



THE URBAN FOUNDATION
for Sustainable Development



**VAGHARSHAPAT
MUNICIPALITY**



**VANADZOR
MUNICIPALITY**

“Multi-apartment Buildings Renovation”
Vaghharshapat (Etchmiadzin) of Armavir Region
Vanadzor of Lori Region
(Pilot Project)
19 April – 31 October, 2011

«ԲԱԶՄԱԲՆԱԿԱՐԱՆ ՇԵՆՔԵՐԻ ՎԵՐԱՆՈՐՈԳՈՒՄ»
Վաղարշապատ (Էջմիածին), Արմավիրի մարզ
Վանաձոր, Լոռու մարզ
(Փորձնական նախագիծ)
19 ապրիլի – 31 հոկտեմբերի, 2011 թ.

Final Report

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Development (UFSD)
For submitting to Habitat for Humanity Armenia (HFHA)

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1. Introduction

The joint pilot project of “Multi-apartment Buildings Renovation in Vagharshapat (Etchmiadzin) and Vanadzor” intended for implementation by the UFSD and HFHA has launched since April 19th, 2011 as soon as the contract between HFHA and UFSD was signed.

The pilot project aims to improve the living conditions of multi-apartment buildings’ residents through housing renovation loans provision. A methodology to select the buildings for loans provision to the Condominiums was developed by the UFSD staff and piloted under the project in Vagharshapat (Etchmiadzin) town of Armavir region and then in Vanadzor town of Lori region. In very beginning of the pilot project it was supposed to select two buildings in each of towns for further renovation through the loans disbursed to the condominiums. However during the towns’ condominiums capacity analysis and evaluation it was identified that the pilot project is not applicable in Vagharshapat (Etchmiadzin) town because preliminary selected condominium was considered by the project partner bank (Inecobank) as ineligible for loan

disbursement. So, the pilot project was focused on Vanadzor three condominiums: “Khandak”, “Ani” and “Khndzorut”.

This report has to be considered as a final. It presents the UFSD staff activities and recommendations on condominiums’ buildings selection within the pilot project on “Multi-apartment Buildings Renovation” in Vagharshapat (Etchmiadzin of Armarvir Region) and Vanadzor (Lori Region) implementing by UFSD and HFHA jointly with HFHA since April 19th, 2011 as soon as the contract between HFHA and UFSD was signed till October 15th 2011.

2. Activities and recommendations made by the UFSD staff during the pilot project

2.1 Methodology development.

The methodology of buildings selection process was developed by the UFSD staff during the pilot project that includes the steps bellow:

- Step 1. Review the list of multi-apartment buildings of town condominiums.
- Step 2. Undertake a survey of condominium heads through the questionnaire (Annex 1).
- Step 3. Review the results of condominium heads survey.
- Step 4. Make short list of buildings for further visual inspection taking into account the following criteria:
 - Faults and damages must be corresponded with buildings of categories I and II,
 - The number of locked flats in the building has to be minimal,
 - The per cent of annual fee collection has to be more than 60%,
 - The suggested building must be without illegal structures.
- Step 5. Shortcutting the list of buildings based on criteria developed in Step 2 and taking into account the results of condominium heads survey.
- Step 6. Visual inspection of preliminary selected buildings included in shortcut list developed in Step5 (Annex 2).
- Step 7. Review of preliminary selected buildings visual inspection results and select the buildings for survey of residents.
- Step 8. Survey of residents of shortcut list buildings through the questionnaire (Annex 3).
- Step 9. Review of residents survey results.
- Step 10. Preliminary selection of buildings taking into account the results of residents’ survey executed in Step 8.
- Step 11. Conduct the orientation trainings for preliminary selected buildings’ residents.
- Step 12. Collect the applications of residents agreed to participate in the pilot project (Annex 4).

2.2 Condominium buildings selection in Vagharshapat (Etchmiadzin) of Armavir region.

Seventeen condominiums are registered in Vagharshapat (Etchmiadzin) town. However only one of them that is named by “Marshal Baghramyan” is actually operates. As Etchmiadzin Municipality stated, only “Marshal Baghramyan” condominium information could be provided. The list of “Marshal Baghramyan” condominium buildings has been received from the Etchmiadzin Municipality on May 4th 2011 and analyzed by the UFSD staff. This list included 16 buildings about which all required information has been presented by the condominium head (presented in Annex 5). Four buildings listed in the table below were suggested by the UFSD staff for residents’ survey and orientation trainings in Etchmiadzin in July 2011 (Table 1). Results of four buildings’ residents survey were presented to HFHA in very beginning of June (presented in Annex 6).

Table 1. Buildings selected preliminary from “Marshal Baghramyan” condominium in Etchmiadzin for being invited to orientation trainings.

| Address | Number of floors | Number of flats | Number of people interviewed | % of people interviewed |
|-------------------|------------------|-----------------|------------------------------|-------------------------|
| Baghramyan 20a | 5 | 50 | 28 | 56% |
| Vazgen Arajin 38 | 5 | 50 | 30 | 60% |
| Vazgen Arajin 41a | 5 | 50 | 27 | 54% |
| Vazgen Arajin 48b | 5 | 30 | 16 | 53% |

The analysis of residents’ survey results shown that main sources of households’ monthly income are household members’ salaries from working in public sector and pensions. It is known that such kind of income sources in the country couldn’t be considered as a basis for significant increasing monthly payment to eradicate the buildings faults. That means that the size of monthly fee of each household agreed to be involved in the pilot project despite unknown details on the loan condition has to be calculated carefully in order to avoid their disappointment. In each of four preliminary selected buildings there are roofing renovation and entrances walls and ceilings finishing and painting issues that are considered by the residents as an important to improve the living conditions in the building (Photo 1). It is notable that the respondents living on the last floor of the building are more worried about poor roofing condition and they are more interested to eradicate this fault. The residents living on the first floors are more worried about the water pipelines and sewage lines renovation because they make humidity condition in their flats. Out of four preliminary selected buildings two were considered by UFSD staff as a more appropriate for further piloting, particularly: “Baghramyan 20a” and “Vazgen Arajin 38”, because more than 60% of the respondents in each of mentioned buildings were agreed to eradicate the faults of their buildings through taking loan by their condominium. Besides the number of not oriented respondents and respondents that could be

agreed to be involved in the pilot project if the loan condition will be attractive for them was significant. Most of the respondents in the buildings on “Baghramyan 20a” and “Vazgen Arajin 38” were agreed with monthly payment increasing. It is notable that during interviews many of responded households shown the readiness for monthly fee increasing, however answered “NO”, “Don’t know” or other because there is no trust to condominium administration body.



