300		Year End Roll	8/18/2021
2021	10	AB	98,800	22300	5.33	128,200	249,300	249,300	NEMRC	5/19/2021
2020	10	GL	98,800	22300	5.33	128,200	249,300	249,300	Year End Roll	7/28/2020
2020	10	AB	98,800	22300	5.33	128,200	249,300	249,300		6/3/2020

PRINT

Date	Time
08/23/25	00:02:24

LAST REV

Date	Time
08/05/25	11:43:53

cheryl

1009

SALES INFORMATION

TAX DISTRICT

PAT ACCT.

Grantor	Legal Ref	Type	Date	Sale Code	Sale Price	V	Tst	Verif	Notes
SULLIVAN,PAUL D	245-434-37	1	10/10/2024	OTHER		No	No	4	DIVORCE QUITCLAIM TRANSFER
NELSON,ERROLD B	224-584	2	3/22/2017		213,000	No	No		

USER DEFINED

Prior Id # 1:	14-021.100
Prior Id # 2:	
Prior Id # 3:	
Prior Id # 1:	
Prior Id # 2:	
Prior Id # 3:	
Prior Id # 1:	14-021
Prior Id # 2:	100
Prior Id # 3:	
ASR Map:	
Fact Dist:	
Reval Dist:	
Year:	
LandReason:	
BldReason:	
CivilDistrict:	
Ratio:	

BUILDING PERMITS

Date	Number	Descrip	Amount	C/O	Last Visit	Fed Code	F. Descrip	Comment
9/4/2018	42BHOC18	INT REPA		C				
8/30/2018	41BAS18	OUTBLDG	4,000	C				
5/31/2017	18BAS17	GARAGE	25,000	C			GAR	

ACTIVITY INFORMATION

Date	Result	By	Name
3/12/2025	FIELD REVIEW	KL	KL-KRT
3/14/2024	NT	EK	ED-KRT
4/24/2019	PERMIT VISIT	A	ASSR
6/21/2018	GRV - CHG	L	LISTERS
3/29/2018	PERMIT INSP	5	M KRAJESKI
5/22/2015	C-MEAS+INSP	5	M KRAJESKI
9/5/2012	MEAS+INSPCTD	3	R FAVOR

Sign: _____ __/__/__

PROPERTY FACTORS

Item	Code	Description	%	Item	Code	Description
Z	RR	RURAL RE	100	water		
o				Sewer		
n				Electri		
Census:				Exmpt		
Flood Haz:						
D	00	00	100	Topo		
s	142	142	100	Street		
t	450	450	100	Gas:		

LAND SECTION (First 7 lines only)

Use Code	Description	LUC Fact	No of Units	Depth / PriceUnits	Unit Type	Land Type	LT Factor	Base Value	Unit Price	Adj	Neigh	Neigh Influ	Neigh Mod	Infl 1	%	Infl 2	%	Infl 3	%	Appraised Value	Alt Class	%	Spec Land	J Code	Fact	Use Value	Notes
10	RESD 1		1		SITE ACRE	SITE	1.0	0	140,000.	1.20	N3	1.20								168,000						168,000	
10	RESD 1		1		EXCESS SI	SITE	1.0	0	7,500.	0.96	N3	1.20		TOPO	-20					7,200						7,200	
20	RESD 1 EXC		3.33		ACRES	EXCESS	1.0	0	7,500.	0.96	N3	1.20		TOPO	-20					23,976						24,000	

Total AC/HA:	5.33000	Total SF/SM:	232175	Parcel LUC:	10	RESD 1	Prime NB Desc	NORWICH	Total:	199,176	Spl Credit		Total:	199,200

EXTERIOR INFORMATION

Type:	5 - CAPE		
Sty Ht:	1H - ONE/ONE HALF		
(Liv) Units:	1	Total:	1
Foundation:	1 - CONCRETE		
Frame:	1 - WOOD		
Prime Wall:	4 - VINYL		
Sec Wall:			%
Roof Struct:	1 - GABLE		
Roof Cover:	1 - ASPHALT SH		
Color:	BEIGE		
View / Desir:			

GENERAL INFORMATION

Grade:	C - AVERAGE		
Year Blt:	1997	Eff Yr Blt:	
Alt LUC:		Alt %:	
Jurisdict:		Fact:	.
Const Mod:			
Lump Sum Adj:			

INTERIOR INFORMATION

Avg Ht/FL:	STD		
Prim Int Wal	1 - DRYWALL		
Sec Int Wall:			%
Partition:	T - TYPICAL		
Prim Floors:	4 - CARPET		
Sec Floors:			%
Bsmnt Flr:	12 - CONCRETE		
Subfloor:			
Bsmnt Gar:			
Electric:	3 - TYPICAL		
Insulation:	2 - TYPICAL		
Int vs Ext:	S		
Heat Fuel:	1 - OIL		
Heat Type:	3 - FORCED H/W		
# Heat Sys:	1		
% Heated:	100	% AC:	
Solar HW:	NO	Central Vac:	NO
% Com Wal		% Sprinkled	

BATH FEATURES

Full Bath	1	Rating:	AVERAGE
A Bath:		Rating:	
3/4 Bath:		Rating:	
A 3QBth		Rating:	
1/2 Bath:		Rating:	
A HBth:		Rating:	
OthrFix:		Rating:	

OTHER FEATURES

Kits:	1	Rating:	AVERAGE
A Kits:		Rating:	
Frpl:		Rating:	
WSFlue:	1	Rating:	AVERAGE

CONDO INFORMATION

Location:	
Total Units:	
Floor:	
% Own:	
Name:	

DEPRECIATION

Phys Cond:	FA - Fair-Avg	16.	%
Functional:			%
Economic:			%
Special:			%
Override:			%
	Total:	16.8	%

CALC SUMMARY

Basic $ / SQ:	185.00
Size Adj.:	1.11422825
Const Adj.:	1.00000000
Adj $ / SQ:	206.132
Other Features:	28300
Grade Factor:	1.00
NBHD Inf:	1.00000000
NBHD Mod:	
LUC Factor:	1.00
Adj Total:	339072
Depreciation:	56964
Depreciated Total:	282108

COMMENTS

HST STUDS AND PLYWOOD - NO FINISH; W/O BMT; GAR OPN STUDS NO INSULATION . 3/24 EST=ALLDATA=NO TRESPASS.

RESIDENTIAL GRID

1st Res Grid	Desc:	Line 1	# Units	1

Level	FY	LR	DR	D	K	FR	RR	BR	FB	HB	L	O
Other												
Upper												
Lvl 2												
Lvl 1												
Lower												

Totals	RMs:	4	BRs:	2	Baths:	1	HB	

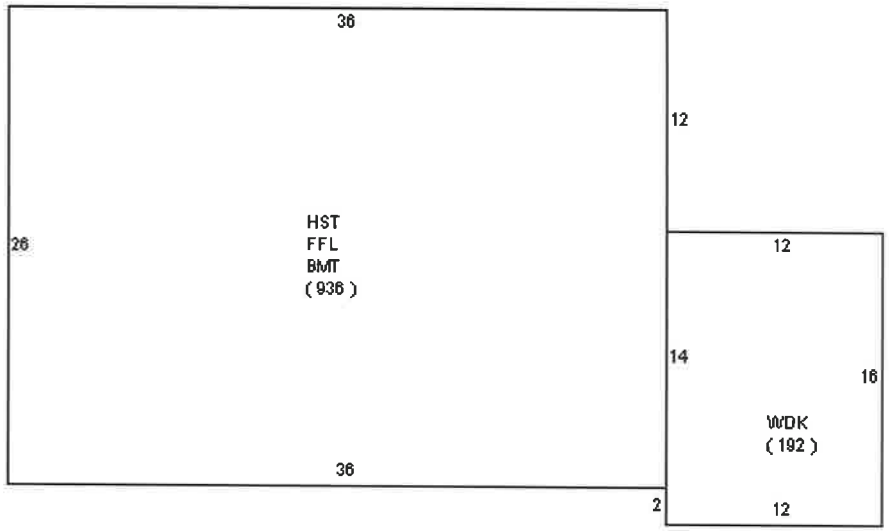
REMODELING

Exterior:	
Interior:	
Additions:	
Kitchen:	
Baths:	
Plumbing:	
Electric:	
Heating:	
General:	

RES BREAKDOWN

No Unit	RMS	BRS	FL
1	4	2	1
Totals			
1	4	2	

SKETCH



COMPARABLE SALES

Rate	Parcel ID	Typ	Date	Sale Price

WtAv$/SQ:		AvRate:		Ind.Val	

Juris. Factor:		Before Depr:	206.13
Special Features:	0	Val/Su Net:	103.75
Final Total:	282100	Val/Su SzAd	177.29

SUB AREA

Code	Description	Area - SQ	Rate - AV	Undepr Value
BMT	BASEMENT	936	55.190	51,657
FFL	1ST FLOOR	936	206.130	192,940
HST	HALF STORY	655	94.820	62,127
WDK	WOOD DECK	192	21.080	4,048

SUB AREA DETAIL

Sub Area	% Usbl	Descrip	% Type	Qu	# Ten
BMT	100	RRM	33	FA	
HST	100	UNF	100	A	

Net Sketched Area:	2,719			Total:	310,772
Size Ad	1591.2000	Gross Area	3000	FinArea	936

IMAGE

AssessPro Patriot Properties, Inc

MOBILE HOME

Make:		Model:		Serial #:		Year:		Color:	

SPEC FEATURES/YARD ITEMS

PARCELID 14-021-100

Code	Description	A	Y/S	Qty	Size/Dim	Qual	Con	Year	Unit Price	D/S	Dep	LUC	Fact	NB Fa	Appr Value	JCod	JFact	Juris. Value
3	GARAGE	D	Y	1	26X28	C	AV	2017	30.33	T	8	10			20,300			20,300
2	SHED/FR	D	Y	2	12x24	D+	EX	1997	13.39	T	2.8	10			7,500			7,500

More:	N	Total Yard Items:	27,800	Total Special Featues:		Total:	27,800

14-021 | 000 | Exhibit 1 | 1 of 1 | RESIDENTIAL

MAP-LOT | SUB | CARD | NORWICH, VT

	Total Card	/	Total Parcel
APPRAISED:	656,300	/	656,300
USE VALUE:	656,300	/	656,300
ASSESSED:	656,300	/	656,300

PROPERTY LOCATION

No	Alt No	Direction/Street/City
115		DELTA DR, NORWICH

OWNERSHIP

Unit #:

Owner 1:	GADZINSKI PETER
Owner 2:	GADZINSKI MARIA C
Owner 3:	
Street 1:	115 DELTA DR
Street 2:	
Twn/City:	WHITE RIVER JCT
St/Prov:	VT
Cntry:	
Own Occ:	
Postal:	05001
Type:	TOWN

PREVIOUS OWNER

Owner 1:	
Owner 2:	
Street 1:	
Twn/City:	
St/Prov:	
Cntry:	
Postal:	

NARRATIVE DESCRIPTION

This parcel contains 29.64 ACRES of land mainly classified as RESD 2 with a CONVENT`NL Building built about 1975, having primarily BOARD+BATT Exterior and 1485 Square Feet, with 1 Unit, 1 Bath, 0 3/4 Bath, 0 HalfBath, 5 Rooms, and 2 Bdrms.

OTHER ASSESSMENTS

Code	Descrip/No	Amount	Com. Int

IN PROCESS APPRAISAL SUMMARY

Use Code	Land Size	Building Value	Yard Items	Land Value	Total Value
60	26.000			158,400	158,400
21	1.640			14,800	14,800
11	2.000	147,400	19,700	168,600	335,700
42	0.000	147,400			147,400
Total Card	29.640	294,800	19,700	341,800	656,300
Total Parcel	29.640	294,800	19,700	341,800	656,300

Source: Market Adj Cost | Total Value per SQ unit /Card: 442.01 | /Parcel: 442.01

Legal Description: 29.64 ACRES & DWL

Entered Lot Size | Total Land: 29.64 | Land Unit Type: AC

User Acct: 450-142-12812

GIS Ref:

GIS Ref:

Insp Date: 08/02/15

!1008!

PREVIOUS ASSESSMENT

ParcelID: 14-021-000

Tax Yr	Use	Cat	Bldg Value	Yrd Items	Land Size	Land Value	Total Value	Asses'd Value	Notes	Date
2024	11	GL	294,800	19700	29.64	341,800	656,300	656,300	Correct Dates	8/20/2025
2023	11	GL	188,100	15500	29.64	208,000	411,600	411,600	Year End	7/7/2023
2022	11	GL	188,100	15500	29.64	208,000	411,600	411,600	Year End Roll	7/8/2022
2022	11	AB	188,100	15500	29.64	208,000	411,600	411,600	NEMRC	6/1/2022
2021	11	GL	188,100	15500	29.64	208,000	411,600		Year End Roll	8/18/2021
2021	11	AB	188,100	15500	29.64	208,000	411,600	411,600	NEMRC	5/19/2021
2020	11	GL	188,100	15500	29.64	208,000	411,600	411,600	Year End Roll	7/28/2020
2020	11	AB	188,100	15500	29.64	208,000	411,600	411,600		6/3/2020

PRINT

Date	Time
08/23/25	00:01:43

LAST REV

Date	Time
03/17/25	09:45:43
krt	
1008	

SALES INFORMATION

TAX DISTRICT: | PAT ACCT.

Grantor	Legal Ref	Type	Date	Sale Code	Sale Price	V	Tst	Verif	Notes
	182/0		7/2/2007	OTHER	450,000	No	No		

USER DEFINED

Prior Id # 1:	14-021.000
Prior Id # 2:	
Prior Id # 3:	
Prior Id # 1:	14-021
Prior Id # 2:	000
Prior Id # 3:	
ASR Map:	
Fact Dist:	
Reval Dist:	
Year:	
LandReason:	
BldReason:	
CivilDistrict:	
Ratio:	

BUILDING PERMITS

Date	Number	Descrip	Amount	C/O	Last Visit	Fed Code	F. Descrip	Comment

ACTIVITY INFORMATION

Date	Result	By	Name
3/12/2025	FIELD REVIEW	KL	KL-KRT
5/7/2024	CB	EK	ED-KRT
3/14/2024	MEASURE	EK	ED-KRT
8/2/2015	C-MEAS+INSP	2	W KRAJESKI
9/5/2012	MEAS+INSPCTD	3	R FAVOR

PROPERTY FACTORS

Item	Code	Description	%	Item	Code	Description
Z	RR	RURAL RE	100	water		
o				Sewer		
n				Electri		
Census:				Exmpt		
Flood Haz:						
D	00	00	100	Topo		
s	142	142	100	Street		
t	450	450	100	Gas:		

Sign: VERIFICATION OF VISIT NOT DATA __/__/__

LAND SECTION (First 7 lines only)

Use Code	Description	LUC Fact	No of Units	Depth / PriceUnits	Unit Type	Land Type	LT Factor	Base Value	Unit Price	Adj	Neigh	Neigh Influ	Neigh Mod	Infl 1	%	Infl 2	%	Infl 3	%	Appraised Value	Alt Class	%	Spec Land	J Code	Fact	Use Value	Notes
11	RESD 2		1		SITE ACRE	SITE	1.0	0	140,000.	1.14	N3	1.20		EASEMEI	-5					159,600	42	0				159,600	SD
11	RESD 2		1		EXCESS SI	SITE	1.0	0	7,500.	1.20	N3	1.20								9,000						9,000	
21	RESD 2 EXC		1.64		ACRES	EXCESS	1.0	0	7,500.	1.20	N3	1.20								14,760						14,800	
60	CURRENT US		26		ACRES	EXCESS	1.0	0	7,500.	0.81	N3	1.20								158,399						158,400	

Total AC/HA:	29.64000	Total SF/SM:	1291118	Parcel LUC:	11	RESD 2	Prime NB Desc	NORWICH	Total:	341,759	Spl Credit		Total:	341,800

EXTERIOR INFORMATION

Type:	22 - CONVENT NL		
Sty Ht:	1H - ONE/ONE HALF		
(Liv) Units:	1	Total:	1
Foundation:	1 - CONCRETE		
Frame:	1 - WOOD		
Prime Wall:	12 - BOARD+BATT		
Sec Wall:			%
Roof Struct:	1 - GABLE		
Roof Cover:	14 - STDG SEAM		
Color:	RED		
View / Desir:			

GENERAL INFORMATION

Grade:	C - AVERAGE		
Year Blt:	1975	Eff Yr Blt:	
Alt LUC:	42	Alt %:	50
Jurisdict:		Fact:	.
Const Mod:			
Lump Sum Adj:			

INTERIOR INFORMATION

Avg Ht/FL:	STD		
Prim Int Wal	1 - DRYWALL		
Sec Int Wall:			%
Partition:	T - TYPICAL		
Prim Floors:	1 - PLYWOOD		
Sec Floors:			%
Bsmnt Flr:	12 - CONCRETE		
Subfloor:			
Bsmnt Gar:			
Electric:	3 - TYPICAL		
Insulation:	2 - TYPICAL		
Int vs Ext:	S		
Heat Fuel:	10 - PROPANE		
Heat Type:	1 - FORCED H/A		
# Heat Sys:	1		
% Heated:	100	% AC:	
Solar HW:	NO	Central Vac:	NO
% Com Wal		% Sprinkled	

BATH FEATURES

Full Bath	1	Rating:	AVERAGE
A Bath:		Rating:	
3/4 Bath:		Rating:	
A 3QBth		Rating:	
1/2 Bath:		Rating:	
A HBth:		Rating:	
OthrFix:	3	Rating:	FAIR

OTHER FEATURES

Kits:	1	Rating:	AVERAGE
A Kits:		Rating:	
Frpl:		Rating:	
WSFlue:	1	Rating:	AVERAGE

CONDO INFORMATION

Location:	
Total Units:	
Floor:	
% Own:	
Name:	

DEPRECIATION

Phys Cond:	AV - Average	25.	%
Functional:			%
Economic:			%
Special:			%
Override:			%
	Total:	25	%

CALC SUMMARY

Basic $ / SQ:	180.00
Size Adj.:	1.13674569
Const Adj.:	0.97891200
Adj $ / SQ:	200.299
Other Features:	30550
Grade Factor:	1.00
NBHD Inf:	1.00000000
NBHD Mod:	
LUC Factor:	1.00
Adj Total:	393097
Depreciation:	98274
Depreciated Total:	294823

COMMENTS

SHARED DRIVEWAY; FIN BMT AREA = NV; OTF = 2 SINKS, TOILET; ALL FLOORS ARE PAINTED PLYWOOD . 3/24 12X24 VINYL CARPORT=NV . SMALL NEXT DRIVEWAY . 5/24 INFO VERIFIED BY RENTER . NO WALK THRU.

