

# *CHFA* Capital Needs Assessment and Replacement Reserve Analysis

Prepared for:

**Connecticut Housing Finance Authority**

999 West Street  
Rocky Hill, CT 06067

and

**Recap Real Estate Advisors**

38 Chauncy Street, Suite 600  
Boston, MA 02111



38 Chauncy Street, Suite 600 | Boston, MA 02111  
T: 617.338.9484 | F: 617.338.9422

[on-site-insight.com](http://on-site-insight.com)



## Fairfield Ridge

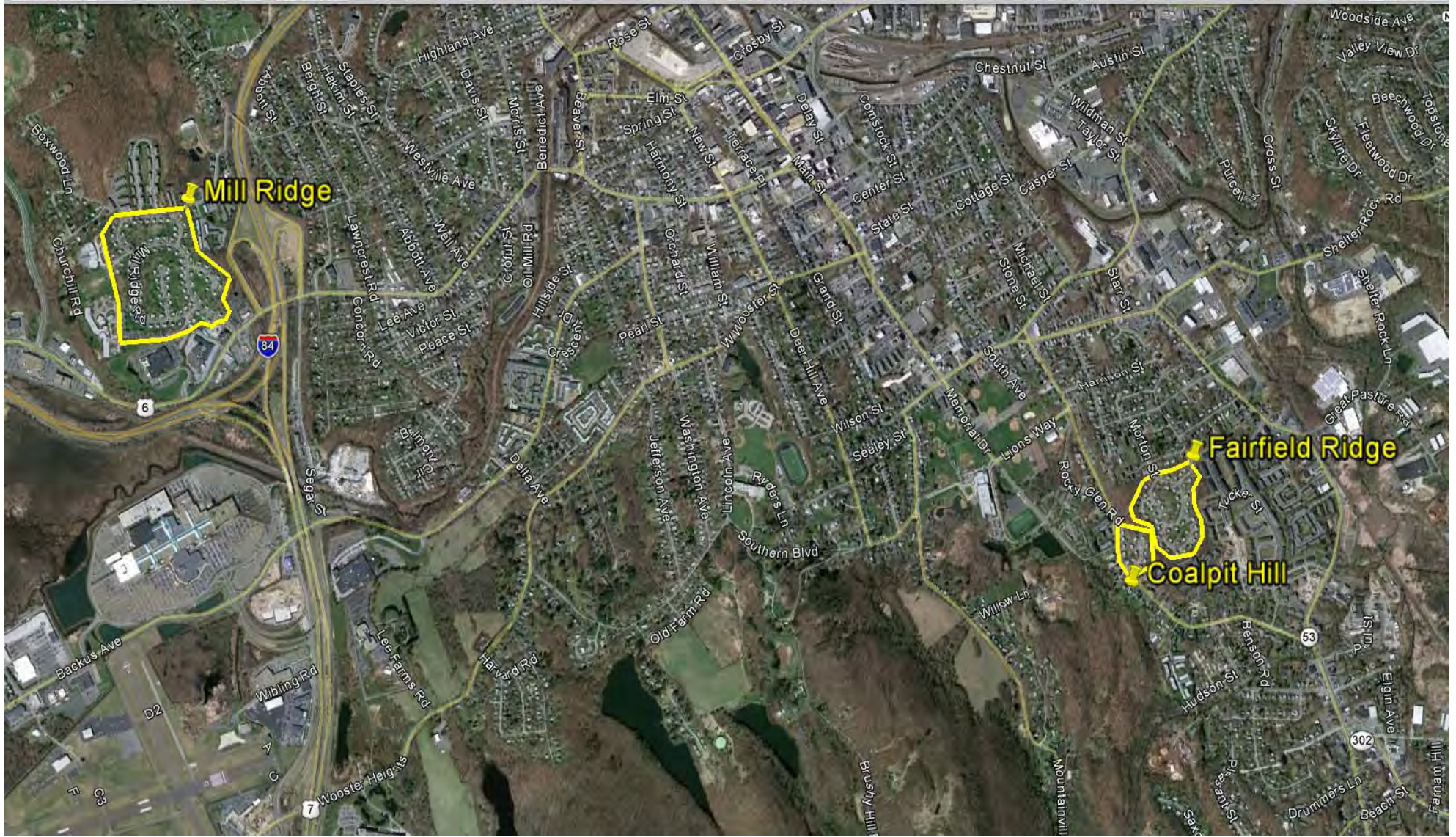
CHFA # 85025D

Danbury Housing Authority  
Danbury, CT

July 9, 2013

*Final Report*

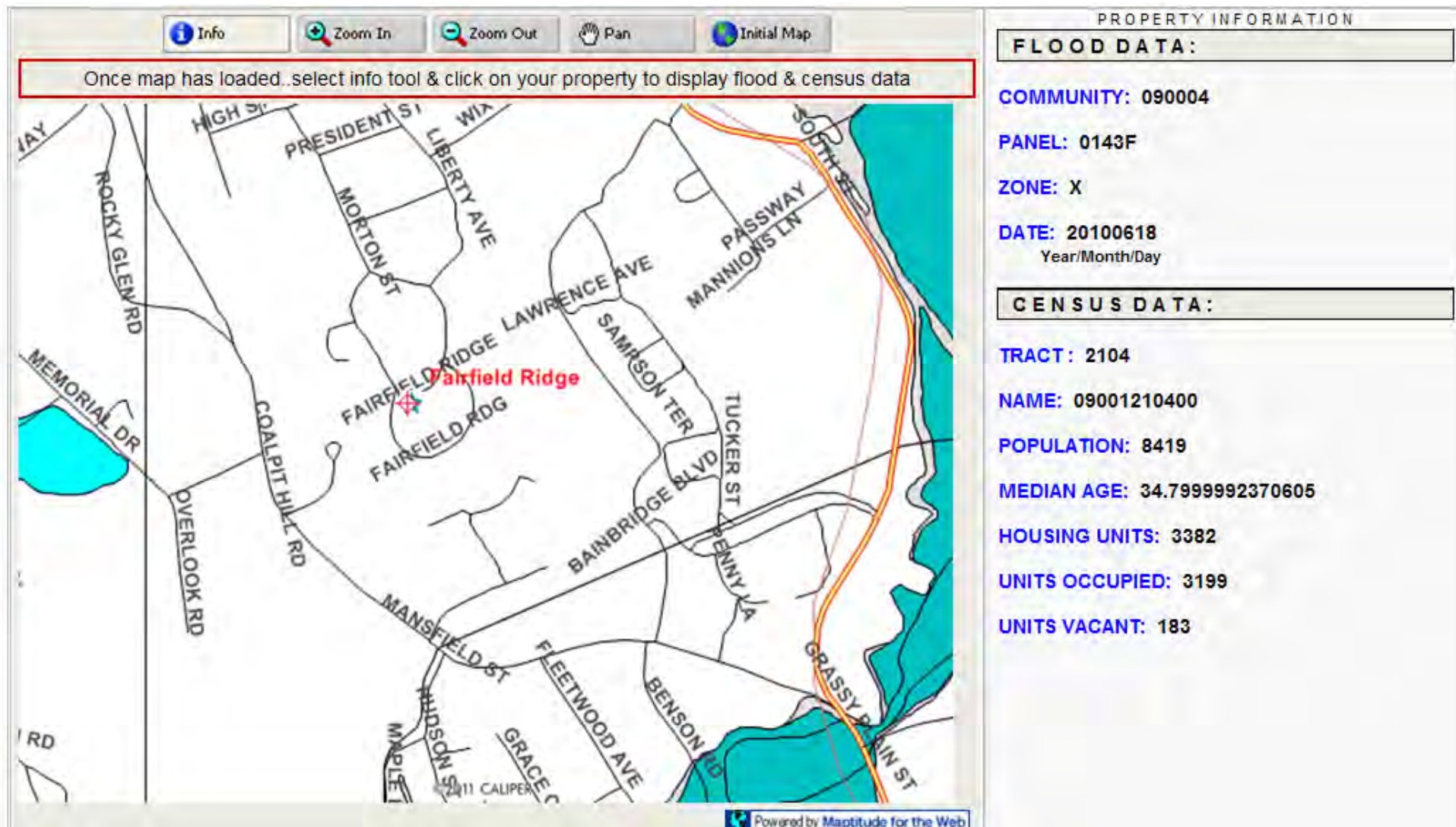




**Mill Ridge, Mill Ridge Extension, Mill Ridge/Fairfield Ridge  
Fairfield Ridge, Fairfield Ridge Rehab, Coalpit Hill**

Danbury, CT 06810





## Fairfield Ridge

1-60 Fairfield Ridge Road  
Danbury, CT 06810

Zone X = Outside the 500-year floodplain and  
Outside the 1% and 0.2% annual chance floodplains

## Executive Summary

### Fairfield Ridge CHFA #85025D

Danbury, CT

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**Fairfield Ridge** is a residential development for families that is comprised of twenty-eight single-family and duplex residential buildings. The development includes; 7 two-bedroom single family bungalow, 31 two-bedroom duplex units, and 11 three-bedroom duplex units. Original construction of the development dates to approximately 1950.

Fairfield Ridge is one of six combined developments operated by the Danbury Housing Authority and funded in parts by the Connecticut Housing and Finance Authority (CHFA) and The U. S. Department of Housing and Urban Development (HUD). The developments, for the most part, overlap each other. They are Fairfield Ridge, Mill Ridge, Mill Ridge Extension, and Coalpit Hill which are funded through the CHFA Moderate Rental Programs. Fairfield Ridge Rehab, and Mill Ridge/Fairfield Ridge are funded through the HUD project based Section 8 Program.

The Fairfield Ridge addresses include: Fairfield Ridge Road numbers 1, 2, 4, 6, 8, 10, 12, 14, 16, 17, 18, 19, 21-41, 43, 45, 47, 49, 51, 58, 60, 62, 64, 68, and 70 totaling 49 units in 7 single family and 21 duplex buildings. Several of the duplex buildings are divided between Mod Rental developments (See appendix A for a detailed breakdown)