Photo 1. Roofing renovation and entrances walls and ceilings finishing and painting are fault that is typical for each of four preliminary selected buildings in Etchmiadzin (Vagharshapat).

During training held on July 16th in Etchmiadzin (Photo 2) the residents of mentioned four buildings were asked to fill applications (presented in Annex 4) with the final decision on participation in loan pilot project. Thirty three applications from 50 households at Vazgen Arajin 38 building of “Marshal Baghramyan” condominium was received in very beginning of August. It makes 62% of 50 apartments in the building on Vazgen Arajin 38. Final decision on ineligibility of this condominium building has been done by pilot project partner bank (Inecobank) with HFHA jointly because condominium financial problem.



Photo 2. Orientation training for residents (photo on the left) of “Marshal Baghramyan” condominium in Etchmiadzin (Vagharshapat) held by UFSD staff jointly with HFHA staff (photo on the right) on July 16th 2011.

2.3 Vanadzor of Lori region condominium buildings selection.

Seven buildings of three condominiums (“Khandak”, “Any” and “Khndzorut”) in Vanadzor were recommended by the UFSD staff for visual inspection in very beginning of August 2011 based on the information received from heads of condominiums and buildings selection criteria (presented in Annex 7). During the visits to these buildings organized by the UFSD staff and condominiums’ heads jointly it was identified that only four buildings listed in the table below could be considered for residents survey (Table 2).

Table 2. Buildings of Vanadzor condominiums where residents’ survey was done in August 2011.

| Address | Number of floors | Number of flats | Number of entrance | Number of interviewed | % of interviewed |
|--|------------------|-----------------|--------------------|-----------------------|------------------|
| Z.Andranik 95 (“Khandak” condominium) | 5 | 50 | 4 | 25 | 50 % |
| Yerevanyan Kh. 103 (“Khandak” condominium) | 5 | 29 | 2 | 17 | 58 % |
| G.Lusavorich, 22 (“Ani” condominium) | 5 | 28 | 2 | 13 | 46 % |
| Chukhajyan, 28 (“Khndzorut” condominium) | 5 | 40 | 3 | 22 | 55 % |

Residents’ survey of four buildings mentioned in the table above was done on August 10-12, 2011 by the UFSD staff. A questionnaire approved in Etchmiadzin residents’ survey has been used for Vanadzor buildings residents’ survey. The questionnaire for survey is presented in Annex 3. In general in each building of short list of Table 2 it was interviewed around 50% of flats’ residents, which was enough to have a general point of view on residents’ opinion related to the questions that are important to make preliminary decision on buildings selection.

The following questions, included in the Questionnaire, were very important to us to understand whether the buildings of shorted list are appropriate for further piloting in the project:

1. What are the sources of family monthly income?
2. Which faults or damages existing in your building have to be eradicated in your opinion to improve the living condition there?
3. Whether do you want to eradicate these faults and damages through loan taking by your Condominium?
4. Would you agree with your monthly payment increasing because fault and damages has to be eradicated?

Besides the size of additional amount that residents are ready to pay for building faults eradication had to be identified through the implemented survey.

Results of the residents' survey was presented through by the UFSD staff (I.Vanyan, S.Nazaryan) to HFHA on August 17th , 2011 (Annex 8). Analysis of residents' survey results shown that.

- a) the main sources of households' monthly income are household members' pensions and salaries from working in public sector. It is known that such kind of income sources in the country couldn't be considered as a basis for significant increasing monthly payment to eradicate the buildings faults. That means that the size of monthly fee of each household agreed to be involved in the pilot project despite unknown details on the loan condition has to be calculated carefully in order to avoid their disappointment.
- b) in all of four preliminary selected buildings the roofing renovation is a dominant fault (Photo 3) that is considered by the residents as an important to improve the living conditions in the building. It is notable that the respondents living on the last floors of the buildings are more worried about poor roofing condition and they are ready to pay significant monthly fee. The residents living on the first floors are more worried about the water pipelines and sewage lines renovation because they make humidity condition in their flats.



Photo 3. The roofing renovation is a dominant fault in all of four preliminary selected buildings in Vanadzor town of Lori region.

- c) residents of all four buildings preliminary selected in Vanadzor indicated that their building fault could be remediated through loan getting by condominium. In some of them the number of positive answers was significant. In particular, 68% of 25 interviewed respondents in the building at Zoravar Andranik 95 and 41% of 17 interviewed respondents at Yerevanyan Khchyughi 103 answered "yes" on the question "Whether do you want to eradicate these faults and damages through loan taking by your Condominium?". However answers on the question "Would you agree with your monthly payment increasing because fault and damages has to be eradicated?" shown that significant part of respondents has not readiness to be responsible for loan. In particular,

only 11 residents (50%) among 22 surveyed out of 40 residents living at Chukhajyan 28 (“Khndzorut” condominium) were agreed with their monthly fees increasing because building fault eradication through the loan.

- d) Only in the building at Chukhajyan 28 it is identified a significant number of households agreed with monthly fees increasing. In particular, eleven residents (50%) out of 22 interviewed residents there are agreed with monthly payment increasing. Among residents living at the Chukhajyan 28 address, many found it difficult to answer this question or did not give an answer to this question. It is notable that during interviews in all four buildings many of respondents answered that they would be agreed with monthly fees increasing depends from its size
- e) Many of surveyed residents at all of four buildings agreed to pay per month additionally 100-500 AMD because their building faults eradication through loan taking by condominium.

Three buildings were suggested by the UFSD/HFHA staff for residents’ orientation trainings in Vanadzor after residents survey implemented by the HFHA staff and HFHA construction manager buildings visit (Table 1).

