HOUSEIQ · IQ FAMILY

30 Cypress St, Watertown

Property dossier · Watertown, Massachusetts · parcel ID M_227337_901737 · prepared August 3, 2026

$1,149,900 city assessment, FY2026	**$1,030,000** last sale, 2021-03-18	**1901** year built
2,986 sq ft of living area	**0.11** acres of land	**1,050** class per the city database

Aerial imagery from 2025, 5.9 in per pixel. Red marks the parcel boundary from the state cadastre.

This report is assembled from two independent sources: a live query of government maps and directories at the time of preparation, and our own database extracts held on our server. Every section opens with an explanation of what is in it and how to read it. Every abbreviation is spelled out in section 2.

1. In brief: what matters at this address

> *This is the distilled version of the whole document: the signals are sorted by how much they can affect the decision. There is nothing new here — under each item is the section where the proof sits. If time is short, read only this page and the sections it points to.*

0	4	1
deal breaker	check	positive

Needs review 4

The lead paint law applies
Built in 1901. If rented to a family with a child under six, the owner must inspect for lead and remove or control it. The work costs tens of thousands of dollars.
Details: section "Water, sewer, and lead"

Contaminated site within 980 ft
The nearest site under Chapter 21E is 880 ft, status TIER1D. You need to look at cleanup status, not distance.
More detail: section "Flooding, soil, and contamination"

Gross yield to assessment — 1.9%
With 1 unit and a rate of $1,788 per month, the property produces about $21,456 per year before expenses. That is the upper bound: no vacancy, utilities, or maintenance.
Details: section "Rental potential"

Composite risk is 37 out of 100
Combined from eleven components. It describes mostly the property's surroundings, not the property itself.
Details: the "Composite risk, broken down" section

In favor of the property 1

You can build more densely than zoning allows
The city's affordable housing share is 7.46%, below the 10% threshold. Under Chapter 40B, a developer may bypass local restrictions through a comprehensive permit. That can be worth more than the house itself.
Details: section "Affordable housing and the right to bypass zoning"

The signals are computed by formula from the collected data. This is not an appraiser's opinion and not a substitute for an inspection: the condition of structures, building systems, and finishes is not reflected in open data at all.

Contents

2. Key facts about the property

> *This section holds what no single table shows: what the combination of price, assessment, age and ownership means in practice. Below come first the observations specific to this address, then the conclusions computed from the data by formula.*

Property type per the state classifier

Code 1,050 is a three-family house, mixed use.

Who owns it and what that means

The owner is MZ, LLC. Mail goes to Sudbury; the property is in Watertown. An entity with mail in another city: the property is being held as an investment, not as an owner residence.

The property is part of a portfolio

The same owner holds 4 other addresses from the submitted list: 165 Falcon St, East Boston, 34 Gilmore St, Everett, 26 Taralli Ter, Framingham, 15 Sheafe St, Malden. The portfolio's total assessment is $4,307,900. This is not a set of random houses but a linked position: terms on one property should be read together with the others.

Purchase price against the current assessment

Bought 2021-03-18 for $1,030,000, assessed for fiscal year 2026 at $1,149,900. The assessment and the sale price differ by 12% — which is to say they essentially agree. The assessor is tracking the market at this address closely.

What the laser scan shows

Elevation range within the frame is 40 ft (from 11.95 to 80 ft above sea level), survey year 2013. Pronounced slope. What matters here are drainage direction, the condition of retaining walls, and the elevation at which the house itself sits: top of slope usually means a dry basement, bottom means the opposite.

Built before 1978: the state lead paint law applies

Year built 1901. The property is residential and is rented or can be rented, so the rule applies directly. The Massachusetts Lead Law requires the owner to remove lead paint (deleading) when a family with a child under six moves in; refusing to rent for that reason is separately prohibited and counts as discrimination. The money is not lost but returned: the state gives a tax credit of up to $3,000 per unit for full deleading and $1,000 for interim control, plus a Get the Lead Out loan of $30–45 thousand at 0%. The order of operations: inspection with a certificate first, then the work, then the credit — in any other order the credit is denied.

Lead in drinking water: where the system stands against the threshold

The system's 90th percentile is 2.9 ppb against an action level of 15 ppb. No lead mains are recorded in the system. The margin to the action level is comfortable and the matter is not urgent. One detail about responsibility that matters: the main is the water utility's business, while the service line from the property boundary to the meter is almost always the owner's.

Flood zone: the property sits outside the mandatory insurance zone

The FEMA zone is X. There is no mandatory insurance requirement. That does not mean it cannot flood: a notable share of claims comes from properties outside the special hazard zones, where the policy is cheap precisely because the risk is rated low.

Nearest recorded contamination source and why it matters

"NORTHEAST CORNER OF PARCEL A" is 880 ft from the property. State registry status: TIER1D. Practical meaning: a Chapter 21E registry entry is not a verdict on the property, but it is visible to the buyer and the buyer's lender. On a large deal, it is cheaper to order the case file in advance than to explain it during negotiations.

The property is not owner-occupied: some exemptions are unavailable

The owner's mail goes to Sudbury; the property is in Watertown. The residential exemption does not apply to properties like this — tax is computed on the full assessment. For yield calculations that means the tax line will not drop after purchase unless the new owner moves in.

What early twentieth century construction usually means

Year built 1901. Balloon framing without fire stops and old cloth-insulated wiring are typical of the period; insurers ask about both. This is not a diagnosis of the property but a list of questions for the inspector: these are the items where costs after purchase most often run higher than expected.

The building stands taller than the typical structure on the block

The property has 2.5 stories against a block median of 2.2 and a maximum of 3.0. The upper windows will most likely keep their light and outlook even if the neighbors build up. In rent terms a top floor in a building like this usually carries more than a lower one, which is worth allowing for if the units are rented separately.

Where the property sits within its class in the city

The assessment at $1,149,900 is close to the class median (1.01 of median). The comparison is built on 76 parcels of the same use code in Watertown (median $1,134,450). An assessment near the middle of its class is the quietest case: little basis for abatement, and little reason to expect an abrupt reset.

Programs the property already fits

On the recorded characteristics the property fits 4 of the programs checked. The nearest by payoff: Mass Save — free energy audit; Mass Save — insulation and air sealing; Mass Save HEAT Loan — 0% for energy improvements. The full list, with application links and conditions, is in the programs section below. The point of the section is simple: this is money the owner is not receiving only because no application was filed.

3. How to read this report: every abbreviation

> *US government databases use established abbreviations, and they cannot be dropped from this document — they are what appears in the original records. So each one is spelled out here, while the tables themselves name every metric in plain words.*

FEMA	**The US Federal Emergency Management Agency. It issues the official flood zone maps a bank and an insurer use to decide whether flood insurance is required and what it costs.**
SFHA	**Special Flood Hazard Area. Being inside one makes flood insurance mandatory with a mortgage.**
Zones AE, VE, X	**FEMA designations. AE — flooding once in 100 years with a computed water elevation. VE — the same plus wave action, the most expensive insurance. X — outside the mandatory insurance zone.**
BFE	**Base Flood Elevation. The height the water reaches in the base flood. The first floor is normally required to sit above it.**
MassGIS	**The mapping service of the Commonwealth of Massachusetts. It holds the official layers for parcels, buildings, addresses and soils, plus aerial imagery and lidar.**
MassDEP	**The Massachusetts Department of Environmental Protection. Keeps the registries of contamination, of water supply and sewer zones, and of lead service lines.**
EPA	**The US Environmental Protection Agency. It runs the major cleanup programs: Superfund, Brownfields, RCRA.**
Chapter 21E	**The Massachusetts law on contaminated sites. Each release is assigned a tracking number and a hazard class; a case may be open or closed.**
RTN	**Release Tracking Number — the case number of a contamination site in the MassDEP system.**
NEHRP	**The National Earthquake Hazards Reduction Program. Site classes run from A (hard rock) to E (soft soil). Soft soil amplifies shaking and building settlement.**

SSURGO	**The detailed soil database of the US Department of Agriculture: soil type, drainage, depth to groundwater.**
NHESP	**The Massachusetts rare species protection program. A parcel inside a priority habitat means a separate environmental review for any construction.**
MACRIS	**The Massachusetts inventory of historic assets. Listing places limits on changes to the exterior.**
MBTA	**The Boston transit authority: subway, buses, commuter rail.**
MCAS	**The Massachusetts statewide student assessment. It is what schools are compared on.**
DESE	**The Massachusetts Department of Elementary and Secondary Education.**
BWSC	**Boston Water and Sewer Commission. Keeps the address-level inventory of water service line material.**
LCRR	**Lead and Copper Rule Revisions — the federal requirement to inventory and replace lead water service lines.**
CFROD	**Coastal Flood Resilience Overlay District, Article 25A of the Boston zoning code. Requires a project to design for sea level rise.**
FAR	**Floor Area Ratio — total floor area divided by lot area. The main limit on how much can be built.**
Setback	**Setback — the minimum distance from the building to the parcel boundary.**
EJ	**Environmental Justice. A block group is designated EJ by income, minority share or language barrier. The designation opens access to certain city programs.**
311	**Boston's city service request line: trash, potholes, noise, abandoned vehicles. Request density shows how often city services are called to the area.**
ISD	**Inspectional Services Department — the Boston agency for building and housing code.**
RentSmart	**The City of Boston database on rental addresses: occupant complaints, violations, court cases.**
STR	**Short-Term Rental. Tightly restricted in Boston and subject to registration.**
BERDO	**The Boston ordinance on emissions reporting for large buildings.**
LOC_ID	**The parcel identifier in the state system. The key that stitches together data from different databases.**
NDVI	**The satellite vegetation index. An objective measure of how green a parcel is, from Sentinel-2 imagery.**
Lidar	**Laser scanning from an aircraft. It gives ground and object heights to within a couple of inches: lot slope, roof shape, changes in grade.**
Orthophoto	**An aerial photograph corrected geometrically so that distances can be measured on it as on a map.**
Book and page	**The document's citation in the county registry of deeds. It is what you use to pull the scanned deed itself.**
FY	**Fiscal Year of the assessment. FY2026 means the assessment in effect from July 1, 2025 through June 30, 2026.**

> **On blanks in the tables.** If a metric is missing, the row or the column simply is not there. We do not print a dash: a dash is indistinguishable from zero and from “not measured”. A missing row means the source publishes no such metric for this address.

4. Property as part of a portfolio

The owner of this property also owns other addresses from the submitted list. That changes how to read it: this is not a standalone house but part of one owner's connected position. The terms on one property are reasonably evaluated together with the others — one overall collateral package, one exit strategy, one negotiation stance.

Address	City	Built	Assessed value, $	Sale	Sale price, $	Units	This is it
165 Falcon St, East Boston	Boston	2016	795,900	2020-02-28	880,000		
34 Gilmore St, Everett	Everett	1900	1,010,100	2019-06-14	795,000	3	

Address	City	Built	Assessed value, $	Sale	Sale price, $	Units	This is it
26 Taralli Ter, Framingham	Framingham	1922	421,200	2022-10-12	437,400	1	
15 Sheafe St, Malden	Malden	1890	930,800	2019-04-04	769,900	3	
30 Cypress St, Watertown	Watertown	1901	1,149,900	2021-03-18	1,030,000	0	◀ this property

5. Parcel and building: the record data

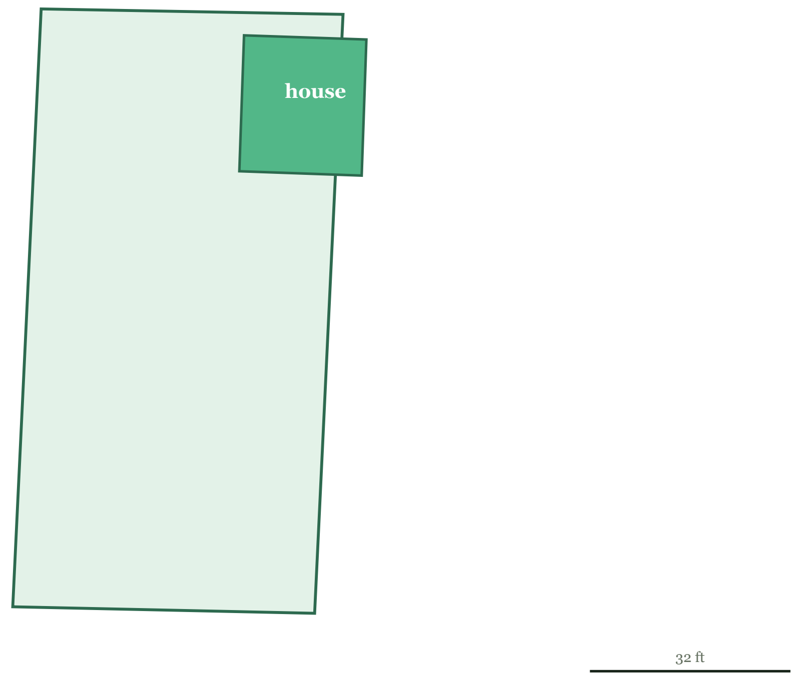
> *The base record for the property in the Massachusetts state cadastre. This row is the key that every other dataset is attached to. The use code is the state classifier: the city uses it to decide how the property is taxed and what is permitted on it.*

Address on the state parcel record	**30 CYPRESS ST**
City	**Watertown**
Parcel identifier (LOC_ID)	**M_227337_901737**
Parcel number on the assessor map	**1032 38 73**
City property identifier	**1032 38 73**
Use code	**1,050**
Type by classifier	**three-family**
Lot size, acres	**0.11**
Building area, sq ft	**4,785**
Year built	**1901**
Stories	**2.50**
Multifamily	**yes**

The city assessing record — the primary source for this address

Address in the assessor database	**30 CYPRESS ST**
Map, block, lot	**1032/ 38/ 73/ /**
Owner	**MZ, LLC**
Class code	**1,050**
Year built	**1901**
Living area, sq ft	**2,986**
Fuel	**Oil**
Roof covering	**Asphalt Sh**
Land value, $	**520,300**
Building value, $	**629,600**
Total assessed value, $	**1,149,900**

Parcel boundary — state cadastre; building footprint — state structures layer



Buildable envelope: lot 4,839 sq ft; building footprint 446 sq ft; open 4,393 sq ft; setbacks to the boundaries: west 37 ft, east 0 ft, north 4 ft, south 72 ft. Setbacks are measured to the bounding rectangle of the parcel — an upper estimate; the exact setback line is set by zoning.

Quantities for maintaining the property

Open lawn	**5,185 sq ft**	**grass-covered area from the land cover data**
Parcel perimeter	**295 linear feet**	**boundary length: fencing, hedging, line disputes**

The quantities are computed from the building footprint and the parcel boundary in the state cadastre. They are useful on their own: any maintenance bid — from anyone — can be checked against them. Seasonal work on these quantities is performed by IQ Family.