Due to its age the development is in fair condition. As shown on the attached capital needs worksheets, the development faces significant capital needs in the near term. Based on these projections, the development is seen as requiring an adjustment to current replacement reserve funding and/or an infusion of additional capital.

There are no handicap accessible units at this development. Management addresses resident requests as reasonable accommodations. Several of the three-bedroom units (one bedroom on the first floor) may lend themselves to partial conversion. The single family/single floor two-bedroom unit could be fully converted.

Key findings identified as part of this assessment include the following:

**Site:**

- Costs to replace/resurface the asphalt paved unit driveways are shown in Years 1-5
- Annual allowances are shown for as needed concrete repairs to unit walkways and sidewalks
- Management reported failures of supply lines from municipal and utility supplied service mains. Annual allowances for as needed repairs are shown throughout the report.

**Building Exteriors:**

- Annual allowances for as needed replacements of exterior unit doors are shown throughout the report.
- Costs to replace the common metal basement bulkhead doors, which are rusting badly, are shown in Years 1-5.
- Unit cellar doors, from the bulkheads entries are water damaged. Replacement costs are shown in Years 1-5.
- Storm door replacement costs are shown on an as needed basis throughout the report.
- The buildings are clad in vinyl siding that is approaching the end of its service life. Many sections of damaged siding were observed. Replacement costs are shown in Years 1-10.
- Windows are vinyl framed, double hung models with double glazing. Replacement costs are shown in Years 13-17.
- Cellar windows are original metal framed hopper type. Most were observed to be inoperative, broken, or stuck open. Costs to replace the cellar windows with glass block windows are shown in Years 1-5.