Table 1. Vanadzor buildings suggested for orientation trainings.

| Address | Number of floors | Number of flats | Number of entrance | Number of residents attended orientation training on September 30 th 2011 in Vanadzor |
|--|------------------|-----------------|--------------------|--|
| Chukhajyan, 28 (“Khndzorut” condominium) | 5 | 40 | 3 | 22 |
| Yerevanyan Kh. 103 (“Khandak” condominium) | 5 | 29 | 2 | 12 |
| G.Lusavorich, 22 (“Ani” condominium) | 5 | 28 | 2 | 11 |

The orientation trainings with selected buildings’ residents were conducted on September 30th in Vanadzor (Photo 4) by the joint team that includes the persons below:

1. Narine Terzyan – HFHA, Housing finance Manager,
2. Andre Ohanian – HFHA, Construction Manager,
3. Irina Vanyan – UFSD, Project Manager,
4. Armen Varosyan – UFSD, Consultant,
5. Arkadi Asatryan – Inecobank, Vanadzor branch,
6. Grisha Paravyan – Vanadzor Municipality, Head of Housing and Condominiums department.

7. Martun Aghababyan, head of “Khndzorut” condominium (participated in the training with residents of Chukhajyan 28),
8. Mikayel Gharagyosyan, head of “Khandak” condominium (participated in the training with residents of Yerevanyan Khjyughi 103),
9. Aghasi Safaryan, head of “Ani” condominium (participated in the training with residents of Gr.Lusavorich 22).



Photo 4. Orientation training for residents (photo on the left) of three condominiums in Vanadzor held by UFSD staff jointly with HFHA staff (photo on the right) on September 30th 2011.

Narine Terzyan presented HFHA mission and the main projects implemented by the Foundation in Armenia. Besides she explained in details the building renovation loan project condition in Vanadzor. Andre Ohanian presented the renovation subjects and technology. Armen Varosyan introduced the condominiums’ building problems existed in the country of Armenia and Vanadzor city particularly, as well as the aspects of the building renovation loan pilot project that could be attractive for the residents. Irina Vanyan presented the procedures of buildings selection and residents’ survey results in Vanadzor. Arkadi Asatryan explained how the relationships between Inecobank, Condominium and residents will be regulated by the agreement and which financial and legal rights and responsibilities has each of the agreement parties. Besides he presented the rule of monthly payments of residents. Grisha Paravyan stressed the finance contribution and organizational role of Vanadzor Municipality in the pilot project. During trainings the packages with appropriate pilot project materials were distributed to training participants. Many questions associated with the pilot project details were asked by the presents. The residents informed on the pilot project details were asked by the project team to fill applications with a preliminary solution on participation in housing renovation loan pilot project (Annex 4). The residents’ applications have to be selected by the condominiums’ heads as soon as possible. Final decision on involvement of this building in the pilot project has to be made by HFHA and Inecobank jointly based on collected applications after an appropriate financial analysis from bank side.

Annex 1. Questionnaire for Condominium Head.

Questionnaire

For condominium _____ head interview

1. Name, Surname of Head

2. How many buildings are included in your Condominium _____
3. How many flats are included in your Condominium _____
4. How many families are registered in your Condominium _____
5. How many families are living actually in your Condominium

6. The revenues of the Condominium budget.
2010 _____ thousand AMD
2011 _____ thousand AMD
7. Condominium budget revenues sources are.
a/ _____ /per cent/ _____
b/ _____ /per cent/ _____
c/ _____ /per cent/ _____
d/ _____ /per cent/ _____
8. Condominium budget expenses in 2010
_____ thousand AMD
9. Condominium budget expenses directions planned for 2011 are
a/ _____ /amount/ _____
b/ _____ /amount/ _____
c/ _____ /amount/ _____
d/ _____ /amount/ _____
10. Average monthly payment of family makes _____ AMD
1-room _____ AMD
2-room _____ AMD
3-room _____ AMD
4-room _____ AMD
11. Whether could you propose some building in your Condominium to include it in “Multi-apartment building renovation” pilot project?
YES _____
NO _____
12. If YES, please indicate the following on the building.

a/address of location _____
b/ number of floors _____
c/constructive solution /stone, panel, monolithic/ _____
d/roofing /flat roof, other/ _____
e/number of flats _____
g/number of families living actually _____
f/other _____

13. If YES, please indicate which needs listed below are typical for the building proposed by you and fill up an approximate amount required to fix it:

14. Whether do you consider a possibility to use the loan to make some renovation work in the proposed building belonging to your Condominium?

YES _____
NO _____
Don't know _____
Depends from loan condition _____
Other _____

15. Whether your Condominium will present readiness to loan getting?

YES _____
NO _____
Don't know _____
Depends from loan condition _____
Other _____

16. Percent of families in the building, proposed by you, that always find it difficult to pay the monthly fee _____(%)

Condominium Head
Signature _____
Date _____

Annex 2. Blank for buildings visual inspection.

Blank
For Residential Building Visual Inspection

City/Region _____
 Condominium Name _____
 Address of Inspected Building _____

| ## | Description Item | Assessment | Comments |
|------------------------------|---|------------|----------|
| Building common image | | | |
| 1 | Number of Floors | | |
| 2 | Number of Flats | | |
| 3 | Number of Entrance | | |
| 4 | Constructive solution | | |
| | 1 – stone | | |
| | 2 – reinforced concrete | | |
| | 3 – monolithic | | |
| 3 | Presence of basement | | |
| | 1 – there is not | | |
| | 2 – there is under whole building | | |
| | 3 – there is under part of the building | | |
| 4 | Inserted floor and covering construction | | |
| | 1 – precast reinforced concrete | | |
| | 2 – monolithic reinforced concrete | | |
| | 3 – timbered | | |
| 5 | Roofing construction | | |
| | 1 – roll | | |
| | 2 – asbestos sheeting | | |
| | 3 - tin | | |
| 6 | Partitions | | |
| | 1 – stone | | |
| | 2 – pumice concrete | | |
| | 3 –gypsum blocks | | |
| | 4 – timbered | | |
| | 5 – reinforced concrete panels | | |
| I. Visible faults | | | |
| 7 | Basis faults | | |
| | 1 – could be fixed through current renovation/repairing | | |
| | 2 – capital renovation is required | | |
| | 3 - other | | |

| | | | |
|----|---|--|--|
| 8 | Outside walls faults | | |
| | 1 – could be fixed through current renovation/repairing | | |
| | 2 – capital renovation is required | | |
| | 3 - other | | |
| 9 | Roofing faults | | |
| | 1 – could be fixed through current renovation/repairing | | |
| | 2 – capital renovation is required | | |
| | 3 - other | | |
| 10 | Entrance faults | | |
| | 1 – could be fixed through current renovation/repairing | | |
| | 2 – capital renovation is required | | |
| | 3 - other | | |
| 11 | Other common using items' faults | | |
| | 1 – could be fixed through current renovation/repairing | | |
| | 2 – capital renovation is required | | |
| | 3 - other | | |

Residential Building Visual Inspection was executed by.

