

## 523 N. Donnelly Street

### Rehabilitation Proposal

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Preservation Rehabilitation-HIPR-734-OL

Professor J. Gunther

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**Fig. 1.1** Earliest image of the Donnelly Building taken in the early 1920s. Image taken from the east façade, facing Donnelly Street.

## *Phase 1: Background and Initial Rehabilitation Proposal*

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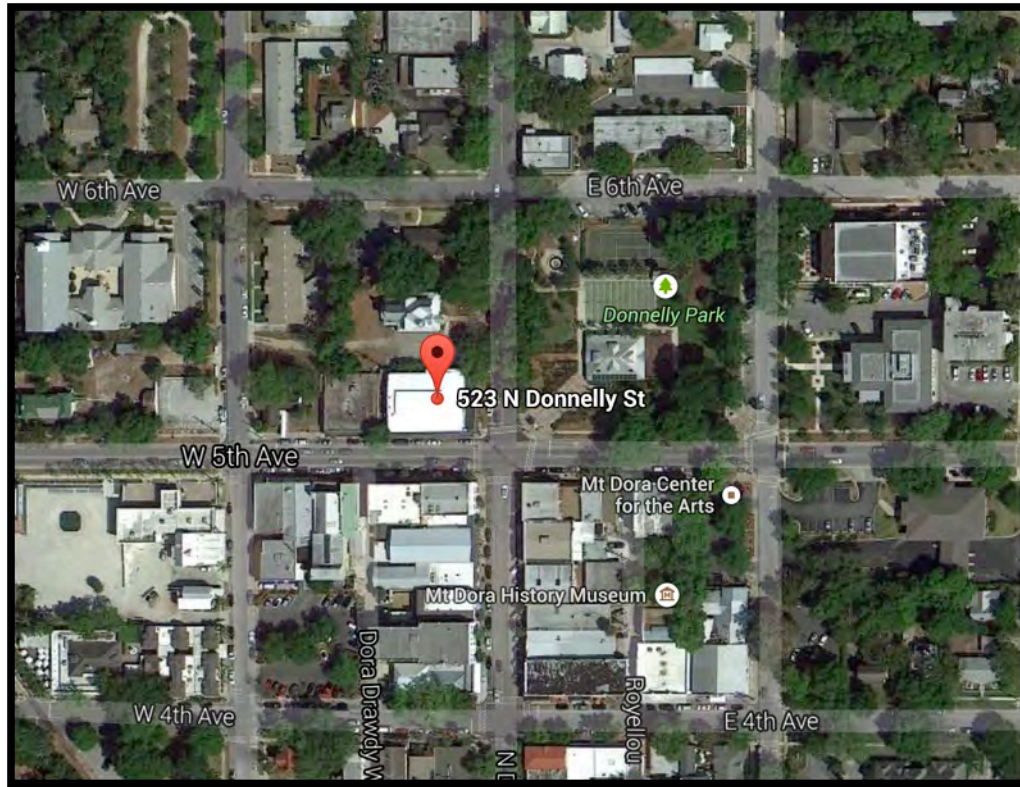


Fig. 1.2 Map of the building within Mount Dora

### Location

523 N. Donnelly Street, Mount Dora, Lake County, Florida

### Present Owner

Main Street Leasing, (contact: Michelle Middleton)

### Present Use

Vacant/Limited Office Space Usage

### Significance

The building was one of the earlier structures to the area, built in 1912, adding to the historic character of the town. Built on land owned by J.P. Donnelly, one of the founding fathers, and adjoining his residence, it was originally named the Donnelly Building. It remains a very important building to the area, mostly in part to its location.

## Historical Information

### Physical History

#### Date of Erection

1912<sup>1</sup>

#### Architect

Unknown

#### Original and Subsequent Owners, Occupants, Uses

The original landowner was one of the founding fathers of Mount Dora, J.P. Donnelly. The building was initially called the Donnelly Building, as it was built on property adjoining Donnelly's private residence. It housed a pharmacy on the main corner, a Piggly Wiggly supermarket and the Lake County Telephone Company (Fig. 1.1). The property was entrusted to another founding father, M.V. Simpson, and another resident, J.W. Hunter upon J.P. Donnelly's demise.<sup>2</sup>

The building was sold to Frank Clement in the 1930s and eventually Piggly Wiggly took over the pharmacy and a real estate office opened on the second floor. In 1962, after Clement's death, the property was passed on to his heirs, Cora Clement and T.D. Clement Jr., through his estate.<sup>3</sup> Around this same time, Piggly Wiggly went out of business in town and the space was turned into the Sally Dress Shop, with the A.C. Quixley Insurance Office located on the second floor (Fig. 1.3 - 1. 6).

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<sup>1</sup> "Property Record Card." Property Details : Lake County Property Appraiser. <http://www.lakecopropappr.com/property-details.aspx?AltKey=1470889> (accessed March 30, 2014).

<sup>2</sup> Sadler, O.W. *Lake County, FL 1931 Donnelly Sub-Division of Block 59. Plat Book 10, Page 56.* Mount Dora,

<sup>2</sup> Sadler, O.W. *Lake County, FL 1931 Donnelly Sub-Division of Block 59. Plat Book 10, Page 56.* Mount Dora, Florida: Town Council of Mount Dora, Florida.

<sup>3</sup> Transfer of Deed from A.C. Quixley to Cora Clement and T.D. Clement Jr., 12 July 1962 (filed 16 July 1962), Lake County, Florida, Deed Book 208, Page 413. Lake County Official Records, Tavares, Florida.



**Fig. 1.3** The Donnelly Building, on the south façade, facing Fifth Avenue, in the 1960s after A.C. Quixley Insurance Office and the Sally Dress Shop were introduced



**Fig. 1.4** The Donnelly Building (to the right) in the 1960s, looking south on Donnelly Street towards Fifth Avenue.



**Fig. 1.5** The Donnelly Building (to the left) in 1948, looking east on Fifth Avenue towards Donnelly Street.





Fig. 1.6 The Donnelly Building (to the right) in the 1940s, looking west on Fifth Avenue towards Donnelly

In 1969 the building was sold SA-TO-JO Development,<sup>4</sup> which owned the building for two years before being sold again in 1971 to William H. Smathers,<sup>5</sup> who would make both physical and usage changes. Smathers introduced the Lamp Post Restaurant and Lounge, Shucker's Loft Balcony Bar, and Top of the Post Dance Club, while retaining the Sally Dress Shop. In 1991, due to mortgage problems because of a closing bank, the building was sold to Gary M. Mahon.<sup>6</sup> Mahon continued to run the successful Lamp Post Restaurant and Lounge, boosting the entertainment venue, but closed the Sally Dress Shop. Once the Lamp Post Restaurant and Lounge closed, three other businesses were introduced including

<sup>4</sup> Deed of Sale from Cora Clement and T.D. Clement Jr., to SA-TO-JO Development, 7 February 1969 (filed 10 February 1969), Lake County, Florida, Deed Book 375, Page 306. Lake County Official Records, Tavares, Florida.

<sup>5</sup> Deed of Sale from SA-TO-JO Development to William Smathers, 31 March 1971 (filed 2 April 1971), Lake County, Florida, Deed Book 428, Page 89. Lake County Official Records, Tavares, Florida.

<sup>6</sup> Deed of Sale from William Smathers to Gary Mahon, 30 May 1991 (filed 31 May 1991), Lake County, Florida, Deed Book 1110, Page 707. Lake County Official Records, Tavares, Florida.



**Fig. 1.7** The Donnelly-Ramsey Building in 1997 after Lampu Restaurant was the only business that remained in the nearly empty building. The cast-iron balcony on the second floor was added in the 1980s.



**Fig. 1.8** The Ramsey-Mardi Gras Building in 1999 after the building had been vacated by its last tenant, Lampu Japanese Steakhouse.



Lampu Japanese Steakhouse on the main corner (Fig. 1.7), Juliana Restaurant on the second floor and the Sandcastle Bar.<sup>7</sup>

In 1996 the building was sold to Eugene and Kay Hill,<sup>8</sup> who ended up selling the building the following year due to unexpected health problems. The new owners were Mardi Gras of Mount Dora,<sup>9</sup> a division of Main Street Leasing operation. For the past decade or more the building has been vacant (Fig. 1.8) other than the main corner, which is a makeshift office space for Main Street Leasing.

### **Builder, Contractor, Suppliers**

Unknown

### **Original Plans and Construction**

The original 17,250-square-foot building was a vernacular two-story, concrete building with a white-stuccoed finish supported by concrete columns on a concrete foundation and laid out in a rectangular lot. The eastern façade, facing Donnelly Street, measured 75' in width and the southern façade, facing Fifth Avenue, measured 115' in length. There were three main entrances on the ground floor, one on the main corner of Fifth Avenue and Donnelly Street, and another two further north through the passage of an alcove, facing Donnelly Street.