- Annual allowances to replace entry lighting and repairs to the entry porches and concrete stoops are shown on an as needed basis throughout the report.
- Costs to replace the asphalt shingle roof covering systems are shown in Years 15-19. Annual allowances to repair/replace sections of the aluminum gutters and downspouts as needed are shown throughout the report.

### **Building Structural:**

- Most basements experience some level of water infiltration. Several units have sump pumps. Allowances are shown in Years 1-5 to install basement trench drains where needed to alleviate this problem as much as possible. Sump pumps are maintained and replaced from operating accounts.

### **Dwelling Units:**

- Interior passage doors and closet doors are a mix of solid wood and hollow-core types. Annual allowances are shown throughout the report for as needed repairs.
- Living area flooring is bright finished hardwood (HW) or commercial vinyl composite tile (VCT). Costs for refinishing the HW flooring are shown on fifteen year cycles throughout the report. Replacement costs for the VCT flooring are shown on ten year cycles throughout the report.
- Bathroom and kitchen flooring in VCT. Replacement costs for the VCT flooring are shown on ten year cycles throughout the report.
- The original tubs are enameled steel and have ceramic tile surrounds with double handle water control valves. Management has been replacing tubs and surrounds with fiberglass models and single handle controls. Costs to complete this upgrade cycle are shown in Years 1-10.
- Most units have their original enameled steel wall hung sinks with two handle water control faucets. Costs to replace these sinks and faucets are shown in Years 1-10.

- The toilets are older high water flow (3-GPF or greater) models. Costs to replace these toilets with lower flow 1.6-GPF models are shown in Years 1-10.
- Most of the recessed metal medicine cabinets are original. Replacement costs are shown in Years 1-10.
- Each bathroom has a window and therefore no mechanical ventilation. Most of the bathrooms observed during the assessment shown some signs of mildew growth. To alleviate this condition allowances are shown in Years 1-10 to add bathroom exhaust fans.
- Most kitchen cabinets are old and have been repaired and painted many times (no exact age was available). When replaced management is using the HUD heavy-use cabinet specification. Countertops are plastic laminate on particleboard, and sinks are single basin stainless steel types. Costs to replace the remaining older cabinets, countertops, and sinks are shown in Years 1-5. Future replacement costs for the newer cabinets, countertops, and sinks are shown in Year 15.
- An interim cycle of countertop replacements are shown in years 10-14.
- Dwelling units are individually metered for electricity. Exterior meter boxes and interior circuit breaker panels are, in most cases, original. Costs to replace these devices are shown in Years 1-5.
- Units have smoke detectors in first floor living areas and second floor hallways. Annual allowances to maintain these life safety devices are shown throughout the report.
- The National Fire Protection Association (NFPA) has upgraded its suggestion for smoke detector coverage in multifamily housing to include adding smoke detectors to each bedroom. The report carries costs to achieve this upgrade in Year 1.
- Units are heated with oil-fired hydronic boilers. Fuel for these boilers is stored in typical residential grade 270-gallon basement mounted tanks. Future replacement costs for these tanks are shown starting in Year 20.
- Management reported that due to the developments age, failures of the in-unit distribution systems (hot/cold water and sanitary waste) have been frequent. Annual allowances for as needed repairs to these systems are shown throughout the report.

- Units are heated by small oil-fired hydronic boilers that include built-in domestic hot water generating heat exchangers. Several of the hydronic boilers have been replaced. Costs to complete this replacement cycle are shown in Years 1-5. Future costs for the previously replaced boilers are shown in Year 14.
- Unit temperature controlling programmable thermostats were recently replaced. A future replacement cycle is shown in Years 10-19.
- Allowances to replace the fractional horsepower hydronic heat circulation pumps, as needed, are shown throughout the report.
- Units currently are heated by original radiator convector units. Costs to replace the convectors with hydronic baseboard strips are shown in Years 1-5.

Additional Notes:

1. The Physical Assessment of the property was conducted on May 4<sup>th</sup>, 2013. Additional information was provided to ON-SITE INSIGHT by site staff and others. OSI was represented on this assignment by Bob Labadini. We would like to thank site staff for their assistance.
2. Cost estimates used in this assessment are based on data from *RS Means Facilities and Construction Cost Data*. These cost estimates have been applied uniformly across the entire study portfolio to help ensure consistency of future projections. Actual owner and/or site pricing could vary significantly.
3. Unless required by fire, safety, or accessibility codes, items are typically shown being replaced in kind and do not include any planned upgrades or potential upgrade opportunities.
4. Regular updates of this plan are recommended to ensure careful monitoring of major building systems and to adjust the program to accommodate unanticipated circumstances surrounding the buildings, operations, and/or occupants.
5. This report is delivered subject to the conditions on Appendix A, *Statement of Delivery*.



DANBURY HOUSING MODERATE RENTAL PROGRAMS

<b>MR-22 CHFA 85025D FAIRFIELD RIDGE</b>		<b>\$35,626.43</b>
7 SINGLE HOUSES	FFR	1,18,20,48,66,72,87.
21 DUPLEX HOUSES	FFR	2,4,6,8,10,12,14,16,17,19,21,22,23,24,25,26,27,28,29,30,31,32,33,34,35,36,37,38,39,40,41,43,45,47,49,51,58,60,62,64,68,70.
		SUB TOTAL UNITS 49

<b>MR-22A CHFA 85025Z MILL RIDGE</b>		<b>\$5,831.74</b>
1 SINGLE HOUSE	FFR	42.
4 DUPLEX HOUSES	FFR	53,55,57,59,61,63,65,67.
9 DUPLEX HOUSES	MRD	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,18,20.
44 DUPLEX HOUSES	MRR	1,3,5,6,7,8,9,10,11,12,13,14,15,16,17,19,20,21,22,23,24,25,26,27,28,29,30,30,31,32,33,34,35,36,37,38,39,40,42,43,44,45,46,47,48,49,50,51,52,53,54,55,56,57,58,59,60,61,62,63,65,68,70,71,72,73,74,75,76,77,78,79,80,81,82,83,84,85,86,87,89,91,93,95,97,112,114,116,118.
TOTAL 57 DUPLEX 1 SINGLE		
		*ADMINISATRATION BUILDING
		SUB TOTAL UNITS 115