Structures on and near the parcel

Structure	Area, sq ft	Survey date	Footprint source	Distance
227345_901752	444.36	2011	ROOFPRINT	0 ft
227339_901738	1,431.98	2011	ROOFPRINT	0 ft
227324_901738	1,644.24	2011	ROOFPRINT	3 ft
227355_901739	1,450.97	2011	ROOFPRINT	13 ft
227340_901771	1,579.00	2011	ROOFPRINT	13 ft
227355_901773	1,522.20	2011	ROOFPRINT	30 ft

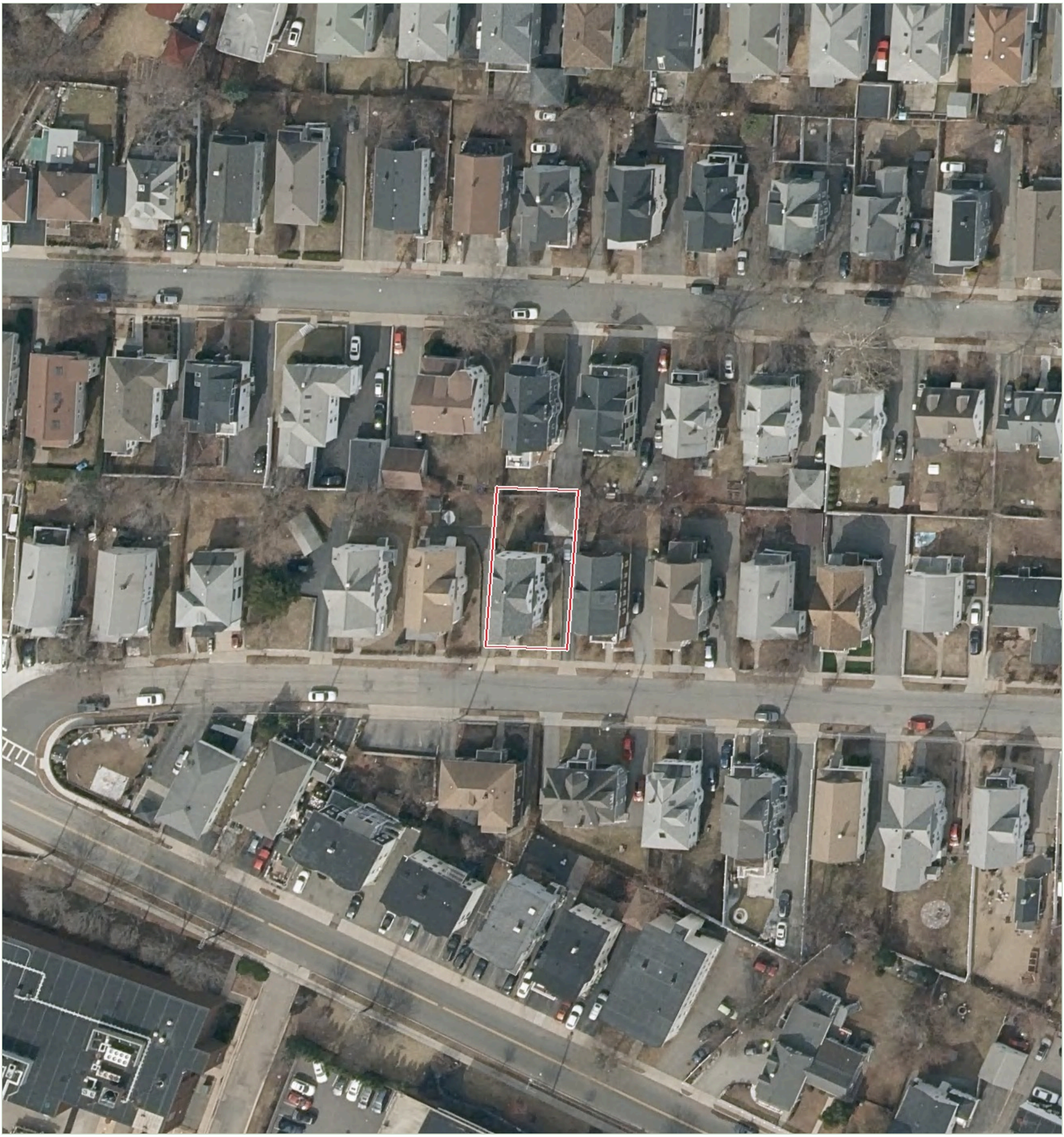
6. Aerial record: five surveys over twelve years

> *The images come from the state aerial imagery archive, which we hold in full — 968 gigabytes. The resolution is 5.9 in per pixel: a single porch step is distinguishable. The red line is the cadastral parcel boundary, laid over the image programmatically. Comparing years shows what appeared on the parcel and what disappeared: additions, canopies, fences, felled trees, rebuilt roofs. A series like this cannot be bought ready-made — only whoever keeps the archive has it.*