“Marshal Baghramyan” Condominium Head

(Signature)

“The Urban Foundation for Sustainable Development” Employee

(Signature)

Date _____

Annex 3. Questionnaire for residents' survey

QUESTIONNAIRE

For proposed buildings' Residents Interview

City/Region _____

Address of residential building _____

Entrance N° _____

Flat N° /Floor _____

Actually living _____

The family member attended in the interview has to present family all members' opinion

Name, Surname _____

1. Family rights to the occupied flat

a/ Ownership _____

b/ Rent _____

c/ Other _____

2. (*In case of 1b answer*) – Indicate, please, the lessor:

a/ flat owner _____

b/ municipality _____

c/ state _____

d/ other _____

3. By which sources listed below monthly income of your family is developed?

a/ business activity _____

b/ wage of family members working in state sector _____

c/ pension _____

d/ allowance _____

e/ grant _____

f/ remittances from family member/relative working outside of the country

g/financial support from relative working inside of the country _____

h/ other _____

4. Your family monthly fee to Condominium makes _____ AMD

5. Whether do you pay your monthly fee on time?

YES _____

NO _____

Sometime it delays _____

Other _____

6. Which faults or damages existing in your building has to be eradicated in your opinion to improve the living condition there? _____

7. Whether do you want to eradicate these faults and damages through loan taking by your Condominium?

YES _____

NO _____

Don't know _____

Depends from loan condition _____

Other _____

8. If YES, would you agree with your monthly payment increasing because fault and damages has to be eradicated?

YES _____

NO _____

Difficult to answer _____

Depends from size of monthly fee increasing _____

Other _____

9. If YES, would you indicate the amount that will not create difficult financial condition for your family?

Indicate increasing amount in AMD _____

Difficult to indicate _____

Interview was conducted by.

“The Urban Foundation for Sustainable Development” Employee

(Signature)

Date _____

Annex 4. Application for residents agreed to participate in the pilot project.

Application

For participation in the “Multi-apartment building renovation” pilot project supported by “Habitat for Humanity Armenia” Foundation

I, _____
Name, patronymic name, surname

As of _____ address
Flat address

owner and co-owners of the same flat (*list their names, patronymic names, surnames. Indicate the absent family members with word “(absent)”*)

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____

We are informed on the condition of the “**Multi-apartment building renovation**” pilot project implementing in Etchmiadzin town by the **Habitat for Humanity Armenia Foundation** support and agreed to participate in this project and make fixed monthly payments within the framework of the project for the common using property renovation elected by the majority of

_____ address

multi-apartment building owners

Applicant _____
(*on behalf of all owners of flat located on the above mentioned address*)

Signature _____

Date _____

ATTENTION!

Application submission does not guarantee a final involvement in the project. The final selection is made after financial assessment of partner bank.

Annex 5. “Marshal Baghramyan” Condominium Buildings Selection

| Address | | Buildings' data | | | | Per cent of annual fees collection | | | Comments |
|------------------------------|-----|-----------------|-----------------------------------|------------------------|------------------------|------------------------------------|----------|----------|--|
| | | Number of flats | Number of flats occupied by owner | Number of flats rented | Number of locked flats | 2008 (%) | 2009 (%) | 2010 (%) | |
| Baghramyan street (Total) | | 221 | 192 | 16 | 13 | | | | |
| | 18b | 21 | 20 | 1 | 0 | 87.5 | 152.9 | 107.4 | Not selected because one of the resident of the last floor doesn't agree to make any renovation regarded to roofing. |
| | 20a | 50 | 46 | 4 | 0 | 94.6 | 103.7 | 65.2 | Preliminary selected for residents survey |
| | 20b | 25 | 19 | 3 | 3 | 118.9 | 143.7 | 46.2 | Not selected because the roofing already renovated and head of condominium doesn't agree to do any work there |
| | 22a | 50 | 46 | 2 | 2 | 74.0 | 104.9 | 34.5 | Not selected because the per cent of monthly fees selection is less than 60% |
| | 22b | 25 | 19 | 3 | 3 | 82.3 | 87.6 | 64.4 | Not selected because 3 locked flats |
| | 24 | 50 | 42 | 3 | 5 | 82.5 | 96.7 | 26.6 | Not selected because 5 locked flats and per cent of monthly fees selection is less than 60% |
| Vazgen Arajin street (Total) | | 428 | 385 | 20 | 23 | | | | |
| | 37 | 42 | 37 | 4 | 1 | 151.2 | 95.9 | 76.2 | Not selected because illegal incomplete construction |
| | 38 | 50 | 45 | 3 | 2 | 65.2 | 94.7 | 90.2 | Preliminary selected for residents survey |

| | | | | | | | | | |
|--|-----|----|----|---|---|-------|-------|------|--|
| | 38a | 30 | 21 | 3 | 6 | 80.8 | 123.5 | 66.0 | Not selected because 6 locked flats |
| | 41a | 50 | 47 | 3 | 0 | 142.0 | 126.8 | 91.1 | Preliminary selected for residents survey |
| | 41b | 25 | 24 | 0 | 1 | 92.2 | 72.2 | 77.9 | Not selected because illegal incomplete construction |
| | 43a | 50 | 42 | 2 | 6 | 86.6 | 159.7 | 88.8 | Not selected because 6 locked flats |
| | 45b | 21 | 19 | 1 | 1 | 107.8 | 130.2 | 60.2 | Not selected because illegal incomplete construction |
| | 47 | 80 | 74 | 3 | 3 | 100.8 | 106.6 | 77.4 | Not selected because illegal incomplete construction |
| | 48a | 50 | 47 | 1 | 2 | 121.4 | 88.9 | 70.3 | Not selected because illegal incomplete construction |
| | 48b | 30 | 29 | 0 | 1 | 110.5 | 107.2 | 75.2 | Preliminary selected for residents survey |

Annex 6. Results of Vagharshapat (Etchmiadzin) buildings' residents survey.

