



VILLAS OF TUSCANY HOMEOWNERS ASSOCIATION RESERVE STUDY



Prepared For: Villas of Tuscany Homeowners Association
In care of Iris Management Group

Project: Villas of Tuscany Homeowners Association
Macedonia, OH

Report Date: April 25, 2023
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JHBC Project No.: 4235_00_2022

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1.0 Executive Summary

PROCEDURES AND LIMITATIONS

The investigation and resulting Report have been prepared in accordance with the Agreement for Property Evaluation Services between the Client and J. Hershey Building Consultants. The findings contained in this Report are based on the conditions visually observed at the time of our site visit on March 27, 2023. No samples were taken, no tests were performed, no equipment was operated, and no construction materials were removed to inspect underlying structure or systems. The findings of the investigation and Report are not intended to warrant or guarantee the performance of any property component or system. Conditions often change with the passage of time. This evaluation and Report were prepared for the exclusive use of the Client.

DOCUMENTS REVIEWED

- August 19, 1999 Declarations and By-Laws
- August 19, 1999 Site Map (Exhibit "A")
- May 8, 2002 Utility Plans prepared by Dominion East Ohio
- March 8, 2007 Amendment to the Declarations
- May 28 ,2013 Reserve Study prepared by Reserve Advisors
- April 20, 2018 Amendment to the Declarations
- 2019 Reserve Study prepared by KareCondo
- 2019 property management Inspection Report
- 2020 property management Inspection Report
- 2021 property management Inspection Report
- August 9, 2021 Management letter to the Mayor regarding the roadways
- June 7, 2022 Driveway Replacement Cost estimate
- June 11, 2022 Concrete Leveling Estimate, prepared by TD Concrete Leveling
- 2022 Landscape Improvement spreadsheet

PROPERTY DESCRIPTION

The subject property consists of (36) single family homes located in four clusters with vehicular access from two onsite roadways. A storm water retention pond is located at the northwest corner of the property. This property is a Homeowners Association that we believed began development in 1999 with home construction beginning in 2004.

The Declarations indicate the individual homeowners are responsible for their homes. We were informed by property management that the Association has interpreted this to mean that the Association is responsible for everything outside the homes including driveways, walks, and landscape.

Additionally, we understand the Association is responsible for the main entry monument sign, roadways within the subject property area, common landscaped areas, the pond, common walks, underground storm system, mailbox kiosks, street signs, and fencing.

PROPERTY CONDITION

Based upon our on-site observations, the property improvements were found to be in generally good condition for a development of this type and age. There were, however, conditions observed at the time of our site visit that will require repair and/or replacement. A listing of these and other noted conditions is outlined within the *Property Condition* section of this Report. See the attached *Replacement Reserve Schedule* for anticipated future capital repair/replacement costs and the associated *Reserve Schedule Notes*, which define each line item.

CODE COMPLIANCE/LIFE SAFETY

At the time of our site visit, we observed conditions that are considered code violations or life safety issues. These conditions, with associated estimated costs to correct, are contained in the *Property Condition* section.

ADA TITLE III AND FAIR HOUSING AMENDMENTS ACT COMPLIANCE

The buildings were designed and constructed after the effective date of the Americans with Disabilities Act (ADA) of January 1992. The buildings were first occupied after the effective date of March 13, 1991 as stipulated in the Fair Housing Amendments Act (FHAA). In consideration that this is a single-family home community, the homes are owned by individuals, we believe this property is not excluded from compliance requirements with the FHAA. No discrimination is allowed, and the HOA may have to make reasonable accommodations for people with disabilities in the future by allowing a disabled owner to make, at such owner's expense, reasonable modifications to the owner's Unit and HOA common areas.

Since the common areas are used by the residents and their guests and never rented or opened to use by the public, we believe this property is excluded from compliance requirements with the ADA Accessibility Guidelines. However, the 2010 ADA Supplements now require that HOA's must always be engaged in "readily achievable" barrier removal. If any permitted alterations, structural repairs or additions are constructed, affecting both the State and Federal levels to then provide the 20% in addition of the total construction cost be spent on removing barriers.

At the time of our site visit, we did not observe conditions that are considered compliance issues.

MAINTENANCE/CAPITAL IMPROVEMENTS

Based upon our on-site observations, the maintenance procedures are considered good for a property of this type and age. Maintenance procedures will need to be continued and enhanced as the development continues to age. We observed several capital improvement issues. These conditions, with associated estimated costs to correct, are contained in the *Property Condition* section.

