

Karl Atkinson Professional Biography

Karl founded **My-Reserve-Plan** (MRP) in 2007; a strategic capital planning company performing real estate Physical and Capital Needs Assessments (PNA/CNA), Replacement Reserve (RR) analyses and Utility Analyses (UA). Since 2014, MRP has also authored all CNA/RR for BC Stewart & Associates. Karl has a unique set of skills and experience in the Capital Needs industry and over his almost 30-year career in capital planning, he has completed over 2,000 CNAs in over 35 states, within the public, private and non-profit sectors. Karl has physically sampled more than 15,000 Dwelling Units (representing over 150,000 units in residential infrastructure) and totaling more than \$50B in assets - not including industrial, military or civic infrastructure. He is well-versed with all building systems including site and sub-surface systems, structural, architectural, mechanical, electrical, accessibility compliance, hazardous materials, assemblies, materials selection, construction technique, historical preservation, energy/utility conservation and facilities management.

At the **FEDERAL** level, My-Reserve-Plan is an active provider for Housing and Urban Development (HUD) and the United States Department for Agriculture (USDA). All CNAs conform to Federal requirements both in methodology and consistently exceeds ASTM requirements, Property Condition Assessments (PCA), MAP guidelines and HUDs NSPIRE inspection protocol (v3.0). In 2003, Karl held a primary role in the USDA's CNA pilot program for over 333 RHS multi-family properties across the country and spearheaded multiple states in the Midwest region (MI, WI, and MN). In the early 2000s, he was a HUD contracted field inspector and performed comprehensive building repair surveys for the multi-family disposition center (HUD REO). Locations include distressed housing in Harlem (NY), Brooklyn (NY), Pittsburgh (PA), Sparta (TN), and Huntsville (AL). In the military field, Karl created and provided the building inspection protocol and computer program for BOVIS LEND-LEASE during the military's housing privatization effort. Military installations include the Marine Corps Air Station (MCAS) in Beaufort (SC), Cherry Point (NC), and Fort Drum (NY). Along with performing on-base housing inspections, the protocol and software was deployed to multiple inspection teams and has become a widely used protocol tool that is still in use.

At the **STATE** level, My-Reserve-Plan is an approved CNA provider for several Housing Agencies across New England including MassHousing, Housing Vermont, and the Connecticut Housing and Finance Authority (CHFA). In addition, Karl also provides assessments for the borrowing entities for State agency submissions. The types of assessments include lender/underwriting due diligence, risk-share refinancing applications, post-construction CNAs, low-income housing tax credit (LIHTC) and (HOME fund) procurements. MRP has completed CNAs for entire municipalities such as East Boston and Montpelier, VT (City Hall, Fire/Police buildings, civic buildings, and DPW infrastructure). Karl has been involved with portfolio-wide needs assessments including the Chicago Housing Authority (CHA), Philadelphia Housing Authority (PHA)

and Michigan State Housing (MSHDA). The types of buildings include city-center 25-storey public housing developments, redeveloped industrial mill complexes, mixed-use inner-city redevelopment, low-energy intensive infill housing, to small remote/rural housing communities. My-Reserve-Plan also works with non-profit agencies, such as Fenway, East Boston and Dorchester CDCs and NOAH (Neighborhood of Affordable Housing). These include large, scattered site portfolios, regulatory monitoring of developments, and acquisition type CNAs. Karl is also a CNA provider for the Massachusetts Housing Partnership – MHP; a Statewide non-profit quasi-public finance company and also provides lender representation during the renovation process. MRP has also provided State agencies with independent Utility Analytics, including thermography, benchmark utility consumption and provide calculations for energy consumption upgrades (ECMs).

In the **PRIVATE** Sector, MRP has performed CNA/RR services to various Condominium Housing Associations (HOAs), time-shares, architecturally sensitive buildings, art centers and auditoriums, educational institutions (Harvard University), charter schools, exclusive golf clubs, yacht clubs, health care centers and various assisted living facilities. Condominium developments include all types and sizes from luxury developments on Boston's Greenway and Wharfs; developer-to-HOA formation type needs assessments and in some instances, hybrid CNAs for installation or manufacturing type deficiencies. My-Reserve-Plan also provides financial planning advice for cost-engineering practices and dynamic, "What-If" type replacement reserve planning.

Karl created HORIZONS™, an on-line dynamic capital planning and reserve planning software program. He also created and patented a frictionless connector that is shown to reduce demand-side heated water consumption and reduce internal friction within a fluid distribution system. Karl also renovated a rural country house in Ferrière, Sevrai (Normandy, FR). The renovation was fully sympathetic with the pre-1850 structure and included structural and stone masonry matching/laying, double-glazing of a gable end-wall, installation of an Elm Third-Republic curved staircase, full electrical upgrade to local code requirements including the disjunct differential, breaker panel/distribution systems, and cold/waste-water systems. With academic development, Karl graduated in 1998 from the University of Leeds in Building Surveying (BSc) with a major in Sustainability and the University of Huddersfield (England) in International Architecture (BA). In 1993, Karl graduated from Leicester Southfields College of further Education (England) in Building and Construction with a Higher National Diploma. Each institution is accredited with the Royal Institute of Chartered Surveyors (RICS). In the early 1990s in the UK, Karl was contracted with the National Institute of Fuel and Efficiency Services (NIFES) to provide future capital planning for Leeds University and Merthyr Tydfil Hospital (National Health Service-Wales). In his personal life, Karl is an accomplished draftsman and machine hobbyist (lathing and milling on 3-4 axis).