<b>MR-41A CHFA 85020D COALPIT HILL</b>		<b>\$24,757.23</b>
4 DUPLEX HOUSES	CPH	86A,86B,88A,88B,90A,90B,92A,92B.
11 DUPLEX HOUSES	PD	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,23.
14 DUDPLEX HOUSES	MRR	88,90,92,94,96,98,99,100,101,102,103,104,105,106,107,108,109,110,111,113,115,117,119,121,123,125,127,129.
11 DUPLEX HOUSES	MFR	1.2.3.4.5.6.7.8,9,10,11,12,13,14,15,16,17,18,19,20,21,22.
17 DULEX HOUSES	HHR	1,2,3,4,5,6,7,8,9,10,11,12,14,16,18,20,22,24,26,28,30,31,32,33,34,35,36,37,38,38,39,40,41,43,45.
TOTAL 57 DUPLEX		MAINTENANCE GARGE
		SUB TOTAL UNITS 114

<b>MR-57 CHFA 85021D MILL RIDGE EXT.</b>		<b>\$2,606.04</b>
3 DUPLEX HOUSES	HHR	47,49,51,53,55,57
3 DUPLEX HOUSES	MRR	64,66,131,133,135,137
TOTAL 6 DUPLEX		ALL 4 BEDROOM UNITS
		SUB TOTAL UNITS 12

<b>FAIRFIELD RIDGE REHAB CHFA 85026D CT26H037038 Property ID # 800003358</b>		<b>\$0.00</b>
3 SINGLE HOUSES	FFR	7, 78, 81
11 DUPLEX HOUSES	FFR	3,5,9,11,13,15,44,46,50,52,54,56,69,71,73,74,75,76,77,79,83,85.
		TOTAL UNITS 25

<b>SECTION 8 30 UNITS CHFA 85028D PROPERTY ID # 800003359</b>		<b>\$6,498.48</b>
2 DUPLEX HOUSES	MFR	1A,1B,2A,2B
2 DUPLEX HOUSES	HRR	2A,2B,42,44
6 DUPLEX HOUSES	SRR	21,23,25,27,29,31,33,35,37,39,41,43
5 DUPLEX HOUSES	FFR	7A,7B,7C,7D,7E,7F,7G,7H,7J,7K
TOTAL 15 DUPLEX		
		TOTAL UNITS 30



Typical asphalt driveway and concrete walk



Typical neighborhood sidewalk



Typical front entry door, porch, and stoop



Example of porch deterioration





Typical bulkhead deterioration



Typical cellar door



Typical example of concrete age related deterioration



Typical duplex front elevation





Typical duplex rear elevation



Typical single family bungalow



Side and rear elevation of bungalow



Example of common vinyl siding damage





Typical window set



Typical basement window



Typical roof section



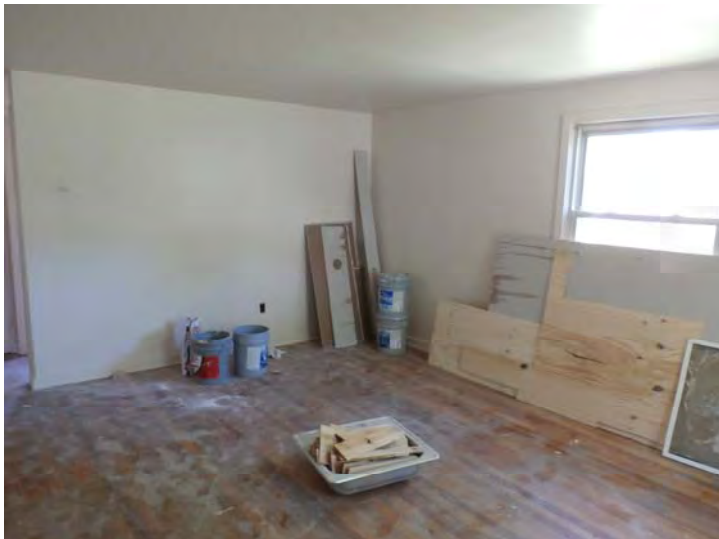
Typical roof structure



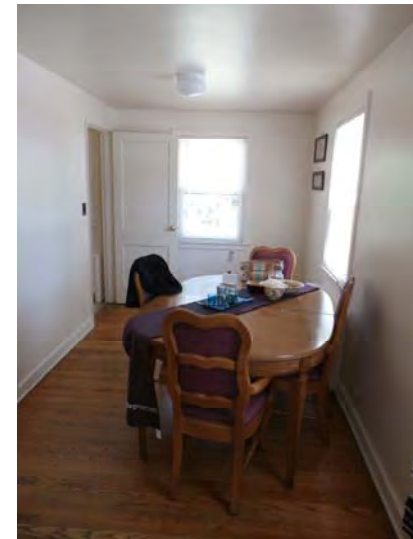
Typical basement area. Note water stain along wall



Typical example of basement water infiltration



Typical Living room area being prepped for turnover



Typical separate dining area



Typical kitchen



Typical kitchen dining area



Close-up of older cabinets and countertop

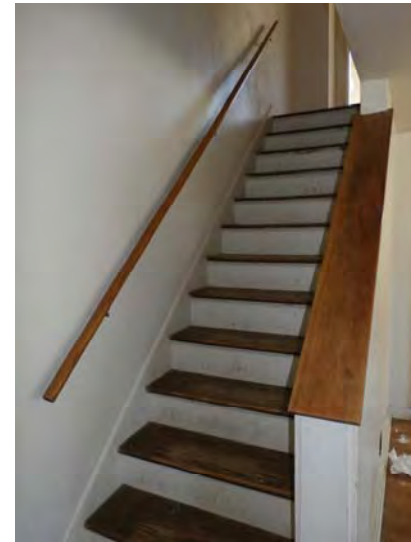


Typical bathroom sink and toilet area





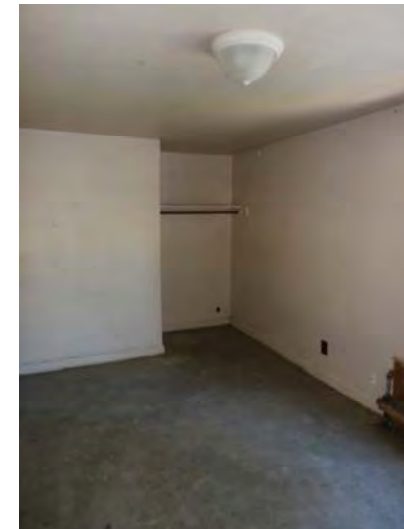
Typical original tub and shower surround