ASSESSMENTS

According to the information provided by the Association, the Association had a Reserve of \$80,126.94 as of 12/31/22. We were also informed a 2023 reserve contribution of \$18,000.00 is anticipated. Based on our analysis, the property has an immediate need of \$65,500.00 for issues observed. Based on our estimated cost of capital improvements, we estimate an additional need of approximately \$791,000 (\$1.1 million when a 3% inflation factor is added) to cover capital improvements over the next (20) years. We recommend an annual increase of 16% compounded annually year over year for the next (14) consecutive years to remain ahead of future capital improvements. Refer to the attached *Funding Plan* for a potential scenario. Note: The above noted costs do not include additional costs that are considered the homeowners' individual responsibility.

We recommend an update to this Reserve Study be performed within five years to re-evaluate the funding needs for the capital reserves.

CONCLUSIONS

Based upon our on-site observations, the property is considered to be in good condition when compared with developments of similar type and age. There were deferred maintenance/physical condition issues and code compliance issues noted at the time of our site visit. The Association needs to increase its reserve contributions to remain ahead of anticipated capital improvement needs.

Please refer to the *Property Condition and Reserve Schedule* section of this Report for additional information.

2.0 PROPERTY DESCRIPTION

2.01 SITE

PROPERTY LOCATION:

The subject property is located south of Twinsburg Road and east of Walters Road in Macedonia, Ohio. Within the subject property are two roadways identified as Tuscany Drive and Tiber Court.

MONUMENTS:

There is a monument sign to identify the property. It is located in the median at the intersection of Walters Road and Tuscany Drive. The monument sign consists of stone clad piers supporting an oval shaped sign. The sign is painted and has text that reads "VILLAS OF TUSCANY". A light fixture illuminates each side of the sign.

At both sides of Tuscany Drive, near Walters Road, are monuments consisting of several stone piers with black finished aluminum fence sections between the stone piers.

PAVEMENT:

The roadways, Tuscany drive and Tiber Court on the subject property are constructed of poured-in-place concrete paving. Curbs and gutters along the on-site roadways are poured concrete along both edges.

A common concrete sidewalk of approximately 150 feet in length runs along the north side of Tuscany Drive near the main vehicular ingress / egress to the property.

Homes on the property have either individual concrete driveways or shared concrete driveways. Connecting each driveway to each home main entry is a stamped and colored concrete walk which leads to a concrete stoop at the main entry door.

TRASH ENCLOSURES:

There are no common trash enclosures on the property. Refuse cans are believed to be stored in the individual garages.

MAILBOXES:

There are multiple mailbox clusters or kiosks located along the roadways. They consist of metal mailboxes mounted on metal posts and brackets. A wood structure surrounds three sides of each mailbox kiosk. The wood structure has a sloped roof finished with asphalt shingles.

LANDSCAPING:

Common landscape areas include a roadway median and four landscaped islands (one at each cluster of homes). Lawn areas are provided throughout the subject property with mature trees throughout and trees densely located along the perimeter of the property.

At the perimeter of each home are landscaped beds with shrubs, perennials, and mulch ground cover.

At the center of the property is a low area with natural landscape.

We were informed that the Association had landscape improvements done in 2022 at an approximate cost of \$34,000.

TOPOGRAPHY:

The site generally appears to be flat with a slight slope away from the buildings and toward the perimeter of the property and to the roadways ultimately sloping to the storm drain inlets.

POND:

There is one storm water retention basin (pond) located at the northwest corner of the property. The pond appears to have one fountain/aerator. Grass ground cover extends up to the perimeter of the pond. There is a main stormwater pipe which discharges into the east side of the pond and a concrete spillway which discharges water at the west side of the pond into a drainage swale.

STORM WATER MANAGEMENT SYSTEM:

It appears that the ground water generally drains into storm inlets within low areas of the lawn, at the perimeter of the property, and at the roadways. We believe the majority of the underground storm drain lines connect and discharge into the pond.

SITE LIGHTING:

We observed single pole mounted light fixtures located along the roadways.

IRRIGATION:

Lawn irrigation sprinkler heads were observed at the perimeters of common landscaped areas such as the roadway median.

2.02 BUILDING TYPES

BUILDINGS

The residential buildings on the property are single family homes. The homes were not reviewed as part of this Report.

3.0 Property Condition

Conditions were observed at the time of our site visit that have been categorized as Capital Improvement/Physical Condition Issues or Code Compliance/Life Safety Issues.