2025

2025 · the whole parcel

2025 · yard close up

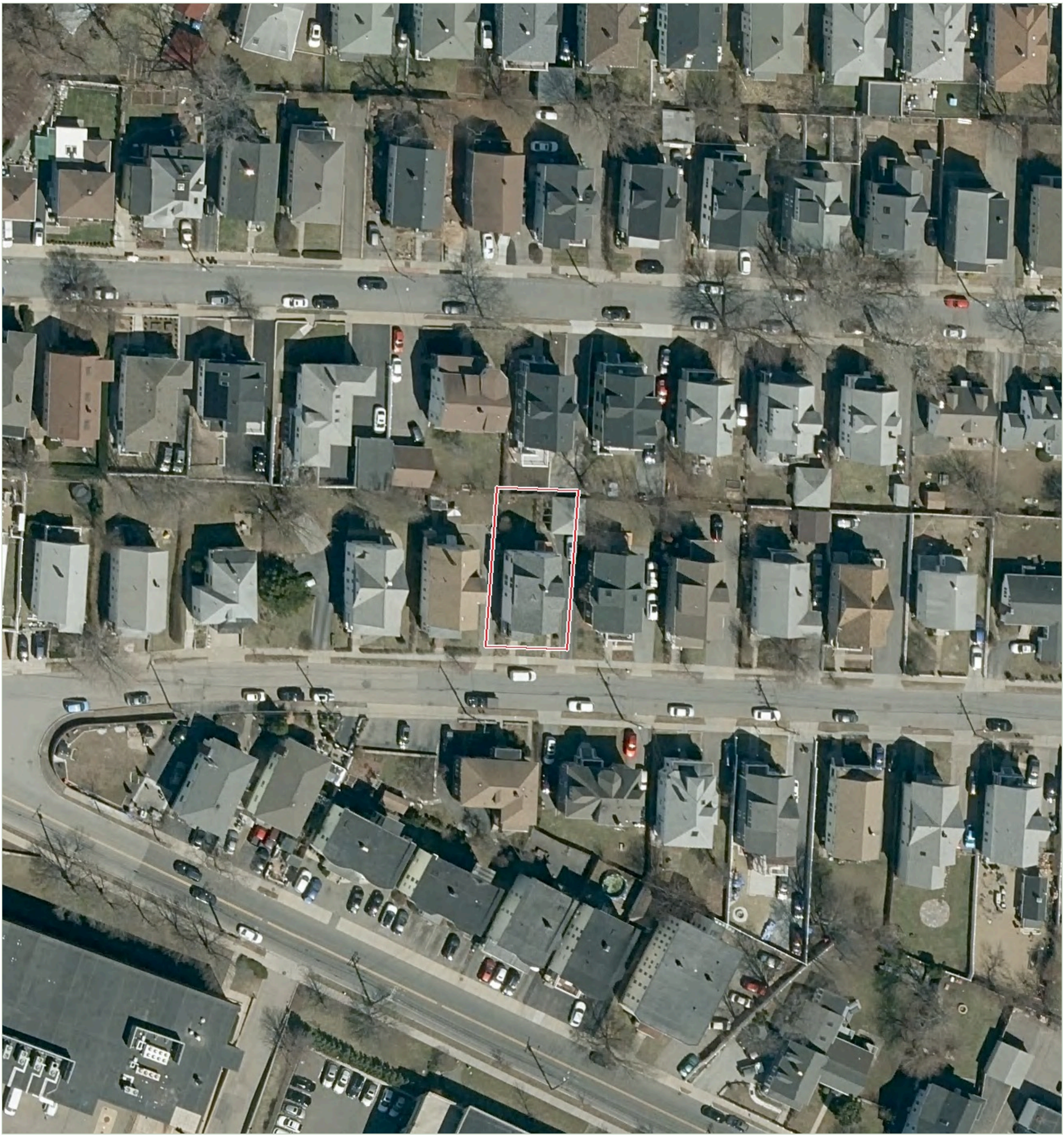


2025 · the surrounding block

2023

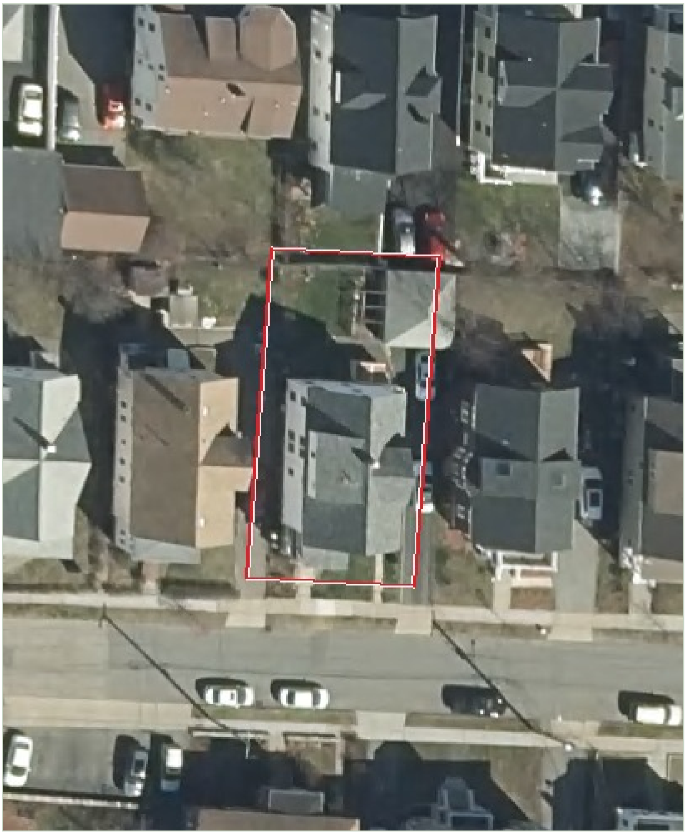
2023 · the whole parcel

2023 · yard close up



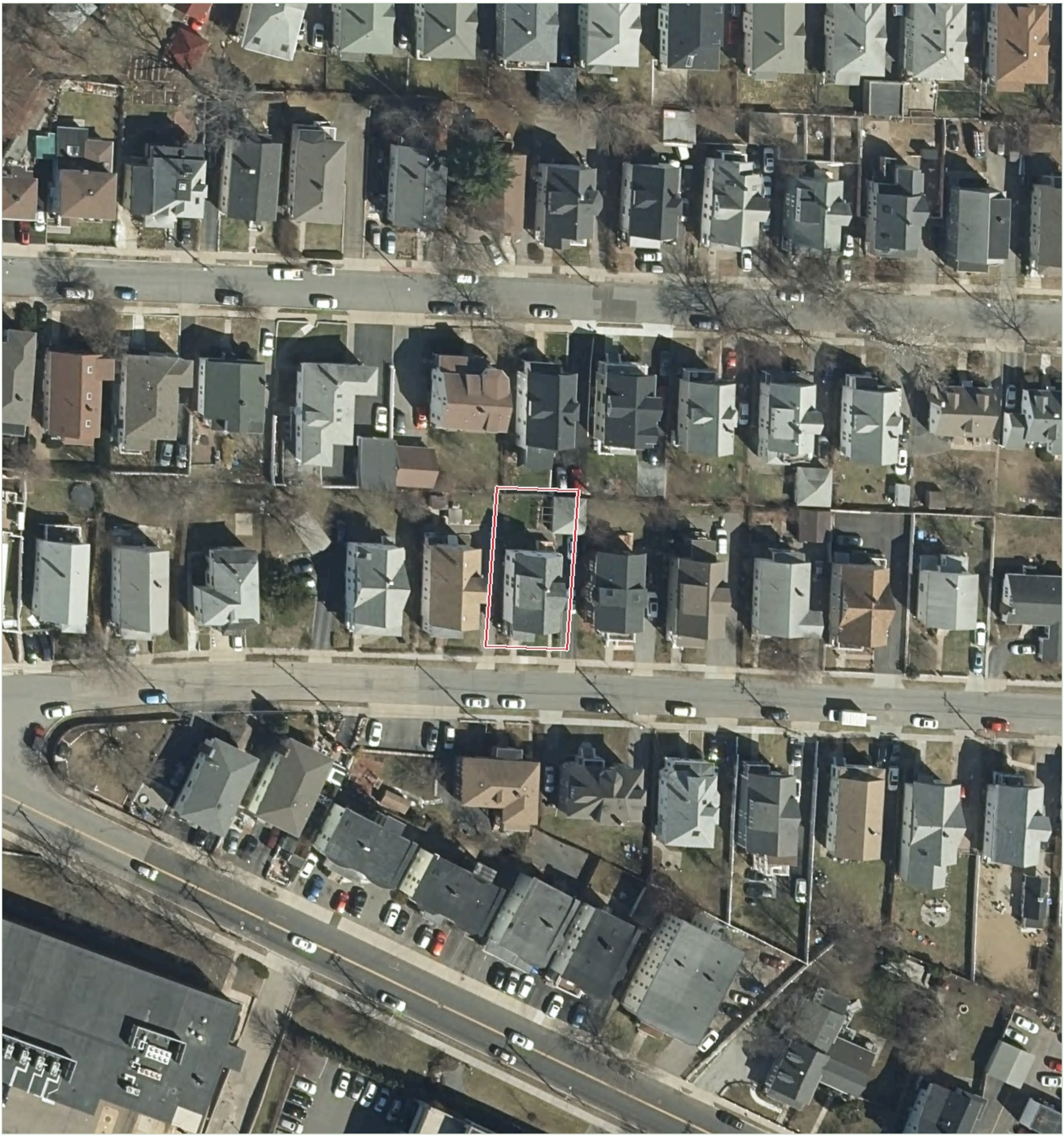
2023 · the surrounding block

2021



2021 · the whole parcel

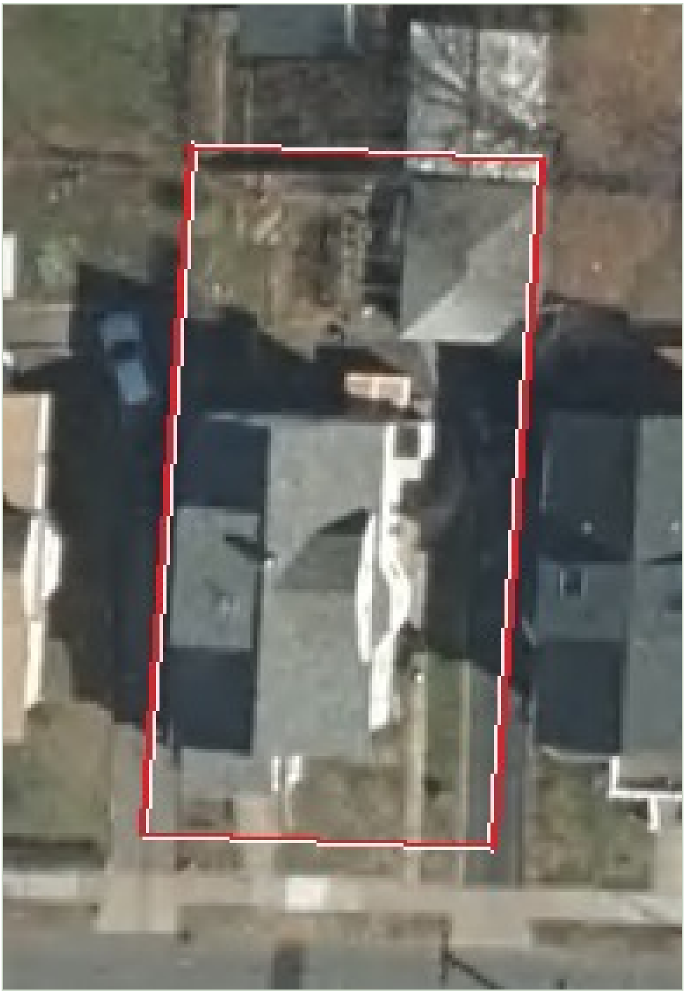
2021 · yard close up



2021 · the surrounding block

2019

2019 · the whole parcel



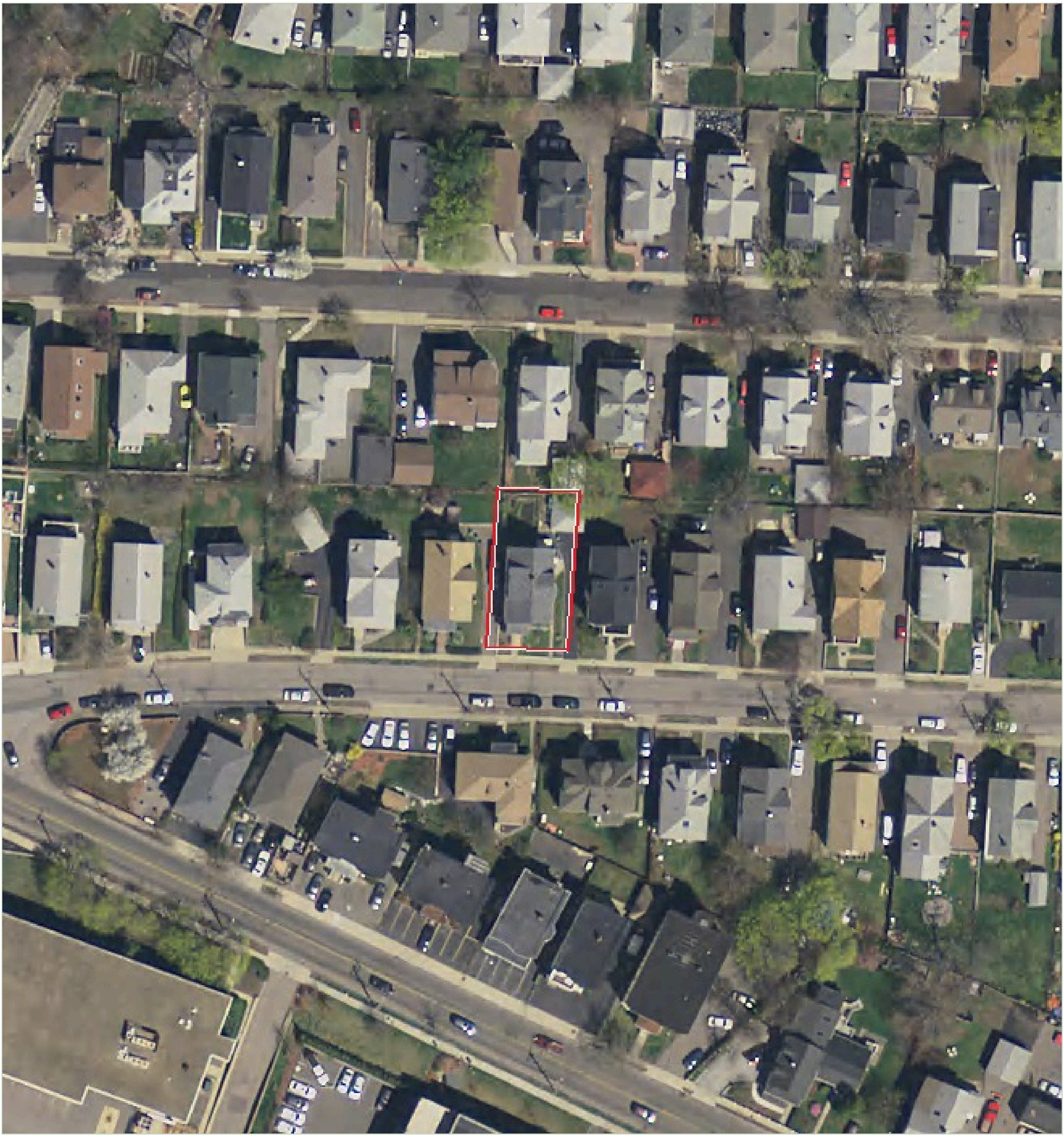
2019 · yard close up

2019 · the surrounding block

2013

2013 · the whole parcel

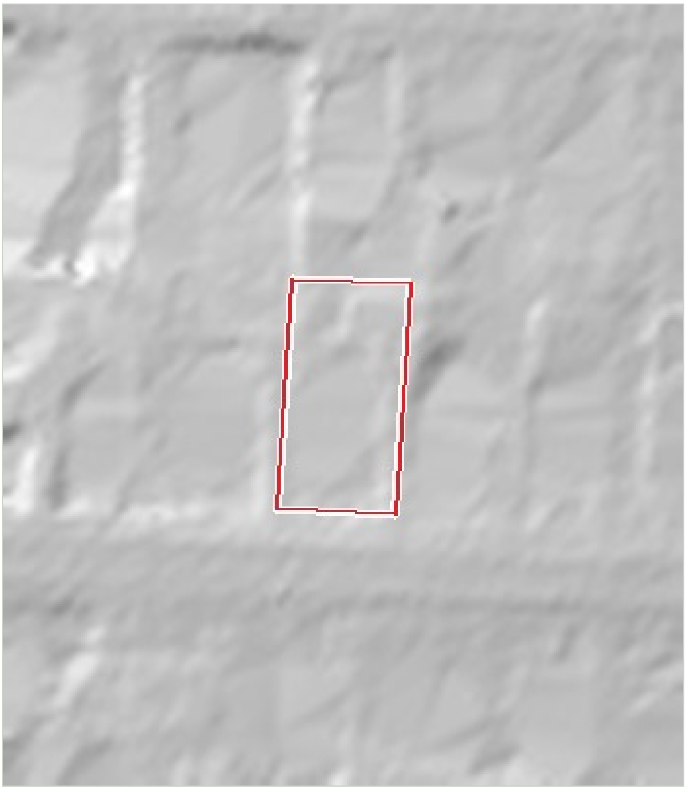
2013 · yard close up



2013 · the surrounding block

7. Lot topography from laser scanning

> *Lidar is laser scanning of terrain from an aircraft. Unlike a photograph, it measures height: relief, slope, roof shape. The left image is shaded relief, which shows building massing and ground elevation change. The right image is a color elevation model: blue is lower, orange is higher. Elevation change matters in practical terms: it determines where water from the roof and yard drains, and whether the basement will stay dry.*



Shaded relief

Elevation model

Survey	**2013**
Data tile	**19TCG210920**
Cell size	**3 ft**
Minimum elevation	**40 ft**
Maximum elevation	**80 ft**
Elevation range in frame	**40 ft**

8. The sale, the registry and what we know about it

> *Massachusetts does not publish sale history through an interface for programs — only a site for people. So the sale data comes from the state cadastre, where every parcel carries the date, the price and the citation of the document in the county registry (book and page). With the book and page, the original deed is found on the registry's site. Shown separately is what happened in the county on the same day — that comes from our own extract of 9.8 million records.*

Date of the last sale	**2021-03-18**
Sale price	**$1,030,000**
Registry district	**Middlesex South**
Registry book	**77,264**
Page	**414**
Current city assessment	**$1,149,900**
Fiscal year of the assessment	**2026**
Assessment relative to sale price	**+11.6 %**

Documents recorded in the county on that day	**398**
Of them by type	**DISCHARGE — 134, MORTGAGE — 104, DEED — 35, TRUSTEES CERTIFICATE (TERMS OF TRUST) — 19, CERTIFICATE — 19, DECLARATION OF HOMESTEAD — 16**
The deed book falls within the range of books recorded that day	**no**

Who the owner is: three sources and their lags

Owner by each source and as of what date

Source	Owner	As of	What it is worth
State cadastre (MassGIS)	MZ, LLC	fiscal year 2026	Built from city exports with a lag; for an ownership change it updates last

> The most recent sale known to our sources: 2021-03-18, book 77,264, page 414. A later sale, if there was one, will show up in the county registry before it appears in any table above.
>
> **The case no registry shows.** If the property is held by a company, what gets sold may be the company rather than the property. No deed is then recorded, and the same name stays on the title even though different people now control the asset. This is checked not against real estate records but against the company's annual report in the state corporate registry, which shows the current managers. Where the owner is a company, that check has been made and its result appears below.

Owner company: who manages it and whether that changed

Owner company from the state's corporate registry

Metric	Value
Number in the corporate registry	464,356,322
Registration date in Massachusetts	2013-12-20
Where the company's documents are filed	37 WESTMINSTER DR MARLBOROUGH, MA 01752 USA
Registered agent	DARIUSZ ZYWINA
Manager	MARIAN ZYWINA — 37 WESTMINSTER DR MARLBOROUGH, MA 01752 USA
Reporting signatory	MARIAN ZYWINA — 37 WESTMINSTER DR MARLBOROUGH, MA 01752 USA
Reporting signatory	DARIUSZ ZYWINA — 37 WESTMINSTER DR MARLBOROUGH, MA 01752 USA
Authorized to sign real estate documents	MARIAN ZYWINA — 37 WESTMINSTER DR MARLBOROUGH, MA 01752 USA
Authorized to sign real estate documents	DARIUSZ ZYWINA — 37 WESTMINSTER DR MARLBOROUGH, MA 01752 USA

What the company filed in the registry and who managed it

Filing date	What was filed	Managers on that date
2013-12-20	Certificate of Organization	MARIAN ZYWINA
2014-12-08	Annual Report	MARIAN ZYWINA
2016-01-25	Annual Report	MARIAN ZYWINA
2017-01-20	Annual Report	MARIAN ZYWINA
2018-07-10	Annual Report	MARIAN ZYWINA
2019-02-06	Annual Report	MARIAN ZYWINA
2020-02-18	Annual Report	MARIAN ZYWINA
2021-02-23	Annual Report	MARIAN ZYWINA
2022-05-24	Annual Report	MARIAN ZYWINA
2022-05-24	Annual Report	MARIAN ZYWINA
2022-09-01	Statement of Change of Resident Agent/Resident Office	are not listed in this form
2023-11-03	Annual Report	MARIAN ZYWINA
2025-01-08	Annual Report	MARIAN ZYWINA
2025-01-08	Annual Report	MARIAN ZYWINA

> **The same company also owns other properties in the set:** 165 Falcon St, East Boston, 34 Gilmore St, Everett, 26 Taralli Ter, Framingham, 15 Sheafe St, Malden. Decisions on the property are made at the level of the whole set: lease terms, repair timing, and willingness to negotiate are usually shared.
>
> No change of manager is detected between filed forms: the company's management stayed the same throughout its reporting history.

Original document: Middlesex South registry, www.masslandrecords.com/middlesexsouth/ — search by book 77,264, page 414.

Neighbor sales and assessment-to-price ratio

House	Street	Sale date	Price, $	Current assessment, $	Assessment / price	Seller	Buyer	Use code	Distance
143	SPRUCE ST	2021-11-22	600,000	580,600	0.97	BEDROSIAN ,RAFFI AND SANDRA	GU,XUESONG	104 - Two-Family Residential	0 ft

House	Street	Sale date	Price, $	Current assessment, $	Assessment / price	Seller	Buyer	Use code	Distance
168	WALNUT ST	2021-09-27	2,030,000	1,717,100	0.85	LEONE,DONALD	168 WALNUT STREET WATERTOWN, LLC	111 - Apartments with Four to Eight Units	110 ft
146	SPRUCE ST	2021-07-30	429,000	422,900	0.99	HAUNER,TOBIAS A	JACOBS HEATHER M.	102 - Residential Condominium	140 ft
119	SPRUCE ST 2	2021-08-17	620,000	592,800	0.96	TOCCHIO,NICOLE M	LABADIE KALDANY EMILE SHERIF	102 - Residential Condominium	290 ft
117	BOYLSTON ST	2021-12-28	970,000	876,900	0.90	OHANIAN ,VIRGINIA & M BRUCE TR	DORFMAN YEVGENIY	104 - Two-Family Residential	620 ft
101	WALNUT ST	2021-09-01	54,800,180	22,082,800	0.40	NEW GREEN APPLE LTD PARTNRSHIP,	CARBON PROPCO 2021 LLC	340 - General Office Buildings	720 ft
91	SPRUCE ST	2021-08-24	755,000	704,300	0.93	SERADERIAN,RITA	TAYLOR ROBERT	101 - Single Family Residential	730 ft
285	ARSENAL ST	2021-12-06	4,000,000	1,953,100	0.49	285-291 ARSENAL STREET LLC,	ARE-MA REGION NO. 101 LLC	325 - Small Retail and Services stores (under 10,000 sq. ft.)	750 ft
70	BOYLSTON ST U70	2021-11-17	820,000	789,600	0.96	SCHMALENSEE,RICHARD L.	DANHOF CHARLES	102 - Residential Condominium	760 ft
72	BOYLSTON ST U72	2021-11-12	660,000	637,600	0.97	SCHMALENSEE,RICHARD L.	HOSSAIN IMTIYAZ NOOR	102 - Residential Condominium	760 ft
66	BOYLSTON ST	2021-11-16	940,000	812,000	0.86	SCRIPP,ASHIMA G T/E	ZARRASVAND AZIN	104 - Two-Family Residential	830 ft
44	CONCORD RD	2021-08-18	875,000	876,300	1	POGHARIAN,PAUL	COVELL GRANT	104 - Two-Family Residential	880 ft
149	SCHOOL ST	2021-07-20	1,036,000	911,100	0.88	MAMISHIAN ,MICHAEL V TRUSTEE	FONG DAWNNY S.	104 - Two-Family Residential	1,040 ft
390	ARSENAL ST	2021-11-22	3,965,800	2,998,700	0.76	390 ARSENAL, LLC,	DM ARSENAL, LLC	332 - Auto Repair Facilities	1,080 ft

9. Assessment and tax by year

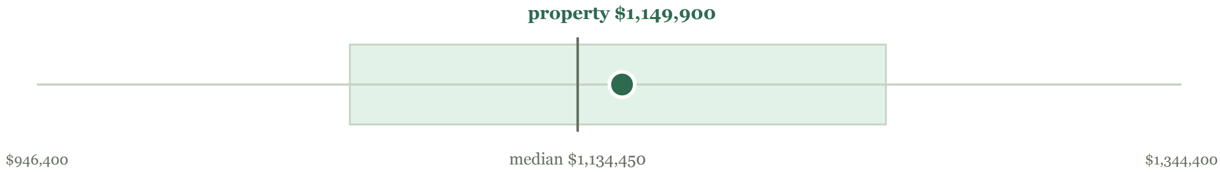
> *The city reassesses every year, and the assessment trails the market by a year or two. What matters is the curve rather than the single figure: steady growth means a rising market, a drop means either that earlier years were over-assessed or that something is wrong with the property itself. The residential exemption is available only to those who live in the property themselves; its absence is an indirect sign of investment ownership.*

Per the state cadastre, as of its extract date

Total assessed value	**$1,149,900**
Of which land	**$520,300**
Of which structure	**$609,300**
Other	**$20,300**
Fiscal year of the state extract	**2026**

Owner per the state cadastre	**MZ, LLC**
The owner's mailing address per the state cadastre	**490 CONCORD ROAD, SUDBURY MA 01776**

Sample: 76 properties of the same use code in the city; the interquartile range is shaded



The comparison is built on the statewide parcel index: the same use class and city (Watertown). Both the property and the neighbors are by assessment from the state cadastre, not by sale price. The figure on the cover comes from the city assessing card and may differ: these are different sources and different dates.

If the assessment looks too high: where and when to file

An abatement application cannot be filed at any time; the deadline is tied to the first actual tax bill of the fiscal year — for most Massachusetts cities that is the beginning of February. Missing it closes out the whole year, however far the assessment is from the market. The application goes to the city assessor, and there is no filing fee.

Watertown assessor	**www.watertown-ma.gov/151/Assessors**
The procedure for abatements and exemptions (state guidance)	**www.mass.gov/info-details/massachusetts-property-tax-ab...**
Property tax exemptions: who qualifies	**www.mass.gov/info-details/property-tax-exemptions**

Per the city assessing card, as of the latest published date

Total assessed value	**$1,149,900**
Fiscal year of the city	**2026**
Owner per the city assessing card	**MZ, LLC**

Assessment history

Year	Assessed value, $	Land value, $	Building value, $
2026	1,149,900	520,300	629,600
2025	1,100,900	520,300	580,600
2024	1,040,600	521,100	507,000
2023	1,018,000	498,500	507,000

10. Flooding, soil and contamination

> *Three groups of risk that no walkthrough can see. The flood zone determines whether insurance is required and what it costs — a fixed monthly expense. The site class affects building settlement. Contaminated sites nearby are both a health question and a question of future liquidity: an open case next door puts buyers off.*

FEMA flood zone

Zone	Subtype	Special hazard area	Base flood elevation, ft	Depth, ft	Map source
X	AREA OF MINIMAL FLOOD HAZARD	F	—	—	25017C_STUDY1

Seismic site class

NEHRP class
C

Contaminated sites (Chapter 21E)

Property	Address	Case number	Status	Description	City	Distance
NORTHEAST CORNER OF PARCEL A	101 WALNUT ST	3-0011512	TIER1D	eeaonline.eea.state.ma.us/portal/dep/wastesite/detailvi...	WATERTOWN	840 ft

Property	Address	Case number	Status	Description	City	Distance
480 ARSENAL WAY / 480 ARSENAL STREET	480 ARSENAL WAY/480 ARSENAL ST	3-0037951	TIERII	eeaonline.eea.state.ma.us/portal/dep/wastesite/detailvi...	WATERTOWN	0.3 mi
NO LOCATION AID	500 ARSENAL STREET	3-0037593	TIERII	eeaonline.eea.state.ma.us/portal/dep/wastesite/detailvi...	WATERTOWN	0.4 mi
MULTI-UNIT RESIDENTIAL	489 MOUNT AUBURN STREET	3-0038382	TIERI	eeaonline.eea.state.ma.us/portal/dep/wastesite/detailvi...	WATERTOWN	0.4 mi

EPA federal cleanups

Address	Category	Program	City	Distance
OFF OF US HWY 20/N BEACON ST	Charles	Charles	WATERTOWN	0.4 mi

11. Water, sewer and lead

> *City water or a well, city sewer or a septic system — these mean different operating costs and different limits on an addition. Lead is called out separately: the federal rule requires every lead service line to be replaced, and who pays for it is settled at the state level. For houses built before 1978 the lead paint law applies on top of that.*

Lead service line inventory

Water utility	Lead present in the system	Result	Above the action level	Contact	Phone
WATERTOWN WATER DEPT. (MWRA)	0	0.00	N	PAUL J PLOURDE	(617) 972-6420

12. Surroundings: schools, health care, transit, greenery

> *Everything that shapes price apart from the building itself. For a household with children, the test results of the nearest school move value more than a renovation does. The distance to the fire station enters the insurance premium directly. Walking access to the subway and to a park is the main driver of liquidity on resale.*