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<sup>7</sup> Jorden Spitz, Jill. "The Lamp Post Restaurant Changes Hands." *The Orlando Sentinel*, 16 May 1991, Central Florida edition. [http://articles.orlandosentinel.com/1991-05-16/news/9105160392\\_1\\_smathers-downtown-mount-dora-lamp-post](http://articles.orlandosentinel.com/1991-05-16/news/9105160392_1_smathers-downtown-mount-dora-lamp-post) (accessed 7 Apr. 2014).

<sup>8</sup> Deed of Sale from Gary Mahon to Eugene Hill, 9 December 1996 (filed 10 December 1996), Lake County, Florida, Deed Book 1482, Page 1628. Lake County Official Records, Tavares, Florida.

<sup>9</sup> Deed of Sale from Eugene Hill to Mardi Gras of Mount Dora, 15 October 1997 (filed 21 October 1997), Lake County, Florida, Deed Book 1555, Page 1689. Lake County Official Records, Tavares, Florida.

The façade of the building's ground floor was primarily glass on Donnelly Street, while Fifth Avenue had smaller windows placed within the eight bay spans. The second floor had eight sets of two double-hung windows facing Fifth Avenue and on Donnelly Street there was a covered, projected porch centered between two sets of two double-hung windows, with two doors flanking four single, double-hung windows situated within the framed, porch area. The top of the parapet featured a corbelled step detailing which projected above the roofline on the Donnelly Street façade.

The interior of the ground floor was broken down into four main spaces with the main corner space comprising the majority of the space and the alcove acting as a fourth space. The second-floor is depicted from earlier images as having two doors on the Donnelly Street façade, although it is unclear how the second floor space(s) was divided or arranged, as there is no documentation of the interior or any notes on the matter until the 1970s, but it is evident the space was divided into office spaces.

### **Alterations and Additions**

As previously mentioned, there were several changes made throughout the years, as different businesses were introduced and equally phased out, but the first of the documented changes occurred in the 1940s, when the second floor covered, projecting porch was removed and replaced with an awning which spanned the entire Donnelly Street façade.

In 1982 changes were made again to the second floor, as a balcony was introduced along with cast-iron railings, as well as renovations to convert

the space(s) to include four banquet rooms, one large and three small, along with new kitchen facilities and a 43' long bar with three bartending stations. Brick detailing was also added to the ground floor, as well as brick planters running alongside the building and designated areas on the sidewalk.

After the building was sold again in 1997, the building was left to its own demise. The roof began to fail and the interiors, for the most part, were gutted due to extensive water damage. As it is now, the building is a mere shell as the interior is in such disarray and in dire need of renovation and rebuilding. It has changed drastically from its earlier days, and is now just large open spaces both on the ground and second floors. It is now apparent, due to a section of an existing dirt floor, that the building originally had wooden floors supported by piers.

## Historical Context

The first settlers did not arrive in Mount Dora until about 1846; one year after Florida had joined the Union. James and Dora Drawdy were the first to discover and settle in the area. Government surveyors working in the area discovered the Drawdys and would name Lake Dora, and eventually the town, after Dora Drawdy.<sup>10</sup> In 1874 the Simpson family, who remain an active family in the area, moved to the area settling in what is now just south of Third Avenue in downtown Mount Dora. The following year, William and Annie Stone moved to the area, claiming 160 acres that makes up what is present day downtown Mount Dora. She was soon abandoned and divorced, left only with the deed of the land.

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<sup>10</sup> Kennedy, William T. History of Lake County, Florida. St. Augustine, Florida: Record Co. Publishers, 1929.



J.P. Donnelly arrived in the area a few years later in 1879, initially settling in the neighboring town of Eustis and worked as a carpenter. Before too long Donnelly acquainted himself with the recently divorced Stone and the two were later married in 1881. The marriage resulted in a merger and possession of land that makes up the downtown area. As the two were rather involved citizens of the town, they donated quite a lot of land within the area.<sup>11</sup>

Mr. Tremain, the town's first postmaster, dubbed the town Royellou after his three children Roy, Ella and Louis, before the town officially became Mount Dora in 1883. By 1886 the town consisted of two general stores, one pharmacy, a carriage factory, three hotels, and two churches. Four years later the population had reached 174 people and by 1910 it would climb to a staggering 8,500 residents.<sup>12</sup> Around this same time the land adjacent to Donnelly's private residence was developed into a commercial building, fittingly named the Donnelly Building. The pharmacy would move into this building, utilizing the space at the main corner of Fifth Avenue and Donnelly Street. The area's first telephone company, the Lake County Telephone Company, would be headquartered within the Donnelly Building as well as Piggly Wiggly, a chain supermarket found in the Midwestern and Southern regions of the United States.<sup>13</sup>

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<sup>11</sup> Craig, Gary D. The Congregational Church of Mount Dora, Florida: A Brief Historical Perspective 1883-2006. Mount Dora, Florida: The Congregational Church of Mount Dora, 2006.

<sup>12</sup> Kennedy, William T. History of Lake County, Florida. St. Augustine, Florida: Record Co. Publishers, 1929.

<sup>13</sup> *The Mount Dora Topic*, "The Donnelly Building." August 8, 1974.

## Site Description



**Fig. 1.9** Panorama of Downtown Mount Dora in 1926, looking south on Donnelly Street with Fifth Avenue on the direct crossing street (the Ramsey-Donnelly Building is on the far right when it was a Pharmacy on the main corner).



**Fig. 1.10** Panorama of Downtown Mount Dora, looking from the same perspective (the Ramsey-Donnelly Building is on the far right).

## General Setting

The building is situated within the heart of the historic downtown of Mount Dora, on the corner of Fifth Avenue and Donnelly Street, the two main thoroughfares of the town (Fig. 1.9, 1.10). The building's main entrance is located on the southeast corner facing both streets, while the front of the building faces east on Donnelly Street and south on Fifth Avenue. Both of the west and north sides of the building are bordered by neighboring buildings.

Mount Dora is a quaint New England modeled town with a rich supply of historic buildings. The downtown area consists of several unique buildings that complement one another, in that they are of similar height and architectural style. Due to the building's centralized location within Florida, the town experiences very hot and humid summers.



Fig. 1.11 An old postcard looking south on Donnelly Street from about Seventh Avenue.

### Landscaping

The City of Mount Dora used to have large oak trees which canopied along Donnelly Street within designated green areas between the sidewalk and the streets (Fig. 1.11, 1.12). Most of those trees have since been removed due to tornadic winds. The landscaping of the building consists of later added brick planters, which run alongside the building's walls and designated areas on the sidewalk. There are some young trees that have been planted within the last few years. Many of the original trees from the historic landscape remain at the Donnelly Park, directly across the street.

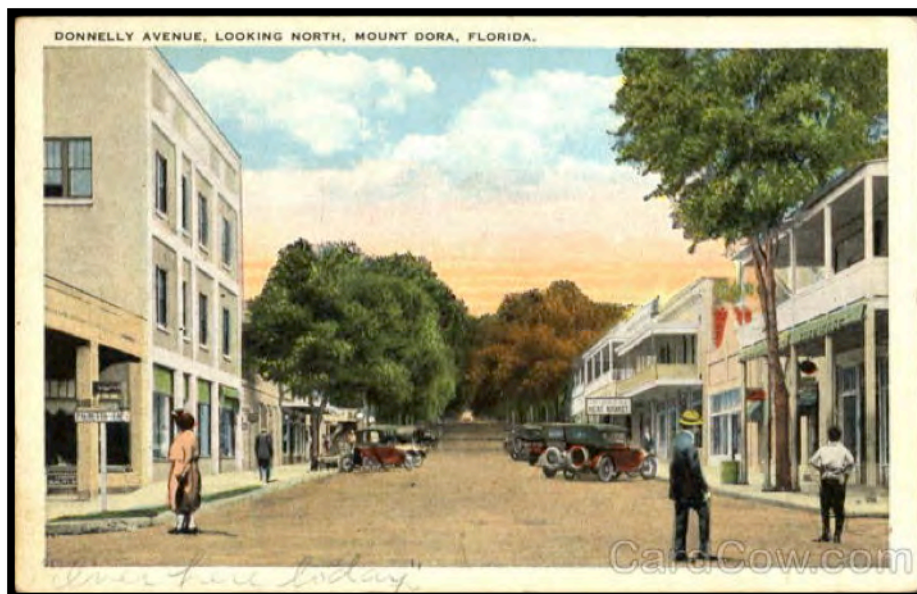


Fig. 1.12 An old postcard looking north on Donnelly Street from Fourth Avenue.