3.01 CODE COMPLIANCE/LIFE SAFETY ISSUES

At the time of our site visit, we observed conditions that were considered code compliance issues. These items are listed in the charts on the following pages.

3.02 ADA/FHAA BARRIER REMOVAL ISSUES

As previously stated, we believe this property has no compliance issues.

3.03 Capital Improvement/Physical Condition Issues

There were physical condition issues noted that require repairs and/or replacements. These items are listed in the charts on the following pages.

3.01 Code Compliance/Life Safety Issues:

No.	Item	Quantity	Units	Unit Cost	Immediate Cost
1.0	SITE:				
1.1	We observed a pond on the subject property which has no barrier to prevent persons from entering the water (refer to photo nos. 23 - 25). This is considered a life safety issue. We recommend the Association consult with legal counsel to determine if barriers, or other features should be added. No costs are included for this work.				\$0.00
1.2	We observed lawn landscape between some of the homes which does not slope to drain the ground water adequately away from the homes (refer to photo no. 14). We recommend a swale be cut into the landscape to better direct ground water away from the buildings. Costs are included for this work.	1	lump sum	\$3,000.00	\$3,000.00
2.0	BUILDINGS:				
2.1	We did not observe the homes as part of this Report.				
Code Compliance/Life Safety Subtotal					\$3,000.00

3.02 ADA/FHAA Barrier Removal Issues:

No.	Item	Quantity	Units	Unit Cost	Immediate Cost
1.0	This is a single family home community and we believe this property is excluded from any modifications for compliance requirements with the ADA Accessibility Guidelines and/or FHAA. However the				
ADA/FHAA Barrier Removal Subtotal					\$0.00

3.03 Capital Improvement/Property Deficiency Issues:

No.	Item	Quantity	Units	Unit Cost	Immediate Cost
1.0	SITE:				
1.1	We observed cracks and sealed joints in the onsite roadways, along with sections of road which have been replaced (refer to photo nos. 5, 6, and 8 - 10). No immediate repair work is considered necessary. Refer to the Replacement Reserve Schedule for future costs.				\$0.00
1.2	We observed an area of worn and damaged landscape at the median (refer to photo no. 7). Repairs to the landscape in this area are considered minor maintenance as an operating expense. Therefore, no costs are included herein.				\$0.00
1.3	We observed two areas of common landscape where groundwater ponds (refer to photo nos. 19 and 20). We recommend swales be gut into the ground to direct water to drain. Costs are included for this work.	2	lump sum	\$1,500.00	\$3,000.00
1.4	We observed coniferous trees in a couple areas which appear to be dying (refer to photo no. 21). These trees may be damaged from insects. We recommend the removal of these trees to minimize the spread of any disease to other healthy trees. Costs are included for this work.	1	lump sum	\$2,500.00	\$2,500.00
1.5	We observed the perimeter of the pond has no rip rap or landscape to prevent ground erosion along the pond perimeter (refer to photo nos. 23 - 25). By having grass ground cover extend up to the water's edge, we find ponds tend have erosion issues and an unnecessary buildup of sediment. We recommend the perimeter of the pond be lined with stone rip rap over a filtration fabric to stabilize the ground perimeter. Costs are included for this work.	540	lineal feet	\$100.00	\$54,000.00
1.6	We observed several cracks in individual walks (refer to photo no. 28). We recommend the damaged sections of walk be replaced to avoid a trip hazard. Costs are included for this work.	2	lump sum	\$1,500.00	\$3,000.00
1.7	We observed several cracks in the driveway pavement (refer to photo no. 29). No immediate repair work is considered necessary. Refer to the Replacement Reserve Schedule for future costs.				\$0.00
2.0	BUILDINGS:				
2.1	We observed an addition to a home which was under construction (refer to photo no. 30). We were informed the addition was approved by the Association. This information is provided for reference only.				\$0.00
Capital improvement/Property Deficiency Subtotal					\$62,500.00

Cost Summary:

	<u>Immediate</u>
Code Compliance/Life Safety Issues Subtotal	\$3,000.00
ADA/FHAA Barrier Removal Issues Subtotal	\$0.00
Deferred Maintenance/Property Deficiency Subtotal	\$62,500.00
Cost Estimate Total	\$65,500.00

4.0 REPLACEMENT RESERVE SCHEDULE

The property consists of original and repaired components. As these property components age and eventually approach the ends of their expected useful service lives, replacement costs will need to be included in capital expenditure budgets.