Typical two story duplex stair way



Typical small bedroom



Typical large bedroom





Typical hardwood living room flooring



Typical living room with VCT flooring



Typical exterior meter box



Typical circuit breaker panel



Typical older boiler  
(arrow indicates DHW heat exchanger)



Typical fuel oil storage tank



Typical new boiler system



Example of rust on old boiler due to water infiltration

Comprehensive Capital Needs Assessment Schedule

Summary

Owner Sponsor Name:	Danbury Housing Authority
Project Name:	Fairfield Ridge CHFA #85025D
Project City / Town:	Danbury

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	June 11, 2013

Number of Units:	49
Total Square Feet:	30,848
Default Inflation Rate:	3.0%

Beginning Replacement Reserve Balance:	
Annual Replacement Reserve Contribution:	\$22,067
Additional Misc. Contribution:	

	Component	Total Planned Expenditures by Year																						
		Emergency	Deferred	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Revitalization
				2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	
1	Site Improvements	0	0	22,211	22,878	23,563	24,269	24,998	14,679	15,119	15,573	16,039	16,520	17,016	17,527	18,053	18,595	19,153	19,728	20,320	20,929	21,557	22,204	0
2	Building Exterior	0	0	58,980	60,750	62,571	64,449	66,383	57,086	58,799	60,563	62,380	64,252	11,268	11,605	63,784	65,696	67,668	69,697	71,789	10,858	14,274	14,702	0
3	Roofing	0	0	1,166	1,201	1,237	1,274	1,312	1,352	1,392	1,434	1,477	1,521	1,367	1,614	1,662	1,712	45,065	46,417	47,809	49,243	50,721	2,045	0
4	Lobby - Mail Area	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Community Room	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Common Hallways	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Common Stairways	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	Common Laundry	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Common Area Restrooms	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Building Boilers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Building Mechanical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Building Electrical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Building Elevator	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Building Structural	0	0	15,500	15,965	16,444	16,937	17,445	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Unit Living	0	0	8,009	8,249	8,497	8,752	9,014	9,285	9,562	9,850	10,144	10,449	10,764	11,086	11,420	11,761	12,114	12,477	12,852	13,238	13,635	14,044	0
16	Unit Kitchens	0	0	27,132	27,946	28,784	29,648	30,537	3,909	3,026	4,147	4,272	10,470	10,784	11,107	11,441	11,784	25,520	5,253	5,411	5,573	5,741	5,913	0
17	Unit Bathrooms	0	0	13,252	13,649	14,058	14,481	14,915	15,363	15,823	16,300	16,787	17,290	957	986	1,015	1,046	1,077	1,109	1,143	1,177	1,212	1,248	0
18	Unit Electrical	0	0	50,922	19,330	19,910	20,508	21,123	2,159	2,223	2,290	2,359	2,429	2,502	2,577	2,655	2,734	2,816	2,901	2,988	3,078	3,170	8,077	0
19	Unit Mechanical	0	0	44,434	45,768	47,141	48,554	50,011	5,196	5,352	5,514	5,679	7,141	3,887	4,004	4,125	20,109	4,375	4,507	4,643	4,781	4,925	3,337	0
20	Annual Planned Expenditures	0	0	241,606	215,736	222,205	228,872	235,738	109,029	111,296	115,671	119,137	130,072	58,545	60,506	114,155	133,437	177,788	162,089	166,955	108,877	115,235	71,570	0
21	Annual Provision (indexed at 3%)			22,067	22,729	23,411	24,113	24,837	25,582	26,349	27,140	27,954	28,792	29,656	30,546	31,462	32,406	33,378	34,380	35,411	36,473	37,567	38,694	
22	Outside Capital			2,355,000																				
23	Cumulative Reserve Balance	0	0	2,135,461	1,942,454	1,743,660	1,538,901	1,327,999	1,244,552	1,159,605	1,071,074	979,890	878,611	849,722	819,762	737,069	636,038	491,628	363,918	232,374	159,971	82,303	49,428	