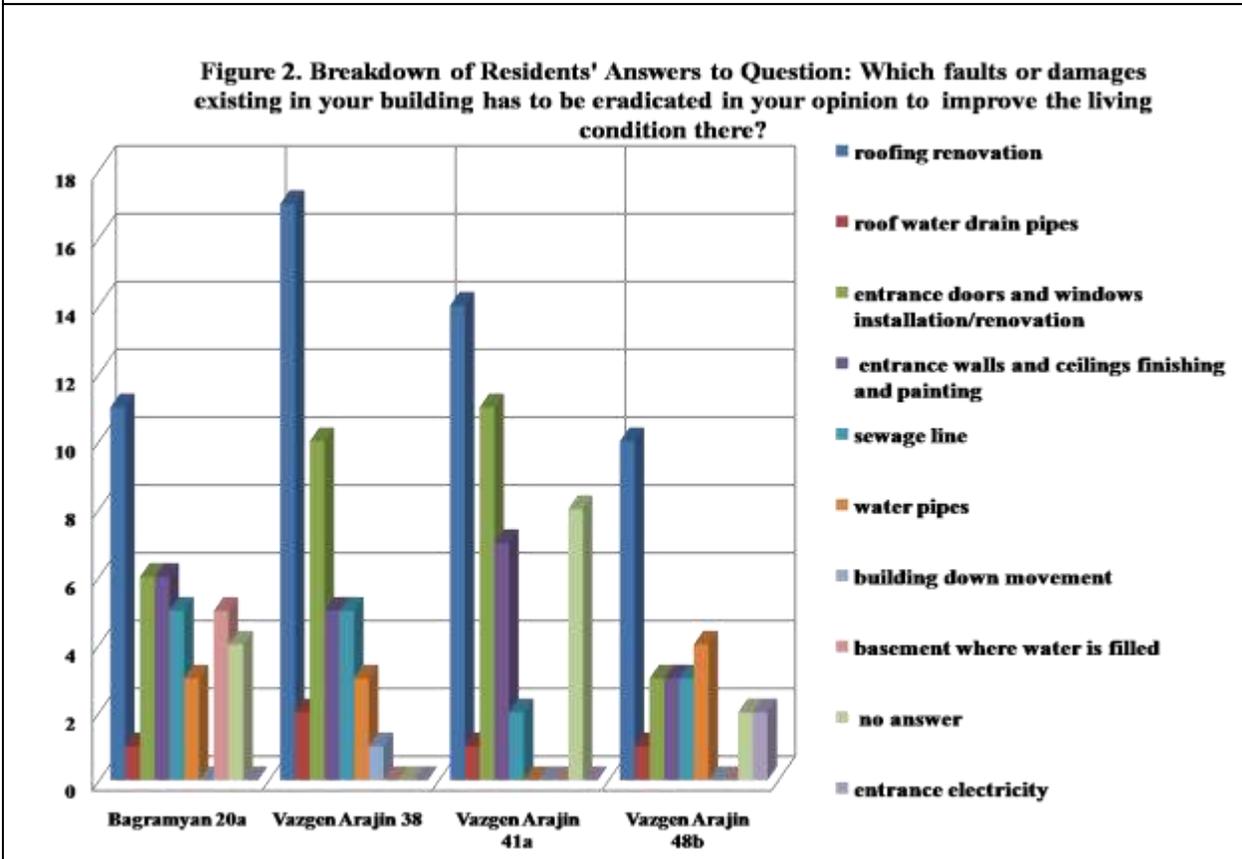
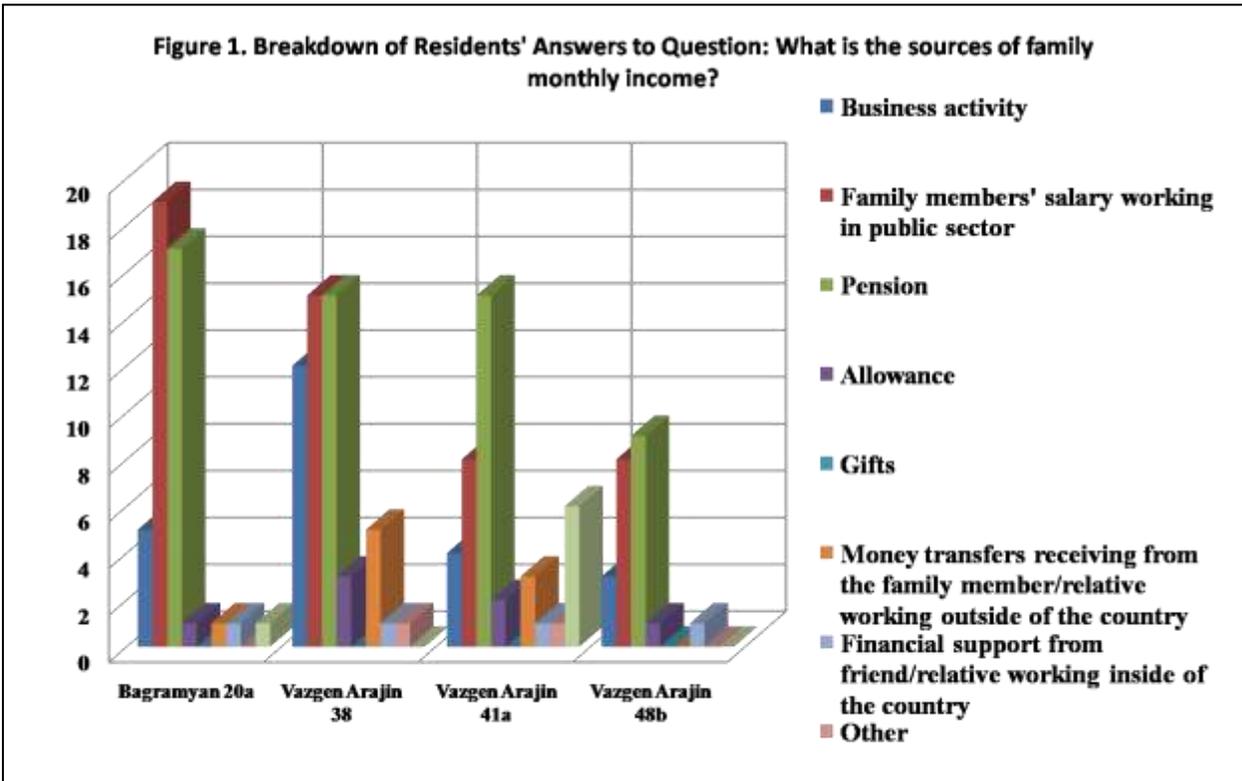