The attached *Replacement Reserve Schedule* contains the major property components including: pavement, pond, storm system, and landscape. Property components not included are assumed to be part of the annual operating budget.

The expected useful life (EUL) values are based upon the average age of the building component and assume that the work outlined in the *Property Condition* section of the Report will be performed. The remaining useful life (RUL) values assume that proper routine maintenance will be provided. Useful life is defined as the anticipated, not guaranteed, length of time that an item will function as intended. Note that it is possible for items to fail before the ends of their expected useful lives, or they may continue performing as intended beyond their expected useful lives.

REPLACEMENT RESERVE SCHEDULE											YEARS 1 THROUGH 10											
Date of Construction:1999																						
Number of Units: 36																						
Line Item No.	Year	Property Component	Quantity	Units	Unit Cost	Footnote	Cost Spread	Cost	Expected Life (A)	Remaining Life (B)	Immediate Costs (C)	1 2023	2 2024	3 2025	4 2026	5 2027	6 2028	7 2029	8 2030	9 2031	10 2032	10-Year Totals
1		Site																				
2		Roadway (maintenance)	36,000	square feet	\$0.25	D	1	\$9,000	4	2			\$9,000				\$9,000				\$9,000	\$27,000
3		Roadway (replacement)	36,000	square feet	\$20.00	G	4	\$720,000	50	26												\$0
4		Cul-de-sac Roadway (maintenance)	31,200	square feet	\$0.25	D	1	\$7,800	4	2			\$7,800				\$7,800				\$7,800	\$23,400
5		Cul-de-sac Roadway (replacement)	31,200	square feet	\$20.00	G	4	\$624,000	50	26												\$0
4		Concrete Curbs	1	lump sum	\$5,000.00		1	\$5,000	10	10											\$5,000	\$5,000
5		Common Concrete sidewalk	150	lineal feet	\$100.00		1	\$15,000	50	27												\$0
6		Stamped concrete walks	36	each	\$1,500.00	G	4	\$54,000	35	10										\$13,500	\$13,500	\$27,000
7		Concrete driveways (replacement)	36	each	\$12,000.00	G	4	\$432,000	40	15												\$0
8		Landscaping common areas	1	lump sum	\$10,000.00	E	1	\$10,000	10	5						\$10,000						\$10,000
9		Decks and patios				F																\$0
10		Monument signs / Miscellaneous signs	1	lump sum	\$5,000.00		1	\$5,000	25	5						\$5,000						\$5,000
11		Mailbox Kiosks	4	each	\$2,500.00		1	\$10,000	30	10											\$10,000	\$10,000
12		Pond (repairs)	1	each	\$40,000.00		1	\$40,000	25	5						\$40,000						\$40,000
13		Pond Aerator	1	each	\$2,500.00		1	\$2,500	15	5						\$2,500						\$2,500
14		Pond rip rap (replacement)	540	lineal feet	\$100.00		1	\$54,000	35	35												\$0
15		Stone monuments / piers	1	lump sum	\$40,000.00		1	\$40,000	50	27												\$0
16		Aluminum fencing	1	lump sum	\$2,000.00		1	\$2,000	40	17												\$0
17																						\$0
18		Residential Buildings																				
19		Single family homes																				\$0
20																						\$0
21		MEP & FP/LS																				
22		Plumbing																				\$0
23		Underground storm system	1	lump sum	\$100,000.00	H	1	\$100,000	50	27												\$0
24		Storm Inlets at Roadway	11	each	\$1,350.00		5	\$14,850	25	5				\$2,970	\$2,970	\$2,970	\$2,970	\$2,970				\$14,850
25		Storm Inlets in Landscape	2	each	\$1,350.00		1	\$2,700	25	5						\$2,700						\$2,700
26		Irrigation System																				\$0
27																						\$0
28		HVAC																				\$0
29		Individual Unit - Air Condensing Units				F																\$0
30																						\$0
31		Electric																				\$0
32		Street Light Poles	13	each	\$3,500.00		1	\$45,500	30	10											\$45,500	\$45,500
33																						\$0
34		Immediate Costs																				
		Code/Life Safety Issues				C					\$3,000											\$3,000
35		ADA/FHAA Issues				C					\$0											\$0
36		Deferred Maintenance Issues				C					\$62,500											\$62,500
37		TOTALS									\$65,500	\$0	\$16,800	\$2,970	\$2,970	\$63,170	\$19,770	\$2,970	\$0	\$13,500	\$90,800	\$278,450
38		Inflation factor @ 3%									1.00	1.00	1.030	1.061	1.093	1.126	1.159	1.194	1.230	1.267	1.305	
39		TOTALS inflated									\$65,500	\$0	\$17,304	\$3,151	\$3,245	\$71,098	\$22,919	\$3,546	\$0	\$17,101	\$118,473	\$322,339

