

PREPARATION AND REVIEW GUIDELINES FOR SURVEYS AND SURVEYORS' REPORTS REQUIRED FOR MHDC MULTIFAMILY PROJECTS 2022-2023

GUIDELINES FOR ALTA SURVEYS REQUIRED PRIOR TO THE START OF CONSTRUCTION:

The Borrower's Surveyor must follow **2021 Minimum Standard Detail Requirements for the ALTA/NSPS Land Title Surveys**, jointly established and adopted by the American Land Title Association and the National Society of Professional Surveyors and MHDC specific requirements as outlined below.

In addition to the Minimum Standards, the following items from the **2021 Minimum Standard Detail Requirements for the ALTA/NSPS Land Title Surveys Table A Optional Survey Responsibilities and Specifications** are to be included:

Table A Number	Explanation of Table A Requirement
1	Monuments placed (or a reference monument or witness to the corner) at all major corners of the boundary of the surveyed property, unless already marked or referenced by existing monuments or witnesses in close proximity to the corner.
2	Address(es) of the surveyed property if disclosed in documents provided to or obtained by the surveyor, or observed while conducting the fieldwork.
3	Flood zone classification (with proper annotation based on Federal Flood Insurance Rate Maps or the state or local equivalent) depicted by scaled map location and graphic plotting only.
4	Gross land area (and other areas if specified by the client).
5	Vertical relief with the source of information (e.g., ground survey, aerial map), contour interval, datum, and originating benchmark identified when appropriate. *NOTE: Information from item 5 of Table A may be omitted from surveys on acquisition/rehabilitation developments, but only if no new construction is being performed on the site <u>and</u> no grading work is being performed.
6	(a) If the current zoning classification, setback requirements, the height and floor space area restrictions, and parking requirements specific to the surveyed property are set forth in a zoning report or letter provided to the surveyor by the client or the client's designated representative, list the above items on the plat or map and identify the date and source of the report or letter. (b) If the zoning setback requirements specific to the surveyed

	<p>property are set forth in a zoning report or letter provided to the surveyor by the client or the client’s designated representative, and if those requirements do not require an interpretation by the surveyor, graphically depict those requirements on the plat or map and identify the date and source of the report or letter.</p> <p>*Note MHDC requires setback requirements be included on the survey regardless of whether the surveyor has been provided the letter.</p>
7	<p>Exterior dimensions of all buildings at ground level.</p> <p>(b) Square footage of:</p> <p>_____ (1) exterior footprint of all buildings at ground level.</p> <p>_____ (2) other areas as specified by client</p> <p>(c) Measured height of all buildings above grade at a location specified by the client. If no location is specified, the point of measurement shall be identified</p>
8	<p>Substantial features observed in the process of conducting the fieldwork (in addition to the improvements and features required under Section 5 above) (e.g. parking lots, billboards, signs, swimming pools, landscaped areas, substantial areas of refuse).</p>
9	<p>Number and type (e.g., disabled, motorcycle, regular and other marked specialized types) of clearly identifiable parking spaces on surface parking areas, lots and in parking structures. Striping of clearly identifiable parking spaces on surface parking areas and lots.</p>
10	<p>As designated by the client, a determination of the relationship and location of certain division or party walls with respect to adjoining properties.</p> <p>*Note: Per MHDC all party walls to be shown.</p>
11	<p>Evidence of underground utilities existing on or serving the surveyed property (in addition to the observed evidence of utilities required pursuant to Section 5.E.iv.) as determined by:</p> <p>(a) plans and/or reports provided by client (with reference as to the sources of information)</p> <p>(b) markings coordinated by the surveyor pursuant to a private utility locate request</p> <p>Note to the client, insurer, and lender - With regard to Table A, item 11, information from the sources checked above will be combined with observed evidence of utilities pursuant to Section 5.E.iv. to develop a view of the underground utilities. However, lacking excavation, the exact location of underground features cannot be accurately, completely, and reliably depicted. In addition, in some jurisdictions, 811 or other similar utility locate requests from surveyors may be ignored or result in an incomplete response, in which case the</p>

	surveyor shall note on the plat or map how this affected the surveyor's assessment of the location of the utilities. Where additional or more detailed information is required, the client is advised that excavation may be necessary.
12	As specified by the client, Governmental Agency survey-related requirements (e.g., HUD surveys, surveys for leases on Bureau of Land Management managed lands). The relevant survey requirements are to be provided by the client or client's designated representative.
13	Names of adjoining owners according to current tax records. If more than one owner, identify the first owner's name listed in the tax records followed by "et al."
16	Evidence of recent earth moving work, building construction, or building additions observed in the process of conducting the fieldwork.
17	Proposed changes in street right of way lines, if information is available from the controlling jurisdiction. Evidence of recent street or sidewalk construction or repairs observed in the process of conducting the fieldwork.
18	Pursuant to Sections 5 and 6 (and applicable selected Table A items, excluding Table A item 1), include as part of the survey any plottable offsite (i.e., appurtenant) easements or servitudes disclosed in documents provided to or obtained by the surveyor.