Schools nearby

School	Classes	Type	County	City	Distance
Hosmer School	PK,K,01,02,03,04,05	Public Elementary	Watertown	WATERTOWN	1,050 ft
St. Stephen's Armenian School	PK,K,01,02,03,04,05	Private		WATERTOWN	0.5 mi
Perkins School for the Blind	PK,K,01,02,03,04,05,06,07,08,09,10,11,12	Special Education (Approved)		WATERTOWN	0.6 mi
Atrium School	K,01,02,03,04,05,06	Private		WATERTOWN	0.8 mi
Crittenton Inc		Special Education (Unapproved)		BOSTON	0.9 mi
Lyon High School	12	Public Secondary	Boston	BOSTON	1.0 mi
Star Academy (Watertown Campus)	PK,K,01,02,03,04,05,06,07,08,09,10,11,12	Private		WATERTOWN	1.0 mi
Lyon Elementary School	K,01,02,03,04,05,06,08	Public Elementary	Boston	BOSTON	1.1 mi
Underwood School	K,01,02,03,04,05	Public Elementary	Newton	NEWTON	1.1 mi
Bigelow Middle School	06,07,08	Public Middle	Newton	NEWTON	1.1 mi
James Russell Lowell School	PK,K,01,02,03,04,05	Public Elementary	Watertown	WATERTOWN	1.1 mi
Haggerty School	PK,K,01,02,03,04,05	Public Elementary	Cambridge	CAMBRIDGE	1.2 mi

Hospitals

Hospital	Address	City	Beds	Emergency department	Profile	Distance
Steward St. Elizabeth's Medical Center	736 Cambridge Street	Brighton	306	Y	Acute care	1.5 mi
Mount Auburn Hospital	330 Mount Auburn Street	Cambridge	217	Y	Acute care	1.8 mi
McLean Hospital	115 Mill Street	Belmont	460		Non-acute Care	2.5 mi
HRI Hospital	227 Babcock Street	Brookline	63		Non-acute Care	2.6 mi

Fire stations

Part	Address	Neighborhood	Calculations	Stairs	Distance
Engine House 51	425 Faneuil St	Brighton	E51		1.0 mi
Engine House 29	138 Chestnut Hill Ave	Brighton	E29	L11	1.7 mi

MBTA rapid transit

Station	Branch	Route	Terminal	Distance
Boston College	GREEN	B - Boston College	Y	1.8 mi

Parks and open space

Name	Type	Owner	Area, acres	Address	Distance
Charles River Reservation	Parks, Playgrounds & Athletic Fields	Commonwealth of Massachusetts	170.72	1175A Soldiers Field Road	0.4 mi
Leo M. Birmingham Parkway	Parkways, Reservations & Beaches	Commonwealth of Massachusetts	6.98		0.7 mi
Hobart Park	Parks, Playgrounds & Athletic Fields	City of Boston	0.81	85 Hobart Street	0.7 mi

13. Area history and social context

> *Historic status is a restriction: inside a protected district, even window replacement requires approval. The list of nearby historic properties shows how closely the area is watched by the commission. The area's social indicators determine access to city subsidy programs and the character of rental demand.*

Historic properties nearby

Historic name	Address	Building	Style	Use	City	Common name	Preservation status	Distance
Porter, Sarah A. House	133-135 Spruce St	1925	Colonial Revival;	Multiple Family Dwelling House;	Watertown			120 ft
Ellis, T. Eugene House	134 Spruce St	1924	Colonial Revival; Craftsman;	Multiple Family Dwelling House;	Watertown			220 ft
	186-188 Walnut St	1868	Greek Revival; Italianate;	Multiple Family Dwelling House; Single Family Dwelling House;	Watertown			290 ft
	190 Walnut St	1862	Italianate;	Multiple Family Dwelling House; Single Family Dwelling House;	Watertown			360 ft
	136 Walnut St	1902	Queen Anne;	Single Family Dwelling House;	Watertown			360 ft
Crafts, John H.	109 Spruce St	1898	Shingle Style;	Multiple Family Dwelling House;	Watertown			480 ft
Lewis-Shepard Machine Company	121-125 Walnut St	1924	Colonial Revival; No style;	Business Office; Machine Factory;	Watertown			590 ft
Devine, Thomas Commercial Block	93-105 School St	1922	No style;	Commercial Block;	Watertown			630 ft
Watertown Arsenal - Storage Shed	Wooley Ave	1975	Not researched;	Out Building;	Watertown	Watertown Arsenal - Building #246	NRDIS	750 ft
Watertown Arsenal - Storage Shed	Wooley Ave	1975	Not researched;	Warehouse;	Watertown	Watertown Arsenal - Building #243	NRDIS	790 ft
Watertown Arsenal - Storage Shed	Wooley Ave	1985	Not researched;	Out Building;	Watertown	Watertown Arsenal - Building #241	NRDIS	800 ft

Historic name	Address	Building	Style	Use	City	Common name	Preservation status	Distance
Watertown Arsenal - Gun Carriage Erecting Shop	Thornton Ave	1917	No style;	Machine Shop; Other Industrial;	Watertown	Watertown Arsenal - Building #311	NRDIS	810 ft

14. City ordinances: trash, cleaning, snow, parking

> *The everyday side of occupancy: trash pickup schedule, street cleaning, snow rules, paid parking.*

Where to take these questions

Watertown municipal services: trash, street cleaning, snow	**www.watertown-ma.gov/197/Public-Works**
FEMA flood zone maps for this address	**msc.fema.gov/portal/search**
Registry of contaminated sites (Chapter 21E)	**eeaonline.eea.state.ma.us/portal#!/search/wastesite**
The state lead paint program	**www.mass.gov/lead-paint-poisoning-prevention-program**

> **Watertown does not publish datasets like this.** Only Boston publishes address-level trash pickup and street cleaning schedules in open form. For the other metro cities, this information is available only on their websites as pages for humans and does not enter our data.

15. For the occupant: utilities, internet, pets

> *This section is built around the questions asked before signing a lease, not when buying. Who supplies water and where sewer goes is a cost item and a reason for disputes with a landlord. The provider list shows whether there is a choice or just one operator in the area. A vet clinic and a dog park can settle the move-with-pet question no worse than kitchen size.*

Who provides water and sewer

Sewer utility	**WATERTOWN SEWER**
Discharge permit	**MA0103284**
Where the runoff goes	**MWRA regional collector, Deer Island treatment plant**

Internet providers at the address

Providers that reported serving this census block (250,173,704,011,008) in their FCC filings as of 31.12.2025

Provider	Technology	Download, Mbps	Upload, Mbps
Xfinity	cable	2,000	250
Astound Broadband	cable	1,500	50
Verizon	fixed wireless, unlicensed	300	20
T-Mobile	fixed wireless, unlicensed	100	20

> **What this list is and what is not in it.** These are the providers' own filings with the US communications regulator as of 31.12.2025: who has stated they can serve this block and at what speed. It is not a guarantee that a particular unit can be connected — claimed coverage is tested by placing an order. Prices are not here and cannot be: providers do not file tariffs with the regulator, so you ask them directly. Satellite access is deliberately left out: it exists everywhere and adds no choice for the occupant.

With a pet: where to go and where to walk

Veterinary clinics within 1.9 mi

Name	Address	Website	Hours	On the map	Phone	Distance
Bond Vet - Watertwon	537 Arsenal Street	bondvet.com/	Mo-Tu 10:00-20:00	42.36268, -71.15911		0.5 mi
Heal Veterinary Clinic	150 Belmont Street	www.heal.vet/		42.37555, -71.15687	+1-617-932-5166	0.9 mi
Cushimg Square Veterinary Clinic	131;133 Trapelo Road			42.38137, -71.17591		1.2 mi
Watertown Animal Hospital	404 Main Street	watertownanimalhospitalma.com/		42.37004, -71.19374	+1617-926-8888	1.3 mi

Name	Address	Website	Hours	On the map	Phone	Distance
Merwin Animal Clinic	542 Cambridge Street	merwinclinic.org	Mo-Th 12:00-15:00; Fr 11:00-15:00; Sa 09:00-12:00	42.35263, -71.13930	+1 617-782-5420	1.7 mi

Pet stores, pet pharmacies, grooming

Name	On the map	Address	Phone	Website	Hours	Distance
City Tails	42.35038, -71.16871					1.1 mi
Shaynedoro Pet Beauty Salon	42.37500, -71.15147	33 Belmont Street				1.1 mi
R&C Pet Grooming	42.38036, -71.18149					1.2 mi
Petco	42.36276, -71.13589	304 Western Avenue	+1 617-254-8800	stores.petco.com/ma/brighton/pet-supplies-brighton-ma-2...	Mo-Sa 09:00-21:00; Su 10:00-19:00	1.7 mi

Where to walk a dog, the nearest parks

Name	On the map	Distance
Dog park	42.35674, -71.17092	0.6 mi
Dog park	42.35154, -71.16583	1.0 mi
Dog park	42.35236, -71.19751	1.8 mi

> **What is not here and why.** Lease terms, whether water and electricity are included in the payment, whether pets are allowed and on what terms, the size of condo association dues, and the property management contact — none of that is published openly by Watertown or the state. That information exists only in the lease itself, the rental listing, and the association documents. We show what can be verified from a source and do not present an assumption as fact.

16. Move-in: what can lawfully be charged and what is prohibited

How much may lawfully be required from a tenant at move-in, what may not be required, and what backs the return of the deposit.

> **The list of move-in charges is closed by statute.** M.G.L. c. 186 § 15B sets out what a landlord may require "at or prior to the commencement of any tenancy", and that list is exhaustive: rent for the first full month; rent for the last full month at the same rate; a security deposit no greater than one month's rent; the cost of purchasing and installing a lock and key. That is all. Any payment beyond those four is unlawful even where the tenant signed a lease containing it: the statute expressly bars both writing terms contrary to it into a lease and obtaining a waiver of its protections from the tenant.
>
> **As of August 1, 2025 the prohibition extends to the agent.** Under the previous wording the restriction reached only the landlord, and the broker's fee went around it — the agent collected it. The 2025 amendment, chapter 9, sections 54 and 55, added the words "or the landlord's agent" and "to the landlord or the landlord's agent" to the statute. The fee for finding housing, paid in Boston for decades by the person moving in, is now paid by whoever hired the agent.

Upfront payment cap under the HUD rate for 2026, Watertown town. Above these amounts — only the actual cost of the lock and key

Unit type	Monthly rate, $	First month, $	Last month, $	Deposit, maximum, $	Maximum at move-in, $
studio	$1,246	$1,246	$1,246	$1,246	$3,738
1 bedroom	$1,445	$1,445	$1,445	$1,445	$4,335
2 bedrooms	$1,788	$1,788	$1,788	$1,788	$5,364
3 bedrooms	$2,210	$2,210	$2,210	$2,210	$6,630
4 bedrooms	$2,608	$2,608	$2,608	$2,608	$7,824

> **How to read this table.** This is not the price of a particular unit and not what the landlord is asking: it is the lawful ceiling, computed from the HUD standard for the municipality. The actual rate may run above or below that standard — if it does, take three times the actual rate yourself. The line means one thing: **more than three monthly rents plus a lock at move-in is never paid**.

> **Liability insurance — for the whole term of the tenancy.** Insurance does not appear on the list of permitted charges, so **a tenant may not be charged for insurance benefiting the landlord or the landlord's agent** — neither once at move-in nor as a separate fee. At the same time the law does not bar **a lease term under which the tenant maintains their own policy** (renters insurance with liability coverage) for the whole term: the tenant buys the policy from an insurer, and no money goes to the landlord. The distinction is fundamental: requiring a policy is lawful, requiring payment for it to the landlord is not. Naming the landlord as an "additional insured" is ordinary practice and costs the tenant nothing.

Common move-in demands and whether they are lawful

What is demanded	Lawful	Basis
Broker's fee charged to the incoming tenant	No, as of 01.08.2025	§ 15B(1)(b) as amended in 2025, ch. 9, §§ 54–55
An application fee or a charge for pulling credit history	No	not on the exhaustive list in § 15B(1)(b)
A deposit greater than one month's rent	No	§ 15B(1)(b)(iii)
Rent in advance beyond the first and last month	No	§ 15B(1)(b)(i)–(ii), § 15B(1)(d)
Non-refundable cleaning, pet or "administrative" fees	No	not on the list; § 15B(6)(c) on void lease terms
A charge for insurance benefiting the landlord	No	not on the list
A lease term requiring the tenant to carry their own policy	Yes	no money goes to the landlord
The cost of a lock and key	Yes, at the actual price	§ 15B(1)(b)(iv)
A late fee on rent within the first 30 days	No	§ 15B(1)(c)

What the landlord must do with your money

The landlord's duty	Deadline	Article
Place the deposit in a separate account at a Massachusetts bank, not mixed with their own money	immediately	§ 15B(3)(a), § 15B(1)(e)
Furnish a signed receipt for the deposit and a separate one for last month's rent	on receipt	§ 15B(2)(a)–(b)
State in writing the name and address of the bank, the account number and the amount of the deposit	30 days from receipt of the deposit	§ 15B(3)(a)
Furnish a written statement of condition listing the existing damage	on receipt of the deposit or within 10 days of the start of the tenancy, whichever comes later	§ 15B(2)(c)
Pay 5% annual interest on the deposit	annually	§ 15B(3)(b)
Provide a sworn itemized list of damage and written proof of the costs — estimates, invoices, receipts	30 days after move-out	§ 15B(4)(iii)
Return the deposit with interest	30 days after the tenancy ends	§ 15B(6)(e)

> **The statement of condition is the tenant's key document.** Withholding from the deposit for any damage that was listed in the statement of condition at move-in is **prohibited** — that is stated directly in § 15B(4)(iii). The tenant is entitled not merely to sign the statement but to return it with a separate signed list of the damage the landlord left out; fifteen days are allowed for that, from receipt of the statement or from occupancy, whichever comes later. Fifteen minutes with a phone in hand at move-in is worth several thousand dollars at move-out.
>
> Separately: if the landlord has not stated the bank, account number and amount in writing within thirty days, the tenant may demand **immediate return of the entire deposit** — § 15B(3)(a), last sentence.

> **What backs this up.** Section 15B(6) strips the landlord of the right to withhold **anything at all** from the deposit if they failed to place the money in a separate account, failed to furnish an itemized list of damage within thirty days, failed to return the deposit within thirty days, failed to transfer it to the new owner on sale of the building, or wrote a term contrary to that section into the lease and tried to enforce it. Not "reduces the amount withheld" — removes it entirely, together with the right to counterclaim for damage.
>
> On top of that, section 15B(7) awards the tenant **three times the deposit** plus 5% interest, court costs and attorney's fees where three of five requirements are breached: the separate account, transfer to a successor owner, and return on time. That is why experienced landlords in Massachusetts often take no deposit at all: the exposure is three times the benefit. No deposit requested is arithmetic, not generosity.

> **Limits of this section.** This section states the rule of state law, not the terms of the specific listing for the address and not legal advice. Lease terms — duration, whether utilities are included, pet rules, insurance requirement — are not available in the open data of Watertown in any form: the landlord sets them in the lease. You can verify the statute text at: [M.G.L. c. 186 § 15B](). Version in force since 1 August 2025; read 02.08.2026.

17. Full output of the live source survey

> *Everything we were able to obtain by querying government servers directly at the time this document was prepared. This is an independent check on the data in the previous sections: the figures were collected by a different route and from primary sources. The metrics are grouped by meaning; where the source provides a ready conclusion, it is shown as a separate paragraph.*

Assessment, tax, and owner

Date of the last sale	**2021-03-18**
Price of the last sale, $	**1,030,000**
Whether the owner lives in the property	**unknown**
Owner mailing city	**SUDBURY**

Flooding and climate

FEMA flood zone	**X**
Special Flood Hazard Area (SFHA)	**no**
Flood risk level	**minimal flood risk (FEMA zone X)**
Basement flooding risk	**moderate**
What creates the risk	**Slow-infiltration hydrologic soil group (D)**

What to do. There is one sign of basement dampness risk: hydrologic soil group D — water drains slowly. At the showing, look for moisture traces on the foundation wall and how water drains from the street near the house.

Soil, foundation, piles

NEHRP site class	**C**
Soil map unit	**Newport-Urban land complex, slopes 3-15%**
Hydric soil	**no**

Contamination nearby

Nearest contaminated site	**NORTHEAST CORNER OF PARCEL A**
Distance to it	**880 ft**
Case status	**TIER1D**
Contaminated sites in 0.6 mi	**10**
Nearest EPA federal cleanup	**MATERIALS TECHNOLOGY LABORATORY (USARMY)**
Distance to it	**0.4 mi**
EPA cleanups in 0.6 mi	**1**
Priority habitat of rare species	**no**

Water, sewer, lead

Municipal water	**yes**
Water supplier	**WATERTOWN WATER DEPT. (MWRA)**
Water source	**surface source**
Municipal sewer	**yes**
Sewer utility	**WATERTOWN SEWER**
Water utility in the lead registry	**WATERTOWN WATER DEPT. (MWRA)**
Lead service lines are present in the system	**no**
Lead, 90th percentile, parts per billion	**2.90**
Above the action level	**no**
Year built for the lead rule	**1901**
Built before 1978	**yes**
Lead paint status	**house built before 1978, inspection status not confirmed**

What the owner is required to do. The house is from 1901 — built before the federal ban on lead paint in 1978, so the existence of a letter of compliance (CLPPP) is not confirmed: a property-level public registry does not yet exist.