## Outbuildings

Bathrooms are located in a rear outbuilding that is not historic but was a later addition.

## Planned Rehabilitations

Considering the demographics of the area, the median age being 48, it makes sense to provide something beneficial and conducive to the life and health of the community. As there are limited options as far as commercial ventures in the downtown area, it seems worthwhile to propose an engaging outlet. This is being addressed through the proposal of a local farmer's co-op market (Fig. 1.13) along with a café (Fig. 1.14, 1.15) that could utilize the fresh goods. This would provide a healthy alternative in the area, while also offering local farmers an outlet to sell their goods.

I would like to add to the café experience by incorporating a bar and bookstore, similar to that of the independently owned Books & Books that originated from Coral Gables, Florida, in 1982, to achieve great success, leading them to open smaller operations in South Beach and Bal Harbour, Florida, Grand Cayman and Westhampton Beach, New York. The central idea of their business is to create a space for “neighbors, books, history, quality, tradition and creativity.” Books & Books hosts a reading series where international, national and local writers can come and discuss their works. They provide workshops, reading groups, lectures, poetry groups and other special events. The café (Fig. 1.15) is surrounded by many books and newspapers that adorn the bookstore (Fig. 1.16), inviting patrons to take advantage and delve into their literary treasures while having a bite to eat. The café stretches into an outdoor café space with a wine and beer bar, which hosts live music events on the weekends.



Fig. 1.13 Farmer's Market



Fig. 1.14 Balcony café space



Fig. 1.15 Books & Books interior café.



Fig. 1.16 Books & Books bookstore.

It is believed, without a doubt, that a similar venture would be greatly received within the quaint setting of Mount Dora. This is unique enough that it would be a welcomed initiative: offering healthier food options, an outlet for local farmers, entertainment and a bookstore, something that could truly benefit Mount Dora. The ground floor would be rehabilitated to fit the bookstore and the farmer's market. To take advantage of the wonderful balcony space, the café, bar and kitchen would be located on the second floor.

The building would need to be further analyzed, but based upon initial discussions with the owners and inspection of the building, additional work will need to be carried out to bring the building into a working standard and code. The eaves and joists appear to have widespread water damage, as well as the interior structure from years of neglect and disrepair. Roof problems that went

unrepaired for too many years caused severe water damage, leaving the building as nothing more than a hollow shell.





Fig. 2.1 Main façade facing Donnelly Street.

## *Phase 2: Architectural Assessment*

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**Fig. 2.2** Main entrance on the corner of Donnelly Street looking towards Fifth Avenue. The spans of plate-glass and the designated office area of Main Street Leasing are to the right.



**Fig. 2.3** Mildew and overgrowth of vegetation have taken over most of the north façade.

## General Statement

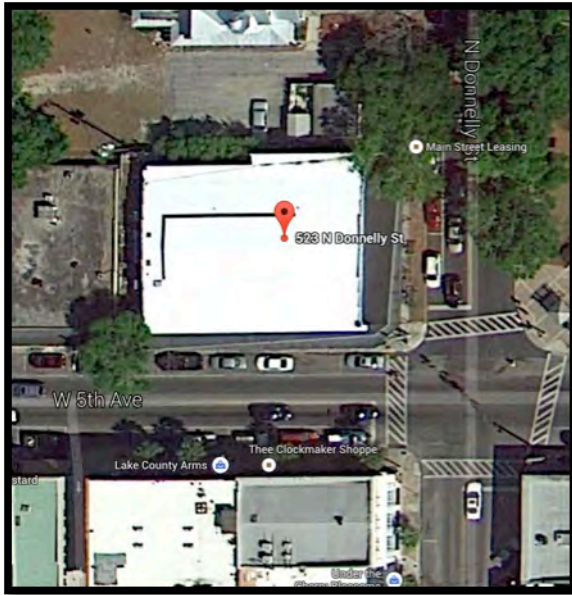
### Architectural Character

The building is a 19<sup>th</sup> century commercial building of reinforced concrete construction.

### Condition of Fabric

The building's exterior fabric is in decent condition, while the interior condition is very poor, due to excessive water damage and a decade or more of neglect. The damage appears to be caused by damage from the roof. On the north façade there is slight overgrowth and vegetation (Fig. 2.3).

## Description of the Exterior



**Fig. 2.4** Aerial image of the building.



**Fig. 2.5** The south façade, on Fifth Avenue, appears to be in good condition

## Overall Dimensions

Building: 75' x 115'

The building is a two-story, rectangular structure that faces Donnelly Street to the east and extends 115' west, and Fifth Avenue to the south (Fig. 2.4, 2.5), extending 75' north.

## Foundation

The exterior, continuous wall foundation is brick, while the interior foundation is comprised of concrete and metal with wood-clad columns atop a concrete foundation (Fig. 2.2).



### Wall Construction

The concrete block exterior walls are 8" thick, as are the few remaining interior walls, which feature the same construction. There is a stuccoed finish on the exterior.

### Structural System, Framing

The structural system of the interior is that of a timber framing system comprised of joists, posts and beams.

### Balconies

The intricately designed cast-iron balcony on the second-floor spans from the Fifth Avenue façade (Fig. 2.6) and wraps around to the Donnelly Street façade (Fig 2.7). It is accessible from two doors on the Donnelly Street façade and four doors on the Fifth Avenue façade. Although not an original element of the building, it has further added to the character of the building and the town. The concrete flooring of the balcony has also been affected by the pervasive water damage, which is evident in mildewed areas and various cracks.



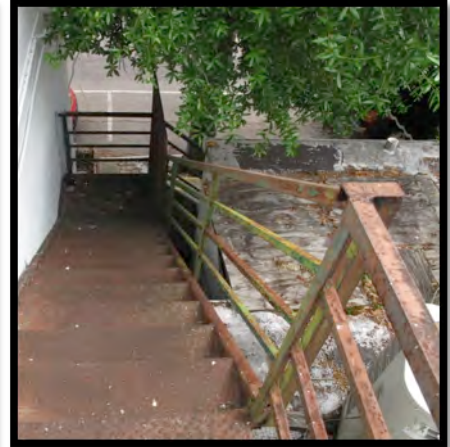
**Fig. 2.6** Second-floor balcony on Fifth Avenue looking west. The stucco around the doorway has been damaged from water damage. Rafters and eaves above are also damaged from excess moisture.



**Fig. 2.7** Second-floor balcony on Donnelly Street, looking north. Extensive water damage has affected the rafters and eaves of the building.



**Fig. 2.8** Rusted iron balcony on the west façade. The roof of the rear bathrooms, to the right, is situated in a connected outbuilding



**Fig. 2.9** The rusted iron stairs leading from the street level to the second-floor access door.

On second floor of the west façade is a narrow, metal balcony (Fig. 2.8), which is accessed from a rear access door and an adjoining staircase leading from the street level on Fifth Avenue (Fig. 2.9).

## Openings

### Doorways and Doors

The main entrance to the building is located on the ground floor, on the corner of Donnelly Street and Fifth Avenue (Fig. 2.10). The double, full glass door, measuring 6' x 6'-6", is situated within an aluminum-clad frame.



**Fig. 2.10** Corner main entrance. Plate-glass windows and doors are in good condition.



**Fig. 2.11** The enclosed former alcove and the twin, extended bay windows on the ground floor facing Donnelly Street. The ground floor of the exterior is in good condition for the most part.

A secondary entrance, measuring 3' x 6'-6", is located further north on Donnelly Street (Fig. 2.11). The single entry full glass door sits within an aluminum-clad frame.



**Fig. 2.12** Access door on the ground floor of the northeast corner of the Donnelly Street façade. Exterior tiling has been worn down.

There is a single entry, flat paneled metal exit door, measuring 3' x 6'-6", on the far right ground floor, of the north corner on Donnelly Street (Fig. 2.12). It is dead bolted with a single key lock and a pull bar to open.

The rear access door, measuring 3' x 6'-6", is accessible from the ground floor from the street level on Fifth Avenue. It is a single entry, flat paneled metal door with a dead bolt and no hardware to enter from the outside.





**Fig. 2.13** Windows and doors on the second-floor of the east façade, facing Donnelly Street. The door to the to the far left is blocked from opening. There are four windows and/or frames in the middle and another 4' x 6' window to the far left.



**Fig. 2.14** Access door on the second-floor of the east façade, facing Donnelly Street.

On the second floor, facing Donnelly Street, there are two flat paneled 3' x 6'-6", wood, swing doors (Fig. 2.13). The door to the north is in very bad condition and literally falling apart, while the door to the south has been boarded up.