RESIDENTIAL GRID

1st Res Grid	Desc:	Line 1								# Units	1		
Level	FY	LR	DR	D	K	FR	RR	BR	FB	HB	L	O	
Other													
Upper													
Lvl 2													
Lvl 1													
Lower													
Totals	RMs:	5	BRs:	2	Baths:	1	HB						

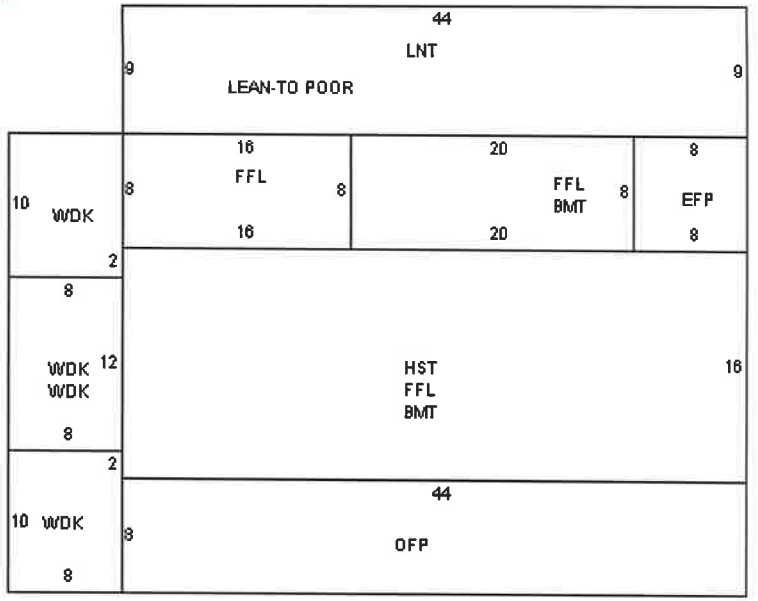
REMODELING

Exterior:	
Interior:	
Additions:	
Kitchen:	
Baths:	
Plumbing:	
Electric:	
Heating:	
General:	

RES BREAKDOWN

No Unit	RMS	BRS	FL
1	5	2	M
Totals			
1	5	2	

SKETCH



COMPARABLE SALES

Rate	Parcel ID	Typ	Date	Sale Price

WtAv$/SQ:		AvRate:		Ind.Val	
Juris. Factor:		Before Depr:	200.30		
Special Features:	0	Val/Su Net:	83.92		
Final Total:	294800	Val/Su SzAd	198.55		

SUB AREA

Code	Description	Area - SQ	Rate - AV	Undepr Value
FFL	1ST FLOOR	992	200.300	198,697
BMT	BASEMENT	864	50.070	43,265
HST	HALF STORY	493	184.280	90,811
LNT	LEAN-TO	396	6.510	2,576
OFP	OPEN PORCH	352	40.060	14,101
WDK	WOOD DECK	352	19.000	6,688
EFP	ENCL PORCH	64	100.150	6,410
	Net Sketched Area:	3,513	Total:	362,548
Size Ad	1484.7999	Gross Area	3724	FinArea	1485

SUB AREA DETAIL

Sub Area	% Usbl	Descrip	% Type	Qu	# Ten

MOBILE HOME

Make:		Model:		Serial #		Year:		Color:	

PARCELID

14-021-000

SPEC FEATURES/YARD ITEMS

Code	Description	A	Y/S	Qty	Size/Dim	Qual	Con	Year	Unit Price	D/S	Dep	LUC	Fact	NB Fa	Appr Value	JCod	JFact	Juris. Value
2	SHED/FR	D	Y	1	12X18	C	FR	1975	17.31	T	56	11			1,600			1,600
4	GARAGE/L	D	Y	1	24X24	C	AV	1975	36.00	T	40	11			12,400			12,400
2	SHED/FR	D	Y	1	20X30	C	AV	1975	15.83	T	40	11			5,700			5,700

IMAGE

AssessPro Patriot Properties, Inc

More:	N	Total Yard Items:	19,700	Total Special Featues:		Total:	19,700

14-021 MAP-LOT | 200 SUB | Exhibit 2 | 1 of 1 CARD | RESIDENTIAL NORWICH, VT | 3

	Total Card	/	Total Parcel
APPRAISED:	814,100	/	814,100
USE VALUE:	814,100	/	814,100
ASSESSED:	814,100	/	814,100

PROPERTY LOCATION

No	Alt No	Direction/Street/City
111		DELTA DR, NORWICH

OWNERSHIP

Unit #:

Owner 1:	MULLEN JOHN M
Owner 2:	MULLEN CAROL J
Owner 3:	
Street 1:	111 DELTA DR
Street 2:	
Twn/City:	WHITE RIVER JUNCTION
St/Prov:	VT Cntry: Own Occ:
Postal:	05001 Type: TOWN

PREVIOUS OWNER

Owner 1:	
Owner 2:	
Street 1:	
Twn/City:	
St/Prov:	Cntry:
Postal:	

NARRATIVE DESCRIPTION

This parcel contains 10.37 ACRES of land mainly classified as RESD 2 with a COLONIAL Building built about 2001, having primarily CLAPBOARD Exterior and 2464 Square Feet, with 1 Unit, 1 Bath, 1 3/4 Bath, 1 HalfBath, 9 Rooms, and 4 Bdrms.

OTHER ASSESSMENTS

Code	Descrip/No	Amount	Com. Int

IN PROCESS APPRAISAL SUMMARY

Use Code	Land Size	Building Value	Yard Items	Land Value	Total Value
21	8.370			63,200	63,200
11	2.000	582,300		168,600	750,900
Total Card	10.370	582,300		231,800	814,100
Total Parcel	10.370	582,300		231,800	814,100

Source: Market Adj Cost | Total Value per SQ unit /Card: 330.40 | /Parcel: 330.40

Legal Description: 10.37 ACRES & DWL

Entered Lot Size — Total Land: 10.37 — Land Unit Type: AC

User Acct: 450-142-12814

GIS Ref:

GIS Ref:

Insp Date:

Patriot Properties Inc.

PREVIOUS ASSESSMENT

ParcelID: 14-021-200

Tax Yr	Use	Cat	Bldg Value	Yrd Items	Land Size	Land Value	Total Value	Asses'd Value	Notes	Date
2024	11	GL	582,300	0	10.37	231,800	814,100	814,100	Correct Dates	8/20/2025
2023	11	GL	312,500	0	10.37	155,500	468,000	468,000	Year End	7/7/2023
2022	11	GL	312,500	0	10.37	155,500	468,000	468,000	Year End Roll	7/8/2022
2022	11	AB	312,500	0	10.37	155,500	468,000	468,000	NEMRC	6/1/2022
2021	11	GL	312,500	0	10.37	155,500	468,000		Year End Roll	8/18/2021
2021	11	AB	312,500	0	10.37	155,500	468,000	468,000	NEMRC	5/19/2021
2020	11	GL	312,500	0	10.37	155,500	468,000	468,000	Year End Roll	7/28/2020
2020	11	AB	312,500	0	10.37	155,500	468,000	468,000		6/3/2020

!1010!

PRINT

Date	Time
08/23/25	00:03:09

LAST REV

Date	Time
03/17/25	09:42:10
krt	
1010	

USER DEFINED

Prior Id # 1:	14-021.200
Prior Id # 2:	
Prior Id # 3:	
Prior Id # 1:	
Prior Id # 2:	
Prior Id # 3:	
Prior Id # 1:	14-021
Prior Id # 2:	200
Prior Id # 3:	
ASR Map:	
Fact Dist:	
Reval Dist:	
Year:	
LandReason:	
BldReason:	
CivilDistrict:	
Ratio:	

SALES INFORMATION

TAX DISTRICT | PAT ACCT.

Grantor	Legal Ref	Type	Date	Sale Code	Sale Price	V	Tst	Verif	Notes
	183/418		8/31/2007	OTHER	345,000	No	No		Inval-reloc co.

BUILDING PERMITS

Date	Number	Descrip	Amount	C/O	Last Visit	Fed Code	F. Descrip	Comment

ACTIVITY INFORMATION

Date	Result	By	Name
3/12/2025	FIELD REVIEW	KL	KL-KRT
5/13/2024	CB	EK	ED-KRT
3/14/2024	MEASURE	EK	ED-KRT
3/23/2015	C-MEAS	5	M KRAJESKI
9/5/2012	MEAS/LEFT CD	3	R FAVOR

PROPERTY FACTORS

Item	Code	Description	%	Item	Code	Description
Z	RR	RURAL RE	100	water		
o				Sewer		
n				Electri		
Census:				Exmpt		
Flood Haz:						
D	00	00	100	Topo		
s	142	142	100	Street		
t	450	450	100	Gas:		

Sign: VERIFICATION OF VISIT NOT DATA __/__/__

LAND SECTION (First 7 lines only)

Use Code	Description	LUC Fact	No of Units	Depth / PriceUnits	Unit Type	Land Type	LT Factor	Base Value	Unit Price	Adj	Neigh	Neigh Influ	Neigh Mod	Infl 1	%	Infl 2	%	Infl 3	%	Appraised Value	Alt Class	%	Spec Land	J Code	Fact	Use Value	Notes
11	RESD 2		1		SITE ACRE	SITE	1.0	0	140,000.	1.14	N3	1.20		EASEMEI	-5					159,600						159,600	SD
11	RESD 2		1		EXCESS SI	SITE	1.0	0	7,500.	1.20	N3	1.20								9,000						9,000	
21	RESD 2 EXC		8.37		ACRES	EXCESS	1.0	0	7,500.	1.01	N3	1.20								63,198						63,200	

Total AC/HA:	10.37000	Total SF/SM:	451717	Parcel LUC:	11	RESD 2	Prime NB Desc	NORWICH	Total:	231,798	Spl Credit		Total:	231,800

EXTERIOR INFORMATION

Type:	6 - COLONIAL		
Sty Ht:	2 - TWO STORY		
(Liv) Units:	1	Total:	1
Foundation:	1 - CONCRETE		
Frame:	1 - WOOD		
Prime Wall:	2 - CLAPBOARD		
Sec Wall:			%
Roof Struct:	1 - GABLE		
Roof Cover:	1 - ASPHALT SH		
Color:	BLUE		
View / Desir:			

GENERAL INFORMATION

Grade:	C+ - AVG. (+)		
Year Blt:	2001	Eff Yr Blt:	
Alt LUC:		Alt %:	
Jurisdict:		Fact:	.
Const Mod:			
Lump Sum Adj:			

INTERIOR INFORMATION

Avg Ht/FL:	STD		
Prim Int Wal	1 - DRYWALL		
Sec Int Wall:			%
Partition:	T - TYPICAL		
Prim Floors:	3 - HARDWOOD		
Sec Floors:	4 - CARPET	50	%
Bsmnt Flr:	12 - CONCRETE		
Subfloor:			
Bsmnt Gar:			
Electric:	3 - TYPICAL		
Insulation:	2 - TYPICAL		
Int vs Ext:	S		
Heat Fuel:	10 - PROPANE		
Heat Type:	3 - FORCED H/W		
# Heat Sys:	1		
% Heated:	100	% AC:	100
Solar HW:	NO	Central Vac:	NO
% Com Wal		% Sprinkled	

BATH FEATURES

Full Bath	1	Rating:	AVERAGE
A Bath:		Rating:	
3/4 Bath:	1	Rating:	AVERAGE
A 3QBth		Rating:	
1/2 Bath:	1	Rating:	AVERAGE
A HBth:		Rating:	
OthrFix:		Rating:	

OTHER FEATURES

Kits:	1	Rating:	AVERAGE
A Kits:		Rating:	
Frpl:		Rating:	
WSFlue:		Rating:	

CONDO INFORMATION

Location:	
Total Units:	
Floor:	
% Own:	
Name:	

DEPRECIATION

Phys Cond:	AV - Average	12.	%
Functional:			%
Economic:			%
Special:			%
Override:			%
	Total:	12	%

CALC SUMMARY

Basic $ / SQ:	185.00
Size Adj.:	1.00292206
Const Adj.:	1.01499999
Adj $ / SQ:	188.324
Other Features:	38616
Grade Factor:	1.15
NBHD Inf:	1.00000000
NBHD Mod:	
LUC Factor:	1.00
Adj Total:	661690
Depreciation:	79403
Depreciated Total:	582287

COMMENTS

3/24 AC=HP100% . 5/24 CALLBACK . GMP
BATTERY BACKUP=NV.

RESIDENTIAL GRID

1st Res Grid	Desc:	Line 1								# Units	1		
Level	FY	LR	DR	D	K	FR	RR	BR	FB	HB	L		O
Other													
Upper													
Lvl 2													
Lvl 1													
Lower													
Totals	RMs:	9	BRs:	4	Baths:	1	HB	1					

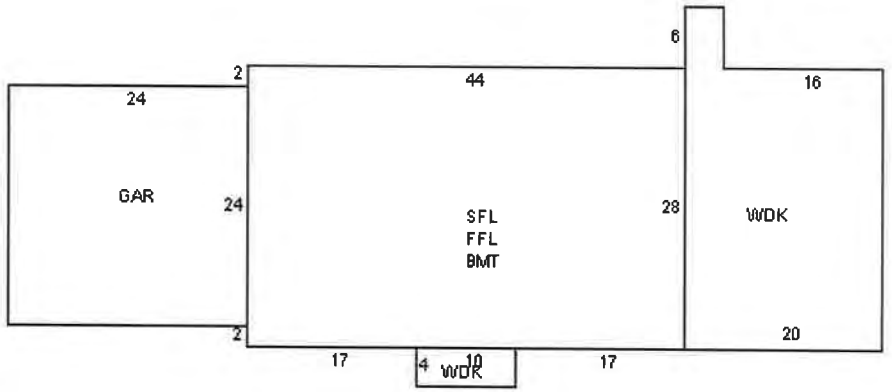
REMODELING

Exterior:	
Interior:	
Additions:	
Kitchen:	
Baths:	
Plumbing:	
Electric:	
Heating:	
General:	

RES BREAKDOWN

No Unit	RMS	BRS	FL
1	9	4	M
Totals			
1	9	4	

SKETCH



COMPARABLE SALES

Rate	Parcel ID	Typ	Date	Sale Price

WtAv$/SQ:		AvRate:	Ind.Val
Juris. Factor:		Before Depr:	216.57
Special Features:	0	Val/Su Net:	118.93
Final Total:	582300	Val/Su SzAd	236.32

SUB AREA

Code	Description	Area - SQ	Rate - AV	Undepr Value
BMT	BASEMENT	1,232	47.080	58,004
FFL	1ST FLOOR	1,232	188.320	232,015
SFL	2ND FLOOR	1,232	173.260	213,454
WDK	WOOD DECK	624	17.910	11,176
GAR	GARAGE	576	38.400	22,118

Net Sketched Area:	4,896			Total:	536,767
Size Ad	2464	Gross Area	4896	FinArea	2464

SUB AREA DETAIL

Sub Area	% Usbl	Descrip	% Type	Qu	# Ten

IMAGE

AssessPro Patriot Properties, Inc

MOBILE HOME

Make:		Model:		Serial #:		Year:		Color:	

SPEC FEATURES/YARD ITEMS

PARCELID 14-021-200

Code	Description	A	Y/S	Qty	Size/Dim	Qual	Con	Year	Unit Price	D/S	Dep	LUC	Fact	NB Fa	Appr Value	JCod	JFact	Juris. Value

More: N | Total Yard Items: | Total Special Featues: | Total:

14-021 MAP-LOT | 400 SUB | Exhibit 3 | 1 of 2 CARD | RESIDENTIAL NORWICH, VT 4

	Total Card	/	Total Parcel
APPRAISED:	1,669,800	/	1,886,400
USE VALUE:	1,669,800	/	1,886,400
ASSESSED:	1,669,800	/	1,886,400

PROPERTY LOCATION

No	Alt No	Direction/Street/City
166		DELTA DR, NORWICH

OWNERSHIP

Unit #:

Owner 1:	COHEN STEVEN R
Owner 2:	COHEN SHERI F
Owner 3:	
Street 1:	5644 LINDA ROSA AVE
Street 2:	
Twn/City:	LA JOLLA
St/Prov:	CA Cntry: Own Occ:
Postal:	92037 Type: NON-STA

PREVIOUS OWNER

Owner 1:	SCHWARTZ - ERIC & ELIZABETH TRUST
Owner 2:	-
Street 1:	447 EAST 57TH STREET
Twn/City:	NEW YORK
St/Prov:	NY Cntry:
Postal:	10022

NARRATIVE DESCRIPTION

This parcel contains 16.98 ACRES of land mainly classified as RESD 2 with a CAPE Building built about 1999, having primarily CLAPBOARD Exterior and 2779 Square Feet, with 1 Unit, 2 Baths, 0 3/4 Bath, 2 HalfBaths, 7 Rooms, and 3 Bdrms.