Figure 3. Breakdown of Residents' Answers to Question: Whether do you want to eradicate these faults and damages through loan taking by your Condominium

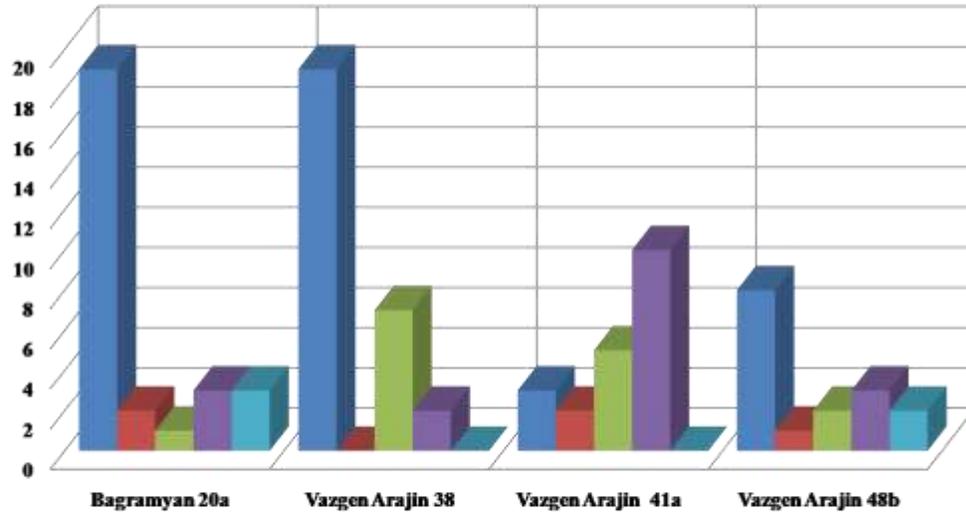


Figure 4. Breakdown of Residents' Answers to Question: Would you agree with your monthly payment increasing because fault and damages has to be eradicated?

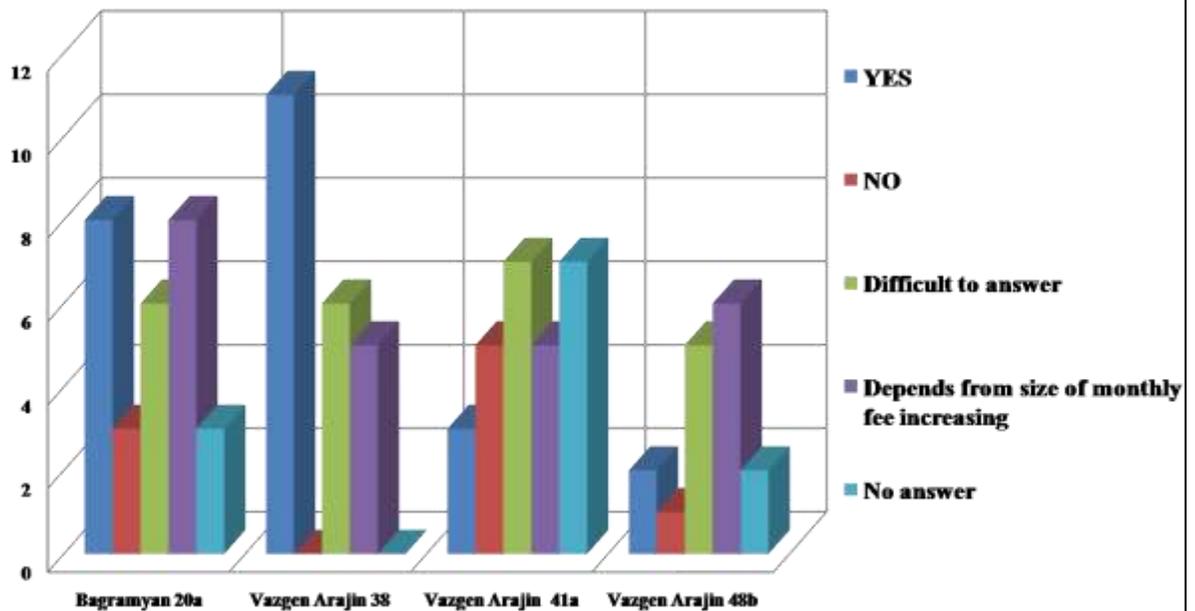
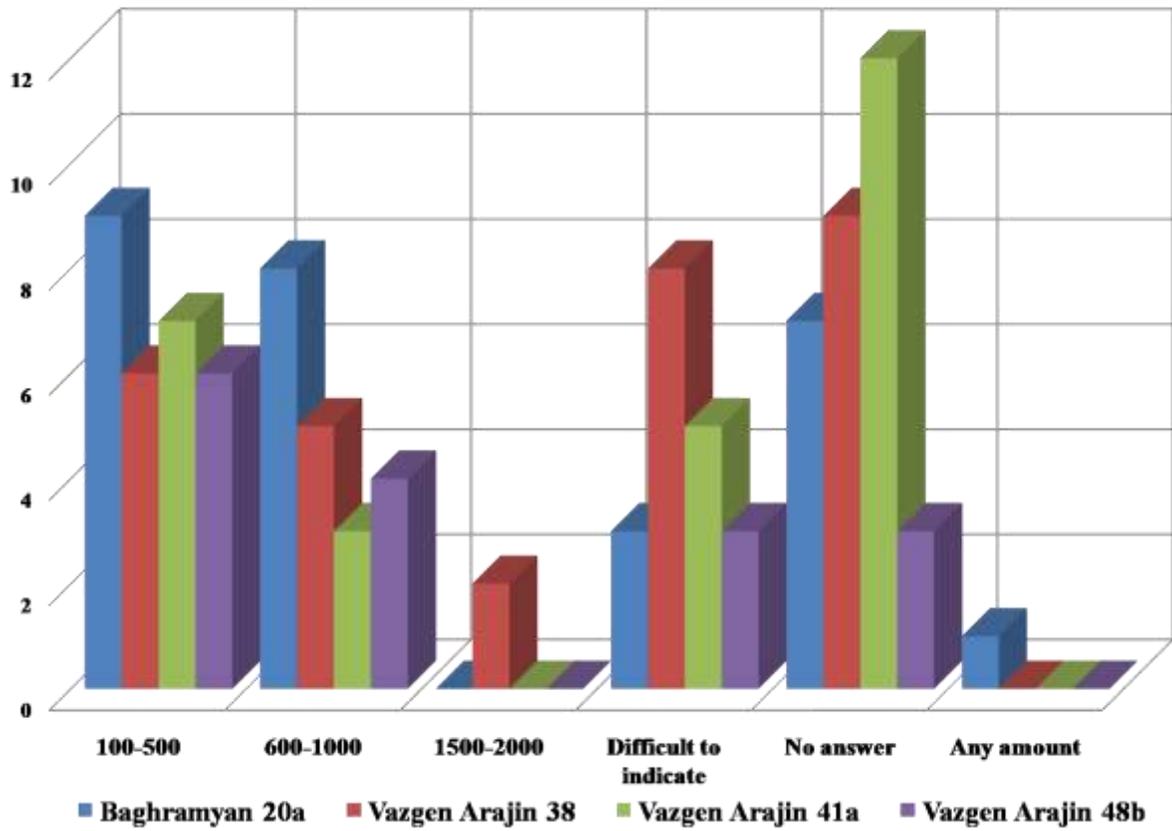