Incidents and emergency services from registry records

Crashes in 0.3 mi	**38**
Of them involving pedestrians and cyclists	**6**
To the nearest crash	**390 ft**
Nearest hospital	**Steward St. Elizabeth's Medical Center**
Distance to it	**1.5 mi**
Hospitals in 3.1 mi	**4**

Schools

Nearest elementary school	**Hosmer School · PK–05 · 1,110 ft**
Nearest middle school	**Perkins School for the Blind · PK–12 · 0.6 mi**
Nearest high school	**Perkins School for the Blind · PK–12 · 0.6 mi**
Nearest private school	**St. Stephen's Armenian School · PK–05 · 0.5 mi**
Public schools in 1.2 mi	**8**
School used for test results	**Hosmer School**
Classes	**PK–05**
Distance	**1,110 ft**
Year tested	**2025**
Share meeting the language standard, %	**50**
Share meeting the math standard, %	**51**

Transit, greenery, services

Nearest bike-share station	**Arsenal on the Charles**
Distance to it	**1,320 ft**
Bike-share stations in 0.5 mi	**2**

Street and greenery by the house

Satellite greenness index (NDVI)	**0.50**
Satellite estimate	**greenery is healthy and well kept**

Social context of the area

Historic properties nearby	**1**
The oldest of them	**1,925**
Within a historic district	**no**

18. Summary assessment of risks and opportunities

> *The engine combines all collected facts into a directional assessment and separately flags “red flags” — items that need review before the transaction. The section on expansion potential answers whether it makes sense to consider an addition, another unit, or accessory housing.*

Risk assessment

Direction	Assessment
score	37

Red flags

- **Contaminated (21E) site nearby**

19. What this report contains, what it does not, and why

> *An honest map of coverage. Some data for this address is missing not through oversight but because the source does not publish it: detailed assessment, building permits and city ordinances are published by Boston only, and the other municipalities in the metro area have no such open datasets. We prefer to name the gap outright rather than fill it with a dash.*

What	Yes	Source
Parcel and building record	yes	State parcel extract, 2.56 million records
Aerial imagery by year	5 surveys	Our orthophoto archive, 968 GB
Airborne laser scanning	yes	Our lidar archive, 528 GB
Sale, price, registry book	yes	State cadastre + our registry extract, 9.8 million records
Assessment history by year	4 years	City assessing database
Property tax on this property	calculated from the rate	Rate from the state Department of Revenue report; the city publishes no bills
Building permits	no	Published by Boston only
City ordinances	no	The city does not publish it
Risk and surroundings map layers	13 layers	Our extracts, 45 layers, 17.6 million features
Live query of sources	64 metrics	63 live query modules

> **On the completeness of the deeds extract.** Our extract of the registry holds 9.8 million records, but it is incomplete, and we know that for certain: the portal returns no more than 400 documents per pass, and some business days are recorded as empty although data for them exists. The defect has been found, measured, and not yet fixed. The sale data for this property comes from the state cadastre rather than from that extract, so the defect does not affect it.

The limits of this document

> **This is not an appraisal.** It was not prepared to USPAP standards, was not performed by a licensed appraiser, does not establish market value, and is not intended for mortgage, insurance, tax appeals or litigation. Value figures are reproduced as the city assessing database and the registry of deeds publish them.
>
> **This is not an engineering report.** Information on structures, roofing, heights and terrain comes from government datasets and remote sensing, not from inspection or field measurement. This document does not replace an inspection of the property by a professional.
>
> **This is not legal advice.** The statements of law and of programs are for reference. Law, deadlines and conditions change — check the current version at the link given alongside before you act.
>
> **Use restriction.** This document is not a consumer report within the meaning of the Fair Credit Reporting Act and may not be used for decisions about an individual's eligibility: tenant selection, creditworthiness, employment, insurance, or the award of benefits. It is a document **about a property**, not about a person.
>
> **Currency of the data.** Sources update on different lags: the registry of deeds reflects a transfer within days, the city assessing database as of its next assessment date, the state parcel layer with a lag of up to several years. This report reflects the state of those sources on the build date shown on the cover.

Data sources: MassGIS (Bureau of Geographic Information, Commonwealth of Massachusetts); the Registry of Deeds for the applicable county; Analyze Boston (City of Boston); Massachusetts Department of Environmental Protection; FEMA National Flood Hazard Layer; U.S. Environmental Protection Agency. Street-level imagery — Mapillary, licensed CC-BY-SA.

20. How many units the building has: four sources and how they differ

> *A simple-looking question to which American databases give no single answer. Unit count is kept by four different systems, each for its own purpose, and they diverge in predictable ways. This section shows all answers at once and explains which one to trust in which case.*

Unit count from four independent sources

Source	What it is worth	What it says
The city address registry (SAM)	Kept by the city address by address and updated more often than the rest; it is the list of actual mailing addresses inside the building	
The city assessing card	The city publishes a class rather than a count: “4-6 units” means a range, not five	1,050
State cadastre	Built from city exports with a lag; for new construction it shows the pre-construction state	
Short-term rental registry	Counts only units that appeared in Airbnb registration — almost always understates	

> **How to read the discrepancy.** None of these sources is a registry of title: the unit count in each is a by-product of how the property was recorded. A class of “4-6 units” on the city card and six actual units are not a contradiction. The case becomes contentious when there are more actual units than the class allows: that turns into a question about the building permit and about how the property is taxed.
>
> The practical takeaway for an owner: if there are more actual units than the city card shows, the property is most likely under-assessed — and the tax under-assessed with it. That works in your favor exactly until the reassessment, after which the additional charge arrives backdated.

21. Building footprint: how much land is covered, how much is open

Building outlines from the state structures layer, laid over the parcel boundary. This is where the split between land covered by buildings and land left open is computed — the very number any conversation about an addition or a second structure starts from.

Lot coverage

Metric	Value
Lot area	5,001 sq ft (0.11 acres)
Covered by buildings	1,784 sq ft
Floor Area Ratio	35.7%
Vacant land	3,217 sq ft
Ratio of living area to building footprint	1.67 — an indirect read on the number of stories

Structures on the parcel per the state outlines

Structure number in the state registry	Building area, sq ft	Of that, inside the parcel, sq ft	Survey
227345_901752	444.36	352	20,110,000
227339_901738	1,431.98	1,432	20,110,000

> **Why an owner needs this.** Lot coverage is the first thing a city inspector looks at on an application for an addition: it shows how much of the lot is still open. The ratio of living area to footprint gives a rough read on the number of stories: a value near one means a single-story structure, near three a three-story one.

22. Property tax bill breakdown: which exemptions are applied

Breakdown of the property tax bill: what it consists of and which exemptions were applied to it.

> **No such extract exists for this city.** Only Boston publishes line-by-line tax bill detail with exemptions broken out. The other municipalities in the metro area publish the final tax amount, but not its composition.

23. Assessment and tax over time: a chart for the whole available period

The same numbers as in the assessment table, but as a line. The chart answers the question the table does not: did the property appreciate smoothly or in jumps, and in which years did the city revise the value sharply.

City assessment of the property by year

Assessment trend

Metric	Value

Metric	Value
First year on record	2023
Assessment in the first year	$1,018,000
Latest year	2026
Assessment in the latest year	$1,149,900
Growth over the entire period	13.0%
Average annual growth	4.1% per year

> **How to read this.** Average annual growth of the assessment is not an investment return: the assessment follows the market with a lag and is revised by a decision of the city, not by a sale. What it does show is the trajectory of the tax burden: at 4.1% per year the tax doubles in roughly 18 years even if the tax rate itself never changes.

24. Property against the area: what the city compares it with

> *All parcels within a 490 ft radius, pulled from the state cadastre. This section answers whether the property is expensive or cheap — not in the abstract, but relative to what stands around it.*

Property assessment against 106 neighboring parcels within 490 ft

Property position in the area

Metric	Value
Assessment of this property	$1,149,900
Area median	$1,018,600
Property is more expensive than	83% neighboring parcels
Area spread	$367 400 — $15 139 900
Relative to the area median	1.13

Age of development in the area

Metric	Value
Median year built in the area	1920
Year this property was built	1901
Oldest building nearby	1855
Newest building nearby	2020

What the area consists of

Parcel use	Nearby parcels
Two-Family Residential	42
Residential Condominium	29
Three-Family Residential	17
Single Family Residential	10
Apartments with Four to Eight Units	3
IMPUTED - Parking Lots - a commercial open parking lot for motor vehicles	1
Mixed Use (Primarily Residential, some Commercial)	1
IMPUTED - Telephone Exchange Stations	1

Nearby parcels, one by one

Address	Use	Built	Units	Assessed value, $	Last sale	Sale price, $	Distance

Address	Use	Built	Units	Assessed value, $	Last sale	Sale price, $	Distance
26 CYPRESS ST	Two-Family Residential	1920	0	1,085,500	20,240,228	1,100,000	50 ft
34 CYPRESS ST 1	Residential Condominium	1920	0	564,900	20,160,531	460,000	50 ft
34 CYPRESS ST 2	Residential Condominium	1920	0	773,000	20,150,813	520,000	50 ft
143 SPRUCE ST #1	Residential Condominium	1920	0	795,300	20,230,615	885,000	100 ft
143 SPRUCE ST #2	Residential Condominium	1920	0	863,600	20,250,811	100	100 ft
38 CYPRESS ST	Three-Family Residential	1880	0	1,217,400	20,220,720	1	100 ft
145 SPRUCE ST	Three-Family Residential	2020	0	1,474,000	19,801,219	0	110 ft
141 SPRUCE ST	Three-Family Residential	1920	0	1,168,700	20,191,107	100	110 ft
22 CYPRESS ST	Three-Family Residential	1908	0	1,126,800	19,941,210	1	120 ft
35 CYPRESS ST	Three-Family Residential	1900	0	1,026,700	20,250,325	1	130 ft
149 SPRUCE ST	Three-Family Residential	1925	0	1,284,900	20,200,428	1,300,000	140 ft
31 CYPRESS ST 33	Two-Family Residential	1925	0	1,054,500	20,151,119	10	140 ft
42 CYPRESS ST	Two-Family Residential	1925	0	1,024,700	20,091,020	100	150 ft
133 SPRUCE ST	Three-Family Residential	1925	0	1,289,900	20,240,930	10	160 ft
39 CYPRESS ST 1	Residential Condominium	1920	0	437,300	20,160,923	385,000	170 ft
41 CYPRESS ST 2	Residential Condominium	1920	0	639,300	20,120,731	335,000	170 ft
155 SPRUCE ST	Two-Family Residential	1925	0	1,092,800	20,230,627	1,195,000	180 ft
14 CYPRESS ST	Two-Family Residential	1925	0	975,800	20,220,811	1,030,000	190 ft
164 WALNUT ST	Apartments with Four to Eight Units	1930	0	1,292,600	20,180,717	10	200 ft
48 CYPRESS ST	Three-Family Residential	1896	0	1,099,600	20,130,624	100	200 ft
168 WALNUT ST	Apartments with Four to Eight Units	1930	0	1,835,346	20,210,927	2,030,000	200 ft
172 WALNUT ST	Three-Family Residential	1920	0	1,083,000	20,240,805	10	210 ft
43 CYPRESS ST	Three-Family Residential	1920	0	1,254,100	20,180,816	940,000	210 ft
131 SPRUCE ST	Two-Family Residential	1925	0	1,151,200	20,220,131	910,000	210 ft
23 CYPRESS ST 25	Two-Family Residential	1973	0	1,021,000	20,161,128	1	210 ft

Why compare with the area. The city assessor does not value a property in a vacuum, but among its neighbors. If the property is noticeably above the median despite similar age and size, that is the first basis for a complaint about overassessment. If it is noticeably below, the opposite applies: a reason to expect reassessment upward.

25. Area sales: what the assessment is actually built on

LA3 reporting is what cities must submit to the state for each recorded sale: price, parties, assessment before and after. Here you can see what nearby properties actually sold for and how closely city assessments matched those prices.

Area sales from LA3 reporting

Date	Address	Price, $	Assessment before sale, $	Assessment after, $	Assessment to price	Seller	Buyer	Distance
2021-12-28	117 BOYLSTON ST	970,000	835,500	876,900	0.90	OHANIAN ,VIRGINIA & M BRUCE TR	DORFMAN YEVGENIY	730 ft
2021-12-06	285 ARSENAL ST	4,000,000	1,953,100	1,953,100	0.49	285-291 ARSENAL STREET LLC,	ARE-MA REGION NO. 101 LLC	890 ft
2021-12-01	64 WALNUT ST	750,000	748,500	737,400	0.98	SPROUL,JASON Y	RUGGIERO MEGAN C	1,180 ft
2021-11-22	143 SPRUCE ST	600,000	594,600	580,600	0.97	BEDROSIAN ,RAFFI AND SANDRA	GU,XUESONG	100 ft
2021-11-22	390 ARSENAL ST	3,965,800	1,703,000	2,998,700	0.76	390 ARSENAL, LLC,	DM ARSENAL, LLC	1,220 ft

Date	Address	Price, $	Assessment before sale, $	Assessment after, $	Assessment to price	Seller	Buyer	Distance
2021-11-17	70 BOYLSTON ST U70	820,000	780,900	789,600	0.96	SCHMALENSEE,RICHARD L.	DANHOF CHARLES	870 ft
2021-11-16	66 BOYLSTON ST	940,000	771,000	812,000	0.86	SCRIPP,ASHIMA G T/E	ZARRASVAND AZIN	910 ft
2021-11-12	72 BOYLSTON ST U72	660,000	633,700	637,600	0.97	SCHMALENSEE,RICHARD L.	HOSSAIN IMTIYAZ NOOR	870 ft
2021-09-27	168 WALNUT ST	2,030,000	1,100,700	1,717,100	0.85	LEONE,DONALD	168 WALNUT STREET WATERTOWN, LLC	200 ft
2021-09-01	101 WALNUT ST	54,800,180	21,649,000	22,082,800	0.40	NEW GREEN APPLE LTD PARTNRSHIP,	CARBON PROPCO 2021 LLC	940 ft
2021-08-24	91 SPRUCE ST	755,000	629,900	704,300	0.93	SERADERIAN,RITA	TAYLOR ROBERT	800 ft
2021-08-18	44 CONCORD RD	875,000	839,200	876,300	1	POGHARIAN,PAUL	COVELL GRANT	960 ft
2021-08-17	119 SPRUCE ST 2	620,000	557,900	592,800	0.96	TOCCHIO,NICOLE M	LABADIE KALDANY EMILE SHERIF	350 ft
2021-07-30	146 SPRUCE ST	429,000	398,700	422,900	0.99	HAUNER,TOBIAS A	JACOBS HEATHER M.	240 ft
2021-07-20	149 SCHOOL ST	1,036,000	903,900	911,100	0.88	MAMISHIAN ,MICHAEL V TRUSTEE	FONG DAWNNY S.	1,140 ft

Assessment-to-price ratio

Metric	Value
Sales with known ratio	15
Median assessment-to-price ratio for the area	0.93
The property's market value implied by this ratio	$1,236,452

> **What the assessment-to-price ratio means.** Each year the state checks how closely a city's assessments match actual sale prices. A value near one means the city is assessing fairly; noticeably above one means assessments are high relative to the market, which is already an argument in an appeal. The metric is calculated for the area, not for one property, so it is robust to a one-off sale.

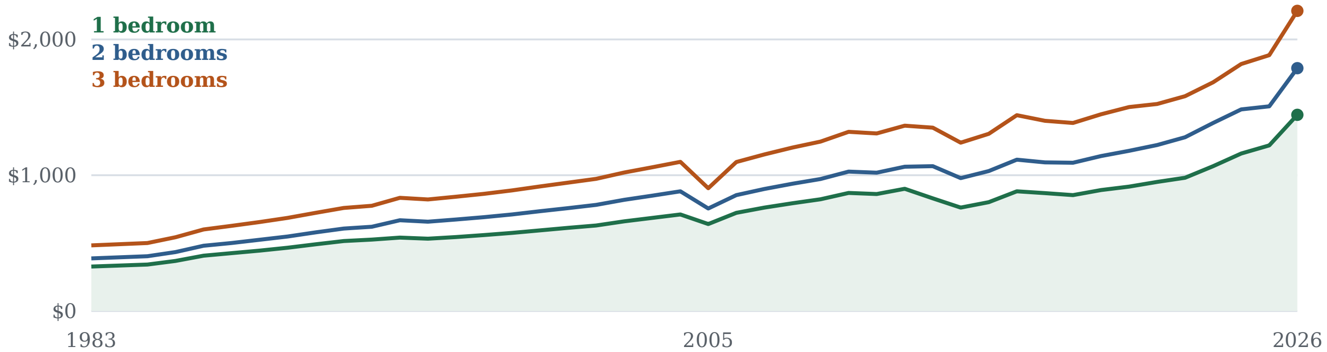
> **Be careful with the conclusion “my house is worth the same.”** This sample places different property types side by side: a single-family house, a condominium unit, and a vacant development lot sell on different logic. Comparison is valid only within the same use — the “use” column is in the previous section.