**Fig. 2.15** Windows and doors on the second floor of the south façade. Concrete blocks are exposed to the exterior.

Just as there is a single entry, flat paneled metal exit door, measuring 3' x 6'-6", on the far right ground floor, of the north corner on Donnelly Street. There is an identical one right above it on the second floor facing Donnelly Street. It is also dead bolted with a single key lock and a pull bar to open (Fig. 2.14).

On the second floor, facing Fifth Avenue, there are four 6' x 6'-6" unfinished doorways which have been boarded with



plywood (Fig. 2.15). The concrete block is exposed as the doorways are unfinished, and the stucco is cracked and unfinished along the facing edges.

On the second floor of the west façade, there are two, flat paneled 3' x 6'-6" wooden access doors. The door to the north is boarded and closed off, while the door to the south still functions as a rear entrance/exit door to the street level on Fifth Avenue (Fig. 2.8).

## Windows



**Fig. 2.16** The remaining original two windows are boarded with plywood at the southwest corner on Fifth Avenue.

On the ground floor, facing Fifth Avenue and beginning at the southwest corner of the building, there are only two original windows - 2' x 3', that have since been bordered up with plywood (Fig. 2.16). They are equidistance with the five plate-glass windows (to the east) that have since been altered to measure 3' x 6' (Fig. 2.5). These windows are encased in aluminum-clad frames. As the

main corner entrance is approached, there is a large 4' x 5' span of plate-glass (Fig. 2.5). Minus the original, boarded windows to the southwest corner that have been boarded with plywood, the other windows are in good condition.

The angled, main corner entrance (Fig. 2.10) has two large 4' x 5' spans of plate-glass windows flanking the main entrance, above which is a 3' x 6' plate-glass transom. All of these windows are in good condition.

On the ground floor, facing Donnelly Street, 5' x 5' spans of plate-glass windows continue for 2 window spans (Fig. 2.11). Immediately following the windows are two 2' projected, plate-glass bay windows in aluminum-clad frames – two sets of three 2' x 5' windows joined by a 2' x 5' plate-glass window encased in an aluminum-clad frame (Fig. 2.11). After the bay windows is the secondary entrance, which is the enclosed former alcove. Two 3' x 4' spans of plate-glass windows flank the single entry, full glass door, while a 1' x 9' plate-glass transom sits above the two windows and door, with an arched transom of 2' radius x 9' base (all are encased in aluminum-clad frames) (Fig. 2.11). Immediately following this set of windows is another 4' projected, plate-glass bay window with two 2' x 4' windows and three 3' x 4' windows (also encased in aluminum-clad frames) (Fig. 2.17). All of these windows are in good condition.



**Fig. 2.17** One of the projected bay windows, this one is projected 4' east of the building towards Donnelly Street. A metal roof covers the extended bay window and an aluminum-cast framework sits atop a brick foundation.

On the second floor, facing Donnelly Street, there are two 4' x 5' wood frames (originally plate-glass windows that have since been removed and boarded with plywood) on either side of the façade, flanking four 2-1/2' x 4' wood frames (originally four-paned wood windows) in the middle. Only two of the 2.5' x 4' four paneled, light paned windows remain and they are in poor and deteriorating condition (Fig. 2.18, 2.19). The other two windows have been boarded with plywood (Fig. 2.13).



**Fig. 2.18** One of the original windows that remains on the second-floor of the east façade.



**Fig. 2.19** Second of the original windows that remain on the second-floor of the east façade.



**Fig. 2.20** Mildew from water damage under one of the boarded windows on the second-floor of the south façade.

On the second floor, facing Fifth Avenue, there are four 4' x 5' windows that are boarded with plywood (Fig. 2.20). It is difficult to distinguish the condition of windows as they are boarded on both the interior and exterior sides.

On the second floor of the west façade (Fig. 2.8), there are four 4' x 5' windows that are all boarded with plywood on both the exterior and interior, making it impossible to know the condition.

On the second floor of the north façade, beginning on the far northwest corner, there are three 4' x 5' windows that are boarded on both the interior and exterior, making it impossible to determine their condition.

## Roof

### Shape, Covering

The roof is not visible from the street level, but it is a low-lying hipped roof. There is corbelled step detailing on both the east and west facades, meaning that sections of the parapet wall projects in a stepping fashion above the roofline.

### Eaves

The wood rafters of the building are spaced 2' apart from one another as they span along both Fifth Avenue and Donnelly Street. The eaves of Fifth Avenue overhang about 7' while the eaves of Donnelly Street overhang about 13'. These are unfinished and because of the considerable water damage they have mostly rotted (Fig. 2.21).



**Fig. 2.21** Water damage on the rafters and eaves.



## Description of the Interior

### Floor Plans

On the ground floor, the width of the building is divided into three sections by concrete block walls. The first section (Fig. 2.22) is located towards the south side of the building, measuring about 46' in width. The next section (Fig. 2.24) is about 22' in width and the final section (Fig. 2.25), on the north side of the building, is more like a utility area or emergency exit area measures about 7' in width.

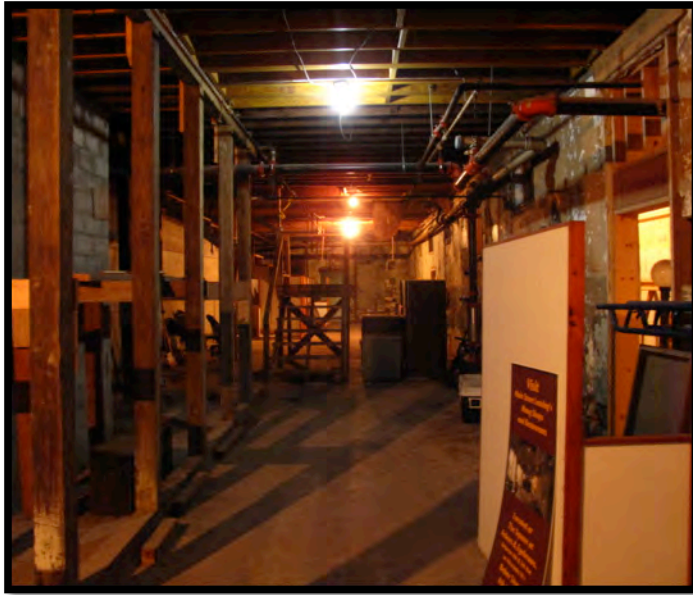


**Fig. 2.22** Main Street Leasing's makeshift office space is to the left. Walls are heavily damaged and a rectangular portion of the floor is missing. The ceiling is unfinished.



**Fig. 2.23** The secondary entrance from Donnelly Street is on the left and the newer concrete stairwell is to the right. The area to the front is the same as seen in Fig. 22.

On the second-floor there are two sections (Fig. 2.26), the main expanse of the second floor that is about 68' wide and the utility/emergency exit area, to the north side of the building, which measures about 7' in width.



**Fig. 2.24** Looking towards the back of the building and the makeshift wood staircase.



**Fig. 2.25** Storage/emergency exit space to the north side of the building with dirt floors, looking towards the access door.

The makeshift space that is being utilized as an office by Main Street Leasing is located on the main corner. It measures about 14' on Fifth Avenue and nearly 20' on Donnelly Street.

### Stairways

The original staircase has long been removed and the current wood staircase leading to the second-floor is makeshift (Fig. 2.28) as it was constructed for temporary access until the new staircase could be built; unfortunately it has been in existence since 2008. Construction had commenced on the concrete block encasement for the new stairway (Fig. 2.27) some years ago, but it has not been completed.



**Fig. 2.26** North wall on the second-floor. The storage/emergency exit is just beyond the opening in the wall.



**Fig. 2.27** On the ground floor, looking towards the northeast corner of the building. The newer stairwell is to the right.



**Fig. 2.28** Makeshift staircase.

There is a rear, exterior metal staircase (Fig. 2.8, 2.9) that is accessible from the street level of Fifth Avenue and leads to the second-floor rear entrance/exit. It is completely rusted from the elements and years of neglect.

### Flooring

The ground floors consisted of a concrete slab foundation, but to date a large piece of the floor is missing and only dirt remains (Fig. 2.22). The original floor systems of the second-floor were wood floors supported by piers, which can still be seen, although now there are several parts of the floor missing and sheets of plywood have been laid down on the floor to provide 'safe' access (Fig. 2.29).



**Fig. 2.29** Southwest corner on the second-floor. The wood subfloor is covered with plywood where flooring is missing. The roof is accessible from the ladder



## Wall and Ceiling Finishes



**Fig. 2.30** On the ground floor, looking at the north wall that has an interior window frame on the interior. The wall is in horrible condition.



**Fig. 2.31** On the ground floor, looking towards the interior north wall.

The extensive water damage throughout the building has left the walls and ceilings completely unfinished (Fig 2.30 - 2.36). The walls are a hodge-podge of wallpapers and colors with the marks of water damage, while the ground floor ceiling is exposed to overhead joists and beams. The second-floor walls are in the same condition as the walls on the ground floor, and concrete blocks are visible in many parts of the building. The ceiling is completely unfinished, open to the joists and beams above. Only in the center of the open area is the original tin stamp ceiling.