Line Item No.	Year Property Component	11 2033	12 2034	13 2035	14 2036	15 2037	16 2038	17 2039	\$18 \$2,040	19 2041	20 2042	20-Year Totals
1	Site											
2	Roadway (maintenance)				\$9,000				\$9,000			\$45,000
3	Roadway (replacement)											\$0
4	Cul-de-sac Roadway (maintenance)				\$7,800				\$7,800			\$39,000
5	Cul-de-sac Roadway (replacement)											\$0
4	Concrete Curbs										\$5,000	\$10,000
5	Common Concrete sidewalk											\$0
6	Stamped concrete walks	\$13,500	\$13,500									\$54,000
7	Concrete driveways (replacement)				\$108,000	\$108,000	\$108,000	\$108,000				\$432,000
8	Landscaping common areas					\$10,000						\$20,000
9	Decks and patios											\$0
10	Monument signs / Miscellaneous signs											\$5,000
11	Mailbox Kiosks											\$10,000
12	Pond (repairs)											\$40,000
13	Pond Aerator										\$2,500	\$5,000
14	Pond rip rap (replacement)											\$0
15	Stone monuments / piers											\$0
16	Aluminum fencing							\$2,000				\$2,000
17												\$0
18	Residential Buildings											
19	Single family homes											\$0
20	\$ -											\$0
21	MEP & FP/LS											
22	Plumbing											\$0
23	Underground storm system											\$0
24	Storm Inlets at Roadway											\$14,850
25	Storm Inlets in Landscape											\$2,700
26	Irrigation System											\$0
												\$0
28	HVAC											\$0
29	Individual Unit - Air Condensing Units											\$0
												\$0
31	Electric											\$0
32	Street Light Poles											\$45,500
33	-											\$0
34	Immediate Costs											
0	Code/Life Safety Issues											\$3,000
35	ADA/FHAA Issues											\$0
36	Deferred Maintenance Issues											\$62,500
37	TOTALS	\$13,500	\$13,500	\$0	\$124,800	\$118,000	\$108,000	\$110,000	\$16,800	\$0	\$7,500	\$790,550
38	Inflation factor @ 3%	1.344	1.384	1.426	1.469	1.513	1.558	1.605	1.65	1.702	1.754	
39	TOTALS inflated	\$18,143	\$18,687	\$0	\$183,273	\$178,486	\$168,260	\$176,518	\$27,768	\$0	\$13,151	\$1,106,625

RESERVE SCHEDULE DESCRIPTION

A. EXPECTED LIFE VALUES:

Expected life values are based upon the assumed age of the building component and the assumption that the work outlined in the *Property Condition* section is performed and that continued proper routine maintenance is provided.

B. REMAINING LIFE VALUES:

Remaining life assumes that the recommended repair work outlined in the *Property Condition* section and annual maintenance is performed.

C. IMMEDIATE COSTS:

Immediate costs are items which were identified as a current code or deferred maintenance issue which should be rectified in the current year. Refer to the *Property Condition* section for a detailed description and related costs for individual items.

D. PAVEMENT:

Roadway maintenance includes minor patching and crack filling on a periodic basis.

E. OPERATING EXPENSES:

We consider landscaping a maintenance item which is included in the annual operating expenses. However, we have included an allowance for occasional repairs such as tree replacement.

F. HOMEOWNER EXPENSES:

These Limited Common Area elements are the individual Unit Owner's responsibility; therefore, no costs are included in the Reserve Schedule.

G. HIGH COST ITEMS:

Components such as driveways, roofing and other high-cost items which are not anticipated to fail simultaneously have costs shown spread out over multiple years.

H. UNDERGROUND UTILITIES:

At some point in time portions of the plumbing lines for the underground storm drain system are anticipated to require replacement on a periodic basis. An allowance is provided.