## Site Improvements

Number of Units:	49
Total Square Feet:	30,848
Default Inflation Rate:	3.0%

	Component	Current Total Replacement Cost	Expected Annual Rate of Inflation	Current Age	Total Expected Useful Life	Initial Replacement Year	Planned Expenditures by Year																												
							Code	Emergency	Code	Deferred	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Revitalization				
											2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032					
1	Asphalt Parking / Roadways					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
2	Crack Fill / Sealant					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
3	Concrete Sidewalks					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
4	Bituminous Sidewalks					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
5	Fencing					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
6	Landscaping					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
7	Dumpster Enclosures					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
8	Storm Water System					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
9	Site Lighting					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
10	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
11	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
12	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
13	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
14	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
15	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
16	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
17	Driveway Asphalt	47,746		>20	20	2013				9,549	9,835	10,131	10,434	10,747	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
18	Walkways Concrete 10%/Yr	4,875		varies	30+	2013				975	1,004	1,034	1,065	1,097	1,130	1,164	1,199	1,235	1,272	1,310	1,350	1,390	1,432	1,475	1,519	1,565	1,612	1,660	1,710						
19	Sidewalks Concrete 10%/Yr	6,927		varies	30+	2013				1,385	1,427	1,469	1,513	1,559	1,606	1,654	1,703	1,754	1,807	1,861	1,917	1,975	2,034	2,095	2,158	2,223	2,289	2,358	2,429						
20	Sanitary Lines to Street	92,365		63	60	2013				4,618	4,757	4,899	5,046	5,198	5,354	5,514	5,680	5,850	6,025	6,206	6,392	6,584	6,782	6,985	7,195	7,411	7,633	7,862	8,098						
21	Portable Water from Street	63,945		63	60	2013				3,197	3,293	3,392	3,493	3,598	3,706	3,817	3,932	4,050	4,171	4,297	4,425	4,558	4,695	4,836	4,981	5,130	5,284	5,443	5,606						
22	Electric Service from Street	49,735		63	60	2013				2,487	2,562	2,638	2,718	2,799	2,883	2,970	3,059	3,150	3,245	3,342	3,443	3,546	3,652	3,762	3,875	3,991	4,111	4,234	4,361						
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures						0	0	22,211	22,878	23,563	24,269	24,998	14,679	15,119	15,573	16,039	16,520	17,016	17,527	18,053	18,595	19,153	19,728	20,320	20,929	21,557	22,204	0						
28	Cumulative Reserve Balance						0	0	2,135,461	1,942,454	1,743,660	1,538,901	1,327,999	1,244,552	1,159,605	1,071,074	979,890	878,611	849,722	819,762	737,069	636,038	491,628	363,918	232,374	159,971	82,303	49,428							



## Building Exterior

Number of Units:	49
Total Square Feet:	30,848
Default Inflation Rate:	3.0%

	Component	Current Total Replacement Cost	Expected Annual Rate of Inflation	Current Age	Total Expected Useful Life	Initial Replacement Year	Planned Expenditures by Year																												
							Code	Emergency	Code	Deferred	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Revitalization				
											2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032					
1	Exterior Doors					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
2	Glass Doors (Sliders)					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
3	Exterior Walls - Masonry					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
4	Exterior Walls - EIFS					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
5	Ext. Walls - Vinyl Siding					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
6	Ext. Walls - Wood Siding					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
7	Windows					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
8	Exterior Soffits and Fascia					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
9	Caulking					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
10	Unit Balconies / Decks					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
11	Railings					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
12	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
13	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
14	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
15	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
16	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
17	Exterior Unit Doors	60,858		varies	35	2013				1,352	1,393	1,434	1,477	1,522	1,567	1,614	1,663	1,713	1,764	1,817	1,871	1,928	1,985	2,045	2,106	2,170	2,235	2,302	2,371						
18	Common Bulkhead Doors	21,000		>35	35	2013				4,200	4,326	4,456	4,589	4,727	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
19	Unit Cellar Doors	16,905		>35	35	2013				3,381	3,482	3,587	3,695	3,805	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
20	Storm Doors	24,206		varies	10	2013				2,421	2,494	2,568	2,645	2,725	2,807	2,891	2,978	3,067	3,159	3,254	3,351	3,452	3,555	3,662	3,772	3,885	1,002	4,122	4,245						
21	Exterior Walls - Vinyl Siding	408,590		30	35	2013				40,859	42,085	43,347	44,648	45,987	47,367	48,788	50,251	51,759	53,312	0	0	0	0	0	0	0	0	0	0						
22	Window Replacements	181,760		22	35	2025				0	0	0	0	0	0	0	0	0	0	51,829	53,384	54,986	56,635	58,334	0	0	0	0							
23	Cellar Window Replacement W/Glass Blocks & Vent	10,780		63	60	2013				2,156	2,221	2,287	2,356	2,427	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
24	Bldg Mounted Lighting, Front/Rear Entries	10,486		vareis	15	2013				699	720	742	764	787	810	835	860	885	912	939	968	997	1,027	1,057	1,089	1,122	1,155	1,190	1,226						
25	Unit Porch Stoops	98,000		varies	30	2013				3,267	3,365	3,466	3,570	3,677	3,787	3,901	4,018	4,139	4,263	4,391	4,522	4,658	4,798	4,942	5,090	5,243	5,400	5,562	5,729						
26	Concrete Stair Sets	12,895		63	60	2013				645	664	684	705	726	748	770	793	817	842	867	893	920	947	976	1,005	1,035	1,066	1,098	1,131						
27	Annual Planned Expenditures							0		0	58,980	60,750	62,571	64,449	66,383	57,086	58,799	60,563	62,380	64,252	11,268	11,605	63,784	65,696	67,668	69,697	71,789	10,858	14,274	14,702	0				
28	Cumulative Reserve Balance							0		0	2,135,461	1,942,454	1,743,660	1,538,901	1,327,999	1,244,552	1,159,605	1,071,074	979,890	878,611	849,722	819,762	737,069	636,038	491,628	363,918	232,374	159,971	82,303	49,428					

## Roofing

Number of Units:	49
Total Square Feet:	30,848
Default Inflation Rate:	3.0%

[illegible]

## Lobby / Mail Area

Owner Sponsor Name:	Danbury Housing Authority
Project Name:	Fairfield Ridge CHFA #85025D
Project City / Town:	Danbury

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	June 11, 2013

Number of Units:	49
Total Square Feet:	30,848
Default Inflation Rate:	3.0%

[illegible]



## Community Room

Number of Units:	49
Total Square Feet:	30,848
Default Inflation Rate:	3.0%

[illegible]

## Common Hallways

Number of Units:	49
Total Square Feet:	30,848
Default Inflation Rate:	3.0%

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## Common Stairways

Number of Units:	49
Total Square Feet:	30,848
Default Inflation Rate:	3.0%

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## Common Laundry

Number of Units:	49
Total Square Feet:	30,848
Default Inflation Rate:	3.0%

[illegible]



## Common Area Restrooms

Owner Sponsor Name:	Danbury Housing Authority
Project Name:	Fairfield Ridge CHFA #85025D
Project City / Town:	Danbury