Figure 5. Fees Increasing Breakdown



Annex 7. Buildings suggested by Vanadzor condominium heads for pilot project.

| ## | Name of Condominium | Number of buildings included in condominium | Buildings proposed by the condominium heads | Number of flats | Number of locked flats | Comments |
|----|---------------------|---|---|-----------------|------------------------|---|
| 1 | “Khandak” | 32 | | | | |
| | | | Z.Andranik, 58 | 36 | 16 | Rejected because a large number of locked flats |
| | | | Z.Andranik, 95 | 50 | 14 | Proposed for visual inspection in spite of large number of locked flats because the condo head is a guarantor to find the absent residents |
| | | | Erevanyan khjugh, 103 | 29 | 7 | Proposed for visual inspection |
| | | | Erevanyan khjugh, 105 | 58 | 14 | Rejected because a large number of locked flats |
| | | | | | | |
| 2 | “Ani” | 11 | | | | |
| | | | Tigran Mats, 14 | 90 | 30 | Rejected because a large number of locked flats |
| | | | Tigran Mats, 16 | 53 | 18 | Rejected because a large number of locked flats |
| | | | Gr.Lusavorich, 22 | 28 | 6 | Proposed for visual inspection |
| | | | Gr.Lusavorich, 26 | 28 | 8 | Proposed for visual inspection |
| | | | | | | |
| 3 | “Khndzorut” | 53 | | | | |
| | | | Chukhajyan, 2 | 20 | 5 | Proposed for visual inspection |
| | | | Chukhajyan, 20 | 20 | 10 | Rejected because a large number of locked flats |
| | | | Chukhajyan, 28 | 40 | 5 | Proposed for visual inspection |
| | | | Chukhajyan, 34 | 40 | 11 | Rejected because a large number of locked flats |
| | | | Chukhajyan, 48 | 20 | 7 | Proposed for visual inspection |
| | | | Chukhajyan, 64 | 50 | 10 | Rejected because a large number of locked flats |
| | | | | | | |

Annex 8. Vanadzor four buildings' residents survey results:

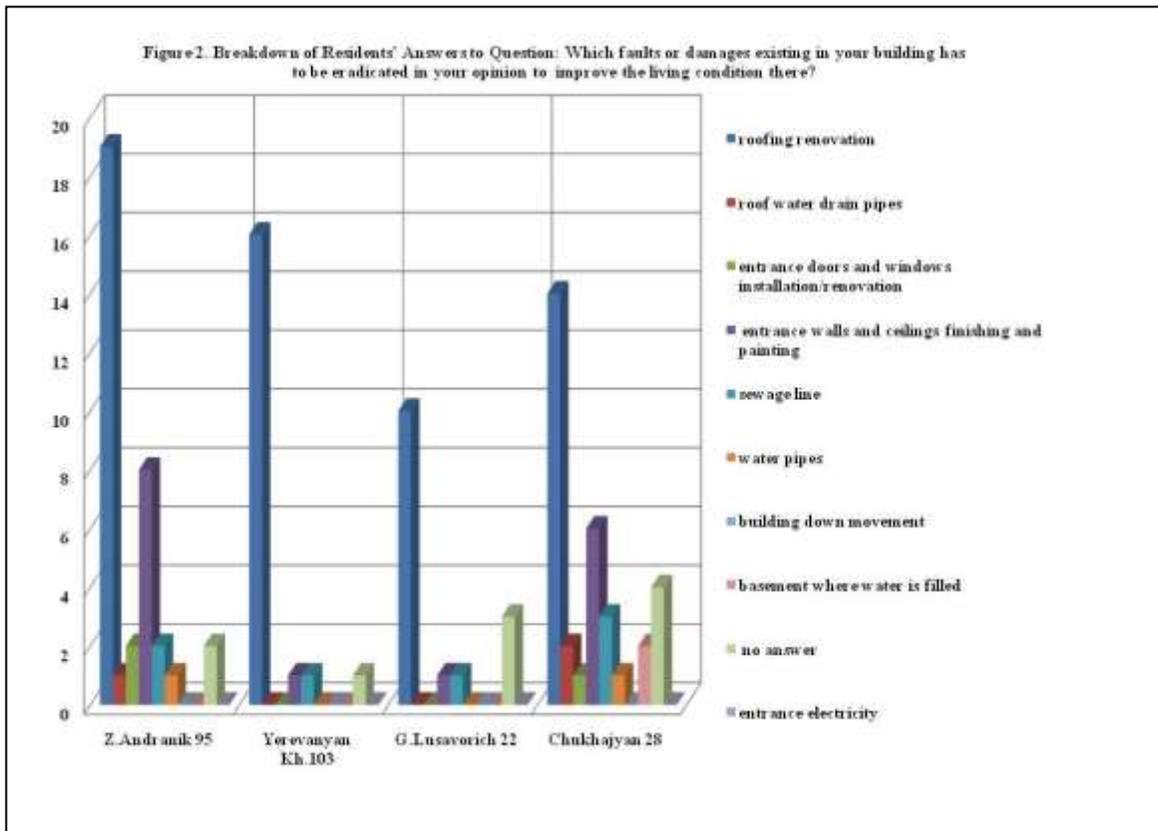
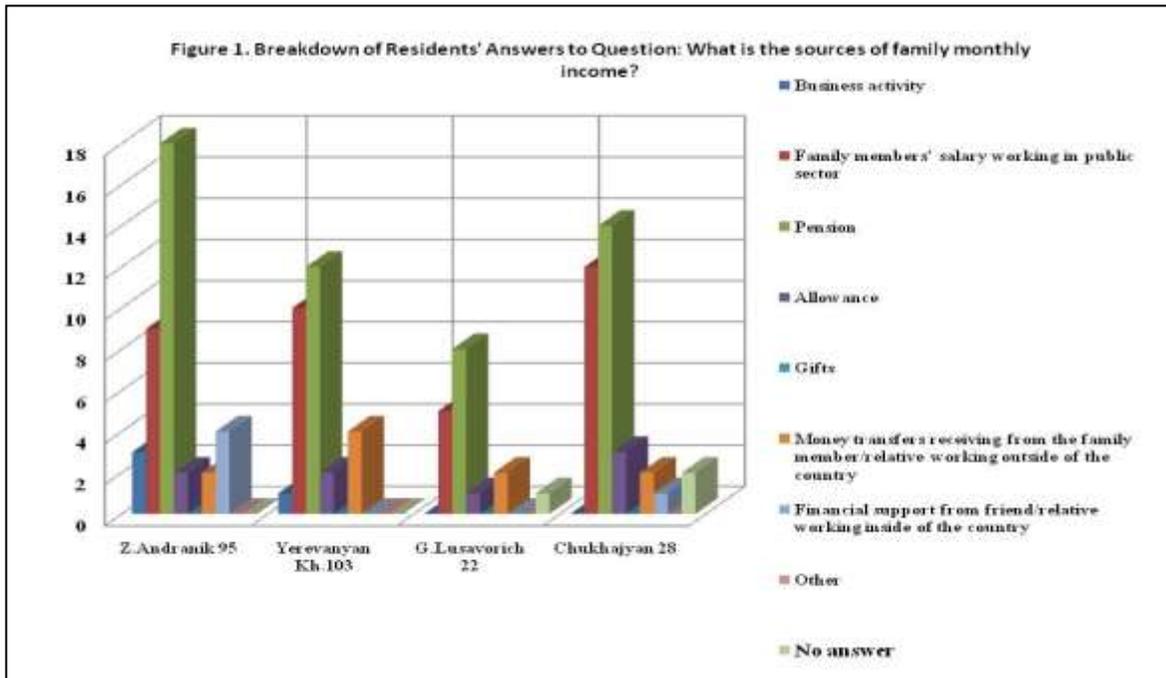