OTHER ASSESSMENTS

Code	Descrip/No	Amount	Com. Int

IN PROCESS APPRAISAL SUMMARY

Use Code	Land Size	Building Value	Yard Items	Land Value	Total Value
21	8.580			64,300	64,300
11	2.000	1,290,300	66,800	248,400	1,605,500
Total Card	10.580	1,290,300	66,800	312,700	1,669,800
Total Parcel	16.980	1,290,300	66,800	529,300	1,886,400

Source: Market Adj Cost | Total Value per SQ unit /Card: 600.92 | /Parcel: 678.87

Legal Description: 16.98 ACRES & DWL INCL 1 ADDL LOT

Entered Lot Size | Total Land: 16.98 | Land Unit Type: AC

User Acct	450-142-12815
GIS Ref	
GIS Ref	
Insp Date	03/06/15

!1011!

Patriot Properties Inc.

PREVIOUS ASSESSMENT

ParcelID: 14-021-400

Tax Yr	Use	Cat	Bldg Value	Yrd Items	Land Size	Land Value	Total Value	Asses'd Value	Notes	Date
2024	11	GL	1,290,300	66800	16.98	529,300	1,886,400	1,886,400	Correct Dates	8/20/2025
2023	11	GL	654,900	72600	16.98	334,700	1,062,200	1,062,200	Year End	7/7/2023
2022	11	GL	654,900	72600	16.98	334,700	1,062,200	1,062,200	Year End Roll	7/8/2022
2022	11	AB	654,900	72600	16.98	334,700	1,062,200	1,062,200	NEMRC	6/1/2022
2021	11	GL	654,900	72600	16.98	334,700	1,062,200		Year End Roll	8/18/2021
2021	11	AB	654,900	72600	16.98	334,700	1,062,200	1,062,200	NEMRC	5/19/2021
2020	11	GL	654,900	72600	16.98	334,700	1,062,200	1,062,200	Year End Roll	7/28/2020
2020	11	AB	654,900	72600	16.98	334,700	1,062,200	1,062,200		6/3/2020

SALES INFORMATION

TAX DISTRICT | PAT ACCT. 1011

Grantor	Legal Ref	Type	Date	Sale Code	Sale Price	V	Tst	Verif	Notes
SCHWARTZ,ERIC &	241-500	2	8/26/2022	VALID SALE	2,050,000	No	No		
SCHWARTZ,ERIC A	220-674	1	11/23/2015	ADMIN TRANS		No	No		11--TRANS TO TRUST
	174/331		9/7/2005	OTHER	975,000	No	No		

PRINT

Date	Time
08/23/25	00:04:09

LAST REV

Date	Time
03/17/25	09:51:55
krt	

USER DEFINED

Prior Id # 1:	14-021.400
Prior Id # 2:	14-021-300
Prior Id # 3:	
Prior Id # 1:	
Prior Id # 2:	
Prior Id # 3:	
Prior Id # 1:	14-021
Prior Id # 2:	400
Prior Id # 3:	
ASR Map:	
Fact Dist:	
Reval Dist:	
Year:	
LandReason:	
BldReason:	
CivilDistrict:	
Ratio:	

BUILDING PERMITS

Date	Number	Descrip	Amount	C/O	Last Visit	Fed Code	F. Descrip	Comment
4/30/2012	18BAD12			C				

ACTIVITY INFORMATION

Date	Result	By	Name
3/12/2025	FIELD REVIEW	KL	KL-KRT
5/1/2024	FR	KL	KL-KRT
3/14/2024	MEASURE	EK	ED-KRT
3/6/2015	C-MEAS+INSP	2	W KRAJESKI
6/12/2012	MEAS+INSPCTD	5	M KRAJESKI

PROPERTY FACTORS

Item	Code	Description	%	Item	Ccde	Description
Z	RR	RURAL RE	100	water		
o				Sewer		
n				Electri		
Census:				Exmpt		
Flood Haz:						
D	00	00	100	Topo		
s	142	142	100	Street		
t	450	450	100	Gas:		

Sign: VERIFICATION OF VISIT NOT DATE __/__/__

LAND SECTION (First 7 lines only)

Use Code	Description	LUC Fact	No of Units	Depth / PriceUnits	Unit Type	Land Type	LT Factor	Base Value	Unit Price	Adj	Neigh	Neigh Influ	Neigh Mod	Infl 1	%	Infl 2	%	Infl 3	%	Appraised Value	Alt Class	%	Spec Land	J Code	Fact	Use Value	Notes
11	RESD 2		1		SITE ACRE	SITE	1.0	0	140,000.	1.71	N3	1.20	VW3	EASEMEI	-5					239,400						239,400	
11	RESD 2		1		EXCESS SI	SITE	1.0	0	7,500.	1.20	N3	1.20								9,000						9,000	
21	RESD 2 EXC		8.58		ACRES	EXCESS	1.0	0	7,500.	1.00	N3	1.20								64,332						64,300	

Total AC/HA:	10.58000	Total SF/SM:	460865	Parcel LUC:	11	RESD 2	Prime NB Desc	NORWICH	Total:	312,732	Spl Credit		Total:	312,700

EXTERIOR INFORMATION

Type:	5 - CAPE		
Sty Ht:	1T - ONE/3 QTRS		
(Liv) Units:	1	Total:	1
Foundation:	1 - CONCRETE		
Frame:	1 - WOOD		
Prime Wall:	2 - CLAPBOARD		
Sec Wall:			%
Roof Struct:	1 - GABLE		
Roof Cover:	1 - ASPHALT SH		
Color:	YELLOW		
View / Desir:			

GENERAL INFORMATION

Grade:	B - GOOD		
Year Blt:	1999	Eff Yr Blt:	
Alt LUC:		Alt %:	
Jurisdict:		Fact:	.
Const Mod:			
Lump Sum Adj:			

INTERIOR INFORMATION

Avg Ht/FL:	STD		
Prim Int Wal	1 - DRYWALL		
Sec Int Wall:			%
Partition:	T - TYPICAL		
Prim Floors:	3 - HARDWOOD		
Sec Floors:			%
Bsmnt Flr:	12 - CONCRETE		
Subfloor:			
Bsmnt Gar:			
Electric:	3 - TYPICAL		
Insulation:	2 - TYPICAL		
Int vs Ext:	S		
Heat Fuel:	1 - OIL		
Heat Type:	3 - FORCED H/W		
# Heat Sys:	1		
% Heated:	100	% AC:	
Solar HW:	NO	Central Vac:	NO
% Com Wal		% Sprinkled	

BATH FEATURES

Full Bath	1	Rating:	GOOD
A Bath:	1	Rating:	GOOD
3/4 Bath:		Rating:	
A 3QBth		Rating:	
1/2 Bath:	2	Rating:	GOOD
A HBth:		Rating:	
OthrFix:	2	Rating:	GOOD

OTHER FEATURES

Kits:	1	Rating:	GOOD
A Kits:		Rating:	
Frpl:	2	Rating:	GOOD
WSFlue:		Rating:	

CONDO INFORMATION

Location:	
Total Units:	
Floor:	
% Own:	
Name:	

DEPRECIATION

Phys Cond:	GD - Good	6.5 %
Functional:		%
Economic:		%
Special:		%
Override:		%
Total:		6.5 %

CALC SUMMARY

Basic $ / SQ:	185.00
Size Adj.:	0.97993702
Const Adj.:	1.02999997
Adj $ / SQ:	186.727
Other Features:	81250
Grade Factor:	1.60
NBHD Inf:	1.00000000
NBHD Mod:	
LUC Factor:	1.00
Adj Total:	1370887
Depreciation:	89108
Depreciated Total:	1281779

COMMENTS

1 GAS FPL; SHARED DRIVE WAY; CABANA HAS FINISH AND POWER; HEATED POOL; POND ON PROPERTY; OTF = JETTUB, SINK.

RESIDENTIAL GRID

1st Res Grid	Desc:	Line 1								# Units	1		
Level	FY	LR	DR	D	K	FR	RR	BR	FB	HB	L		O
Other													
Upper													
Lvl 2													
Lvl 1													
Lower													
Totals	RMs:	7	BRs:	3	Baths:	1	HB	2					

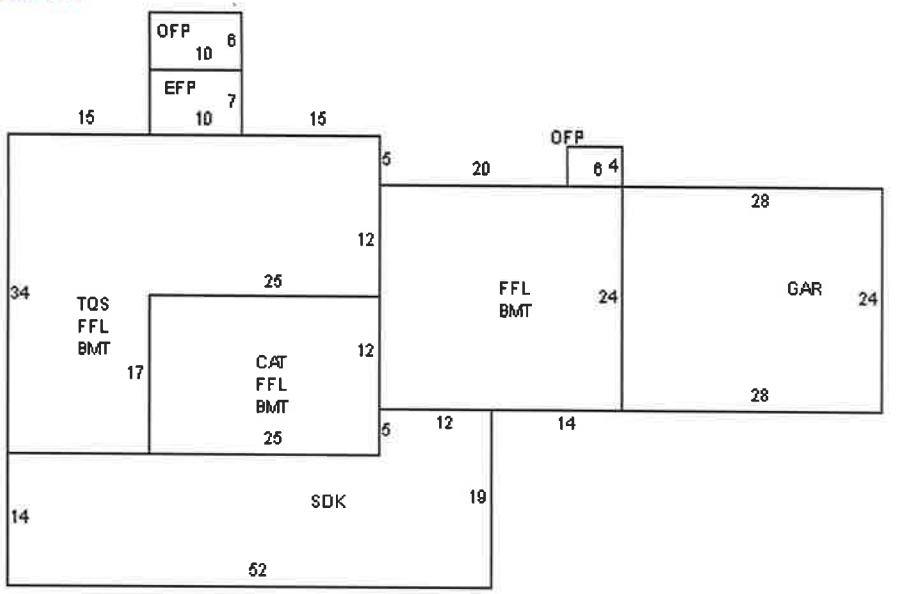
REMODELING

Exterior:	
Interior:	
Additions:	
Kitchen:	
Baths:	
Plumbing:	
Electric:	
Heating:	
General:	

RES BREAKDOWN

No Unit	RMS	BRS	FL
1	7	3	M
Totals			
1	7	3	

SKETCH



COMPARABLE SALES

Rate	Parcel ID	Typ	Date	Sale Price

WtAv$/SQ:		AvRate:	Ind.Val
Juris. Factor:		Before Depr:	298.76
Special Features:	8500	Val/Su Net:	189.69
Final Total:	1290300	Val/Su SzAd	464.35

SUB AREA

Code	Description	Area - SQ	Rate - AV	Undepr Value
BMT	BASEMENT	1,984	100.340	199,079
FFL	1ST FLOOR	1,984	186.730	370,466
TQS	3/4 STORY	795	171.790	136,529
SDK	STONE DECK	788	19.140	15,084
GAR	GARAGE	672	37.030	24,883
CAT	CATH CEILING	425	46.680	19,840
OFP	OPEN PORCH	84	37.350	3,137
EFP	ENCL PORCH	70	93.360	6,535
	Net Sketched Area:	6,802	Total:	775,553
Size Ad	2778.75	Gross Area	6942	FinArea 2779

SUB AREA DETAIL

Sub Area	% Usbl	Descrip	% Type	Qu	# Ten
BMT	100	FLA	95	G	

MOBILE HOME

Make:		Model:		Serial #		Year:		Color:	

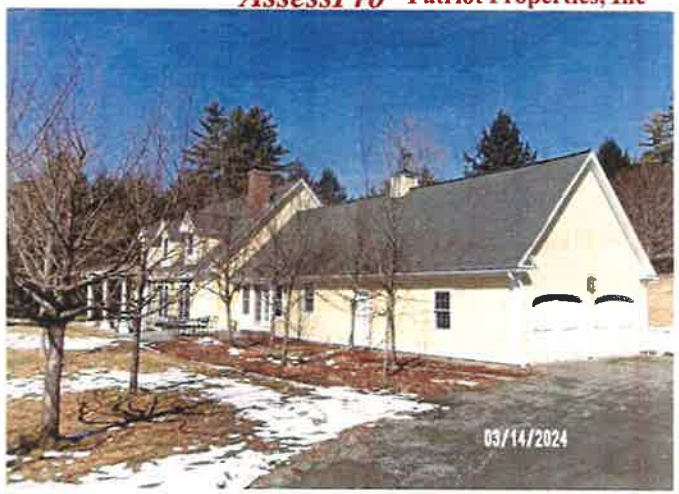
SPEC FEATURES/YARD ITEMS

PARCELID 14-021-400

Code	Description	A	Y/S	Qty	Size/Dim	Qual	Con	Year	Unit Price	D/S	Dep	LUC	Fact	NB Fa	Appr Value	JCod	JFact	Juris. Value
31	BARN	D	Y	1	20X28	B	GD	1999	50.14	T	36.4	11			17,900			17,900
12	POOL I-G	D	Y	1	20X50	B	GD	1999	64.37	T	31.2	11			44,300			44,300
23	CABANA	D	S	1	15X18	B	GD	1999	37.33	T	15.6	11			8,500			8,500
08	OFP	A	Y	1	8X14	C	AV	1999	24.36	T	26	11			2,000			2,000
07	GAZEBO	D	Y	1	8X8	C	AV	2024	41.25	T	1	11			2,600			2,600

IMAGE

AssessPro Patriot Properties, Inc



More:	N	Total Yard Items:	66,800	Total Special Featues:	8,500	Total:	75,300

EXHIBIT 4

Appeal Basis/Data Errors/General Comments

Our home located at 153 Delta Drive is a unique case of a home being in Norwich physically but being entirely surrounded by Hartford roads and homes. We are one of the few homes in the Jericho district that are part of Norwich. I have previously appealed the tax value of my home and was proved correct in doing so, by winning the grievance. I utilize no Norwich roads, no DPW services are at our home, Hartford Fire Department is the one that would respond in an emergency, almost zero town resources are available or used by us. In addition, the home has had no improvements that would signify such a drastic change in the homestead being valued 81.23% higher than it is currently on the new tax bill, with the building value increasing 62.35%, the land increasing 94.46%, and yard items increasing 24.66%. It is utter insanity. The home is dated, the kitchen has had no remodel since it was built in 1997, with original siding and roof. You have a half story listed on the tax card but there is no finished half story, only the first floor is finished. Any and all improvements outside with the adding of a detached garage, have already been factored into our house site value previously. I welcome the listers to look at our home and try to justify the new value they are proposing as there is no way we could sell our home for anything more than the value from the 2024 tax bill. Our mailing address has to be White River Jct or we can't receive mail. The land value for 3.33 of the 5.33 acres is 24,000 yet you have put 2 acres value at 242,400. How can you value the land so drastically different? That is a 910% difference in the land by how you are differentiating it. The land with the home included could barely sell for what you have all of the land valued at.

Comparable Listings, Sales and Assessments

I present multiple comparable properties to review. For those currently for sale, all of them have more square footage and the vast majority are updated. 153 Delta Drive is a 2 bedroom, 1 bath home with 936 sqft of finished living space, built in 1997 and still dated as of the 90s with finishes. When comparing this home to others, you must look at both the Norwich and Hartford markets as it is only accessed through Hartford.