**Fig. 2.32** On the ground floor, in the middle of the space looking towards the west wall. The tin stamped ceiling remains in parts.





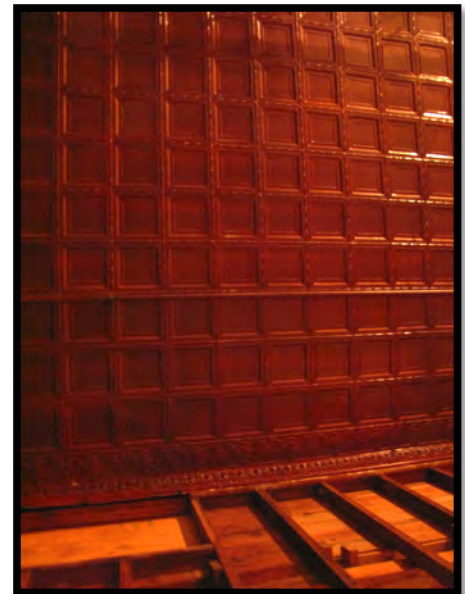
**Fig. 2.33** The second-floor, looking to the south wall, is completely unfinished and exposed.



**Fig. 34** The roof is accessed through this opening and the use of a ladder. The water damage is evident in the joists above.



**Fig. 2.35** In the central area of the second-floor. The tin stamped ceiling can be seen above, but the area is unfinished.



**Fig. 36** The tin stamped ceiling on the second-floor.

## Openings

### Doorways and Doors

Interior doorways and doors have all been altered greatly from the originals, as there have been many alterations to the interior throughout the years, as well as extensive water damage that left the interiors completely gutted. As for interior treatments of existing doorways and doors, of which the exteriors have been mentioned already, they are in poor condition. With the exception of the downstairs main and secondary entrances, the second-floor doorways are unfinished and along the Fifth Avenue façade, the concrete block is exposed on all four doorways.

### Windows

Interior windows on the ground floor are in good condition, except for the two original windows that have been boarded with plywood on the southern side nearest to Fifth Avenue (Fig. 2.5). The windows on the second-floor are in very poor condition, at least those that are visible and not boarded (Fig. 2.18, 2.19), but majority of those that are covered in plywood are nothing more than deteriorating window frames.

### Decorative Features and Trim

The only decorative feature that remains is the tin stamped ceiling (Fig. 2.35, 2.36). The majority of it can be found on the second-floor, while only a very small and deteriorated section remains on the ground floor.

### Hardware

No original hardware exists. Other than the ground floor, main corner entrance and the secondary entrance also on the ground floor on Donnelly Street, the existing hardware throughout the building is rusted and/or nonexistent.

## **Mechanical Equipment**

### **Heating, Air Conditioning, Ventilation**

There is currently no HVAC system or ductwork in the building, as the building has been gutted due to the pervasive water damage.

### **Lighting**

The lighting in the building is unfinished and mere construction lamps hanging from various joists in the ceiling.

### **Plumbing**

There is currently no functioning plumbing in the building, as the only bathrooms are located in an outbuilding directly to the rear of the building, and they are in horrible condition.

## **Site**

### **Historic Landscape Design**

The building is aligned on the corner of two main thoroughfares running through downtown Mount Dora, Donnelly Street (running north to south) and Fifth Avenue (running east to west). The main entrance faces Donnelly Street while the right side flanks Fifth Avenue. Across Donnelly Street is Donnelly Park and across Fifth Avenue is a realtor's office, as well as the continuation of the downtown commercial area. There are several brick planters surrounding the building and along the sidewalk, which are filled with young trees. Originally there were large oak trees planted along the street, but due to detrimental weather conditions that damaged the trees decades ago, they have since been removed.

## Outbuildings

The only outbuilding is the one to the rear of the building, which is actually attached to the building through a hallway. It contains the bathrooms, storage space, as well as the rear access from the street level on Fifth Avenue (Fig. 2.37 – 2.40). It is in complete disrepair from the roof to the floors, and the walls to the bathrooms.

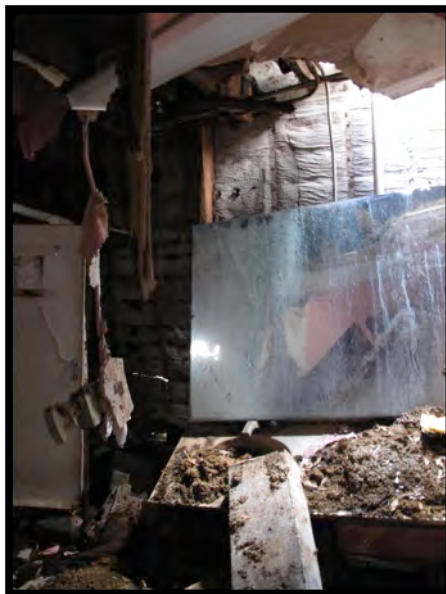
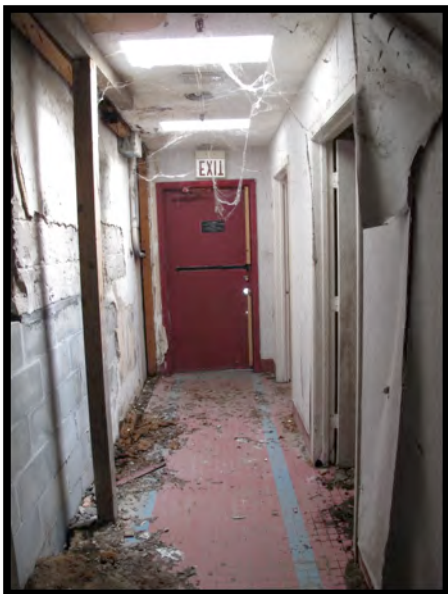


**Fig. 2.37** (left) On the ground floor in the connected outbuilding, facing the northwest corner.

**Fig. 2.38** (bottom left) In the connected outbuilding, facing the southwest corner and Fifth Avenue street level exit. Bathrooms are to the right.

**Fig. 2.39** (bottom middle) The women's bathroom, facing the west wall, has experienced extreme water damage.

**Fig. 2.40** (bottom right) The men's bathroom is also in deplorable condition.







**Fig. 3.1** Main façade facing Donnelly Street, looking south towards Fifth Avenue.

### *Phase 3: Financing*

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## Proposed Construction

See Appendix -3 for proposed plans.

Years of neglect and ongoing damage have left the building in a very poor condition. There are little to no remaining characteristics of the building as everything has mostly been damaged and as a result the building has been brought to the form of a basic shell. As there has been significant water damage to the building throughout the years, the first and most important task at hand will be to replace the roof. After the roof has been replaced the interiors will need to be checked over carefully and attended to avert any existing water damage.

Once water damage has been mitigated, the interiors will need to be finished, from the floors to the walls, ceilings to the windows and doors. The stamped tin ceiling on the second-floor will need to be carefully removed for the time being while interior work is being carried out. Drywall will need to be mounted to all ceilings and interior walls, puttied and then painted. The missing section of concrete on the ground floor will need to be replaced and then all the floors will need to be finished, and on the second-floor missing pieces of floorboard will need to be replaced and then finished. Windows and doors will need to be replaced completely on the second-floor and only where necessary on the ground floor. Basics such as electrical wiring and fixtures will need to be installed, an appropriate HVAC system laid out and plumbing as two bathrooms will be introduced into every designated space (bookstore, farmer's market and restaurant/bar).

A proper entryway will be setup on the ground floor, leading from the secondary entrance on Donnelly Street. Walls will be added with separate doors to create an enclosed main entryway for the building and easy access to a new circulation system of an elevator and stairwell. The outbuilding to the rear of the building, where the former bathrooms were situated, will be demolished as it is not a historic element of the building and is in literal rubble. New bathrooms will be added to the rear of both floors,

with four single ADA accessible bathrooms on the ground floor and two, triple with ADA accessible bathrooms on the second-floor. A partially open kitchen will also be added to the second –floor towards the rear of the building along with an open bar to the south side of the building open to the balcony.