Figure 3. Breakdown of Residents' Answers to Question: Whether do you want to eradicate these faults and damages through loan taking by your Condominium

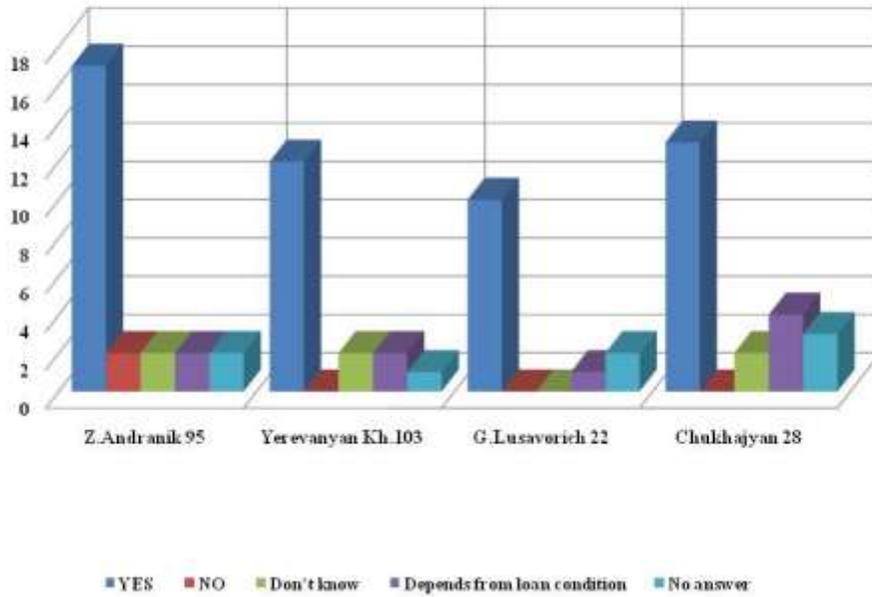


Figure 4. Breakdown of Residents' Answers to Question: Would you agree with your monthly payment increasing because fault and damages has to be eradicated?

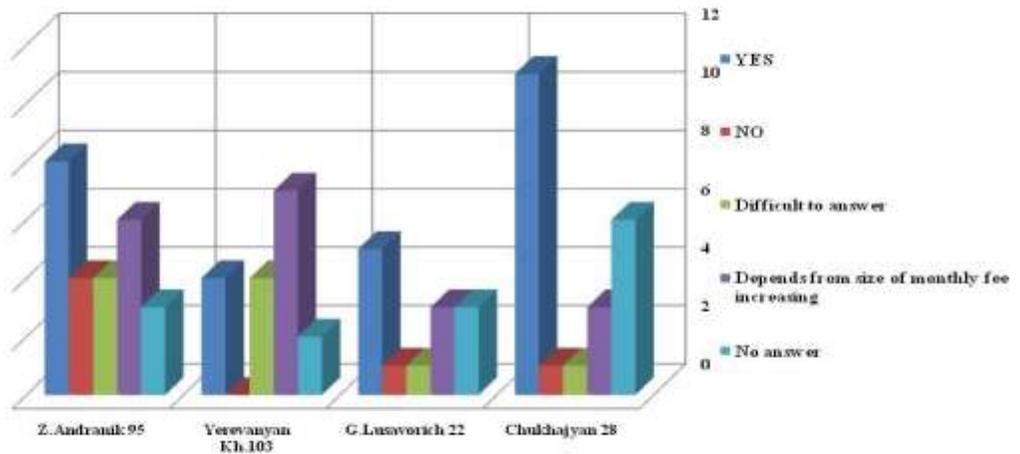


Figure 5. Fees Increasing Breakdown