Sale Property 1

2 bedroom, 1 bath, 1164 sqft, updated home currently for sale in Hartford for $365,000. With slightly more square footage, and a drastically updated home, this value is still under what the town of Norwich is assessing 153 Delta at. (https://www.zillow.com/homedetails/268-Latham-Works-Ln-White-River-Junction-VT-05001/92053916_zpid/?utm_campaign=zillowwebmessage&utm_medium=referral&utm_source=txtshare)

Sale Property 2

3 bed, 2 bath, 2.032 sqft, more dated home with hardwood floors throughout, currently for sale in Hartford for $359,900. With more than double the square footage, an additional bathroom and bedroom, nicer flooring, this home is still under what Norwich updated values for 153 Delta are. (https://www.zillow.com/homedetails/226-Forest-Hills-Ave-White-River-Junction-VT-05001/92053635_zpid/?utm_campaign=zillowwebmessage&utm_medium=referral&utm_source=txtshare)

Sale Property 3/Assessment Comp 1

3 bed, 2 bath, 1,800 sqft, updated home currently for sale in Norwich for $432,000. The most comparable home for Norwich listings, and it is still more bedrooms, and double the bathrooms and square footage of 153 Delta Drive and listed for sale UNDER what the Town has 153 Delta assessed at. (https://www.zillow.com/homedetails/112-Chapel-Hill-Rd-Norwich-VT-05055/92046651_zpid/?utm_campaign=zillowwebmessage&utm_medium=referral&utm_source=txtshare)

Sale Property 4

3 bed, 3 bath, 2074 sqft, brand new construction home currently for sale in Hartford for $449,900. More than double the square footage, more bedrooms and bathrooms and still under the current assessment value for 153 Delta. (https://www.zillow.com/homedetails/259-Jay-Hill-Rd-Quechee-VT-05059/2102253402_zpid/?utm_campaign=zillowwebmessage&utm_medium=referral&utm_source=txtshare)

Sale Property 5

2 bed, 1 bath, 900 sqft, dated home in Hartford for sale for $305,000. This is the most comparable house size and dating of home but this home has hardwood floors and a heated garage that is larger and still selling for only $305,000. (https://www.zillow.com/homedetails/942-Christian-St-White-River-Junction-VT-05001/303989444_zpid/?utm_campaign=zillowwebmessage&utm_medium=referral&utm_source=txtshare)

Sold Property 1

2 bed, 1 bath, 946 sqft, home sold on 07/02/2025 in Hartford for $298,500. (https://www.zillow.com/homedetails/1857-Christian-St-White-River-Junction-VT-05001/303988880_zpid/)

Sold Property 2/Assessment Comparison 2

2 bed, 1 bath, 1194 sqft, home sold on 06/20/2025 in Norwich for $410,000 (https://www.zillow.com/homedetails/571-New-Boston-Rd-Norwich-VT-05055/303990320_zpid/)

Sold Property 3

2 bed, 2 bath, 1104 sqft, home sold on 05/29/2025 in Hartford for $361,000 (https://www.zillow.com/homedetails/113-Beech-St-White-River-Junction-VT-05001/92053590_zpid/)

Sold Property 4/Assessment Comparison 3

2 bed, 1 bath, 880sqft, completely updated home with standing seam roof, sold on 05/19/2025 in Norwich for $469,000 (https://www.zillow.com/homedetails/446-New-Boston-Rd-Norwich-VT-05055/217742712_zpid/)

Sold Property 4/Assessment Comparison 4

3 bed, 3 bath, 1568 sqft, 39.61 acres lot, home sold on 04/08/2025 in Norwich for $360,000

(https://www.zillow.com/homedetails/859-Tigertown-Rd-White-Riv-Jct-VT-05001/125925129_zpid/)

Sold Property 4/Assessment Comparison 5

3 bed, 3 bath 2658 sqft, home sold on 11/25/24 in Norwich for $450,000 (https://www.zillow.com/homedetails/937-Union-Village-Rd-Norwich-VT-05055/303990331_zpid/)

Assessment Comparison 6

2 Penny Lane – Building value significantly lower for similar size home

Assessment Comparison 7

1417 New Boston Rd – building land value significantly lower for comparison

Exhibit 5

6

W.R.V. HOME INSPECTION, PLC
603-762-7599
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https://www.wrvhome.com

RESIDENTIAL REPORT

153 Delta Dr
WHITE RIVER JUNCTION, VT 05001

Carrie Flanagan
MARCH 11, 2022

Inspector
Dan Jones
InterNACHI certified
603-762-7599
wrvhome@gmail.com

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VT LIC#143.0134005
NH Lic#00627

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1: INSPECTION DETAILS

Information

In Attendance
Client

Type of Building
Single Family

Occupancy
Furnished, Occupied

Style
Modular, Cape

Temperature (approximate)
40 Fahrenheit (F)

Weather Conditions
Clear

Overview

This home sits on an attractive private lot in Norwich.

The home is modular construction, and som design flaws were noted.

Overall conditions are below average for the age and style.

Report Notes

As you read through this report, details of the inspection can be found under the "information" tab of each section.

You will find all defects put into one of three categories:

1) BLUE:Maintenance/monitor

These are items that are not considered to be of major importance. They may involve simple upkeep items, or small defects that are easily corrected without a specialized contractor. These defects are not posing a risk to the home or occupants.

2)ORANGE: Recommendation

These are items that are more pressing, and should be addressed sooner. Additionally, these items will likely require a qualified contractor to complete.

3)RED: Safety/Critical

These are items that pose an immediate risk to individuals, or to the structure itself. I will always recommend that these items be corrected by a qualified contractor.

It is important to note that neither you nor the seller are required to correct any defects contained in this report.

The only exception is that in the state of VT the seller is required by law to correct any smoke or CO deficiencies noted.

The information in this report is designed to give the client a better understanding of their home. No home is perfect.

Modular Home Notes

Modular homes are not built in the same manner as conventionally constructed buildings.

The home is built in multiple sections (boxes) delivered to the site, and set on the foundation.

Please note that it is common for lower grade materials (windows, doors, etc) to be used in modular construction.

Home access

During a home inspection every effort is made to visually assess all areas and surfaces of the home.

Unless the home is completely vacant, the owner or tenant's personal belongings can limit access to some portions.

Additionally, some areas may be restricted based on size or layout.

Inspection Limitations

A home is a complex structure with many systems and materials.

Every effort is made to be as thorough as possible during a home inspection, but all potential issues can not be determined in a single visit.

Pictures

Pictures are used throughout this report to show conditions in the home, and illustrate defects found.

Not all defects found may have pictures associated with them, and pictures included in this report are not intended to show every issue.

Pests

A property inspection is not a comprehensive pest inspection.

If clear signs of pest presence is noted, they will be reported, but an independent pest inspection is always recommended.

2: ROOF

		IN	NI	NP	D
2.1	Coverings	X			X
2.2	Roof Drainage Systems	X			X
2.3	Flashings	X			
2.4	Skylights, Chimneys & Other Roof Penetrations	X			X

IN = Inspected NI = Not Inspected NP = Not Present D = Deficiencies

Information

Inspection Method
Drone

Roof Type/Style
Gable

Coverings: Material
Asphalt

Roof Drainage Systems: Gutter Material
Aluminum

Remember to keep gutters and downspouts clean, to allow proper drainage.

Flashings: Material
Aluminum, Steel

Deficiencies

2.1.1 Coverings

Recommendation

DAMAGED/MISSING

Shingles are missing/damaged in several areas on the front of the home.

Shingles should be repaired/replaced by a qualified contractor to prevent leaks.

2.2.1 Roof Drainage Systems

Maintenance/Monitor

DOWNSPOUTS MISSING

Home was missing downspouts in one or more areas. .

I recommend installing downspout extensions that drain at least 6 feet from the foundation.

Corrected

2.2.2 Roof Drainage Systems

Maintenance/Monitor

GUTTER DAMAGED

Gutters were damaged, loose or improperly pitched on the back of the home.

This can result in excessive moisture in the soil at the foundation.

Gutter repairs/replacement will be needed.

Corrected

2.4.1 Skylights, Chimneys & Other Roof Penetrations

Recommendation

CHIMNEY FLASHING

Chimney flashing is in need of repair/replacement:

- Flashing behind the chimney has been "repaired" with tar.

- counter-flashing is not well sealed

Signs of leaks were noted around the chimney.

I recommend having this re-flashed by a qualified contractor

Recommendation

Contact a qualified professional.

Poor repair

Loose counter-flashing

2.4.2 Skylights, Chimneys & Other Roof Penetrations

Recommendation

VENT BOOT

The flashing boot at the drain vent is in need of replacement:

- The rubber boot is worn out, and no longer fits tight on the vent stack. The rubber has been caulked, but does not form a good seal.

This boot should be replaced by a qualified contractor

Recommendation

Contact a qualified professional.

3: EXTERIOR

		IN	NI	NP	D
3.1	Siding, Flashing & Trim	X			X
3.2	Exterior Doors	X			X
3.3	Walkways, Patios & Driveways	X			X
3.4	Decks, Balconies, Porches & Steps	X			X
3.5	Eaves, Soffits & Fascia	X			
3.6	Vegetation, Grading, Drainage & Retaining Walls	X			X

IN = Inspected NI = Not Inspected NP = Not Present D = Deficiencies

Information

Inspection Method
Visual

Siding, Flashing & Trim: Siding Material
Vinyl, Wood

Siding, Flashing & Trim: Siding Style
Clapboard

Exterior Doors: Front Entry Door
Steel

Exterior Doors: Rear Entry
None

Exterior Doors: Side Entry
Wood, Glass, Clad Exterior

Exterior Doors: Basement Entrance
steel, Glass

Walkways, Patios & Driveways: Driveway Material
Gravel

Walkways, Patios & Driveways: Driveway
Gravel driveways will require periodic top-coating and grading.

Walkways, Patios & Driveways: Patio/Walkway
stone

Walkways, Patios & Driveways: Exterior Steps
Concrete

Decks, Balconies, Porches & Steps: Appurtenance
Deck with Steps

Decks, Balconies, Porches & Steps: Material
Wood

Eaves, Soffits & Fascia: Roof Trim
Aluminum, Vinyl

Vegetation, Grading, Drainage & Retaining Walls: Retaining Wall
None

Vegetation, Grading, Drainage & Retaining Walls: Vegetation
Inadequate Clearance

Siding, Flashing & Trim: Maintenance Notes

With wood siding/trim, it is important to keep all material covered with a high quality paint/stain. Periodic cleaning and re-finishing is normal maintenance.

Siding, Flashing & Trim: Maintenance Notes (vinyl/aluminum)

Vinyl and Aluminum sidings requires very little ongoing maintenance.

Occasional cleaning/pressure washing is recommended.

Minor cracks and chips in vinyl siding is common, especially around the lower courses.

Occasional patching/repairs should be expected.

Exterior Doors: General Notes

Exterior doors require periodic maintenance to keep them operating well.

Keep wooden doors coated in a high-quality paint or stain to help prevent swelling, warping and deterioration.

Hinges may need periodic adjustments or oiling.

Exterior Doors: Weatherstripping

Upgrading weatherstripping and door sweeps is an easy inexpensive way to improve the energy efficiency of doors and reduce drafts.

Decks, Balconies, Porches & Steps: Maintenance note

Wooden decks require regular maintenance.

It is important to keep exterior wooden materials coated with a high quality paint/stain to prevent premature decay.

Vegetation, Grading, Drainage & Retaining Walls: Drainage
Inadequate

Recommended slope of the land around a building is a minimum of 6 inches over 10 Feet away from the building.

Vegetation, Grading, Drainage & Retaining Walls: Vegetation note

Keeping vegetation cleared from around the home will help preserve exterior materials.

Vegetation, Grading, Drainage & Retaining Walls: Tree Trimming

Keeping trees around the home cut back will help preserve siding and roofing materials.

Deficiencies

3.1.1 Siding, Flashing & Trim

Maintenance/Monitor

CRACKING/DAMAGE - MINOR

Minor damage to siding and trim was noted.

This is common for vinyl siding.

Sealing cracks/holes and/or patching/replacing damaged siding will be normal maintenance.

3.1.2 Siding, Flashing & Trim

Maintenance/Monitor

UNSEALED PENETRATIONS

Openings around any penetrations through the wall should be properly trimmed and flashed and/or sealed with caulking.

Properly sealing around some penetrations may involve adding additional pieces of siding, trim and/or flashing.

These openings can allow access for moisture/pests.

- At the dryer vent (excessive caulking rather than proper flashing)

- At the conduit on the back of the home

Recommendation

Corrected

Contact a qualified professional.

3.1.3 Siding, Flashing & Trim

Maintenance/Monitor

UNFINISHED SECTIONS OF SIDING AND TRIM

Siding/trim was missing from:

Corrected

- under the front window

This can allow moisture intrusion.

Siding and trim should be properly installed by a qualified contractor.

3.1.4 Siding, Flashing & Trim

Safety/Critical

DECAY

Trim is showing minor to moderate decay in the following areas:

- Trim legs at the front entry door

- Trim and jambs at the basement entry

There appears to be decay to sheathing at the front door, and sheathing and framing at the basement entry.

Keeping material coated in a high-quality paint/stain will help, as would installing gutters.

It is important that siding and trim repairs be made in keeping with best practices: back-priming of all materials, and proper caulking/sealing joints, etc.

Recommendation

Contact a qualified professional.

Extending to framing at basement entry

3.1.5 Siding, Flashing & Trim

Maintenance/Monitor

PAINTING

Door trim at the front entry and basement entry are in need of scraping and painting,.

This is a normal maintenance item.

Wrapping wooden trim in aluminum flashing would minimize future maintenance needs and be in keeping with the siding style.

Corrected

3.1.6 Siding, Flashing & Trim

Safety/Critical

WINDOW INSTALL/LEAKS

There have reportedly been leaks at several window units around the home.

Windows appear to have been installed without proper underlayment or ice and water shield.

Minor deterioration to framing was noted at the bedroom window that has had trim and drywall removed.

Based on reported leaks and condition found, having windows removed and reinstalled after openings are properly prepped/flashed would be beneficial

Recommendation

Contact a qualified professional.

3.2.1 Exterior Doors

Recommendation

BASEMENT DOOR

As noted earlier, there is significant decay to jamb and frame around the basement door.
Additionally:

- weatherstripping is deteriorated/damaged

- Threshold shows deterioration/decay

This unit will need to be removed for wall repairs to be properly completed, and the unit would likely benefit from replacement.

Recommendation

Contact a qualified professional.

3.2.2 Exterior Doors

Recommendation

SLIDING DOOR

- The door to the back deck showing some damage to the exterior cladding on bottom and side rails.

- damage was noted to the interior of side and bottom rails.

- this door does not lock/latch properly

Repairs to door rails and latch can be made to extend the life of this unit, but replacement will likely be warranted in the near future.

Recommendation

Contact a qualified professional.

3.3.1 Walkways, Patios & Driveways

Maintenance/Monitor

DRIVEWAY REPAIRS - GRAVEL

The gravel driveway would benefit from top-coating and re-grading.

Excessive mud and ponding was noted

This can help to improve overall site drainage.

3.3.2 Walkways, Patios & Driveways

Recommendation

EXTERIOR STEPS

Corrections to the front steps are recommended:

- The steps may not be set on an adequate base, as they appear to have sunk into the ground

- The rise from the upper landing to the front door exceeds 12 inches

- Because the landing is 30 inches or more above the ground, the railing should be set at 36 inches (minimum) and no opening below the rail should exceed 4 inches.

The existing rail sits only 30 inches high.

I recommend having these steps re-set on a proper base, at the proper height, and having the rails extended or replaced.

Recommendation

Contact a qualified professional.

3.4.1 Decks, Balconies, Porches & Steps

Maintenance/Monitor

DECK BOARD REPAIRS

There is wear and minor damage to some deck boards.

Re-finishing would be beneficial.

A couple boards may need repair/replacement.

3.4.2 Decks, Balconies, Porches & Steps

Recommendation

LEDGER BOARD ANCHORS

The ledger board (where the deck connects to the home) should have additional structural anchors installed.

Currently the ledger is secured with upper bolts only, at approximately 36 inch intervals.

These anchors (lag bolts or structural screws) should be installed at regular intervals, in keeping with current standards.

NOTE: This is an easy item to add, and should be an inexpensive upgrade.

Lack of anchoring to the home is the most common cause of deck failure in the US.

Recommendation

Contact a qualified professional.

3.4.3 Decks, Balconies, Porches & Steps

Recommendation

SUPPORT POSTS

The support posts under the back deck are inadequately sized by current standards (on high side)

A deck of this height (greater than 2 feet) should have 6x6 inch dimension posts (minimum). The existing are 4x4 inch dimension.

The integrity and placement of these posts should be assessed by a qualified contractor.

Recommendation

Contact a qualified professional.

3.6.1 Vegetation, Grading, Drainage & Retaining Walls Corrected

Recommendation

GRADING/DRAINAGE

There are signs of poor grade around some areas of the home.