### Proposed Construction Estimated Costs

| Included within Rehabilitation Costs   |  |
|--|--|
| <b>Roof<sup>14</sup></b><br>Removal, Replacement, Labor (12,534 Sq. Ft.)   | <b>\$48, 882.60</b>  |
| <b>Electrical Wiring<sup>15</sup></b><br>Labor, Materials, Etc. (72 outlets)   | <b>\$12,262.25</b>   |
| <b>Plumbing<sup>16</sup></b><br>Ground Floor – Bookstore<br>Ground Floor – Farmer’s Market<br><u>Second Floor - Restaurant</u><br>Total  | <b>\$26,978.10</b><br><b>\$15,378.09</b><br><u><b>\$65,290.51</b></u><br><b>\$107,646.70</b> |
| <b>HVAC - Ducts<sup>17</sup></b><br>Exhaust Vent Cost (1268 Linear Ft.)<br>Exhaust Vent Labor (66.8 hours)<br>Exhaust Vent Job Materials & Supplies (1200 <u>Linear Ft.</u> )<br>Total | <b>\$2,900.76</b><br><b>\$3,964.26</b><br><u><b>\$2,821.56</b></u><br><b>\$9,686.58</b>      |

<sup>14</sup> "Online Roofing Calculator." Century Roofing Online Roofing Calculator.

[http://www.centuryroofing.biz/roofing-calc/Roofing\\_Calculator.htm](http://www.centuryroofing.biz/roofing-calc/Roofing_Calculator.htm) (accessed May 7, 2014).

<sup>15</sup> "Cost to Install Electrical Wiring." - 2014 Cost Calculator (ZipCode based).

[http://www.homewyse.com/services/cost\\_to\\_install\\_electrical\\_wiring.html](http://www.homewyse.com/services/cost_to_install_electrical_wiring.html) (accessed May 7, 2014).

<sup>16</sup> "Plumbing Cost Calculator." Building Journal. <http://www.buildingjournal.com/commercial-construction-estimating-plumbing.html> (accessed May 7, 2014).

<sup>17</sup> "Cost to Install a Duct." 2014 Cost Calculator (ZipCode based).

[http://www.homewyse.com/services/cost\\_to\\_install\\_duct.html](http://www.homewyse.com/services/cost_to_install_duct.html) (accessed May 8, 2014).

|  |   |
|--|---|
| <b>HVAC – A/C<sup>18</sup></b><br><br>A/C Unit Cost (6 units/\$2,799.73 ea.)<br>Labor (37.5 hours)<br>Materials and Supplies (6 units)<br><u>Unit Equipment Allowance</u><br>Total     | <b>\$16,798.38</b><br><br><b>\$1,972.47</b><br><br><b>\$172.11</b><br><br><u><b>\$73.12</b></u><br><br><b>\$36,766.08</b> |
| <b>Drywall – 5/8" Thickness<sup>19</sup></b><br><br>Demolition – 1,980 Sq. Ft./ \$0.30<br>Ground Floor- 9959.2 Sq. Ft. / \$0.41<br><u>Second Floor- 5734 Sq. Ft. / \$0.41</u><br>Total | <b>\$594.00</b><br><br><b>\$4,083.27</b><br><br><u><b>\$2,351.00</b></u><br><br><b>\$7,028.27</b>                         |
| <b>Bathrooms</b><br><br>6- Sinks (\$134.42 ea.) <sup>20</sup><br>10- Toilets (\$168.77 ea.) <sup>21</sup><br><u>Water Heater<sup>22</sup></u><br>Total                                 | <b>\$806.52</b><br><br><b>\$1,687.70</b><br><br><u><b>\$870.95</b></u><br><br><b>\$3,365.17</b>                           |
| <b>Doors</b><br><br>Too many different sizes and types to properly be calculated, but included in total rehabilitation cost.   |   |
| <b>Windows</b><br><br>Too many different sizes and types to properly be calculated, but included in total rehabilitation cost.   |   |

<sup>18</sup> "Cost to Install Air Conditioning." - 2014 Cost Calculator (ZipCode based).

[http://www.homewyse.com/services/cost\\_to\\_install\\_air\\_conditioning.html](http://www.homewyse.com/services/cost_to_install_air_conditioning.html) (accessed May 8, 2014).

<sup>19</sup> Russell, Jonathon. "Drywall." In *2013 National Renovation & Insurance Repair Estimator*, 100-104. Carlsbad, CA: Craftsman Book Co., 2012.

<sup>20</sup> "American Standard Comrade Wall Mount Bathroom Sink." Wayfair. <http://www.wayfair.com/American-Standard-Comrade-Wall-Mount-Bathroom-Sink-0124.131-ASD1187.html> (accessed May 23, 2014).

<sup>21</sup> "Toto CT705ELN#01." National Builder Supply. <http://www.nationalbuildersupply.com/toto-elongated-2-piece-toilet-ct705eln-01-cotton-white/p118679> (accessed May 23, 2014).

<sup>22</sup> "48 Gallon - 65,000 BTU Defender Safety System Extra Recovery Energy Saver Residential Water Heater (Nat Gas)." M-2-XR504T6FBN. <http://www.supplyhouse.com/Bradford-White-M-2-XR504T6FBN-48-Gallon-65000-BTU-Defender-Safety-System-Extra-Recovery-Energy-Saver-Residential-Water-Heater-Nat-Gas> (accessed May 23, 2014).



|   |  |
|---|--|
| <b>Floors</b><br><br>Ground Floor – Lay Concrete Slab (2,112 Sq. Ft.) <sup>23</sup><br>Ground Floor – Sealant for Concrete Flooring<br>Second-Floor- Fix Base Floor<br>Second-Floor -Secondary Wood Floor | <b>\$7,344.20</b><br><br><b>Included in Rehabilitation Costs</b><br><br><b>Included in Rehabilitation Costs</b><br><br><b>Included in Rehabilitation Costs</b> |
| <b>Paint<sup>24</sup></b><br><br>Wall Labor (143.6 hours)<br><u>Wall Job Materials and Supplies</u><br>Total  | <b>\$7,918.16</b><br><br><b>\$2,839.35</b><br><br><b>\$10,757.51</b>   |

| <b>Not Included within Rehabilitation Costs</b>  |  |
|--|--|
| <b>Kitchen Appliances</b><br><br>2-Large Gas Oven/Stoves (\$11,495.00 ea.) <sup>25</sup><br>Vented Hood w/ Fire Suppression <sup>26</sup><br>2 – Refrigerators (\$3,122.00 ea.) <sup>27</sup><br>Walk-In Freezer <sup>28</sup><br>Stainless Steel Sink <sup>29</sup> | <b>\$22,990.00</b><br><br><b>\$2,485.83</b><br><br><b>\$6,244.00</b><br><br><b>\$5,969.00</b><br><br><b>\$535.00</b> |

<sup>23</sup> "Cost to Install a Cement Slab." 2014 Cost Calculator (ZipCode based).

[http://www.homewyse.com/services/cost\\_to\\_install\\_cement\\_slab.html](http://www.homewyse.com/services/cost_to_install_cement_slab.html) (accessed May 24, 2014).

<sup>24</sup> "Cost to Paint a Wall." 2014 Cost Calculator (ZipCode based).

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<sup>25</sup> "Vulcan-Hart (72-CC-8B-24G-N) - 72" Gas Open Burner/Griddle Restaurant Range w/Convection Oven." Food Service Warehouse. <http://www.foodservicewarehouse.com/vulcan-hart/72-cc-8b-24g-n/p389362.aspx> (accessed May 22, 2014).

<sup>26</sup> "Vent Tech VTS72 - 6 Ft Commercial Exhaust Hood - Short Cycle." Zesco. <http://www.zesco.com/Vent-Tech-VTS72-6-Ft-Commercial-Exhaust-Hood-Short-Cycle-pz351D012.htm> (accessed May 22, 2014).

<sup>27</sup> "Turbo Air MSF-49NM 54" Two Door Reach In Freezer - 49 Cu. Ft.." The WEBstaurant Store. <http://www.webstaurantstore.com/turbo-air-msf-49nm-54-two-door-reach-in-freezer-49-cu-ft/902MSF49NM.html> (accessed May 22, 2014).

<sup>28</sup> "Nor-Lake Walk-In Freezer 6' x 8' x 7' 7" Indoor." The WEBstaurant Store. <http://www.webstaurantstore.com/nor-lake-walk-in-freezer-6-x-8-x-7-7-indoor/596KLF7768.html> (accessed May 23, 2014).

|   |                   |
|---|-------------------|
| Dishwasher <sup>30</sup>  | \$3,000.99        |
| <u>Water Heater<sup>31</sup></u>                                | <u>\$1,869.57</u> |
| Total   | \$43,094.29       |
| <b>Elevator<sup>32</sup></b>                                    |                   |
| Elevator, Installation <sup>33</sup>                            | \$50,000.00       |
| <b>Lighting</b>   |                   |
| Ground Floor – Bookstore (18/\$128.66 ea.) <sup>34</sup>        | \$2,315.88        |
| Ground Floor – Farmer’s Market (16/ \$46.88 ea.) <sup>35</sup>  | \$750.08          |
| <u>Second Floor – Restaurant (25/\$284.90 ea.)<sup>36</sup></u> | <u>\$7,122.50</u> |
| Total   | \$10,188.46       |

<sup>29</sup> "New 3 Compartment Stainless Steel Sink 18" x 18" x 12" - 1 Drainboard NSF." eBay.