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	June 11, 2013

Number of Units:	49
Total Square Feet:	30,848
Default Inflation Rate:	3.0%

[illegible]

## Building Boilers

Owner Sponsor Name:	Danbury Housing Authority
Project Name:	Fairfield Ridge CHFA #85025D
Project City / Town:	Danbury

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	June 11, 2013

Number of Units:	49
Total Square Feet:	30,848
Default Inflation Rate:	3.0%

[illegible]

## Building Mechanical

Number of Units:	49
Total Square Feet:	30,848
Default Inflation Rate:	3.0%

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## Building Electrical

Number of Units:	49
Total Square Feet:	30,848
Default Inflation Rate:	3.0%

[illegible]



## Building Elevator

Owner Sponsor Name:	Danbury Housing Authority
Project Name:	Fairfield Ridge CHFA #85025D
Project City / Town:	Danbury

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	June 11, 2013

Number of Units:	49
Total Square Feet:	30,848
Default Inflation Rate:	3.0%

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## Building Structural

Number of Units:	49
Total Square Feet:	30,848
Default Inflation Rate:	3.0%

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## Unit Living

Number of Units:	49
Total Square Feet:	30,848
Default Inflation Rate:	3.0%

	Component	Current Total Replacement Cost	Expected Annual Rate of Inflation	Current Age	Total Expected Useful Life	Initial Replacement Year	Planned Expenditures by Year																												
							Code	Emergency	Code	Deferred	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Revitalization				
											2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032					
1	Interior Doors					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
2	Walls					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
3	Ceilings					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
4	Interior Stairs					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
5	Floors					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
6	AC Sleeve					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
7	Electrical Outlets					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
8	Lighting Fixtures					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
9	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
10	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
11	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
12	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
13	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
14	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
15	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
16	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
17	Interior Unit Passage Doors	17,380		varies	30	2013				579	596	614	633	652	671	691	712	733	755	778	801	826	850	876	902	929	957	986	1,015						
18	Interior Unit Closet Doors	28,160		varies	30	2013				939	967	996	1,026	1,057	1,089	1,121	1,155	1,189	1,225	1,262	1,300	1,339	1,379	1,420	1,463	1,507	1,552	1,599	1,647						
19	Living Area Flooring Hardwood Refinishing	65,422		varies	15	2013				4,361	4,492	4,627	4,765	4,908	5,056	5,207	5,363	5,524	5,690	5,861	6,037	6,218	6,404	6,596	6,794	6,998	7,208	7,424	7,647						
20	Living Area Flooring Commercial VCT	21,301		varies	10	2013				2,130	2,194	2,260	2,328	2,397	2,469	2,543	2,620	2,698	2,779	2,863	2,948	3,037	3,128	3,222	3,318	3,418	3,521	3,626	3,735						
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures							0		0	8,009	8,249	8,497	8,752	9,014	9,285	9,562	9,850	10,144	10,449	10,764	11,086	11,420	11,761	12,114	12,477	12,852	13,238	13,635	14,044	0				
28	Cumulative Reserve Balance							0		0	2,135,461	1,942,454	1,743,660	1,538,901	1,327,999	1,244,552	1,159,605	1,071,074	979,890	878,611	849,722	819,762	737,069	636,038	491,628	363,918	232,374	159,971	82,303	49,428					

## Unit Bathrooms

Number of Units:	49
Total Square Feet:	30,848
Default Inflation Rate:	3.0%

	Component	Current Total Replacement Cost	Expected Annual Rate of Inflation	Current Age	Total Expected Useful Life	Initial Replacement Year	Planned Expenditures by Year																												
							Code	Emergency	Code	Deferred	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Revitalization				
											2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032					
1	Walls					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
2	Ceiling					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
3	Lavatory / Vanity					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
4	Toilet					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
5	Tub / Surround					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
6	Floor					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
7	Accessories					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
8	Lighting Features					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
9	Exhaust Fan					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
10	GFI Outlet					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
11	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
12	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
13	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
14	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
15	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
16	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
17	Bathroom Flooring Commercial VCT	7,115		varies	10	2013				712	733	755	778	801	825	850	876	902	929	957	986	1,015	1,046	1,077	1,109	1,143	1,177	1,212	1,248						
18	Tup/Surround Replacements	68,800		63	60	2013				6,880	7,086	7,299	7,518	7,744	7,976	8,215	8,462	8,715	8,977	0	0	0	0	0	0	0	0	0	0						
19	Bathroom Wall Hung Sinks	20,580		63	60	2013				2,058	2,120	2,183	2,249	2,316	2,386	2,457	2,531	2,607	2,685	0	0	0	0	0	0	0	0	0	0						
20	Bathroom Toilets	20,090		63	30	2013				2,009	2,069	2,131	2,195	2,261	2,329	2,399	2,471	2,545	2,621	0	0	0	0	0	0	0	0	0	0						
21	Bathroom Medicine Cabinets	3,675		63	20	2013				368	379	390	402	414	427	439	453	466	480	0	0	0	0	0	0	0	0	0	0						
22	Ventilation	12,250		Add	20	2013				1,225	1,262	1,300	1,339	1,379	1,420	1,463	1,507	1,552	1,598	0	0	0	0	0	0	0	0	0	0						
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures						0	0	13,252	13,649	14,058	14,481	14,915	15,363	15,823	16,300	16,787	17,290	957	986	1,015	1,046	1,077	1,109	1,143	1,177	1,212	1,248	0						
28	Cumulative Reserve Balance						0	0	2,135,461	1,942,454	1,743,660	1,538,901	1,327,999	1,244,552	1,159,605	1,071,074	979,890	878,611	849,722	819,762	737,069	636,038	491,628	363,918	232,374	159,971	82,303	49,428							



## Unit Kitchens

Owner Sponsor Name:	Danbury Housing Authority
Project Name:	Fairfield Ridge CHFA #85025D
Project City / Town:	Danbury