A minimum of 6 inches of slope away from the home in the first ten feet is recommended.

Excessive moisture and hydraulic pressure will take a toll on foundation materials, and can lead to water introduction.

- Grade around the home is improperly pitched

- Ponding and excessive moisture retention were noted on all sides of the home

- Lack of retaining walls or erosion control is causing excessive runoff and erosion under the deck, along the front of the home and at the edges of the driveway/garage

I recommend having grade/drainage upgraded by a qualified contractor.

Installing crushed stone (or similar) around the perimeter of the home can help minimize moisture retention and splash.

Recommendation

Contact a qualified professional.

Corrected

3.6.2 Vegetation, Grading, Drainage & Retaining Walls

Maintenance/Monitor

EXCESSIVE VEGETATION

Excessive vegetation, close to the home traps moisture, and prevents siding materials from adequately drying.

I recommend clearing vegetation from around the home.

Corrected

3.6.3 Vegetation, Grading, Drainage & Retaining Walls

Maintenance/Monitor

BARE DIRT

Bare dirt in shaded/covered areas will hold excess moisture, and can contribute to deterioration of siding and trim, and even framing.

-Covering the bare dirt under the deck with landscape fabric and stone would be an easy way to improve drainage and prevent moisture retention.

Recommendation

Contact a qualified professional.

4: BASEMENT, FOUNDATION, CRAWLSPACE & STRUCTURE

		IN	NI	NP	D
4.1	Foundation	X			
4.2	Basements & Crawlspaces	X			X
4.3	Floor Structure	X			
4.4	Ceiling Structure	X			
4.5	Wall Structure	X			

IN = Inspected NI = Not Inspected NP = Not Present D = Deficiencies

Information

Inspection Method
Visual

Foundation: Material
Concrete

Floor Structure: Basement/Crawlspace Floor
Concrete

Floor Structure: Material
Slab

Wall Structure: Foundation Walls
Concrete

Basements & Crawlspaces: Dehumidifier/moisture

It is common to find increased moisture/humidity in a new england basement during warmer/wetter months of the year.

You may find that installing a dehumidifier will be beneficial.

Floor Structure: Cracks

Some cracking in a concrete slab is normal.

Unless otherwise noted, the size and number of cracks in this slab do not cause concerns.

Ceiling Structure: Construction type
Stick Framed

The framing of the floor system is consistent with the age and style of the home.

Limitations

General

CLUTTER

The amount of personal belongings stored in the basement made inspection difficult.

Some areas of the foundation could not be visualized.

Corrected

Deficiencies

4.2.1 Basements & Crawlspaces

Maintenance/Monitor

RIM INSULATION

The rim-joists (where wooden framing and concrete foundation meet) around the top of the foundation wall are mostly uninsulated (or poorly insualted)

This is an easy way to reduce the heat-loss of your home.

There are many materials/options available for insulating this space, but (in my opinion) spray-foam is the best choice.

I recommend insulating the rim to help the energy efficiency of this home.

It would be worthwhile to remove any fiberglass insulation that has been installed, and properly seal/insulate with spray-foam.

Ideally spray foam will be installed from the bottom of the floor sheathing above, down to ground level.

Properly installed spray-foam can help to minimize moisture intrusion and humidity transfer from exterior to interior.

Partially Corrected

5: ELECTRICAL

		IN	NI	NP	D
5.1	Service Entrance Conductors	X			
5.2	Main & Subpanels, Service & Grounding, Main Overcurrent Device	X			X
5.3	Branch Wiring Circuits, Breakers & Fuses	X			X
5.4	Lighting Fixtures, Switches & Receptacles	X			X
5.5	GFCI & AFCI	X			X
5.6	Smoke Detectors	X			X
5.7	Carbon Monoxide Detectors	X			

IN = Inspected NI = Not Inspected NP = Not Present D = Deficiencies

Information

Service Entrance Conductors: Electrical Service Conductors
Below Ground

Service Entrance Conductors: Shut-off Note
Power to the home can be shut-off at the meter.

Main & Subpanels, Service & Grounding, Main Overcurrent Device: Main Panel Location
Basement

Main & Subpanels, Service & Grounding, Main Overcurrent Device: Panel Capacity
200 AMP

Main & Subpanels, Service & Grounding, Main Overcurrent Device: Panel Manufacturer
Eaton

Branch Wiring Circuits, Breakers & Fuses: Branch Wire 15 and 20 AMP
Copper

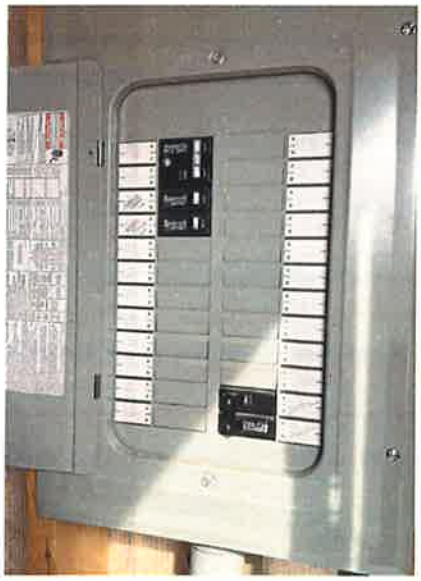
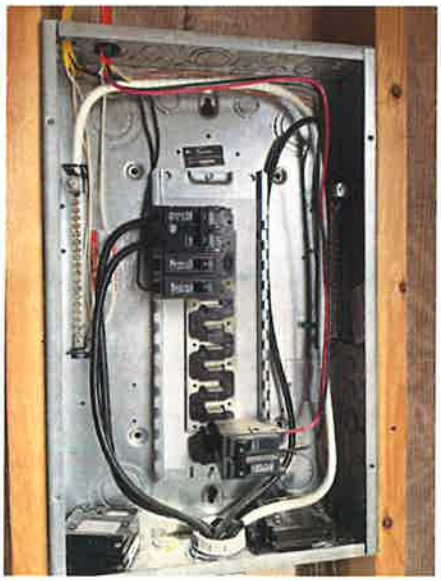
Branch Wiring Circuits, Breakers & Fuses: Wiring Method
Romex

GFCI & AFCI: Kitchen GFCI
Present

GFCI & AFCI: Bathroom GFCI
Present

Main & Subpanels, Service & Grounding, Main Overcurrent Device: Panel Type
Circuit Breaker


Main & Subpanels, Service & Grounding, Main Overcurrent Device: Sub Panel Location
Garage

Lighting Fixtures, Switches & Receptacles: Light fixtures

During the inspection, all lighting fixtures were tested using normal operating controls.

Lighting Fixtures, Switches & Receptacles: Receptacles

During the inspection a representative number of all receptacles were tested for proper wiring, grounding.

All GFCI receptacles were tested.

GFCI & AFCI: GFCI Note

GFCI protection is required for any outlet in a bathroom, serving a counter in a kitchen, laundry areas and garages.

Smoke Detectors: Smoke Detector locations

Remember to change the batteries in all detectors twice a year, and replace the detectors after 10 years. Dates of manufacture can be found on the backs of the detectors.

The State of Vermont recommends photovoltaic type detectors.

The State of New Hamphshire recommends a mix of both detector types, but requires photoelectric in any kitchens or bathrooms.

For existing homes, not originally wired for smoke detectors, It is recommended that one detector be placed on each level of the home, and in the area outside of each bedroom.

For homes wired for smoke detectors, they area also required in each sleeping area.

Additionally, in any rented or multi-family home, detectors are required in every bedroom.

Smoke Detectors: Smoke/CO Note

In existing homes, not originally wired for smoke detectors, it is not required that detectors be hard-wired. Hard-wired or interconnected detectors are beneficial, because if one detector is activated, all will alarm.

I always recommend installing hard-wired detectors as feasible. Wirelessly interconnected detectors can provide the same type of protection.

I recommend looking into hard-wiring detectors, or installing wirelessly interconnected units, whenever detectors are replaced.

Carbon Monoxide Detectors: CO detectors

It is required that at least one CO detector be paced on each floor of a dwelling. CO detectors must be replaced every 10 years. The date of manufacture can be found on the back of the unit. Additionally, CO detectors are calibrated to be installed at a specific height in a room. Always follow the manufacturers specifications for installation.

Limitations

General

LIMITATION

Electrical code and standards are very complex and ever-changing.

I do my best to hold to the national standards, but a licensed electrician can override any recommendation made in this report, when backed by current codes or best-practices.

Deficiencies

5.2.1 Main & Subpanels, Service & Grounding, Main Overcurrent Device

Recommendation

IMPROPER CLEARANCES

At the time of the inspection the clothes dryer and personal belongings were in front of the main electrical panel.

3 feet of clearance should be left in front of the panels, a minimum of 30 wide.

The required clearance is designed to allow ease of access for repair, and disconnection in an emergency.

Recommendation

Contact a qualified electrical contractor.

5.2.2 Main & Subpanels, Service & Grounding, Main Overcurrent Device

Recommendation

AMPERAGE AND WIRING

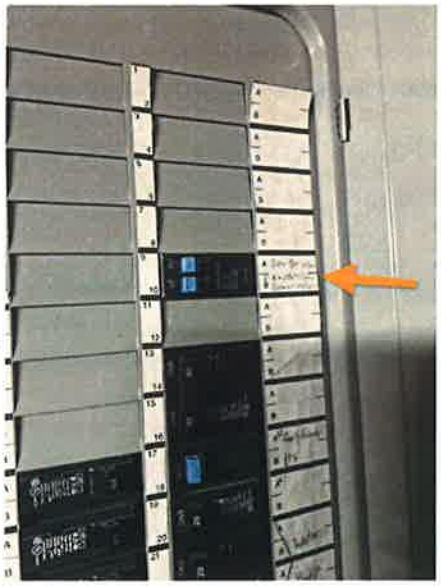
At the time of the inspection it was reported that there are recurring issues with breakers tripping when mutiple outlets on the main floor are in use.

It was also reported that an electrician recommended re-tracing lines and re-distributing/labeling breakers.

I recommend having first floor outlets/wiring traced and re-distributed by a qualified electrical contractor as warranted

Recommendation

Contact a qualified professional.



5.3.1 Branch Wiring Circuits, Breakers & Fuses

Maintenance/Monitor

IMPROPER FASTENING OF WIRES

Around the home there are some runs of wire that are inadequately fastened.

- At main panel

- basement ceiling (over oil tank)

- garage (beside door)

- Attic (beside door)

Loose wires can be unintentionally snagged/pulled which can damage electrical connections.

This is especially important in traffic areas, and in the area of main and sub panels where wiring should always be fastened within 12 inches of entering or exiting.

Basement

Basement

Attic

Garage

5.3.2 Branch Wiring Circuits, Breakers & Fuses

Recommendation

UNCOVERED JUNCTION BOXES

In the home there is an uncovered junction box.

- basement ceiling,

ALL receptacles need to have an appropriate cover installed.

This can be very easily (and inexpensively) corrected.

Recommendation

Contact a qualified professional.

Corrected

5.4.1 Lighting Fixtures, Switches & Receptacles

Maintenance/Monitor

COVER PLATES MISSING

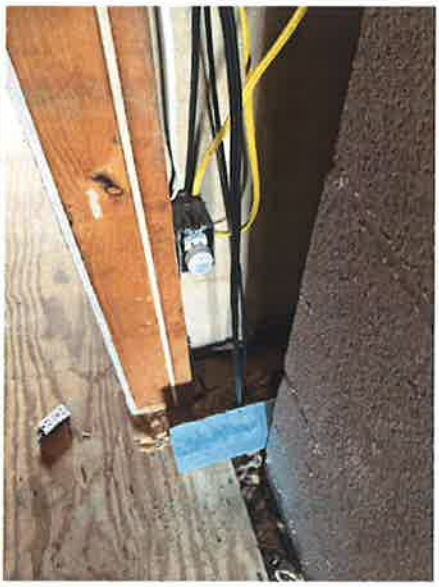
Some receptacles around the property are missing their cover plates:

- At the front entry door

- in the attic

- in the garage

ALL receptacles should have appropriate covers installed at all times.



Corrected

5.5.1 GFCI & AFCI

Recommendation

MISSING GFCI

The outlets in the following areas should be upgraded to GFCI protected units by a qualified electrical contractor.

- Exterior (back deck outlet does not trip/reset properly) Corrected

Recommendation

Contact a qualified professional.

5.6.1 Smoke Detectors

Safety/Critical

INADEQUATE NUMBER OF SMOKE DETECTORS

The home needs smoke detectors in the following locations:

Corrected

- both bedrooms (missing)

When hard-wired locations are available, detectors must be hard-wired.

6: PLUMBING

		IN	NI	NP	D
6.1	Main Water Shut-off Device		X		
6.2	Drain, Waste, & Vent Systems	X			X
6.3	Water Supply, Distribution Systems & Fixtures	X			X
6.4	Hot Water Systems, Controls, Flues & Vents	X			X
6.5	Fuel Storage & Distribution Systems	X			
6.6	Sump Pump			X	

IN = Inspected NI = Not Inspected NP = Not Present D = Deficiencies

Information

Filters
None

Water Source
Well

Drain, Waste, & Vent Systems: Drain Size
1 1/2", 2", 3", 4"

Drain, Waste, & Vent Systems: Material
PVC

Water Supply, Distribution Systems & Fixtures: Distribution Material
Copper, Pex

Water Supply, Distribution Systems & Fixtures: Water Supply Material
ABS

Hot Water Systems, Controls, Flues & Vents: Capacity
0 Tankless

Hot Water Systems, Controls, Flues & Vents: Location
Basement

Hot Water Systems, Controls, Flues & Vents: Power Source/Type
Oil

Fuel Storage & Distribution Systems: Main Gas Shut-off Location
At Tank

Fuel Storage & Distribution Systems: Tank Location
Basement

Water Supply, Distribution Systems & Fixtures: Water pressure
Adequate

During the home inspection, I ran multiple fixtures at the same time, checking for a drop in pressure.

Water Supply, Distribution Systems & Fixtures: Pressure Settings

With a home on a well, adjusting the pressure settings at the well switch is very easy.

The link below will walk you through the steps.

https://youtu.be/jVqLgafEgvE

Hot Water Systems, Controls, Flues & Vents: Manufacturer

Ultimate

I recommend flushing & servicing your water heater tank annually for optimal performance. Water temperature should be set to at least 120 degrees F to kill microbes and no higher than 130 degrees F to prevent scalding.

Hot Water Systems, Controls, Flues & Vents: Boiler Fed

The domestic hot water is supplied by the boiler which has a built-in transfer coil for this purpose.

Fuel Storage & Distribution Systems: Fuel Tank Note

It is important to have your fuel tank and lines periodically inspected by a qualified technician.

Tanks should be checked for age/condition, and fuel lines should be checked for condition, and proper sizing by your fuel supplier.

The standards used in a residential inspection may not match those of some licensed tank inspectors and/or fuel suppliers.

Always check with your fuel supplier to ensure the fuel storage and distribution will meet their standards.

This tank was last inspected in 2021

Limitations

Main Water Shut-off Device

ACCESS

The pressure tank, and main shut-off were obstructed by laundry appliances and personal belongings.

Deficiencies

6.2.1 Drain, Waste, & Vent Systems

Recommendation

IMPROPER VENT INSTALLATION

The vent line(s) in a home's drain system are designed to allow air transfer, and a place for sewer/septic gases to escape outside of the home.

- A drain vent terminates in the attic

I recommend having a qualified plumbing contractor replace/reconfigure vent runs as warranted

Recommendation

Contact a qualified professional.

Corrected

6.3.1 Water Supply, Distribution Systems & Fixtures

Recommendation

LEAKING FIXTURE

In the bathroom:

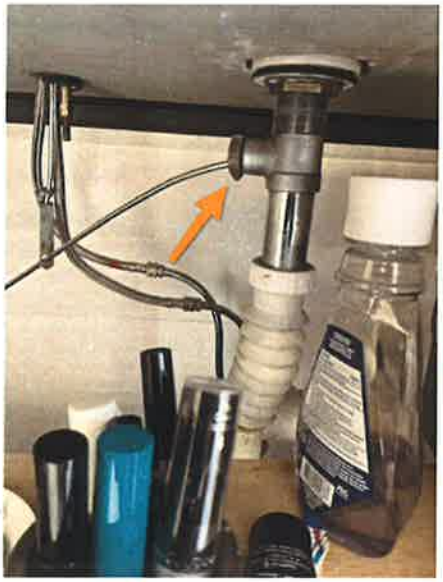
- faucet/fixture is not properly secured

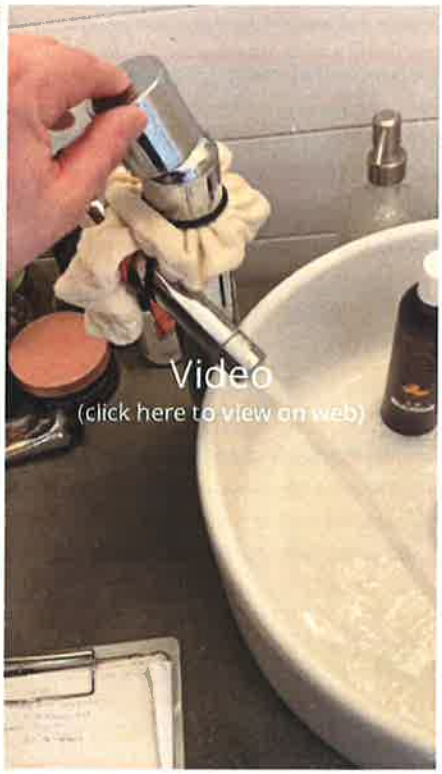
- There is a leak at the sink-stopper/drain

The fixture should be re-secured and drain/stopper should be repaired/replaced

Recommendation

Contact a qualified professional.