[http://www.ebay.com/itm/New-3-Compartment-Stainless-Steel-Sink-18-x-18-x-12-1-Drainboard-NSF-/400707825299?pt=LH\\_DefaultDomain\\_0&hash=item5d4c0c2e93](http://www.ebay.com/itm/New-3-Compartment-Stainless-Steel-Sink-18-x-18-x-12-1-Drainboard-NSF-/400707825299?pt=LH_DefaultDomain_0&hash=item5d4c0c2e93) (accessed May 23, 2014).

<sup>30</sup> "Fagor Commercial AD-48W Temperature Undercounter Dishwasher | Overstock.com Shopping - The Best Deals on Dishwashers." Overstock.com. <http://www.overstock.com/Home-Garden/Fagor-Commercial-AD-48W-Temperature-Undercounter-Dishwasher/4279491/product.html?refccid=EYKGSFQHBQPQZVOKKN4O3EUZOQ4&searchidx=0> (accessed May 23, 2014).

<sup>31</sup> "AABCN3-100T75-4NV American Water Heater 100 Gallon 75,000 BTU Low Nox Heavy Duty Commercial Gas." - Faucet Depot. <http://www.faucetdepot.com/prod/AABCN3-100T75-4NV-American-Water-Heater-100-Gallon-75-000-BTU-Low-Nox-Heavy-Duty-Commercial-Gas-162019.asp> (accessed May 23, 2014).

<sup>32</sup> "Elevators Cost Estimating Tips." Reed Construction Data. <http://www.reedconstructiondata.com/smartbuildingindex/elevators/costs/> (accessed May 23, 2014).

<sup>33</sup> "How Much Does a Hydraulic 2-Stop Elevator Cost?." EVstudio Architect Engineer Denver Evergreen Colorado Austin Texas Architect RSS. <http://evstudio.com/how-much-does-a-hydraulic-2-stop-elevator-cost/> (accessed May 23, 2014).

<sup>34</sup> "4 Lamp T5HO Hi Bay Fluorescent Fixture." Last Stop Lighting. <http://www.laststoplighting.com/4-lamp-t5ho-hi-bay-fluorescent-fixture-20-000-lumens/> (accessed May 23, 2014).

<sup>35</sup> "Nuvo 76-661 - Industrial Pendant." 1000Bulbs.com. <http://www.1000bulbs.com/product/86716/NUVO-76-661.html?> (accessed May 23, 2014).

<sup>36</sup> "Kichler Olde Bronze Fresnel Lens 12" Wide Pendant Light - #48116 | LampsPlus.com." Lamps Plus. [http://www.lampsplus.com/products/kichler-olde-bronze-fresnel-lens-12-inch-wide-pendant-light\\_\\_48116.html](http://www.lampsplus.com/products/kichler-olde-bronze-fresnel-lens-12-inch-wide-pendant-light__48116.html) (accessed May 7, 2014).

## Financial Summary

Several sources were utilized to best calculate construction costs to realize the rehabilitation of the building. As the building on a whole is barely in working order, a square footage cost was utilized as a working figure and then materials were calculated to give better insight to the actual breakdown of the overall estimated cost. Appliances, lighting and an elevator were calculated outside of the rehabilitation costs, as they were considered extras.

Since the businesses will be rented out only the basic operational costs will be figured from the building owner's perspective. The day-to-day operational costs and taxes will be the responsibility of each renter. The only justifiable income will be that derived from rental income.

The Pro Forma analysis of the project further elaborates on the feasibility of this rehabilitation project as every aspect of the project is calculated and taken into consideration.

See Appendix -2 for Pro Forma.

## Sources of Information

### Architectural Drawings

See Appendix – 1 for floor plans.

The only floor plans that could be obtained for the building were newer proposed plans that had been commissioned by Main Street Leasing in 2008. Although these changes have not been fully realized, the general layout of the building is inferred.



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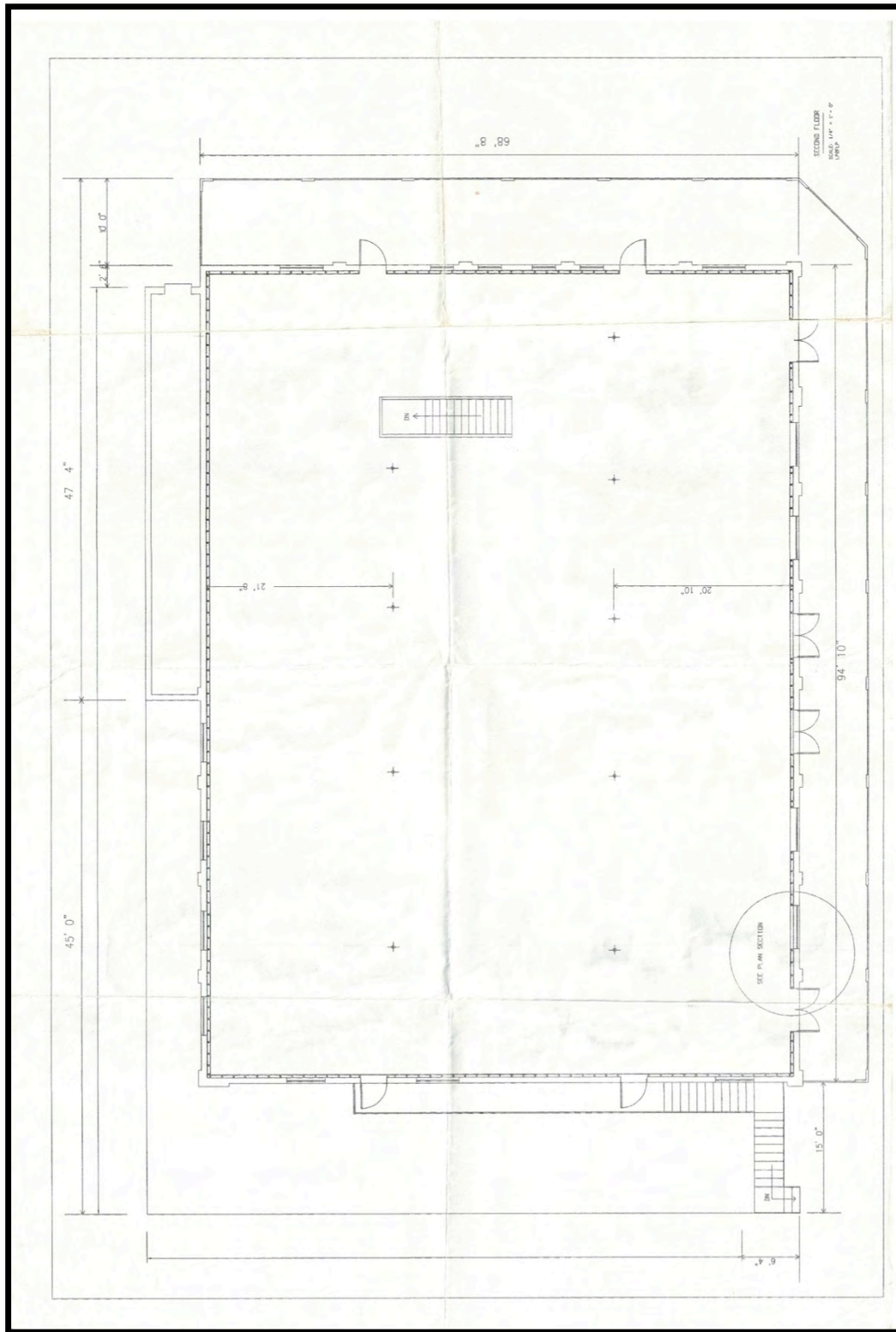
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Second Floor