RECOMMENDED FUNDING PLAN

Study Year	Calendar Year	Recommended Contribution	Percentage of Increase	Projected Expenses	Reserve Fund Ending Balance
0	2022				\$80,126.94
1	2023	\$18,000.00		\$65,500.00	\$32,626.94
2	2024	\$20,880.00	16.00%	\$16,800.00	\$36,706.94
3	2025	\$24,220.80	16.00%	\$2,970.00	\$57,957.74
4	2026	\$28,096.13	16.00%	\$2,970.00	\$83,083.87
5	2027	\$32,591.51	16.00%	\$63,170.00	\$52,505.38
6	2028	\$37,806.15	16.00%	\$19,770.00	\$70,541.53
7	2029	\$43,855.13	16.00%	\$2,970.00	\$111,426.66
8	2030	\$50,871.96	16.00%	\$0.00	\$162,298.62
9	2031	\$59,011.47	16.00%	\$13,500.00	\$207,810.08
10	2032	\$68,453.30	16.00%	\$90,800.00	\$185,463.39
11	2033	\$79,405.83	16.00%	\$13,500.00	\$251,369.22
12	2034	\$92,110.76	16.00%	\$13,500.00	\$329,979.98
13	2035	\$106,848.49	16.00%	\$0.00	\$436,828.47
14	2036	\$123,944.24	16.00%	\$124,800.00	\$435,972.71
15	2037	\$143,775.32	16.00%	\$118,000.00	\$461,748.04
16	2038	\$143,775.32	0.00%	\$108,000.00	\$497,523.36
17	2039	\$143,775.32	0.00%	\$110,000.00	\$531,298.68
18	2040	\$143,775.32	0.00%	\$16,800.00	\$658,274.01
19	2041	\$143,775.32	0.00%	\$0.00	\$802,049.33
20	2042	\$143,775.32	0.00%	\$7,500.00	\$938,324.66
TOTALS		\$1,504,972.39		\$790,550.00	

NOTE: THE PROJECTED EXPENSES DO NOT INCLUDE AN INFLATION FACTOR



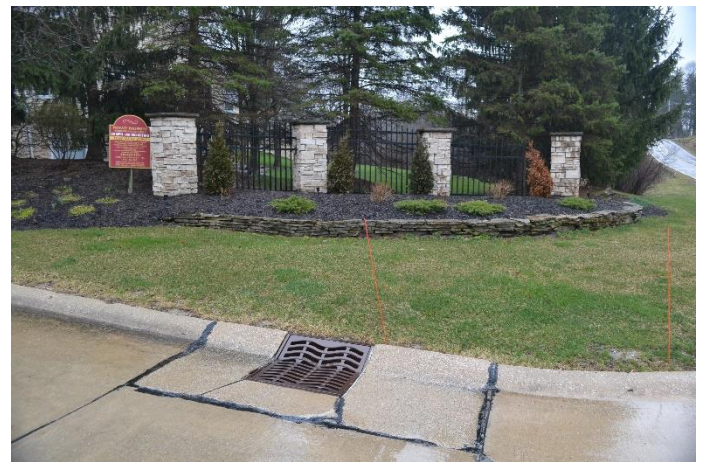
1. View from Walters Road looking toward the subject property.



2. View of the monument sign located in the landscaped median of Tuscany Drive.



3. Close up view of masonry pier at the monument sign.



4. View of stone piers and aluminum fence monument, typical for both sides of Tuscany Drive.



5. View of the roadway pavement, common walk, and street light pole on the subject property.



6. View of a storm drain inlet, concrete curb, and common walk along the onsite roadway. Note the black sealant in the roadway joints.



7. View of worn landscape at one end of the landscaped median.



8. View of typical roadway pavement.



9. View of a damaged section of roadway pavement.



10. View of a patched section of roadway pavement.



11. View of a typical shared drive.



12. View of a typical singular drive.



13. View of a typical mailbox kiosk.



14. View of typical landscape between residences.



15. View of a typical street sign post.



16. View of a landscaped island, typical of one at each of the four clusters.



17. View of typical landscape at the perimeter of the property.



18. View of a storm drain inlet located near the wood deck shown in the previous photo.



19. View of a common area of landscape. Arrow indicates a low area where water ponds.



20. View of another area of landscape where ground water ponds.



21. View of several coniferous trees which appear to be diseased.



22. View of a natural wet land area near the center of the property.



23. View of a storm water retention pond at the northwest corner of the property.



24. View of a storm drain discharge at the pond shown in the previous photo.



25. Additional view of the pond.



26. View of a typical home on the property.



27. View of a typical stamped concrete entry walk and entry porch at a home.



28. View of a damaged section of walk as observed at several homes.



29. View of a crack in a driveway as observed at several locations.



30. View of a home with an addition under construction.



31. View of a rear patio.

32. Void