MHDC REQUIREMENTS

1. The survey is to be a "transit" survey made at the site by a licensed surveyor. See the instructions on Form HUD-91073M (06/18 HUD Survey Instructions and Report, and the guidelines contained herein.
2. The scale of the survey drawing is to be 1 inch = 30 feet or larger. A smaller scale may be acceptable if it will allow the survey to be on one page. Submit full size (24x30 inches) survey with firm submission. Electronic versions of survey are not acceptable.
3. The initial survey and all subsequent revisions must all be submitted in full size (24" x 30") hard copy unless otherwise specifically approved by MHDC. A full size (24" x 30") hard copy of the final approved survey must be submitted to MHDC prior to the date of the MHDC loan closing. The final survey must bear the surveyor's original signature (in blue ink) and professional seal, and must be dated within ninety (90) days of the date of closing.
4. The Survey Drawing shall provide the following information:

- (a) Provide the MHDC project name and project number at the top of the survey
- (b) Name of City, County, of the property location.
- (c) Owner's name(s) with the lot and block numbers of the adjacent/adjoining properties.
- (d) Legal description of the property, and the total square feet and acreage, if available. **The legal description on the survey and pro forma title policy must be identical. Appurtenant easements to the surveyed property should be included in the legal description.**

NOTE: If a metes and bounds description is required, provide a point of reference from which the legal description is located (e.g., commencing as a point of reference at the NE corner of the NW ¼ of the NW ¼ of Section) on the survey, and dimensions locating this point with respect to the point of beginning. The point of beginning must be noted.

(e) Material variations from record lines by fences, walls, or structures to be indicated (either on this property or adjoining).

(f) All encroachments or deviations from the description of the property or conflicts with descriptions of adjoining properties or encroachments of improvements onto easements or setbacks. If ownership of the fence, wall or structure is known, it must be noted on the survey.

(g) Indicate all structures adjoining to the site. Indicate distance from property line and note encroachments, if any.

(h) Existing on-site and adjacent streets, alleys, drives, and walks. Provide the street names or designations (including widths and dimensions), indicate the surfacing, curbs, and other pertinent data, and provide the distance to the nearest street, right of way, old highways or abandoned roads, lanes or driveways, drains, sewer or water pipes.

(i) All easements, rights-of-way, set back lines, and other restrictions, including the widths of easements and rights-of-way, distance of right-of-way lines to paving, distance of set-back lines from property lines, and the recording information. The easements must match all of the easements noted on the title commitment. Do not show the property line dimensions to the center of streets.

(j) Location and size of all utility lines, facilities, poles, hydrants, manholes, etc., including those on or adjacent to the property, and in adjacent streets. Include the water, sewer (storm and sanitary), gas, electric, telephone, and TV. Include the sewer invert elevations and direction of flow. **All utilities are to be located within an easement unless they access the property by way of a public right-of-way and terminate on the property.**

(k) Location of natural features such as preservable trees, streams, rock outcroppings, etc.

(m) Show the available information about subsoil, ground water, fill, and buried foundations, tanks, wells, cisterns, debris, etc.

5. For multiple lot developments, show all lots and/or tracts on one survey, when possible.
6. When the surveyor has met all of the minimum standard detail requirements for an ALTA/NSPS Land Title Survey, the ALTA Standard certification shall be made on the map/plat incorporating "Missouri Housing Development Commission" as the name of the lender.

GUIDELINES FOR SURVEYS REQUIRED AFTER THE COMPLETION OF CONSTRUCTION:

1. All corners of the site are to be staked or permanently marked.
2. The survey maps shall contain the information outlined under "GUIDELINES FOR SURVEYS REQUIRED PRIOR TO START OF CONSTRUCTION."
3. In addition, the survey map shall provide the following information:
 - (a) Show locations of manholes, transformers, poles, exterior lights, curb inlets, etc.
 - (b) The dimensions locating all buildings on the lot with respect to the lot and building lines are to be noted.
 - (c) All proposed easements, dedications, etc., not shown on the survey prior to the start of construction, must have the prior approval of MHDC before being filed.
4. If project is rehab then an 'as built' will be accepted at the completion of construction in lieu of an ALTA survey as long as the building footprint has not changed and no new easements need to be shown.
5. Show property in the name of the owner with recorded deed information.
6. The final survey submitted after completion of construction must be submitted in hard copy to MHDC. This survey must bear the surveyor's original signature (in blue ink) and professional seal, and must be dated within ninety (90) days of the date of conversion of the MHDC loan.