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	June 11, 2013

Number of Units:	49
Total Square Feet:	30,848
Default Inflation Rate:	3.0%

[illegible]

## Unit Electrical

Number of Units:	49
Total Square Feet:	30,848
Default Inflation Rate:	3.0%

13410-Fairfield Ridge\_SS 6/13/2013

## Unit Mechanical

Number of Units:	49
Total Square Feet:	30,848
Default Inflation Rate:	3.0%

	Component	Current Total Replacement Cost	Expected Annual Rate of Inflation	Current Age	Total Expected Useful Life	Initial Replacement Year	Planned Expenditures by Year																												
							Code	Emergency	Code	Deferred	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Revitalization				
											2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032					
1	Radiators					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
2	Unit Temperature Controls					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
3	Air Conditioning Unit / Sleeve					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
4	Other					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
5	Other					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
6	Other					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
7	Other					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
8	Other					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
9	Other					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
10	Other					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
11	Other					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
12	Other					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
13	Other					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
14	Other					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
15	Other					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
16	Other					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
17	Domestic Hot/Cold Water Distribution Piping	12,900		varies	60	2013					1,290	1,329	1,369	1,410	1,452	1,495	1,540	1,587	1,634	1,683	0	0	0	0	0	0	0	0							
18	Sanitary Waste Distribution Piping	12,900		varies	60	2013					1,290	1,329	1,369	1,410	1,452	1,495	1,540	1,587	1,634	1,683	0	0	0	0	0	0	0	0							
19	Hydronic Oil-fired Boilers - Old	165,600		≈30	25	2013					33,120	34,114	35,137	36,191	37,277	0	0	0	0	0	0	0	0	0	0	0	0	0							
20	Hydronic Oil-fired Boilers - New	10,800		11	25	2026					0	0	0	0	0	0	0	0	0	0	0	0	15,860	0	0	0	0	0							
21	Thermostats	202		10	20	2022					0	0	0	0	0	0	0	0	1,292	1,330	1,370	1,412	1,454	1,497	1,542	1,589	1,636	1,685	0						
22	Hydronic Heat Circulation Pumps	28,543		varies	15	2013					1,903	1,960	2,019	2,079	2,142	2,206	2,272	2,340	2,411	2,483	2,557	2,634	2,713	2,795	2,878	2,965	3,054	3,145	3,240	3,337					
23	Unit Radiation - Replace Old Convectors with Baseboard	34,155		63	60	2013					6,831	7,036	7,247	7,464	7,688	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
24																																			
25																																			
26																																			
27	Annual Planned Expenditures							0		0	44,434	45,768	47,141	48,554	50,011	5,196	5,352	5,514	5,679	7,141	3,887	4,004	4,125	20,109	4,375	4,507	4,643	4,781	4,925	3,337	0				
28	Cumulative Reserve Balance							0		0	2,135,461	1,942,454	1,743,660	1,538,901	1,327,999	1,244,552	1,159,605	1,071,074	979,890	878,611	849,722	819,762	737,069	636,038	491,628	363,918	232,374	159,971	82,303	49,428					

## **Appendix A: Statement of Delivery**

Our Capital Needs Assessment (the "CNA" or the "Report") on the subject property is delivered subject to the following terms and conditions:

1. This report and analysis are based upon observations for the visible and apparent condition of the building and its major components on the date of the fieldwork. Although care has been taken in the performance of this assessment, ON-SITE INSIGHT, Inc. (and/or its representatives) makes no representations regarding latent or concealed defects that may exist and no warranty or guarantee is expressed or implied. This report is made only in the best exercise of our ability and judgment.
2. We have undertaken no formal evaluation of environmental concerns, including but not limited to asbestos containing materials (ACMs), lead-based paint, chlorofluorocarbons (CFCs), polychlorinated biphenyls (PCBs), and mildew/mold.
3. Conclusions in this report are based on estimates of the age and normal working life of various items of equipment and/or statistical comparisons. Actual conditions can alter the useful life of any item. When an item needs immediate replacement depends on many factors, including previous use/misuse, irregularity of servicing, faulty manufacture, unfavorable conditions, Acts of God and unforeseen circumstances. Certain components that may be working when we made our inspection might deteriorate or break in the future without notice.
4. To prepare this report, we used historic data on capital activities and costs, blueprints (when available), and current prices for capital actions. We have not independently verified this information, have assumed that it is reliable, but assume no responsibility for its accuracy.
5. Unless otherwise noted in the report, we assume that all building components meet code requirements in force when the property was built.
6. If accessibility issues are referenced in the report, the site elements, common areas, and dwelling units at the development were examined for compliance with the requirements of the Uniform Federal Accessibility Standards (UFAS), and for Massachusetts properties, the Massachusetts Architectural Accessibility Board (AAB). The methodology employed in undertaking this examination is adapted from a Technical Assistance Guide (TAG-88-11) titled "Supplemental Information About the Section 504 Transition Plan Requirements" published by the Coordination and Review section of the U.S. Department of Justice Civil Rights Division, and the AAB Rules and Regulations, 521 CMR effective July 10, 1987. The Guide also incorporates the requirements of UFAS, published April 1, 1988 by the General Services Administration, the Department of Defense, the Department of Housing and Urban Development, and the U.S. Postal Service. Changes in legislation and/or regulations may make some observations moot.
7. Response Actions and estimated costs of responses were developed by ON-SITE INSIGHT, Inc. If additional structural work is necessary, costs for some Response Actions may exceed estimates. Whenever the Response Action is to remove, reposition, or modify walls, a competent structural engineer should be retained before any work is done, because such investigation may disclose that a Response Action is either more costly than estimated, or is not possible.
8. Conclusions reached in this report assume current and continuing responsible ownership and competent property management.
9. Regular updates of this plan are recommended to ensure careful monitoring of major building systems and to adjust the program to accommodate unanticipated circumstances surrounding the buildings, operations, and/or occupants.