26. Rental potential: what the property could bring in

> *HUD fair market rents for this municipality, from 1983 to today. They are used to calculate the property's gross income and its relation to assessment and tax.*

HUD Fair Market Rent, 2026, Watertown town

Unit type	Monthly rate, $	Per year, $
studio	1,246	14,952
1 bedroom	1,445	17,340
2 bedrooms	1,788	21,456
3 bedrooms	2,210	26,520
4 bedrooms	2,608	31,296



How the rent standard has moved by bedroom count

Estimate of rental potential

Metric	Value
Units in the property, as used in the calculation	1
Where the unit count comes from	sources are silent, assumed as one unit
Rent per unit per month	$1,788
Gross annual income at full occupancy	$21,456
Gross yield on the city assessment	1.9%
Gross-income payback period of the assessment	53.6 years
Confidence level of the estimate	mixed — sources disagree on unit count

> **The limits of this calculation.** The HUD figure is not a market listing but the standard by which the federal program pays for housing for voucher holders. In expensive areas the market usually runs above the standard; in cheaper ones it runs about even with it. The calculation also treats every unit as identical and rented with no downtime, and it ignores utilities, insurance, maintenance and vacancy. It is an upper bound, not a forecast.

> **What makes the HUD standard useful as a benchmark.** It has been published on one methodology since 1983 and covers the whole country, so districts and years can properly be compared against each other with it — unlike listings, which disappear along with the website.

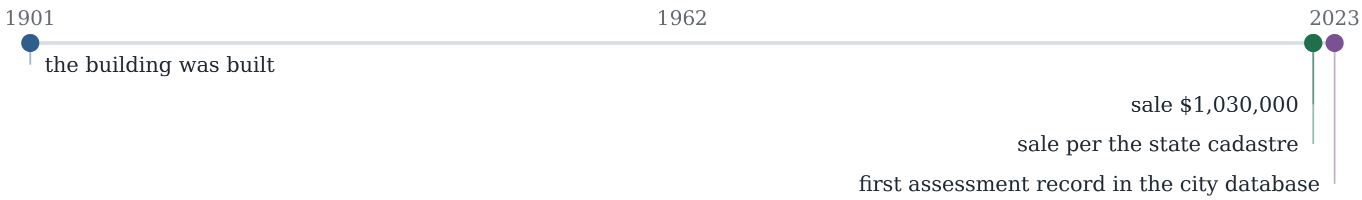
27. Building permits: for this property and for the block

What was officially allowed to be built and rebuilt on the parcel and nearby.

> **Watertown does not publish a permit registry in open form.** Only Boston publishes a complete address-level set of approved permits. For the other metro cities, review is possible only by request to the building department.

28. Property event timeline

Everything known about the property is laid out on one timeline: construction, sales, permits, complaints. That makes the sequence visible in a way separate tables do not — for example, that the renovation was done right before the sale.



29. Support programs, grants, and incentives the property appears eligible for

Federal, state, and city programs whose formal conditions the property matches. This section is about money: some of these programs return three quarters of insulation costs, others provide an interest-free loan or a free assessment.

Active programs

Mass Save — free energy audit

provider: Mass Save · level: State of Massachusetts · form: free assessment · status: most likely eligible

What it provides.

Free home energy audit — the gateway to all Mass Save rebates.

Who qualifies.

MA residents; owners/renters of 1-4 unit homes.

Where to apply: www.masssave.com/residential

Mass Save — insulation and air sealing

provider: Mass Save · level: State of Massachusetts · form: partial cost reimbursement · status: most likely eligible

What it provides.

75-100% rebate on approved insulation and air sealing; Boston qualifies for the enhanced pathway (Community First).

Who qualifies.

Typically 1-4 units, after an audit.

Where to apply: www.masssave.com/residential/rebates-offers-services/in...

Mass Save HEAT Loan — 0% for energy improvements

provider: Mass Save · level: State of Massachusetts · form: loan · status: most likely eligible

What it provides.

0% financing up to $25,000 (effective 2025-01-01): insulation, windows, heat pumps, batteries, HPWH.

Who qualifies.

MA residents for qualifying energy improvements; some measures require an energy audit.

Where to apply: www.masssave.com/residential/rebates-offers-services/fi...

Senior Circuit Breaker — tax credit

issued by: Massachusetts DOR · level: Massachusetts · form: tax credit · status: may fit

What it provides.

Refundable state income tax credit, max $2,820 (2025).

Who qualifies.

Age 65+; income ≤$75k (individual)/$112k (family); assessed home value ≤$1,298,000.

Where to apply: www.mass.gov/info-details/massachusetts-senior-circuit-...

MA Lead Paint — tax credit

issued by: Massachusetts DOR · level: Massachusetts · form: tax credit · status: most likely fits

What it provides.

Up to $3,000 per unit for full lead removal ($1,000 for partial).

Who qualifies.

Residential buildings built before 1978; qualifying de-leading work.

Where to apply: www.mass.gov/info-details/massachusetts-residential-pro...

Mass Save — heat pump rebates

provider: Mass Save · level: State of Massachusetts · form: partial cost reimbursement · status: may fit

What it provides.

Rebates up to $16,000 (air-source) / up to $25,000 (geothermal) on enhanced pathways.

Who qualifies.

New qualifying equipment; typically when replacing oil/propane/electric-resistance heating.

Where to apply: www.masssave.com/residential/rebates-offers-services/he...

Get the Lead Out — lead removal loans

issued by: MassHousing + EOHLC + DPH · level: Massachusetts · form: loan, forgivable_loan · status: may fit

What it provides.

Loans of $30,000-$45,000 for lead removal (0% deferred to 3% amortizing).

Who qualifies.

Homes built before 1978; owners/investors; income limits vary by county.

Where to apply: www.masshousing.com/en/home-ownership/homeowners/get-th...

Home Modification Loan (HMLP) — accessibility

issued by: Mass.gov / MRC · level: Massachusetts · form: loan · status: may fit

What it provides.

Low/no-interest financing of $1,000-$50,000 for accessibility home modifications.

Who qualifies.

For people with disabilities or age 60+ to support independent living; primary residence.

Where to apply: www.mass.gov/home-modification-loan-program-hmlp

Energy Saver Home Loan (ESHLP) — decarbonization

issued by: MassHousing / Climate Bank · level: Massachusetts · form: loan · status: may fit

What it provides.

Low-interest second mortgage of $10,000-$100,000 for decarbonization projects (up to 2%, up to 20 years).

Who qualifies.

Owner-occupants, income-qualified; project with significant energy reduction/electrification.

Where to apply: www.masshousing.com/mass-community-climate-bank/energy-...

Programs that ended or have not opened yet

IRA HOMES / HEAR — energy rebates (via MA)

provider: DOE + MA DOER · level: federal · form: partial cost reimbursement · status: historical reference, not active now

What it provides.

Program still launching: MA has submitted applications (~$146M), but there is no active consumer application process yet.

Who qualifies.

Depends on income/project type/state implementation. Status: watchlist.

Where to apply: www.mass.gov/info-details/doer-federal-funding-updates-...

IRS §25C — Energy Efficient Home Improvement Credit

issued by: IRS · level: federal · form: tax credit · status: historical reference, not currently in effect

What it provides.

Expired: the 30% credit (up to $3,200/year) does NOT apply to property placed in service after 2025-12-31. Check your project's placed-in-service date.

Who qualifies.

Not available for 2026 projects. Historical reference / check for past work.

Where to apply: [www.irs.gov/credits-deductions/energy-efficient-home-im...]

IRS §25D — Residential Clean Energy Credit (solar/batteries)

issued by: IRS · level: federal · form: tax credit · status: historical reference, not currently in effect

What it provides.

Expired: the 30% credit does NOT apply to expenditures after 2025-12-31 (per law enacted July 2025).

Who qualifies.

Not available for new 2026 expenditures. Historical reference.

Where to apply: [www.irs.gov/credits-deductions/residential-clean-energy...]

How to use this section. The list is selected from the property's traits: city, unit count, heating type, year built. It is not a decision to award a benefit: the final word is with the agency, and almost every program requires an application. Practical order: start with the free energy assessment, because it opens access to the other rebates, not the other way around.

30. Additional observations on the property

What the engine considered worth separate mention: combinations of facts that are not visible in any single table by themselves. Under each observation is the basis — specific values from the sources.

Instant gutter cleaning estimate

action

Calculated from the building footprint and typical conditions. Exact price after details are confirmed.

Estimate: from $2537

Built before 1978

needs attention · high confidence

Homes from this era are highly likely to have lead paint in older layers. Paid work that disturbs paint requires a licensed contractor (LSR). Dry sanding without proper containment is not permitted.

Year built: 1901

Sizable lawn to maintain

for reference · high confidence

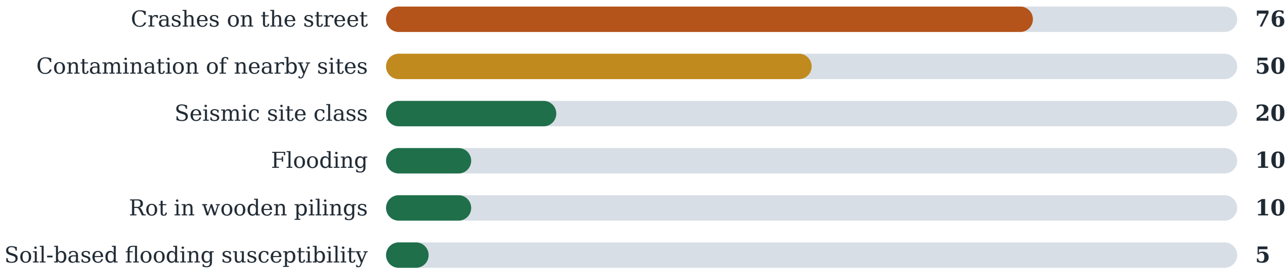
Estimated lawn area derived from the lot and building footprint. Regular mowing keeps it manageable through the growing season.

Estimated lawn area: 5185 sq ft

31. The composite risk taken apart: what it is made of

The overall risk score is not one number but a roll-up of eleven components. This section opens all of them so it is visible which part is pushing the total up and whether anything can be done about it.

Risk by area, 0 is calm, 100 is concerning



What the categories are built from

What pulls the assessment upward. The strongest factors are street crash history, contamination on nearby parcels, and the soil seismic class. It is important to understand what these numbers mean: they describe the property's surroundings, not the property itself. High area crime or many calls to 311 are characteristics of the area that an owner cannot change with renovation but that a buyer and insurer must account for.

32. The block in numbers: who lives here

Census and city analytics data for the census block group the property stands in. This is the context that shapes both rental demand and how the area changes from here.

The block in census numbers

Metric	Value
Median household income in the block group	$74,167
Share of owner-occupied housing	36.9%
Census block group population	832

Owner occupancy is 37%. The lower it runs, the more of the block is rental housing. For an investor that means established rental demand and a familiar management setting; for someone buying to live there, a higher turnover of neighbors, while the upkeep of shared spaces depends on who manages them.

33. What can be built here: expansion scenarios

Three standard scenarios for adding floor area, checked against the zoning rules and the parcel parameters. Each carries a conclusion and an honest list of what the check leaves out.

Accessory housing in the yard or inside the house is possible under conditions

What this estimate does not see:

- Fire-department setbacks and access requirements were not checked here.
- Restrictions and easements recorded as free text in deeds are not included in our data.

An addition to the existing building — possible subject to conditions

What this estimate does not see:

- Fire-department setbacks and access requirements were not checked here.
- Restrictions and easements recorded as free text in deeds are not included in our data.

Another unit within the existing building envelope is not allowed

What this estimate does not see:

- Fire-department setbacks and access requirements were not checked here.
- Restrictions and easements recorded as free text in deeds are not included in our data.

How to treat these conclusions. They come out of the zoning rules and the parcel parameters, so they answer what the rules allow in principle, not how a particular application would fare at the city. Fire apparatus access, encumbrances recorded in deeds and what the neighbors say at a hearing are not part of this estimate — and those are most often what settles the outcome.

34. Maintaining the property: areas and duties

The practical side of ownership: how much area has to be cleaned, mowed and cleared, and what duties the city places on the owner at this particular address.

What has to be maintained and how much of it

What is maintained	Area, sq ft
Entire parcel	5,001
Building footprint	1,784
Open land around the building	3,217

35. The bottom line in numbers: what the data itself says

The essentials gathered in one place. This section adds no new data — it ties what has already been shown into conclusions a decision can rest on.

- **Assessment versus the last sale.** The city assesses the property at $1,149,900; the last known sale is $1,030,000 (2021-03-18). Difference +12%. The gap is within the normal range.
- **Composite risk is 37 out of 100.** Moderate level: some areas need attention, but there are no prohibitive factors.
- **4 assistance programs are available.** Start with the free energy audit: it costs nothing and it unlocks access to the other rebates.
- **The rent benchmark is $1,788 per unit per month** under the federal housing agency's standard for this municipality.

What this document does not replace. It is assembled from open government sources without an inspection of the property. The condition of the structure, the mechanical systems and the interior finish is not reflected in open data at all. Clear title is confirmed only by a registry search run as of the closing date.

36. City assessor's card: what is not in the state cadastre

Cities outside Boston publish their own property cards. They contain what the state cadastre does not store at all: the number of bedrooms and bathrooms, heating and fuel type, roof and wall materials, construction quality class, and their own sale and assessment histories.

City assessor's card for Watertown

Metric	Value
Owner per the city card	MZ, LLC
City parcel code	1032/ 38/ 73/ /
Total assessed value, $	1,149,900
Building assessment, $	629,600
Land value, $	520,300
Year built	1901
Living area, sq ft	2,986
Use code	1,050
Fuel	Oil
Roof covering	Asphalt Sh

Assessment history from the city card

Year	Building value	Land value	Total value
2026	629,600	520,300	1,149,900
2025	580,600	520,300	1,100,900
2024	507,000	521,100	1,040,600
2023	507,000	498,500	1,018,000

Fuel type — Oil — unlocks higher rebate amounts. State programs pay noticeably more to replace oil, tank-propane, and direct electric heating with a heat pump than they do to replace gas: those homes are treated as priority cases. Details are in the support-programs section.

37. Address points on the parcel: how many separate addresses

The state address layer is a source independent of the cadastre. It places a point on every separate address, so it shows separate entrances and accessory housing that the assessing card does not carry.

State address points inside the parcel boundary

Full address	Known addresses at this point	Known units at this address point	Total units at the point	Street number	Street	Unit	Locality	ZIP
30 CYPRESS STREET, UNIT 1, WATERTOWN, 02472	30	1,2,3	3	30	CYPRESS STREET	1	WATERTOWN	02472
30 CYPRESS STREET, UNIT 2, WATERTOWN, 02472	30	1,2,3	3	30	CYPRESS STREET	2	WATERTOWN	02472
30 CYPRESS STREET, UNIT 3, WATERTOWN, 02472	30	1,2,3	3	30	CYPRESS STREET	3	WATERTOWN	02472
30 CYPRESS STREET, WATERTOWN, 02472	30	1,2,3	3	30	CYPRESS STREET		WATERTOWN	02472

The state address layer counts 3 unit(s) at this point. That is another independent unit count — compare it with the section on unit count above. A discrepancy between layers is not an error but a difference in how each one records, though the largest of the figures is usually closest to reality.

Address points on the parcel: 4. An address point is placed wherever the property has a mailing address of its own: a separate entrance, a unit, an accessory structure. More than one point on a single building is reason to check whether housing has appeared on the parcel that the assessing card does not know about.

38. Affordable housing and the right to override zoning (Watertown)

The state keeps a subsidized housing registry for every municipality. Ten percent is not a statistic but a legal threshold: below it, a developer gains a lawful way to build more densely than local rules allow.

Subsidized housing inventory, Watertown

Metric	Value
Municipality	Watertown
Muni_ID	314
Total year-round housing (census 2020)	16,936
Housing units counted in projects	2,946
Subsidized housing units	1,263
Subsidized housing share	7.46%

The city's subsidized housing share is 7.46%, which is below the statutory threshold of 10%. That changes the development rules on this parcel.

State law known as Chapter 40B works like this: until a municipality reaches 10% affordable housing, a developer may file for a comprehensive permit and **bypass local zoning rules** — limits on height, density, and unit count — if part of the housing is set aside as affordable. The city may deny such an application, but its denial is appealable to the state board, and when the SHI share is short the developer's odds there are high.

What this means for land value. If current zoning allows one or two homes here, but a multifamily project works under Chapter 40B, land value is set by the second scenario rather than the first. This is the largest hidden variable that open data can reveal for an address like this.