THE FOLLOWING ITEMS ARE GENERALLY NOT ACCEPTABLE:

1. Blanket easements.
2. Easements which encroach upon the rights of others by overlapping other easements or rights-of-way and if there are improvements such as sidewalks, patios, and carports within the easement.
3. Excessively large easements, such as a forty-foot easement for a two inch gas line.
4. Ingress and egress easements providing access to adjacent properties.

GUIDELINES FOR PREPARATION AND REVIEW OF THE SURVEYOR’S REPORT:

1. The Surveyor’s Report, must be dated no more than thirty (30) days before the initial closing of any MHDC loan (irrespective of whether such closing occurs before or after construction of the development) by a licensed surveyor, and must bear the surveyor’s original signature (in blue ink) and professional seal. At conversion of a loan to permanent amortizing status, the Surveyor’s Report must be dated within ninety (90) days of conversion.
2. The date on line 1 of the first paragraph is to be the same as initial site visit date on the survey map.
3. The date on line 2 of the second paragraph must be within ninety (90) days of the closing of the MHDC loan.
4. The date in the first blank on line three of the third paragraph should be the original date of the survey (as stated in line 1) while the date in the second blank of that same line should be the date of the final survey which must be within 90 days of closing.
5. Surveyor’s Report and Survey must be able to provide required information independent from one another.

MHDC SURVEYOR’S REPORT

Owner’s Representative/Contact:

Name & Phone No. _____

Address: _____

MHDC Surveyor’s Report Certification

I certify that, on *(date of survey – must be same as initial site visit)* _____, I made a survey of the premises standing in the name of *(owner at time of survey)* _____ situated in *(city, county, state)*:

_____ known as street numbers _____ and shown on the accompanying survey entitled: _____.

I made a careful inspection of said premises and of the buildings located thereon at the time of making such survey, and again, on *(date of last inspection – must be within 90 days of closing)* _____, and on such

latter inspection, I found said premises to be standing in the name of *(owner name – not project name)*:

_____.

In my professional opinion, the following information reflects the conditions observed on the date of the last site inspection or disclosed in the process of researching title to the premises, and I further certify that such conditions are shown on the survey map/plat dated _____ or has/have been updated thereon under Revision Date (*within 90 days of closing*)

_____.

For items 1 through 10, please provide a detailed answer or state "none" if inapplicable. Positive statements are required regarding Items 1 through 10 on the Surveyor's Report. Statements such as the following are not positive statements:

- (a) "Shown on the survey" – If nothing is shown on the survey, then a positive statement has not been made.*
 - (b) "None known" – This is not a positive statement, and is obvious the surveyor has not checked the records or made a transit survey.*
- Examples of acceptable statements are:*
"Yes, as shown on survey."
"None."

Note: For items 3, 6 and 10 on the Surveyor's Report, a representation of "none observed" will be accepted.

1. Rights of way, old highways or abandoned roads, lanes or driveways, drains, sewer or water pipes over and across said premises:

2. Springs, streams, rivers, ponds or lakes located, bordering on or running through said premises:

3. Cemeteries or family burying grounds located on said premises:

4. Electricity, or electromagnetic/communications signal, towers, antenna, lines, or line supports located on, overhanging or crossing said premises:

Disputed boundaries or encroachments. *(If the buildings, projections or cornices thereof or signs affixed thereto, fences or other indications of occupancy encroach upon adjoining properties or the like encroach upon surveyed premises, specify all such):*

6. Earth moving work, building construction, or building additions within recent months:

7. Building or possession lines. *(In case of a city or town property specify definitely as to whether or not walls are independent walls or party walls and as to all easements of support or "Beam Rights." In case of a country property report specify how boundary lines are evidenced, that is, whether by fences or otherwise):*

8. Recent street or sidewalk construction and/or any change in street lines either completed or proposed by and available from the controlling jurisdiction:

9. Flood hazard:

10. Site used as a solid waste dump, sump, or sanitary landfill:

Further, I hereby certify to the Missouri Housing Development Commission (“MHDC”), that:

I made an on the ground survey per record description of the land shown on the Survey No. _____, last revision dated _____ (“Survey”) located in (*city or town, county, township, etc.*), and that it was made in accordance with MHDC’s Instructions and Surveyor’s Report, and the requirements for an ALTA/NSPS Land Title Survey, as defined in the 2021 Minimum Standard Detail Requirements for ALTA/NSPS Land Title Surveys.

To the best of my knowledge, belief and information, except as shown on the Survey: there are no encroachments across any property lines; title lines and lines of actual possession are the same; and the premises are [*not subject to a*] [*subject to a*] 100/500 year return frequency flood hazard, and such condition is shown on Federal Flood Insurance Rate Map, Community Panel No. _____ (*please add “none,” if inapplicable*).

Surveyor’s Name (print or type):	License Number and Seal:	Signature: Date:
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