Corrected

6.3.2 Water Supply, Distribution Systems & Fixtures

Maintenance/Monitor

TOILET LOOSE

The toilet is not adequately secured to the floor.

I recommend re-securing the toilet to prevent leaks.

Corrected

6.3.3 Water Supply, Distribution Systems & Fixtures

Recommendation

SHOWER FIXTURE

Temperature in the shower did not exceed 107 degrees Fahrenheit, but water at other fixtures was far hotter.

The faucet/mixing valve should be repaired/replaced by a qualified contractor

Recommendation

Contact a qualified professional.

Corrected

6.4.1 Hot Water Systems, Controls, Flues & Vents

Safety/Critical

TEMPERATURE SETTING

This water heater/boiler was installed before mixing valves were required.

Current temperature at fixtures in the home exceed 162 degrees Fahrenheit.

This can lead to scalds/burns.

I recommend having the temperature adjusted and/or having a mixing valve installed.

Recommendation

Contact a qualified professional.

Corrected

7: HEATING

		IN	NI	NP	D
7.1	Equipment	X			X
7.2	Normal Operating Controls	X			
7.3	Distribution Systems	X			X
7.4	Presence of Installed Heat Source in Each Room	X			

IN = Inspected NI = Not Inspected NP = Not Present D = Deficiencies

Information

Equipment: Energy Source
Oil

Equipment: Heat Type
Hydronic

Normal Operating Controls: Thermostat Locations
Basment, First Floor

Distribution Systems: Ductwork
N/A

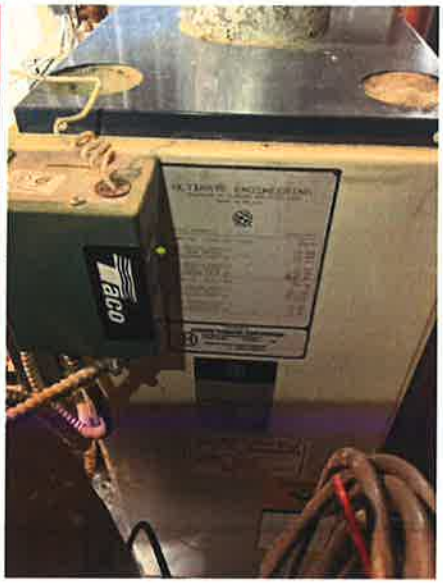
Distribution Systems: Devices
Baseboard

AFUE Rating
82

AFUE (Annual fuel utilization efficiency) is a metric used to measure furnace efficiency in converting fuel to energy. A higher AFUE rating means greater energy efficiency. 90% or higher meets the Department of Energy's Energy Star program standard.

Equipment: Brand
Ultimate

This boiler was manufactured in 1996



Equipment: Maintenance

All heating sources require maintenance. Maintenance completed

Annual maintenance should be completed and documented by a qualified technician.

Equipment: Pellet Stove

There is a Harman pellet stove in the living room.

It is important to become familiar with the operation and safety considerations of this unit prior to use.

I recommend having the stove cleaned, and proper venting verifiedby a qualified technician prior to use.

Normal Operating Controls: Boiler Zones

The boiler serves 3 separate zones.

1 zone controls heat in the basement
1 zone controls heat on the first floor
1 zone controls domestic hot water

Each heat zone is operated by an independent thermostat

Limitations

General

AFUE

I did not find a rating tag for this furnace.

AFUE given is an estimate only

Deficiencies

7.1.1 Equipment

Recommendation

NEEDS SERVICING/CLEANING

Heating appliances should be serviced annually.

A record of all service and repairs should be kept within sight of the unit. I was unable to locate a log of maintenance for this boiler.

I recommend having this unit serviced by a qualified technician prior to use. Corrected

NOTE: The homeowners may have receipt of more recent servicing.

7.1.2 Equipment

Recommendation

STORGAE/LIMITATION

The boiler room had an excessive amount of personal items stored inside.

This limited many ability to inspect the furnace.

Additionally, this is a serious fire hazard. The boiler area should not be used for storage!

Corrected

7.3.1 Distribution Systems

Maintenance/Monitor

UNCOVERED FIN-TUBE

A length of baseboard heat in the basement is unsecured and unprotected

The fins on this heat pipe are very fragile, and can be easily damaged.

I recommend installing covers over this heat pipe.

Corrected

7.3.2 Distribution Systems

Recommendation

LEAKS

Leaks in the heat distribution system were noted:

Corrected

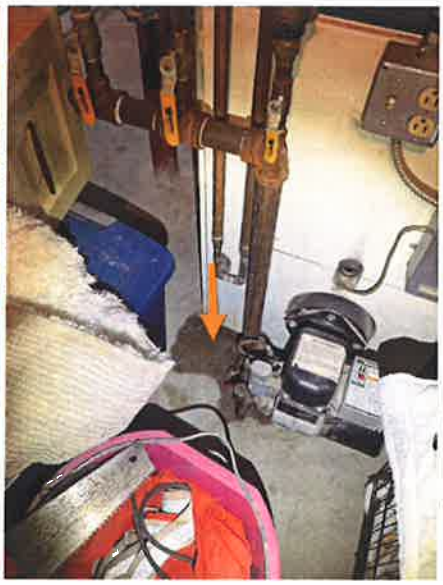
- Gaskets at a circulator pump have deteriorated and are leaking

- A relief valve ver the boiler is leaking, and may no longer be operating properly

Repair/replacement of valves and gaskets should be completed by a qualified contractor

Recommendation

Contact a qualified professional.



7.3.3 Distribution Systems

Maintenance/Monitor

BASEBOARD COVERS

There are several sections of baseboard covers that are damaged/loose.

These covers protect the fin-tube, and help dissipate heat.

I recommend repairing/replacing any damaged sections.

Corrected

7.3.4 Distribution Systems

Maintenance/Monitor

BLEEDING

When heat was turned on in the main level of the home, distribution lines were loud, and chugging water could be heard.

The lines may benefit from bleeding when the boiler is serviced.

This may be related to the valve issue noted in this report

Recommendation

Contact a qualified professional.

8: COOLING

		IN	NI	NP	D
8.1	Cooling Equipment			X	
8.2	Normal Operating Controls			X	
8.3	Distribution System			X	
8.4	Presence of Installed Cooling Source in Each Room			X	

IN = Inspected NI = Not Inspected NP = Not Present D = Deficiencies

9: FIREPLACE

		IN	NI	NP	D
9.1	Vents, Flues & Chimneys	X			X
9.2	Lintels			X	
9.3	Damper Doors			X	
9.4	Cleanout Doors & Frames	X			

IN = Inspected NI = Not Inspected NP = Not Present D = Deficiencies

Information

Type
None

Cleanout Doors & Frames: Cleanout

Vents, Flues & Chimneys: Chimney

A two-flue masonry chimney runs through the home.
One flue serves the boiler, and the second flue serves the pellet stove

Vents, Flues & Chimneys: Chimney maintenance

All chimneys should be cleaned and inspected regularly by a qualified contractor.

Masonry chimneys will require periodic re-pointing of exposed portions.
Re-pointing is the process of removing old, deteriorated mortar, and installing new mortar.

Chimneys wrapped in stucco/plaster will also require periodic maintenance/repairs to this coating.

I always recommend having chimneys cleaned and inspected prior to use when purchasing a new home.

Deficiencies

9.1.1 Vents, Flues & Chimneys

Maintenance/Monitor

CHIMNEY CAP

I recommend having proper cap(s) installed at the top of the chimney.

This will help to eliminate access for pests and moisture, and will help to preserve the masonry.

Recommendation

Contact a qualified professional.

9.1.2 Vents, Flues & Chimneys

Recommendation

CLEANING

Any chimney/flue that serves a wood-burning (or pellet) burning appliance should be cleaned annually.

I recommend having any/all applicable flues thoroughly cleaned prior to use.

Recommendation

Contact a qualified professional.

Corrected

10: ATTIC, INSULATION & VENTILATION

		IN	NI	NP	D
10.1	Attic Insulation	X			X
10.2	Vapor Retarders - Attic	X			X
10.3	Ventilation	X			X
10.4	Exhaust Systems	X			X
10.5	Roof Framing	X			X

IN = Inspected NI = Not Inspected NP = Not Present D = Deficiencies

Information

Flooring Insulation
N/A

Attic Insulation: Insulation Type- Attic
Fiberglass

Exhaust Systems: Exhaust Fans
Fan with Light

Attic Insulation: R-value- Attic
19

The r-value is estimated based on the areas with the thinnest insulation.

These areas may have insulation displaced due to work or other activities in the space.

In some cases, r-value can be improved by simply shifting insulation to re-cover disturbed areas.

Ventilation: Ventilation Type
Gable Vents, Ridge Vents, Soffit Vents

Maintaining adequate ventilation can improve the efficiency of the home, and prevent the buildup of damp, stagnant air.

Roof Framing : General Framing

The roof is conventionally framed, in keeping with the age and style of the home.

Deficiencies

10.1.1 Attic Insulation

Recommendation

IMPROVING INSULATION

Insulation depth in the attic should be improved.

I recommend installing additional insulation to improve the energy efficiency of the home.

A recommended minimum r-value for attic insulation in New England is 35-40

- Insulation is unfaced r-19 fiberglass.

- significant voids/gaps were noted

Having cellulose installed over/in place of the existing fiberglass will help to fill voids while improving the overall insulation values.

10.1.2 Attic Insulation

Maintenance/Monitor

DOOR/WALL INSULATION

-I recommend insulating the attic door, or installing an exterior rated door.

Upgrading weatherstripping/sweeps would also be beneficial.

-insulating the stairwell walls would also be beneficial

Keeping proper separation between heated and unheated spaces is important for minimizing condensation and moisture issues

Recommendation

Contact a qualified professional.

10.2.1 Vapor Retarders - Attic

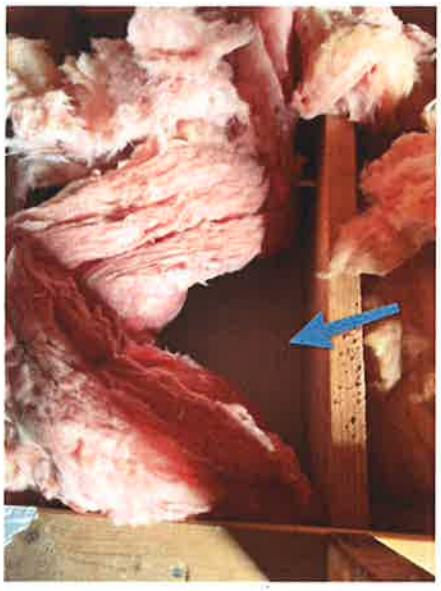
Recommendation

MISSING OR INADEQUATE VAPOR BARRIER

No vapor barrier was found in the acccesible portion of the roof insulation.

Vapor barriers help minimize the transfer of moisture between living spaces and insulation.

As attic insulation is upgraded, a proper vapor barrier should be installed.



10.3.1 Ventilation

Maintenance/Monitor

ATTIC VENTILATION INSUFFICIENT

There is no ventilation or inadequate above the insulation in the the attic.

The home has a mix of gable vents, soffit vents and ridge vents.

- Mixing venting styles has been found counterproductive

- soffit to ridge vents are not protected with proper-vents

- Ridge vent openings are inadequately sized

As improvements to insulation are made, I recommend having proper ventilation installed.

Recommendation

Contact a qualified professional.

Sofffit vent with no proper-vent channel

Undersized gable vents

Undersized ridge vents

10.3.2 Ventilation

Safety/Critical

MOLD

A section of attic sub-floor was unsecured, so was opened during the inspection.

Staining consistent with mold growth was noted on the back side of the sheathing.

Given the lack of insulation, lack of a vapor barrier and improper ventilation, it is possible mold growth will be found in inaccessible ceiling bays.

I recommend mold testing and proper treatment by a qualified contractor

Recommendation

Contact a qualified professional.

Corrected

10.4.1 Exhaust Systems

Recommendation

BATHROOM VENTS INTO ATTIC

Bathroom fan vents into the attic, which can cause moisture and mold.

I recommend having a qualified contractor extend the vent to the exterior of the home.

NOTE: The vent is directed towards the soffit, and staining was noted in the area

10.5.1 Roof Framing

Recommendation

KNEE WALL

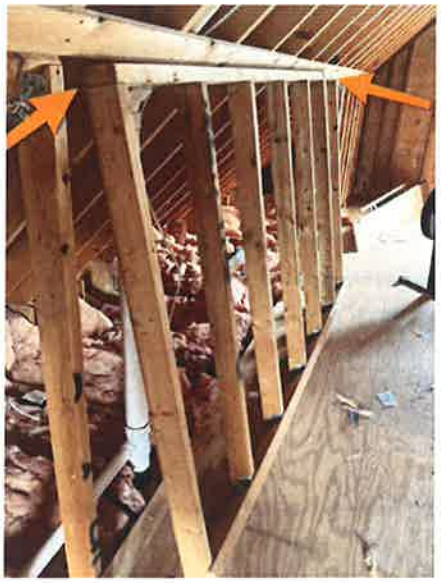
A section of knee-wall has been removed from the attic.

This should be re-installed to provide proper roof support.

Recommendation

Contact a qualified professional.

Corrected



11: DOORS, WINDOWS & INTERIOR

		IN	NI	NP	D
11.1	Doors	X			
11.2	Windows	X			X
11.3	Floors	X			X
11.4	Walls	X			X
11.5	Ceilings	X			X
11.6	Steps, Stairways & Railings	X			X
11.7	Countertops & Cabinets	X			
11.8	Pests	X			

IN = Inspected NI = Not Inspected NP = Not Present D = Deficiencies

Information

Windows: Window Manufacturer
PG

Windows: Window Type
Single-hung

Windows: Window condition
Mixed function

Floors: Floor Coverings
Linoleum, Laminate, Plywood, Unfinished, Tile

Walls: Wall Material
Drywall

Ceilings: Ceiling Material
Ceiling Tiles, Drywall

Countertops & Cabinets: Cabinetry
Wood

Countertops & Cabinets: Countertop Material
Laminate

Overview

The condition of interior surfaces in this home are average for the age.

Minor crackling in paint/plaster was noted, but nothing out of the ordinary/unexpected.

Doors: Interior Doors

All doors were operated during the inspection.

You may find a couple of doors that rub/stick on their jamb Or do not latch properly.

Periodic adjustments to the hinges, door fit and hardware will be normal maintenance. This can include adjustments to the hinge fastening, adjustments to the latch/catch alignment, or trimming the height/width of doors.

Walls: Small repairs

Sheetrock and plaster can be easily damaged, but also easily repaired.

I noted a couple of small holes/scuffs around the home.

Ceilings: Small Repairs

Scuffs, scrapes nail pops etc. can be easily repaired in drywall and textured ceilings.

Pests: General

A residential inspection is NOT a comprehensive pest inspection.

Clear signs of pest presence will be noted, but an independent pest inspection is ALWAYS recommended.

Deficiencies

11.2.1 Windows

Recommendation

FAILED SEAL

When you can see fogging/condensation between the window panes, it is a clear sign that the air-tight seal of the window units is gone.

This can reduce the energy efficiency of the units, and will lead to decay of the bottom rails.

This is generally considered the end of life for a window unit.

- The picture window in the living room shows failed seals

I recommend having this unit evaluated/replaced by a qualified contractor.

11.2.2 Windows

Recommendation

FAILED BALANCE

Several windows around the home have failed balances or springs in their tracks.

- some windows will slam closed when opened

- Some windows open/close with difficulty

The window tracks on most units will need repair/replacement.

Recommendation

Contact a qualified professional.