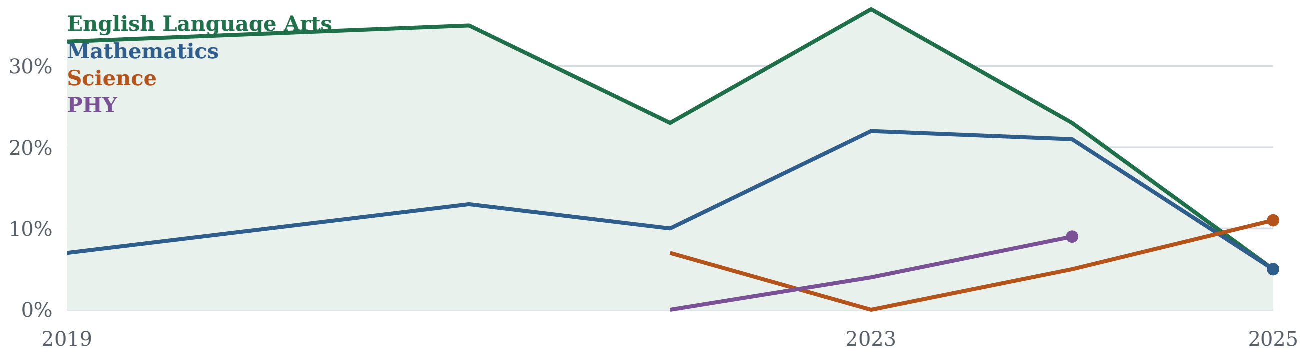
Caveat: the right to apply is not the same as getting a permit. The real outcome depends on parcel area, access, water and sewer, and the city's position. This section shows that the path is open, not that the project will clear review.

39. Schools nearby: test results by year and subject

Official results of the annual state exam for the schools nearest the property and for the district as a whole. Every available year is shown so the direction is visible rather than a single season's snapshot.

Lyon High School — test results 2025

Subject	Class	Meeting expectations, %	Exceeding expectations, %	Not meeting expectations, %	Students	Average score
English Language Arts	10	5	0	48	21	476
Mathematics	10	5	0	33	21	478
Science	10	11	0	39	18	480



Lyon High School: share meeting the standard by year

How to read these percentages. This is the share of students meeting or exceeding the state standard on the annual exam. The figure is computed for the whole school in a single year: in a small grade cohort a handful of students moves it, and a change in the test format breaks comparison with prior years. It is not a measure of teaching — it is the result of one particular group of children in one particular year. The trend across years is more informative than the level in any single year.

Why this feeds into price. In the US the school district is priced into housing directly: an address inside the attendance boundary of a school with high test scores carries a premium. For an investor that means steadier demand on resale and less seasonality in the rent.

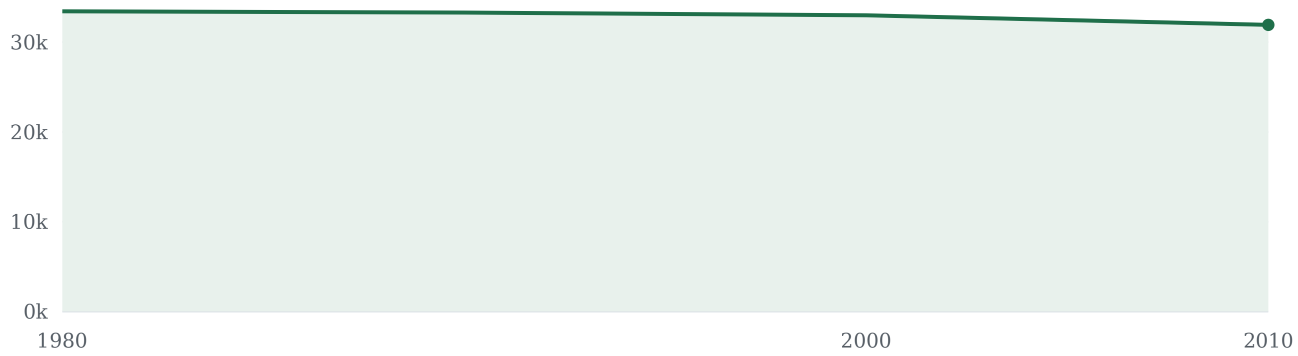
40. Municipality of Watertown: population, area, density

A profile of the city where the property stands: how many people live here, how that changed across three decades of censuses, and what the area's size and density are. Context that explains both land prices and the strictness of local zoning.

Municipality profile for Watertown

Metric	Value
Municipality	WATERTOWN
Status (city or township)	TC
Area, acres	2,457.43
Area, sq mi	3.84
County code	17

Metric	Value
Access to the shoreline	NO
Island	0
Population, 1980 census	33,430
Population, 1990 census	33,284
Population, 2000 census	32,986
Population, 2010 census	31,915



Municipality population by census

Over 30 years the population changed by -4.5%, with density at about 8,311 people per square mile. A growing population means pressure on housing and rising prices; a declining one means the opposite. Density explains why some metro-area cities allow taller building while others resist any increase in density.

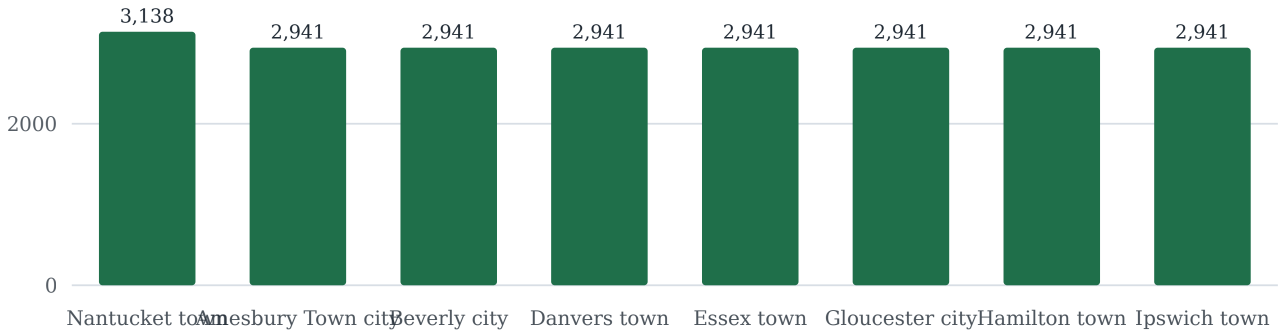
Source note. These are federal census datasets, with the latest year in this layer being 2010. More recent population estimates exist, but they are not part of this layer, so this section shows the long trajectory rather than a current snapshot.

41. City of Watertown against the metro area: expensive or not

> *The federal housing agency rent standard is calculated under one method for all municipalities in the state, so it is valid for comparing cities. This shows where this city sits in the overall ranking.*

Watertown against the state

Metric	Value
Two-bedroom rent	$2,941
Rank among state municipalities	64 of 351



Most expensive state municipalities by rent, $ per month

Where the city stands between the most expensive and the least expensive

The city is in the top 18% in the state by rent level. That is both positive and negative. Positive: strong rent flow and durable demand. Negative: a high base also means higher assessments, so higher tax, and a higher entry threshold for the buyer.

42. Watertown city market: price and sales-volume trends

All recorded sales in the municipality, aggregated by year. The area-sales section shows the immediate surroundings; here it is the market as a whole, against which those surroundings exist.

Watertown city market by year from LA3 reporting

Year	Sales	Median price, $	Median assessment-to-price ratio
2021	316	710,000	0.95
2022	17	1,300,000	0.91

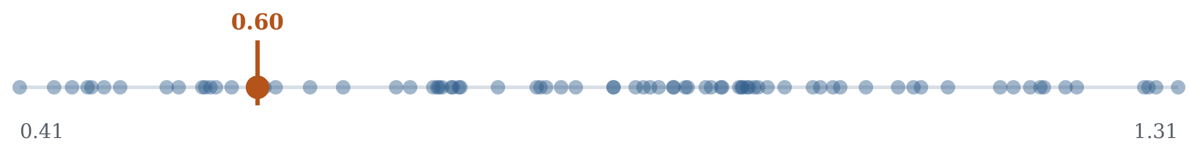
Be careful with years that have few sales. In 1 of 2 years, fewer than twenty sales were recorded — at that volume the median jumps on a couple of atypical sales and shows chance, not the market.

43. Building density: is there room to expand

Zoning rules say what is allowed in principle. Neighbors show what the city approves in practice. This section compares the property with the area and answers whether any reserve remains on the parcel.

How densely the parcel is built

Metric	Value
Parcel area, sq ft	5,001
Living area, sq ft	2,986
Parcel use density	0.60 sq ft of housing per sq ft of land
Area median	0.90
The property is denser than	18% neighboring parcels
Area spread	0.41 — 1.31



Property density among 77 nearby parcels

The parcel is used less intensively than 82% neighbors — there is unused capacity here.

Neighboring parcels with comparable land carry more floor area. This is the clearest sign that expansion goes through in this area: the precedents are standing next door. The gap between the current density and the area median is the floor area that others have, in principle, placed on this parcel.

In feet: at the area's median density, this parcel would carry about 4,506 sq ft versus the current 2,986.

How it was calculated. Living area per the city assessing card is divided by parcel area per the cadastre; the same is calculated for each nearby parcel within 490 ft. The metric is coarse: it does not distinguish story count and does not account for basements or nonresidential area. Use it as an indicator, not as a design calculation.

44. Property tax at the city rate: what it costs per year

The city does not publish charges on individual properties. Here the city rate is multiplied by this property's assessed value, so that the monthly figure is visible before the deal rather than after the first bill.

Tax at the Watertown rate for fiscal year 2026

Metric	Value

Metric	Value
Assessed value	$1,149,900
City residential rate	$12.20 per $1,000 of assessed value
Tax per year (calculated)	$14,028
Per month	$1,169

> **This is a calculation, not a bill.** The city of Watertown does not publish charges on individual properties, so the amount was obtained by multiplication: an assessed value of $1,149,900 for fiscal year 2026 times a rate of 12.20. Exemptions belonging to a particular owner are not included here and reduce the payment — above all the residential exemption, for those who live in the property themselves.
>
> **What this means when buying.** The residential exemption is tied to living in the property, not to the property itself, and it does not carry over to a new owner automatically: the amount on the previous owner's bill can be noticeably lower than what will come to you. Budget the monthly payment from the full rate and apply for the exemption separately.

City residential rate over five years

Fiscal year	Residential rate
2022	13.25
2023	13.58
2024	11.70
2025	11.68
2026	12.20

> **The rate by itself does not show where the bill is going.** Massachusetts has Proposition 2½: a city is limited not by its rate but by its total levy, which grows no faster than 2.5% a year plus new construction. So when assessments in a city rise, the rate usually falls, and the other way round. What matters is assessment times rate, not the rate on its own.

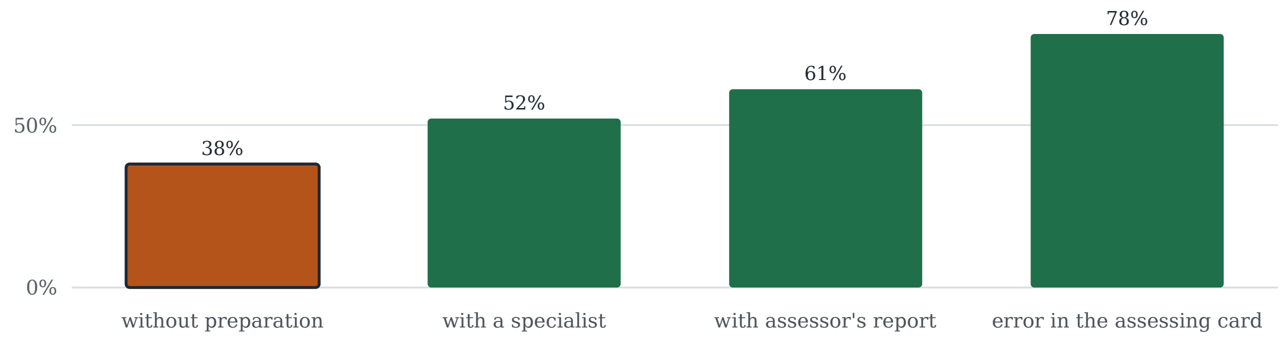
> **Where the rate comes from.** Tax Rates by Class — Watertown, fiscal year 2026: Residential 12.20, Commercial 23.47 — Massachusetts Department of Revenue report, verified 2026-08-03. The city sets the rate and files it with the state; it is revised every year, usually in December.
>
> **Cross-checked against the city.** Watertown Tax Rates Fiscal Year 2026 July 1, 2025 - June 30, 2026 Residential Rate: $12.20 Commercial Rate: $23.47 — city website. Two independent sources give the same number.

45. How to lower the tax: grounds, deadlines and odds

> *The city assessment is not a verdict: it can be appealed, and the odds of an appeal being granted depend not on eloquence but on what the appeal rests on. This section gathers the procedure, the deadlines and the grounds that turned up in the data for this particular property.*

Procedure and timing

What	Value
Assessment date	January 1 of the year preceding the fiscal year
Application deadline	by February 1 — hard deadline, not extendable
Where to file first	to the city's assessing department (abatement application)
Assessors' decision deadline	3 months; silence once they run out counts as a denial
Where to appeal a denial	The state Appellate Tax Board (ATB), 90 days from the denial or from the expiry of the three months
Simplified procedure (Small Claims)	for tax up to $20,000 — fee $30, decision final
Formal procedure	fee from assessed value, $10-500 and up



The share of assessment appeals granted in Massachusetts. The category this property falls into is highlighted

No clear technical basis for an appeal is visible in the data collected. Sources for this property agree with each other, and area and unit count do not conflict. That does not mean the assessment is fair — only that an appeal would have to argue market value, and such appeals are granted markedly less often (38% versus 78%).

A caveat. Deadlines and fees are given per state law as of 2026 and may change; an individual municipality may set its own filing forms. Before filing, check the date on the city assessing department's site — the deadline is hard, and missing it closes the question for a year.

46. Multifamily zoning by right (Section 3A)

> *State law (M.G.L. c. 40A §3A) requires MBTA-served communities to have at least one district where multifamily housing is allowed **by right** — without hearings, without a special permit, and without giving neighbors the right to block the project. The minimum density of such a district is 15 units per acre, with no age restriction and suitable for families with children. This changes not the parcel's assessment, but the list of what can be built on it at all.*

§3A standard for the city of Watertown

Metric	Value
Community category	Adjacent community — adjacent to transit
Housing units in the city (2020 census)	17,010
Minimum district capacity, units	1,701
As a share of the city's housing stock	10%
Minimum district area, acres	24
Minimum density, units per acre	15
Share of the district required to lie near a station	0%
Deadline for filing the compliance application	31.12.2024

The parcel is **outside** the station area. A Section 3A district is drawn mainly around stations, so the direct likelihood of rezoning here is lower — but the statute does not forbid including outlying blocks in the district where the area around the station falls short of the required capacity.

In the citywide §3A profile, 7,643 parcels are counted, of them in a station area — 222 (2.9%). Total area of all parcels — 2,112 acres, of which 552 acres are excluded from the density calculation (rights-of-way, water, protected land).

In the §3A record the parcel is listed as "Three-Family Residential" (use code 105), area 0.11 acre / 4,821.28 sq ft. The data are the 2022 snapshot on which the state built the model; the current city assessing card in the sections above may differ.

47. Rail transit: stations and lines

> *The station registry is the one the state used to draw Section 3A zones: 315 rail stations and ferry terminals. Half a mile (0.5 mi) here is not a round number but the legal threshold: within that radius, a parcel counts as “near a station” — both for §3A and for the assessor.*

Nearest stations

Station	Line	On foot, min	Route	Distance
BOSTON LANDING	commuter rail	32		1.6 mi
Boston College	GREEN	36	B - Boston College	1.8 mi

Station	Line	On foot, min	Route	Distance
Warren Street	GREEN	37	B - Boston College	1.9 mi
South Street	GREEN	38	B - Boston College	1.9 mi

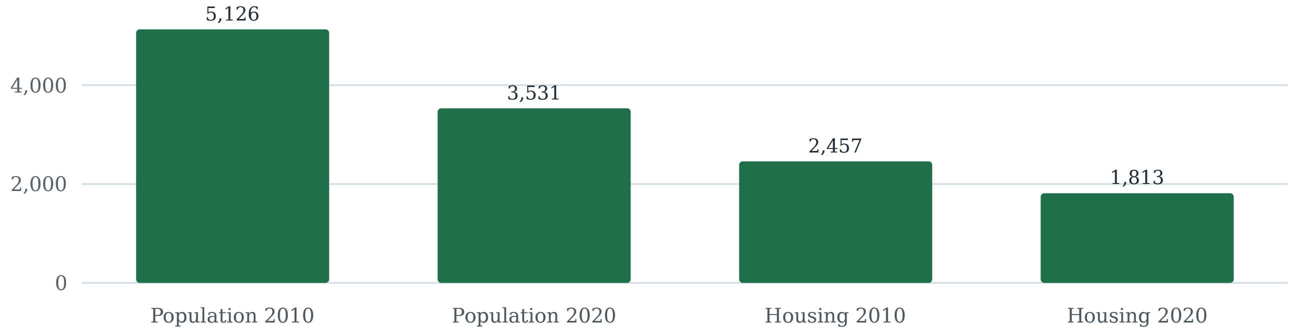
> To the nearest 1.6 mi station is farther than the half-mile threshold (0.5 mi). Roughly 32 min on foot. The property is not "transit-oriented" either in law or in the eyes of a buyer counting the trip to downtown.