## Appendix – 2

### Pro Forma

PRO-FORMA for 523 N. Donnelly Street Rehabilitation

| INITIAL AMOUNTS           |                 |
|---------------------------|-----------------|
| Purchase Price            | \$ 690,000.00   |
| A. Cost of Rehabilitation | \$ 2,681,770.16 |
| Total Project Costs       | \$ 3,371,770.16 |
| Loan to Value Ratio       | 75%             |
| Mortgage Amount           | \$ 2,528,827.62 |
| Cash Investment           | \$ 842,942.54   |

| ANNUALIZED AMOUNTS             |                 |
|--------------------------------|-----------------|
| INCOME                         |                 |
| B. Total Gross Rent            | \$ 454,590.00   |
| Gross Effective Income         | \$ 454,590.00   |
| C. Less Operating Expenses     | \$ (62,160.05)  |
| D. Less Annual Debt Service    | \$ (162,903.48) |
| ROI #1 Before Tax Cash Flow    | \$ 229,526.47   |
| ROI #1 Percent                 | 27.23%          |
| E. ROI #2 Return on Taxes      | \$ 285,075.11   |
| ROI #2 Return on Taxes Percent | 33.82%          |
| ROI #2 Percent with Tax Credit | 14.94%          |
| F. ROI #3 Appreciation         | \$ 101,153.10   |
| ROI #3 Percent                 | 12.00%          |
| TOTAL ANNUAL ROI (1, 2, 3)     | 73.05%          |
| TOTAL ROI w/ Credit            | 54.17%          |

| E. Return on Taxes w/ Tax Credit |                 |
|----------------------------------|-----------------|
| Eligible Expenses                | \$ 2,638,083.95 |
| Rehab Tax Credit %               | 20%             |
| Total Value of Credit            | \$ 527,616.79   |
| Depreciable Base minus Credit    | \$ 2,844,153.37 |
| Number of Years                  | 39              |
| Annual Depreciation              | \$ 72,927.01    |
| Tax Bracket                      | 28%             |
| Normal Return on Taxes           | \$ 20,419.56    |
| Tax Credit (over 5 years)        | \$ 105,523.36   |
| Total Return on Taxes            | \$ 125,942.92   |
| ROI #2 Percent w/ Tax Credit     | 14.94%          |

Projected Typical Year

| A. Cost of Rehab |                 |
|------------------|-----------------|
| a. Hard Costs    | \$ 2,406,157.75 |
| b. Soft Costs    | \$ 231,926.20   |
| c. Rent-up Costs | \$ 43,686.21    |
| Sub-total        | \$ 2,681,770.16 |

| B. Gross Rent                   |               |
|---------------------------------|---------------|
| Leaseable SF (Farmer's Market)  | 2112          |
| Rent/SF (Farmer's Market)       | \$ 30.00      |
| Rental Income (Farmer's Market) | \$ 63,360.00  |
| Leaseable SF (Bookstore)        | 4416          |
| Rent/SF (Bookstore)             | \$ 30.00      |
| Rental Income (Bookstore)       | \$ 132,480.00 |
| Leaseable SF (Restaurant)       | 8625          |
| Rent/SF (Restaurant)            | \$ 30.00      |
| Rental Income (Restaurant)      | \$ 258,750.00 |
| Total Gross Rent                | \$ 454,590.00 |

| C. Operating Expenses |              |
|-----------------------|--------------|
| Insurance             | \$ 11,801.20 |
| Management            | \$ 30,000.00 |
| Legal/Accounting      | \$ 2,500.00  |
| Lease-up Fee          | \$ 1,000.00  |
| Maintenance           | \$ 16,858.85 |
| Sub-total             | \$ 62,160.05 |

| D. Debt Service     |                 |
|---------------------|-----------------|
| Mortgage            | \$ 2,528,827.62 |
| Interest Rate %     | 5%              |
| Number of Years     | 30              |
| Monthly Payment     | \$ 13,575.29    |
| Annual Debt Service | \$ 162,903.48   |

| E. Return on Taxes w/o Tax Credit |                 |
|-----------------------------------|-----------------|
| Total Property Value              | \$ 3,371,770.16 |
| Less Value of Land                | \$ (258,750.00) |
| Depreciable Base                  | \$ 3,113,020.16 |
| Number of Years                   | 39              |
| Annual Depreciation               | \$ 79,821.03    |
| Tax Bracket                       | 28%             |
| Return on Taxes                   | \$ 285,075.11   |
| ROI #2 Percent                    | 33.82%          |

| F. Appreciation       |                 |
|-----------------------|-----------------|
| Property Value        | \$ 3,371,770.16 |
| Annual Appreciation % | 3%              |
| Appreciation Return   | \$ 101,153.10   |
| ROI #3 Percent        | 12.00%          |

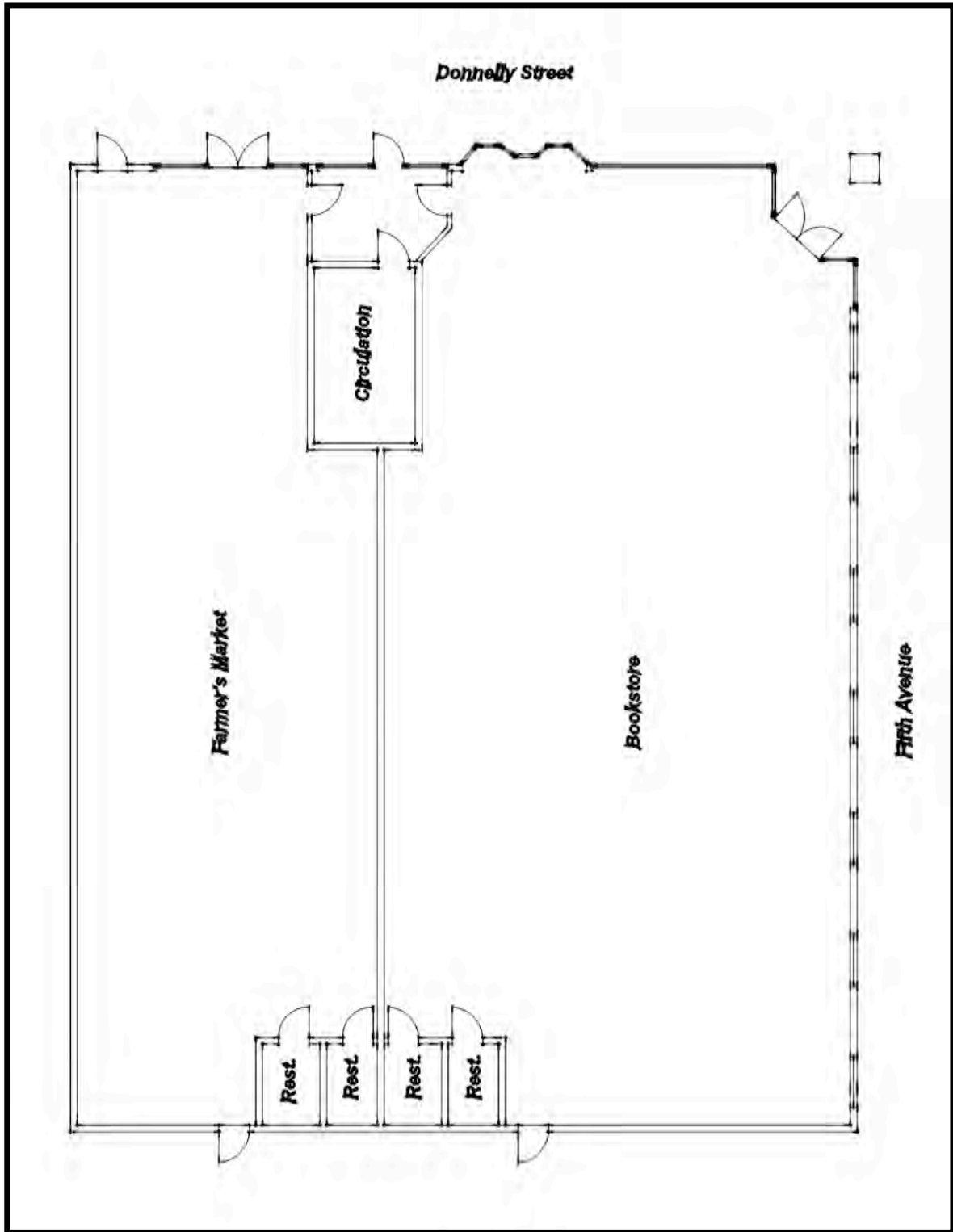
| a. Hard Costs            |                 |
|--------------------------|-----------------|
| Total SF Rehabbed        | 17250           |
| Cost per SF              | \$ 150.00       |
| Total Hard Costs         | \$ 2,587,500.00 |
| Additional Costs         | \$ 103,282.75   |
| Area Modification (-11%) | \$ (284,625.00) |
| Sub-total                | \$ 2,406,157.75 |

| b. Soft Costs         |               |
|-----------------------|---------------|
| A & E Fees            | \$ 168,431.04 |
| Legal Fees            | \$ 2,500.00   |
| Permit Fees           | \$ 12,872.00  |
| Construction Start-up | \$ 48,123.16  |
| Sub-total             | \$ 231,926.20 |

| c. Rent-up Costs     |              |
|----------------------|--------------|
| Advertising          | \$ 10,000.00 |
| Realtor Leasing Fees | \$ 33,686.21 |
| Sub-total            | \$ 43,686.21 |

## Appendix – 3

Proposed Ground Floor



Second Floor