11.3.1 Floors

Maintenance/Monitor

DAMAGE/UNFINISHED

Throughout the home floor finishes are missing or damaged:

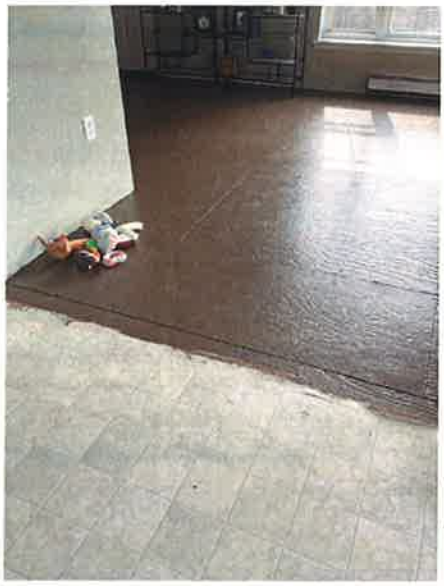
- no finished floor is installed in the living room or hallway

- kitchen floor is damaged

- finished floor has been removed from finished space in the basement

- Thresholds are missing at floor transitions from the hallway

Flooring throughout the home will need repairs and/or installation



11.4.1 Walls

Maintenance/Monitor

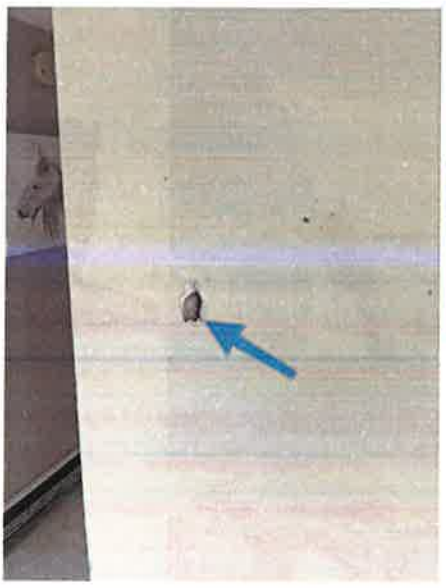
REPAIRS/MISSING

There are several areas where drywall is damaged or shows minor cracks.

- Drywall damage consistent with normal wear and tear was noted around the home

- Dryeall is removed/damaged in the back bedroom and basement

These areas can be easily repaired and repainted.



Corrected

11.4.2 Walls

Maintenance/Monitor

TRIM

Some trim details in the home are incomplete or damaged

- Baseboard trim is missing in several areas

- window and door trim is missing in several areas

- Composite window and door trim shows damage/deterioration in several areas

Trim can be installed/repaired as needed.




Partially Corrected

11.4.3 Walls

Safety/Critical

MOLD

As noted earlier in this report, signs of past window leaks were noted.

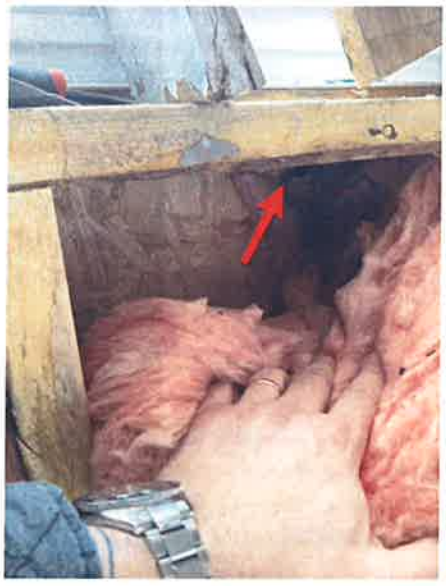
- staining consistent with mildew/mold growth was noted around the window that has been exposed

Coupled with mold issues noted in the attic, concerns for widespread mold/moisture issues around the home is warranted.

I recommend having mold testing completed by a qualified contractor, and cleaning/treatment performed as needed.

Recommendation

Contact a qualified professional.



Corrected

11.5.1 Ceilings

Maintenance/Monitor

MINOR DAMAGE

In the finished portion of the basement, ceiling tiles are missing/removed and some are damaged. Repair/replacement will be needed.

Corrected

11.6.1 Steps, Stairways & Railings

Recommendation

NO HANDRAIL

There is no handrail installed at the stairwell to the basement.

A continuous handrail should be run at a height between 34-38 inches, and should extend from the lowest to the highest tread.

No opening below the handrail should exceed 4 inches on the open side.

I recommend having a qualified contractor install an appropriate handrail.

Corrected

11.6.2 Steps, Stairways & Railings

Recommendation

BASEMENT STAIRS

The basement stair frame is not anchored to the adjacent wall, and has excessive movement/deflection.

I recommend having the stairs anchored to the wall to improve stability. Corrected

Recommendation

Contact a qualified professional.

11.6.3 Steps, Stairways & Railings

Recommendation

NON-CONTINUOUS HANDRAIL

There is no continuous handrail on the stairway to the second floor/attic.

A handrail should run from the bottom riser to the top riser, and be continuous and graspable (graspable is determined by the rail dimensions).

The handrail should be set between 34 and 38 inches.

I recommend installation of a proper handrail by a qualified contractor.

Recommendation

Contact a qualified professional.

11.6.4 Steps, Stairways & Railings

Maintenance/Monitor

STAIRS- INFO ONLY

The stair configurations do not meet current standards:

- Tread widths are less than 10 inches. Current standards require a minimum tread depth of 11 inches.

- Tread rises are 7.75 inches. Current standards require a maximum rise of 7 inches.

When/if remodeling is done around this home (if second floor is finished) reconfiguring stair layouts would be beneficial

Recommendation

Contact a qualified professional.

12: CARBON MONOXIDE MONITORING

		IN	NI	NP	D
12.1	CO monitoring	X			

IN = Inspected NI = Not Inspected NP = Not Present D = Deficiencies

Information

CO monitoring : Results

Normal Readings

During the inspection continuous monitoring was done for the presence of Carbon Monoxide. 0 carbon monoxide was noted throughout the inspection.

13: BUILT-IN APPLIANCES

		IN	NI	NP	D
13.1	Dishwasher	X			
13.2	Refrigerator	X			
13.3	Range/Oven/Cooktop	X			
13.4	Garbage Disposal			X	

IN = Inspected NI = Not Inspected NP = Not Present D = Deficiencies

Information

Range/Oven/Cooktop: Exhaust Hood Type
Vented

Range/Oven/Cooktop: Range/Oven Brand
Maytag

Range/Oven/Cooktop: Range/Oven Energy Source
Electric

Dishwasher: Brand
Kenmore

Dishwasher was run during the inspection.

No sign of past or active leak was noted around the unit or the drain.

Refrigerator: Brand

GE

The refrigerator/freezer was operating at appropriate temperatures at the time of the inspection.

Limitations

General

DISH WASHERS AND WASHING MACHINES

Dish washers and washing machines are run through limited cycles during the inspection.
Washing machines fill, agitate, drain and spin.
Dish washers will fill, begin their cycle and drain.

This serves to show that the machines have no leaks, and will run through most portions of their cycle.
The effectiveness of their wash is not verified.

General

LIMITATION

Unless otherwise noted, secondary appliances are not inspected/operated during the inspection.

This includes:

Drink fridges, ice makers, trash compactors, soda fountains, etc.

14: GARAGE

		IN	NI	NP	D
14.1	Ceiling	X			
14.2	Floor	X			
14.3	Walls & Firewalls	X			
14.4	Garage Door	X			
14.5	Garage Door Opener			X	
14.6	Occupant Door (From garage to inside of home)			X	
14.7	Exterior	X			

IN = Inspected NI = Not Inspected NP = Not Present D = Deficiencies

Information

Overview

The home has an unattached two-bay garage.

Floor: Material

Concrete

Garage Door: Material

Metal

Ceiling: General

The garage is conventionally (truss) framed, in keeping with the age and style.

Floor: LIMITATION

Excess personal belongings and/or vehicles stored in the garage can limit access to the floor and other surfaces.

Garage Door: Type

Manual

Exterior: T-111 Notes

T-111 plywood siding is prone to decay, if it is not well-maintained.

Keep the siding (especially edges) well-sealed.

Improving ground clearance would also be beneficial.

STANDARDS OF PRACTICE

Roof
I. The inspector shall inspect from ground level or the eaves: A. the roof-covering materials; B. the gutters; C. the downspouts; D. the vents, flashing, skylights, chimney, and other roof penetrations; and E. the general structure of the roof from the readily accessible panels, doors or stairs. II. The inspector shall describe: A. the type of roof-covering materials. III. The inspector shall report as in need of correction: A. observed indications of active roof leaks. IV. The inspector is not required to: A. walk on any roof surface. B. predict the service life expectancy. C. inspect underground downspout diverter drainage pipes. D. remove snow, ice, debris or other conditions that prohibit the observation of the roof surfaces. E. move insulation. F. inspect antennae, satellite dishes, lightning arresters, de-icing equipment, or similar attachments. G. walk on any roof areas that appear, in the inspectors opinion, to be unsafe. H. walk on any roof areas if doing so might, in the inspector's opinion, cause damage. I. perform a water test. J. warrant or certify the roof. K. confirm proper fastening or installation of any roof-covering material.

Exterior
I. The inspector shall inspect: A. the exterior wall-covering materials, flashing and trim; B. all exterior doors; C. adjacent walkways and driveways; D. stairs, steps, stoops, stairways and ramps; E. porches, patios, decks, balconies and carports; F. railings, guards and handrails; G. the eaves, soffits and fascia; H. a representative number of windows; and I. vegetation, surface drainage, retaining walls and grading of the property, where they may adversely affect the structure due to moisture intrusion. II. The inspector shall describe: A. the type of exterior wall-covering materials. III. The inspector shall report as in need of correction: A. any improper spacing between intermediate balusters, spindles and rails. IV. The inspector is not required to: A. inspect or operate screens, storm windows, shutters, awnings, fences, outbuildings, or exterior accent lighting. B. inspect items that are not visible or readily accessible from the ground, including window and door flashing. C. inspect or identify geological, geotechnical, hydrological or soil conditions. D. inspect recreational facilities or playground equipment. E. inspect seawalls, breakwalls or docks. F. inspect erosion-control or earth-stabilization measures. G. inspect for safety-type glass. H. inspect underground utilities. I. inspect underground items. J. inspect wells or springs. K. inspect solar, wind or geothermal systems. L. inspect swimming pools or spas. M. inspect wastewater treatment systems, septic systems or cesspools. N. inspect irrigation or sprinkler systems. O. inspect drainfields or dry wells. P. determine the integrity of multiple-pane window glazing or thermal window seals.

Basement, Foundation, Crawlspace & Structure
I. The inspector shall inspect: A. the foundation; B. the basement; C. the crawlspace; and D. structural components. II. The inspector shall describe: A. the type of foundation; and B. the location of the access to the under-floor space. III. The inspector shall report as in need of correction: A. observed indications of wood in contact with or near soil; B. observed indications of active water penetration; C. observed indications of possible foundation movement, such as sheetrock cracks, brick cracks, out-of-square door frames, and unlevel floors; and D. any observed cutting, notching and boring of framing members that may, in the inspector's opinion, present a structural or safety concern. IV. The inspector is not required to: A. enter any crawlspace that is not readily accessible, or where entry could cause damage or pose a hazard to him/herself. B. move stored items or debris. C. operate sump pumps with inaccessible floats. D. identify the size, spacing, span or location or determine the adequacy of foundation bolting, bracing, joists, joist spans or support systems. E. provide any engineering or architectural service. F. report on the adequacy of any structural system or component.

Electrical
I. The inspector shall inspect: A. the service drop; B. the overhead service conductors and attachment point; C. the service head, gooseneck and drip loops; D. the service mast, service conduit and raceway; E. the electric meter and base; F. service-entrance conductors; G. the main service disconnect; H. panelboards and over-current protection devices (circuit breakers and fuses); I. service grounding and bonding; J. a representative number of switches, lighting fixtures and receptacles, including receptacles observed and deemed to be arc-fault circuit interrupter (AFCI)-protected using the AFCI test button, where possible; K. all ground-fault circuit interrupter receptacles and circuit breakers observed and deemed to be GFCIs using a GFCI tester, where possible; and L. smoke and carbon-monoxide detectors. II. The inspector shall describe: A. the main service disconnect's amperage rating, if labeled; and B. the type of wiring observed. III. The inspector shall report as in need of correction: A. deficiencies in the integrity of the serviceentrance conductors insulation, drip loop, and vertical clearances from grade and roofs; B. any unused circuit-breaker panel opening that was not filled; C. the presence of solid conductor aluminum branch-circuit wiring, if readily visible; D. any tested receptacle in which power was not present, polarity was incorrect, the cover was not in place, the GFCI devices were not properly installed or did not operate properly, evidence of arcing or excessive heat, and where the receptacle was not grounded or was not secured to the wall; and E. the absence of smoke detectors. IV. The inspector is not required to: A. insert any tool, probe or device into the main panelboard, sub-panels, distribution panelboards, or electrical fixtures. B. operate electrical systems that are shut down. C. remove panelboard cabinet covers or dead fronts. D. operate or re-set over-current protection devices or overload devices. E. operate or test smoke or carbon-monoxide detectors or alarms F. inspect, operate or test any security, fire or alarms systems or components, or other warning or signaling systems. G. measure or determine the amperage or voltage of the main service equipment, if not visibly labeled. H. inspect ancillary wiring or remote-control devices. I. activate any electrical systems or branch circuits that are not energized. J. inspect low-voltage systems, electrical de-icing tapes, swimming pool wiring, or any timecontrolled devices. K. verify the service ground. L. inspect private or

emergency electrical supply sources, including, but not limited to: generators, windmills, photovoltaic solar collectors, or battery or electrical storage facility. M. inspect spark or lightning arrestors. N. inspect or test de-icing equipment. O. conduct voltage-drop calculations. P. determine the accuracy of labeling. Q. inspect exterior lighting.

Plumbing
I. The inspector shall inspect: A. the main water supply shut-off valve; B. the main fuel supply shut-off valve; C. the water heating equipment, including the energy source, venting connections, temperature/pressure-relief (TPR) valves, Watts 210 valves, and seismic bracing; D. interior water supply, including all fixtures and faucets, by running the water; E. all toilets for proper operation by flushing; F. all sinks, tubs and showers for functional drainage; G. the drain, waste and vent system; and H. drainage sump pumps with accessible floats. II. The inspector shall describe: A. whether the water supply is public or private based upon observed evidence; B. the location of the main water supply shut-off valve; C. the location of the main fuel supply shut-off valve; D. the location of any observed fuel-storage system; and E. the capacity of the water heating equipment, if labeled. III. The inspector shall report as in need of correction: A. deficiencies in the water supply by viewing the functional flow in two fixtures operated simultaneously; B. deficiencies in the installation of hot and cold water faucets; C. mechanical drain stops that were missing or did not operate if installed in sinks, lavatories and tubs; and D. toilets that were damaged, had loose connections to the floor, were leaking, or had tank components that did not operate. IV. The inspector is not required to: A. light or ignite pilot flames. B. measure the capacity, temperature, age, life expectancy or adequacy of the water heater. C. inspect the interior of flues or chimneys, combustion air systems, water softener or filtering systems, well pumps or tanks, safety or shut-off valves, floor drains, lawn sprinkler systems, or fire sprinkler systems. D. determine the exact flow rate, volume, pressure, temperature or adequacy of the water supply. E. determine the water quality, potability or reliability of the water supply or source. F. open sealed plumbing access panels. G. inspect clothes washing machines or their connections. H. operate any valve. I. test shower pans, tub and shower surrounds or enclosures for leakage or functional overflow protection. J. evaluate the compliance with conservation, energy or building standards, or the proper design or sizing of any water, waste or venting components, fixtures or piping. K. determine the effectiveness of anti-siphon, backflow prevention or drain-stop devices. L. determine whether there are sufficient cleanouts for effective cleaning of drains. M. evaluate fuel storage tanks or supply systems. N. inspect wastewater treatment systems. O. inspect water treatment systems or water filters. P. inspect water storage tanks, pressure pumps, or bladder tanks. Q. evaluate wait time to obtain hot water at fixtures, or perform testing of any kind to water heater elements. R. evaluate or determine the adequacy of combustion air. S. test, operate, open or close: safety controls, manual stop valves, temperature/pressure-relief valves, control valves, or check valves. T. examine ancillary or auxiliary systems or components, such as, but not limited to, those related to solar water heating and hot water circulation. U. determine the existence or condition of polybutylene plumbing. V. inspect or test for gas or fuel leaks, or indications thereof.

Heating
I. The inspector shall inspect: A. the heating system, using normal operating controls. II. The inspector shall describe: A. the location of the thermostat for the heating system; B. the energy source; and C. the heating method. III. The inspector shall report as in need of correction: A. any heating system that did not operate; and B. if the heating system was deemed inaccessible. IV. The inspector is not required to: A. inspect or evaluate the interior of flues or chimneys, fire chambers, heat exchangers, combustion air systems, fresh-air intakes, humidifiers, dehumidifiers, electronic air filters, geothermal systems, or solar heating systems. B. inspect fuel tanks or underground or concealed fuel supply systems. C. determine the uniformity, temperature, flow, balance, distribution, size, capacity, BTU, or supply adequacy of the heating system. D. light or ignite pilot flames. E. activate heating, heat pump systems, or other heating systems when ambient temperatures or other circumstances are not conducive to safe operation or may damage the equipment. F. override electronic thermostats. G. evaluate fuel quality. H. verify thermostat calibration, heat anticipation, or automatic setbacks, timers, programs or clocks.