48. Census tract: 2010 versus 2020

> *A census tract is the unit the government uses to count people: typically 1,500-8,000 people, meaning several blocks. One snapshot says little. Two snapshots ten years apart show direction: whether people are moving in or out, whether builders are adding stock or crowding it in.*

Census tract: two snapshots

Metric	Value
Block number (census 2020)	25,017,370,401
Population 2010	5,126
Population 2020	3,531
Population change	−1 595 (−31.1 %)
Housing units 2010	2,457
Housing units 2020	1,813
Housing stock change	−644 (−26.2 %)
Density 2020, people per acre	21.2



Census tract: people and housing

> The tract number in 2020 differs from the 2010 number — the Census Bureau redrew the boundaries. The comparison remains meaningful as "this territory," but part of the change may come from the boundary change rather than from people.

49. Federal Opportunity Zone

> *Opportunity Zone (Qualified Opportunity Zone) is a federal regime of 2017: an investor who puts capital gains from another transaction into a property inside the zone defers tax on those gains, and with a long enough holding period excludes tax on the gain from this property itself. The boundaries are drawn by 2010 census tracts and do not match either the surrounding area or the ZIP code.*

> Property is **outside** the Opportunity Zone: parcel 25,017,370,400 is not on the list.

> The nearest such area is Census Tract 3,549, 2.2 mi away. Far enough not to bear on either the price or the construction activity around the property.

50. The Appellate Tax Board: the record for this municipality

> *The state Appellate Tax Board is the second forum after the city assessors deny an abatement. The Board publishes written decisions on formal appeals, and they show who gets this far and on what grounds. The filing fee is small and representation is not required — the barrier here is not money but time: a missed appeal deadline closes the route for a year.*

> For the published period, the board's website shows no decisions against the assessors of the city of Watertown. That does not mean there were no appeals: only a minority of cases reach a written decision — most end in an agreement with the assessor or in a simplified procedure without publication.

51. Lead paint: the owner's obligation

> *The lead paint law (M.G.L. c. 111, §§189A–199B) is one of the few rules where the obligation falls on the owner by itself, with no order issued. If a child under six comes to live in housing built before 1978, accessible lead must be removed or covered. Not knowing that lead is present does not release the owner from the obligation.*

> **Built in 1901 — before 1978.** The property falls within the reach of the lead paint law.

The frame of the duty

What	Value
Year built	1901
The reach of the law	1,978
Whom the rule protects	children under 6
Who carries the duty	the owner of the housing
How it is closed out	A Letter of Full Compliance after inspection by a licensed inspector

> Three consequences owners usually learn about too late:
> **First.** Turning away a family with a young child by pointing to the lead is not allowed — that is discrimination on familial status, and it is penalized separately from the lead itself. The correct order is the reverse: delead first, rent second.
> **Second.** The owner's liability for poisoning a child here is strict — fault does not have to be proven; accessible lead in housing built before 1978 is enough.
> **Third.** A compliance letter is an asset: it settles the question for a buyer and for a tenant, and it directly widens the pool of people who can rent.

52. Renting, owning and vacancy per ACS data

> *The American Community Survey (ACS) is a continuous sample run by the Census Bureau; the five-year release averages 2019–2023 so that a cut as small as a census tract has enough observations. Two properties follow. First: it is an estimate with a margin of error, not a fact. Second: it is the rent **actually being paid** by everyone living here, not the rent asked in listings — always lower, because it includes older leases.*

Renting and the ownership mix on the parcel

Metric	Value
Median gross rent, $/mo	$2,231
Margin of error, ±$	$461
Middlesex County median, $/month	$2,091
Rent takes this share of a renter's income	28.2%
Occupied housing units	1,898
Of those, rent	1 325 (69,8 %)
Of those, own	573 (30,2 %)

> The gap against the district ($140) does not exceed the margin of error of the estimate itself (±$461). The honest conclusion: rent here is **at the district level**, and the sample cannot tell the difference apart.

> Renters here put 28.2% of income toward housing — below the cost-burden threshold (30%). There is room in the budget.

Vacant housing

Metric	Value
Vacant in total	30 (1.6% of the housing stock)
Of them offered for rent	30 (1.6% of the housing stock)

Share of housing actually offered for rent is 1.6%. Below three percent, the market is considered tight: it is easy to find a tenant, and downtime between leases is short.

Over the last three years 357 of 1,898 households moved (18.8%). Turnover is moderate: most stay put, leases run long, and rents trail the market.

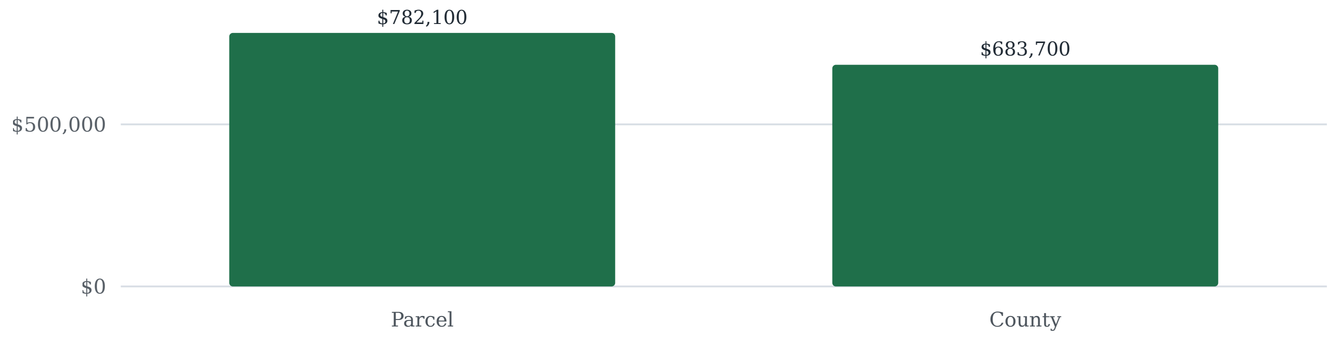
53. Neighbor incomes and nearby home values

> *Neighbors' income is not curiosity but a boundary of purchasing power. It sets the ceiling for rent, the pool of potential buyers, and how quickly the area recovers after a downturn.*

Income and housing value

Metric	Value
Median household income, $/year	$116,136
Margin of error, ±$	$40,104
Middlesex County median	$128,125
Living below the poverty line	391 of 3,688 (10.6%)
Median home value on the parcel	$782,100
County median value	$683,700
Median year nearby housing was built	1938

The gap with the county ($11,989) is within the assessment margin of error (±$40,104) — income here is at the county level.



Median home value

54. What the block is built with and how people get around from here

> *What the parcel is built with and how people here get to work. The first answers the question "what am I stepping into" — single-family houses, three-deckers, or towers. The second shows what neighbors actually use: the share of public transportation is more reliable than any advertising claim of "5 minutes to the subway.*

Housing stock mix of the tract (1,928 units)

Building type	Units	Share
In 2 unit buildings	631	32.7%
In buildings with 50 or more units	552	28.6%
In 20-49 unit buildings	280	14.5%
In 3-4 unit buildings	164	8.5%
Detached single-family homes	133	6.9%
In 10-19 unit buildings	72	3.7%
Attached single-family homes	69	3.6%
In 5-9 unit buildings	27	1.4%

Dominant type: in 2-unit buildings — 32.7% of the housing stock. This is the area's "face" for a buyer: they compare your property not with the city but with what they see around it.

Commute to work (2,255 workers)

How people get to work	Person	Share
Drove alone	1,298	57.6%
Work from home	485	21.5%
By public transportation	336	14.9%
Carpooled	55	2.4%
On foot	10	0.4%

> Work from home 21.5%. For a landlord, this shifts demand: an extra room and internet matter more than proximity to an office center.

55. Post-contamination land use restrictions

> *AUL (Activity and Use Limitation) — a restriction on activity and use recorded in the parcel title after contamination cleanup work. This is not history and not rumor: the record remains in force indefinitely and passes to each next owner. Typical prohibitions include residential use, vegetable gardening, a playground, or soil disturbance without a work plan. The registry is maintained by the state environmental department.*

Use restrictions within 1,310 ft

Property	Address	Class	Case	Since what year	Distance
COMMERCIAL PROPERTY	143 WALNUT STREET	PA — permanent solution, site use is restricted	3-0033139	2023	400 ft
COMMERCIAL PROPERTY	143 WALNUT STREET		3-0033309	2023	400 ft
NO LOCATION AID	165 DEXTER AVENUE	PA — permanent solution, site use is restricted	3-0034500	2018	800 ft
ARMY MATS AND TECH RES	ARSENAL ST	A3 — cleanup complete, the site carries a use restriction	3-0000455	1996	990 ft
FMR ARMY MATERIALS TECHNOLOGY LABORATORY	395 ARSENAL ST	A3 — cleanup complete, the site carries a use restriction	3-0017606	1999	1,010 ft
DOBLE ENGINEERING COMPANY	85 WALNUT ST	A3 — cleanup complete, the site carries a use restriction	3-0028755	2011	1,260 ft

> Nearest restriction is at 400 ft; there is no record on the property itself. For a transaction this is background, not an obstacle.

56. Wetlands, dams, and the drinking water aquifer

> *MassDEP wetlands map — the exact layer the local conservation commission uses to decide whether work needs a permit. The Massachusetts Wetlands Protection Act creates a 100 ft buffer from the wetland boundary and a 200 ft flood-control zone from the bank: within them, any construction, drainage, and even clearing requires a hearing.*

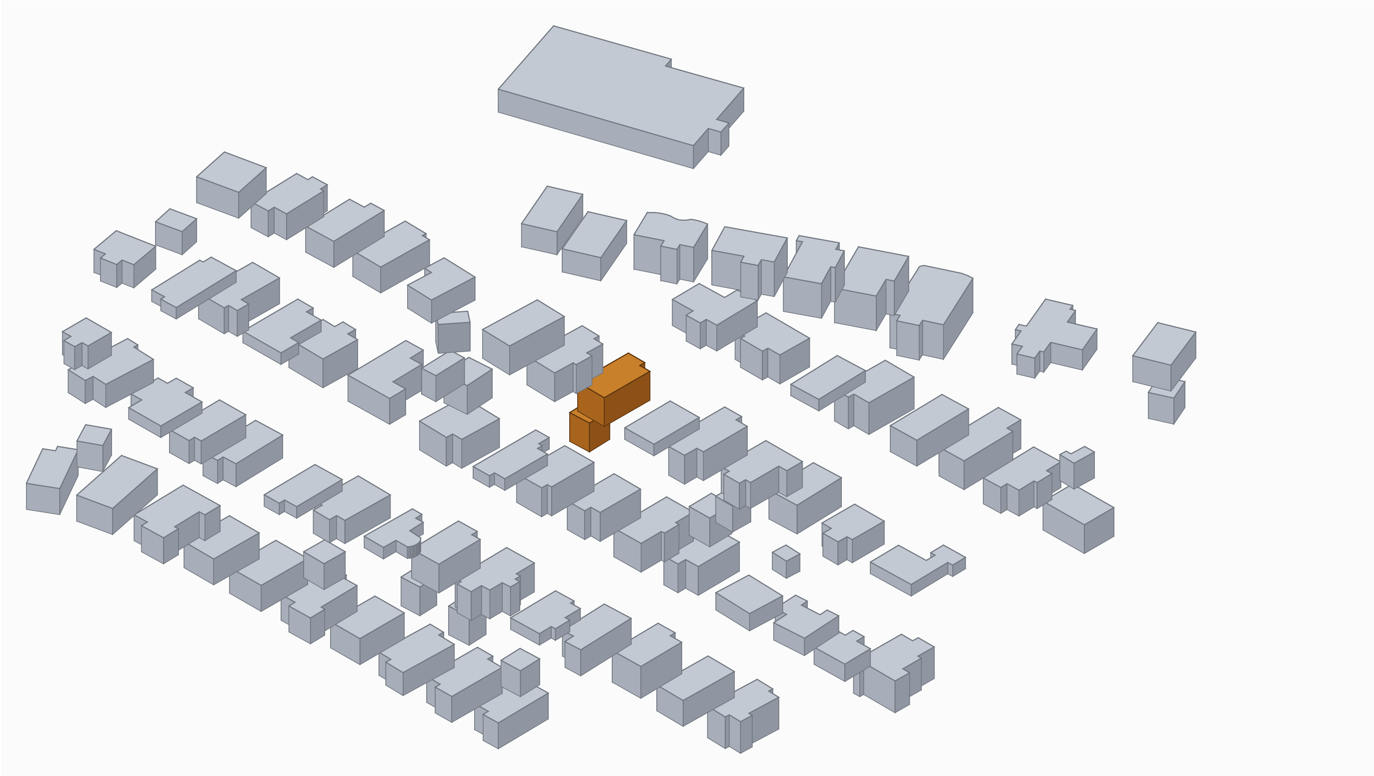
Dams within 1.2 mi

Dam	Hazard class	River	Owner	Distance
Sawins Pond Dam	N/A	Tributary to Charles River	Unknown	0.9 mi
Watertown Dam	Significant	Charles River	State-DCR-Urban Flood Control	1.1 mi

> There are no high-hazard dams nearby — the other classes mean property damage, not loss-of-life risk.

57. 3D diagram of the area

> *Building footprints from the state cadastre, raised by the story count of their parcel. Your property is highlighted in color. This is **an estimate, not a field measurement**: true height comes from surface laser scanning, and on disk we only have a bare-earth model. One story is taken as 10 ft; precision is about one story. Look not at absolute height but at the relationship: are neighboring buildings above you or below.*

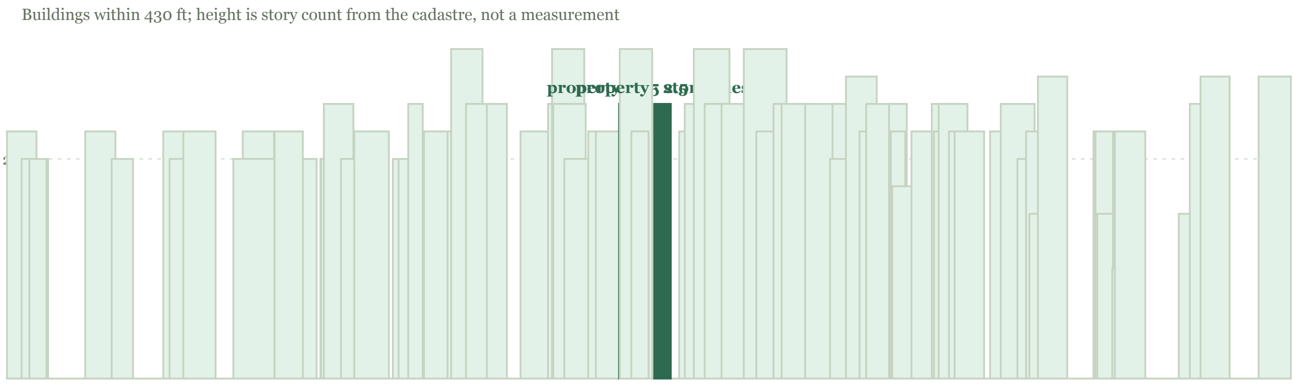


3D diagram within 430 ft. Height is calculated from cadastre story count, not measured.

What is in the frame

Metric	Value
Buildings in frame	88
Of them with known story count	79
Stories of the property	2.50
Median surrounding story count	2.25
Maximum nearby	3

> The property is level with the block (2.5 stories against a median of 2.2). No view advantage and no obvious headroom for a vertical addition.



Area silhouette: the same building sample as in the 3D diagram, unfolded into profile. It shows not absolute height but the property's position among its neighbors.

58. Street view at the property

> *Roadway images from the open Mapillary database. They show the property's surroundings: street width, parking density, sidewalk condition, and neighboring building type. Frames were selected not by proximity but by direction — a camera that passed within 30 ft but looked down the street does not show the property.* ***This is a street view, not a facade:*** *all imagery here was shot from moving vehicles, there are no panoramas for these addresses in the database, so the house appears at an angle. The shoot date is shown under each frame — the database is updated irregularly, and freshness varies by street.*

imagery 2020-01-18, from 170 ft, camera tilt 25°

imagery 2020-01-18, from 230 ft, camera tilt 20°

2 frames selected from 3 images that fell within radius 260 ft. Source: Mapillary, license CC-BY-SA 4.0.

All frames are from one shoot, 2020-01-18. The street may have changed since then — treat this as a dated image, not as a current view.

59. Appendix: remaining source metrics

Metrics that the source returned for this address but that did not fit into any section above. The section is printed automatically: it exists so that no retrieved value disappears from the document simply because no separate chapter was written for it.

Metric	Value	Source key
architecturalStyles	Colonial Revival	architecturalStyles
nearestEpaCleanupCategory	Superfund	nearestEpaCleanupCategory
schoolQualitySciPct	59	schoolQualitySciPct
soilHydrologicGroup	D	soilHydrologicGroup