Cooling
I. The inspector shall inspect: A. the cooling system, using normal operating controls. II. The inspector shall describe: A. the location of the thermostat for the cooling system; and B. the cooling method. III. The inspector shall report as in need of correction: A. any cooling system that did not operate; and B. if the cooling system was deemed inaccessible. IV. The inspector is not required to: A. determine the uniformity, temperature, flow, balance, distribution, size, capacity, BTU, or supply adequacy of the cooling system. B. inspect portable window units, through-wall units, or electronic air filters. C. operate equipment or systems if the exterior temperature is below 65 Fahrenheit, or when other circumstances are not conducive to safe operation or may damage the equipment. D. inspect or determine thermostat calibration, cooling anticipation, or automatic setbacks or clocks. E. examine electrical current, coolant fluids or gases, or coolant leakage.

Fireplace
I. The inspector shall inspect:

readily accessible and visible portions of the fireplaces and chimneys;

lintels above the fireplace openings;

damper doors by opening and closing them, if readily accessible and manually operable; and

cleanout doors and frames.

II. The inspector shall describe:

the type of fireplace.

III. The inspector shall report as in need of correction:

evidence of joint separation, damage or deterioration of the hearth, hearth extension or chambers;

manually operated dampers that did not open and close;

the lack of a smoke detector in the same room as the fireplace;

the lack of a carbon-monoxide detector in the same room as the fireplace; and

cleanouts not made of metal, pre-cast cement, or other non-combustible material.

IV. The inspector is not required to:

inspect the flue or vent system.

inspect the interior of chimneys or flues, fire doors or screens, seals or gaskets, or mantels.

determine the need for a chimney sweep.

operate gas fireplace inserts.

light pilot flames.

determine the appropriateness of any installation.

inspect automatic fuel-fed devices.

inspect combustion and/or make-up air devices.

inspect heat-distribution assists, whether gravity-controlled or fan-assisted.

ignite or extinguish fires.

determine the adequacy of drafts or draft characteristics.

move fireplace inserts, stoves or firebox contents.

perform a smoke test.

dismantle or remove any component.

perform a National Fire Protection Association (NFPA)-style inspection.

perform a Phase I fireplace and chimney inspection.

Attic, Insulation & Ventilation

I. The inspector shall inspect: A. insulation in unfinished spaces, including attics, crawlspaces and foundation areas; B. ventilation of unfinished spaces, including attics, crawlspaces and foundation areas; and C. mechanical exhaust systems in the kitchen, bathrooms and laundry area. II. The inspector shall describe: A. the type of insulation observed; and B. the approximate average depth of insulation observed at the unfinished attic floor area or roof structure. III. The inspector shall report as in need of correction: A. the general absence of insulation or ventilation in unfinished spaces. IV. The inspector is not required to: A. enter the attic or any unfinished spaces that are not readily accessible, or where entry could cause damage or, in the inspector's opinion, pose a safety hazard. B. move, touch or disturb insulation. C. move, touch or disturb vapor retarders. D. break or otherwise damage the surface finish or weather seal on or around access panels or covers. E. identify the composition or R-value of insulation material. F. activate thermostatically operated fans. G. determine the types of materials used in insulation or wrapping of pipes, ducts, jackets, boilers or wiring. H. determine the adequacy of ventilation.

Doors, Windows & Interior

I. The inspector shall inspect: A. a representative number of doors and windows by opening and closing them; B. floors, walls and ceilings; C. stairs, steps, landings, stairways and ramps; D. railings, guards and handrails; and E. garage vehicle doors and the operation of garage vehicle door openers, using normal operating controls. II. The inspector shall describe: A. a garage vehicle door as manually-operated or installed with a garage door opener. III. The inspector shall report as in need of correction: A. improper spacing between intermediate balusters, spindles and rails for steps, stairways, guards and railings; B. photo-electric safety sensors that did not operate properly; and C. any window that was obviously fogged or displayed other evidence of broken seals. IV. The inspector is not required to: A. inspect paint, wallpaper, window treatments or finish treatments. B. inspect floor coverings or carpeting. C. inspect central vacuum systems. D. inspect for safety glazing. E. inspect security systems or components. F. evaluate the fastening of islands, countertops, cabinets, sink tops or fixtures. G. move furniture, stored items, or any coverings, such as carpets or rugs, in order to inspect the concealed floor structure. H. move suspended-ceiling tiles. I. inspect or move any household appliances. J. inspect or

operate equipment housed in the garage, except as otherwise noted. K. verify or certify the proper operation of any pressure-activated auto-reverse or related safety feature of a garage door. L. operate or evaluate any security bar release and opening mechanisms, whether interior or exterior, including their compliance with local, state or federal standards. M. operate any system, appliance or component that requires the use of special keys, codes, combinations or devices. N. operate or evaluate self-cleaning oven cycles, tilt guards/latches, or signal lights. O. inspect microwave ovens or test leakage from microwave ovens. P. operate or examine any sauna, steamgenerating equipment, kiln, toaster, ice maker, coffee maker, can opener, bread warmer, blender, instant hot-water dispenser, or other small, ancillary appliances or devices. Q. inspect elevators. R. inspect remote controls. S. inspect appliances. T. inspect items not permanently installed. U. discover firewall compromises. V. inspect pools, spas or fountains. W. determine the adequacy of whirlpool or spa jets, water force, or bubble effects. X. determine the structural integrity or leakage of pools or spas.

Exhibit 6

7

Vermont Septic Service
A Division of NewTech, Inc.
11 Hedding Drive
Randolph, VT 05060-1032
(802) 728-3805 Fax (802) 565-8069
Email: info@dimmickservices.com

Existing Septic System Evaluation Report

Date: 12/16/16

Property Information:

Address: 153 Delta Drive
Town: Norwich, VT
Type of Dwelling or Use: Split Level

Clients Information:

Name: Paul Sullivan
Phone Number: 603-667-7831 **Additional Phone:**
Mailing Address: 545 New Boston Road
Town: Thetford Center **State:** VT **Zip:** 05075
Email: flanaganc33@gmail.com

Disclaimer: THIS EVALUATION REPORT INDICATES THE PRESENT CONDITION OF THE PRIVATE, ON-SITE, SUBSURFACE SEWAGE DISPOSAL SYSTEM BASED ON RECOMMENDED EVALUATION PROCEDURES OUTLINED IN THIS REPORT. THE RESULT OF THIS EVALUATION DOES NOT GUARANTEE OR WARRANTY FUTURE PERFORMANCE. THE EVALUATION REPORTS EXCLUDES AND DOES NOT INTEND TO COVER COMPONENTS THAT ARE INACCESSIBLE (BY REASONABLE HAND DIGGING) OR ARE OTHERWISE NOT OBSERVALBE.

Results and Recommendations:

Y	**System functioned properly at time of evaluation**
Y	**Need for component replacement due to structural damage** (See Comments)
N	**Further investigation of leaching system with machine digging is recommended** (See Comments)
N	**Evidence of prior high liquid levels in system components**
N	**Sewage overflow observed. Repair required under permit of local health department**

***N/A = Not Applicable** ***UV = Unverified**

Property Address: 153 Delta Drive, Norwich Vermont

Comments and Recommendation:

Camera inlet from house to septic tank SCH40 approximately 2' turns to SCH 35 10' connection offset with fernco. Unable to get outlet cover off septic tank electrical conduit over top of it.

Lift station well tile cover 8" below grade with broken loops need second man to get cover off and inspect lift station. Used test button on lift station alarm audio/visual work.

12/19/16
Picked up 3' well tile cover and tested both float switches several times. On/off works and alarm float switch works on/off attached to 2" discharge line with check valve and threaded union. Discharge line has weephole after check valve to drain line from leachfield. Alarm float comes out of junction box and has weight on it. On/off shuts pump off with pump sticking up out of liquid level needs to be adjusted. 1000 Gallon pump tank. Conduit comes just in under cover and has flex conduit to junction box.

Recommendations:
1.) Replace inlet line from outside of house to septic tank. 12' line comes into side of septic tank.
2.) Install risers on center cover of septic tank 8" deep.
3.) Move conduit for electrical off of outlet cover to check outlet line and baffle to pump station
4.) Install outlet filter assembly with riser to grade for cleaning of filter
5.) Install well tile cover with polylok insert on pump station
6.) Adjust on/off float switch up.

Note: The recipient of this report should discuss any deficiencies found by this evaluation with the Inspector.

Records:

Are there records of last pumping(s)?: ☐ Yes ☑ No

Last Two Septage Pump Out:

Last Two Septage Pump Out:

Copies of pump-out Reports Available: ☐ Yes ☐ No

Source:

Location Drawing (As Built): ☐ Yes ☑ No **Source:**

**We recommend obtaining a copy of the approved septic system design and approval numbers for your records. Approved septic plans are available at most local city/town offices or a copy can be obtained for VT through the following website: http://wastewater.vt.gov/cfm/wwdocs/permitgetform.cfm.

General Information:

Age of System:

Tank: 19 Years **Leach:** 19 Years

Number of People Occupying Dwelling:

Currently: 0 **Anticipated:** 2 **If currently unoccupied, how long has it been vacant:** 6 months

Number of Bedrooms: 2

Property Address: 153 Delta Drive, Norwich Vermont

Water Supply:

Water Supply to Dwelling: Artisen Well **Actual Visual of Water Supply:** ☑ Yes ☐ No

Distance of Water Supply from Leaching System: 120'

Distance of Water Supply from Septic Tank: 175'

Comments:

Wastewater Routing:

1.) **One Tank/One System:** ☑ Yes ☐ No **Two or More Tank/One System:** ☐ Yes ☐ No

Separate Gray and Black Water Systems: No

2.) **Does more than one sewer line leave the foundation?:** ☐ Yes ☑ No
(indication possible two separate systems)

3.) **Is there an in-home ejector pump?:** ☐ Yes ☑ No

4.) **Water Treatment System Present?:** ☐ Yes ☑ No

If yes, does back wash discharge to septic system?:

If yes, recommend alternative

5.) **Is There a garbage disposal present?:** ☐ Yes ☑ No
If yes, recommend cleaning tank more often.

6.) **Is there a sump pump present?:** ☐ Yes ☑ No

If yes, where discharged?

7.) **Does the washing machine discharge to septic tank?:** ☑ Yes ☐ No
If no, DYE Test may be necessary.

If discharge is to separate drywell or separate leaching system, is it functional? ☐ Yes ☐ No
If no, corrective action would be required.

8.) **Is there any indication that sewage bypasses the septic system?:** ☐ Yes ☑ No
If yes, DYE TEST may be necessary.

Note: If dye test is necessary, perform it prior to pumping tank or have access to outlet of septic tank.

Property Address: 153 Delta Drive, Norwich Vermont

Septic Tank Evaluation:

Type of Tank: Choose an item

Cleanout of tank accessible?: Yes **At what depth below grade?:** 8"

*If greater than 12 inches, a riser to within 12" may be required by Public Health Code

Tank construction: Concrete

Volume of Tank: 1000 Gallons

Tank Components:

	Present (Y/N)	Type	Condition (Good, Fair, Poor)
General Tank:			
Inlet Sewer Line:	Y	SCH 40 to SCH35	Poor

	Present (Y/N)	Type	Condition (Good, Fair, Poor)
Inlet Baffle:	Y	Concrete	Good
Outlet Line:	Unk		
Outlet Baffle:	Unk		
Effluent Filter:			
Compartment Wall:			

Is there any indication of previous higher than normal levels of septage in the tank?: ☐ Yes ☑ No

What is the actual distance between the liquid level in tank and tank ceiling?: 8"

Was the tank pumped? ☐ Yes ☑ No

If septic tank was pumped, did sewage flow back into the tank from the leaching fields?: ☐ Yes ☐ No
(This may indicate either the system is flooded or there is a blockage occurring in the distribution system.)

Property Address: 153 Delta Drive, Norwich Vermont

What was the amount of solid build-up in the tank at the time of the evaluation?: Medium

Is the system served by a pump and pump chamber?: Yes

If yes, give details: Yes

Is the pump in working order, with alarm, manhole to grade?: Alarm Works

Leaching System Evaluation:

Type of System: Choose an item. **Other?** Bed

Are there any structures or impermeable surfaces located over or near the leaching area?: No

Were one or more of the following signs of system malfunction present?

Septic Odors ☐ Yes ☑ No

Ponding or Sewage Breakouts ☐ Yes ☑ No

Lush Green Grass Over Parts of the System ☐ Yes ☑ No

Illegal Discharge ☐ Yes ☑ No

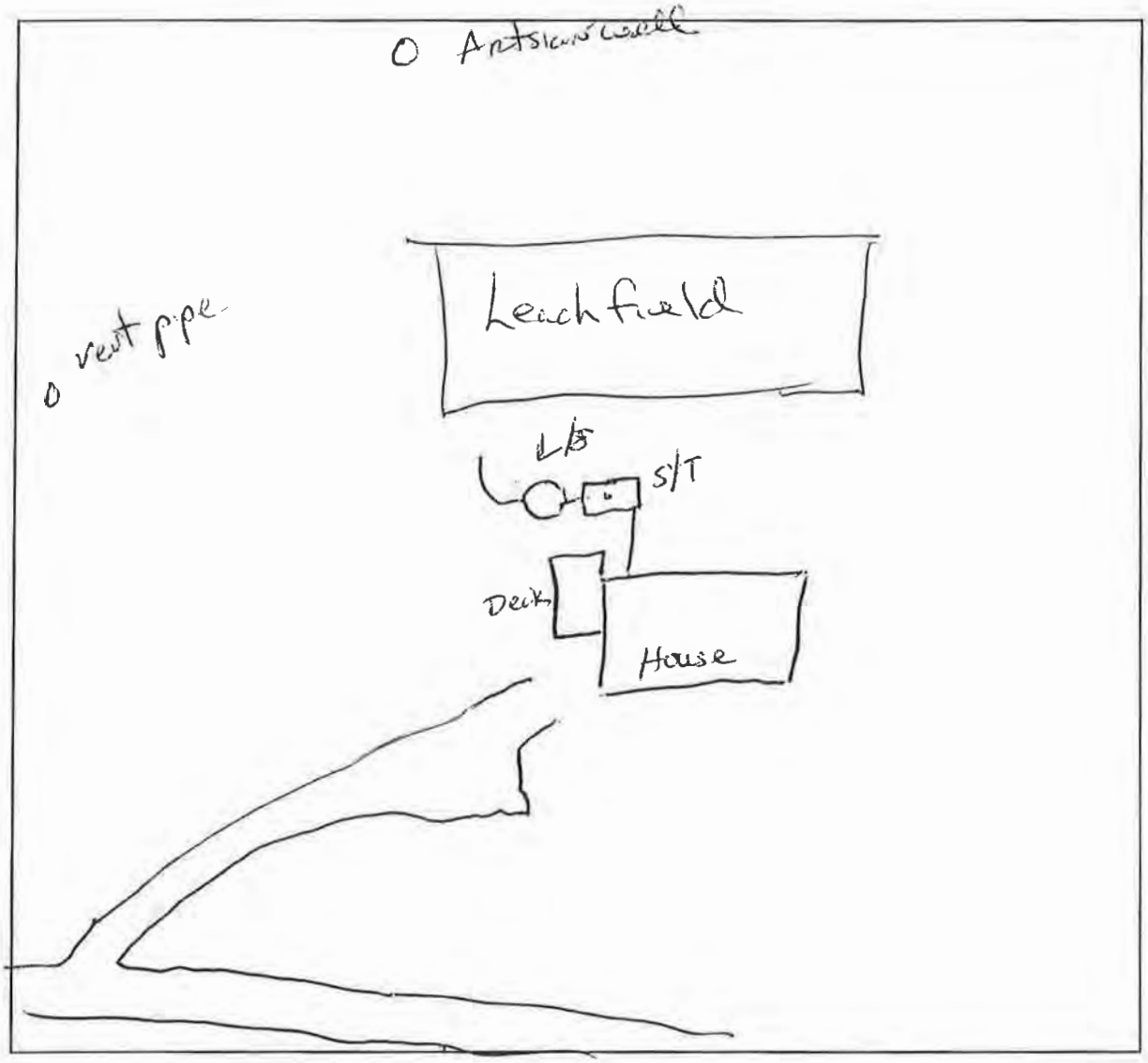
Does surface water, roof drains, or sump pump runoff drain into the leaching area? No

Were distribution boxes exposed?: ☐ Yes ☑ No

What was found?:

Evaluation Report (continued)

(9) Diagram of septic tank and leaching system location (ties from permanent structures):



Bruce Messier — Evaluator's Name (printed or typed)

Bruce Messier — Evaluator's Signature

12/16/16 — Date

Property Address: