

CHFA Capital Needs Assessment and Replacement Reserve Analysis

Prepared for:

Connecticut Housing Finance Authority

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and

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Mill Ridge / Fairfield Ridge

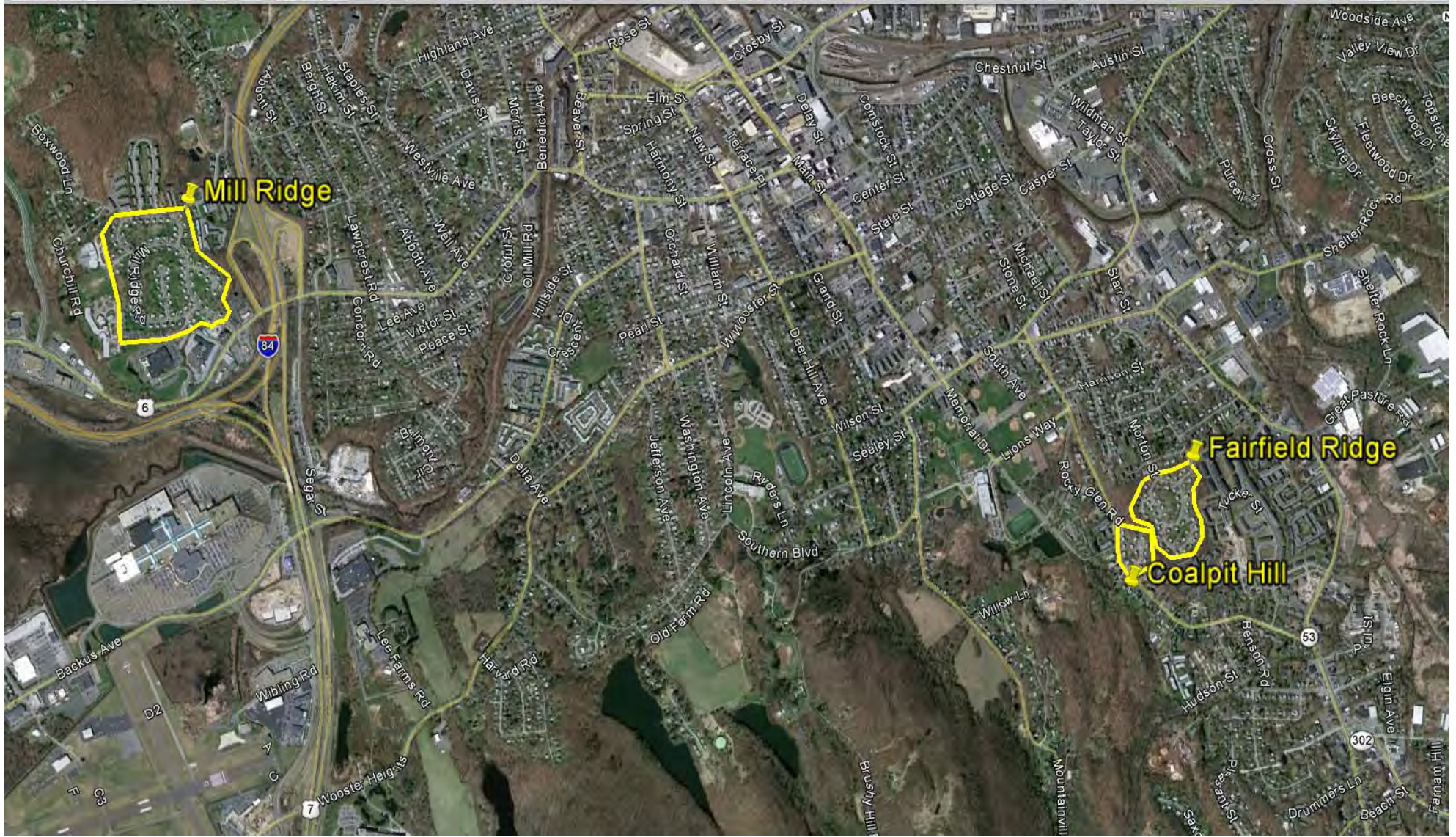
CHFA # 85028D

Danbury Housing Authority

Danbury, CT

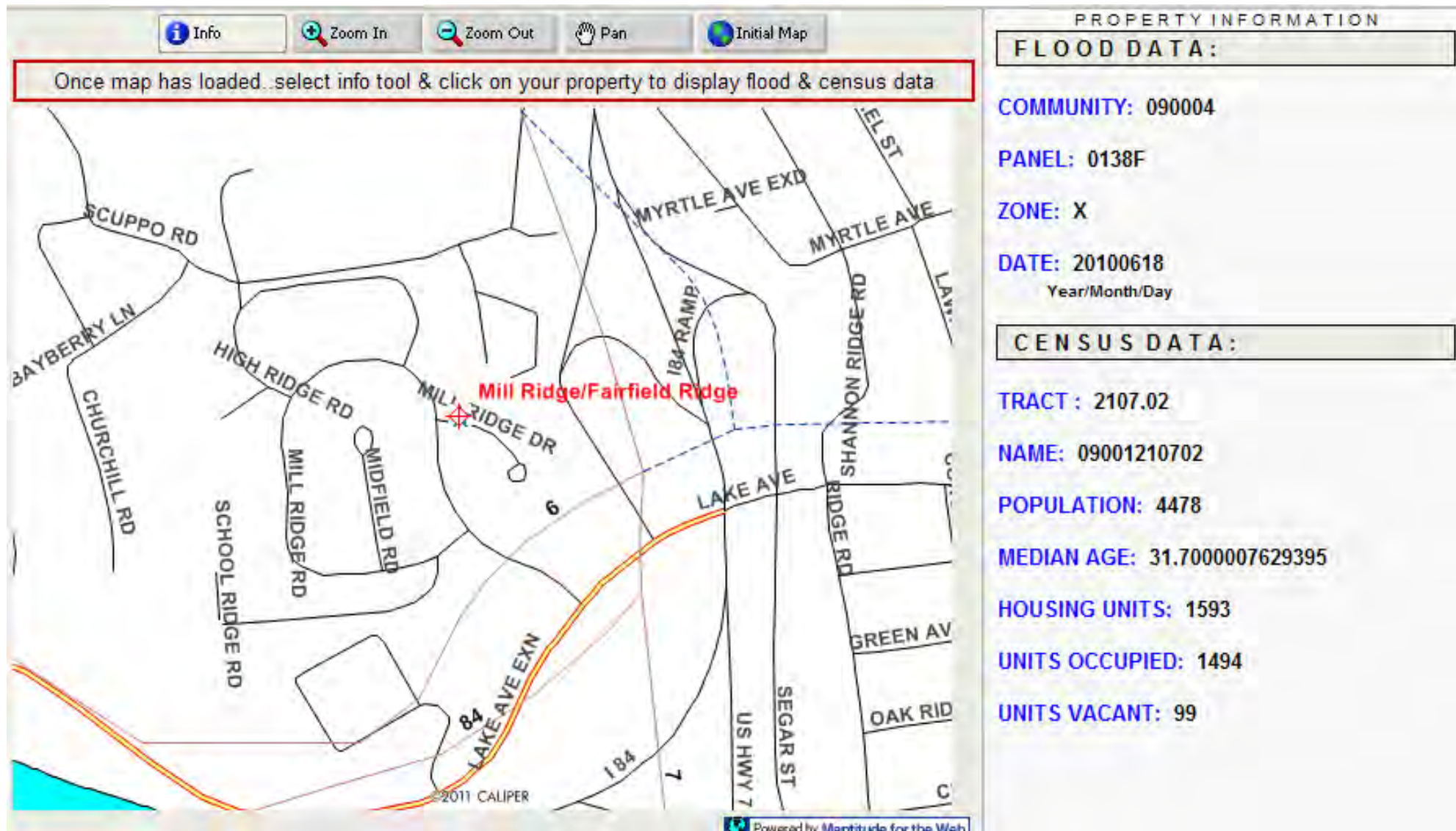
July 9, 2013

Final Report



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

Danbury, CT 06811



Mill Ridge/Fairfield Ridge

18-20 Mill Ridge Drive
Danbury, CT 06811

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

Executive Summary

Mill Ridge / Fairfield Ridge CHFA #85028D

Danbury, CT

Mill Ridge / Fairfield Ridge is a residential development for families that is comprised of fifteen duplex residential buildings. The development includes; 16 two-bedroom duplex units, and 14 three-bedroom duplex units. Original construction of the development dates to approximately 1970.

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

The Mill Ridge / Fairfield Ridge addresses include: Middlefield Road numbers 1A/B and 2A/B; High Ridge Road numbers 2A/B and 42, and 44; School Ridge Road numbers 21, 23, 25, 27, 29, 31, 33, 35, 37, 39, 41, and 43; and Fairfield Road numbers 7A/B, 7C/D, 7E/F, 7G/H, 7J/K. (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.

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.

Building Exteriors:

- Annual allowances for as needed replacements of exterior unit doors are shown throughout the report.
- 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.
- Allowances to repair or replace front stoop porches are shown in Years 1-15
- Allowances to repair/replace the concrete entry stairs are shown starting in Year 17.
- 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 5-7. Annual allowances to repair/replace sections of the aluminum gutters and downspouts are shown concurrent with the roof replacements. .

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. Allowances to replace these fixtures as needed are shown throughout the report.
- 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 showed 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.

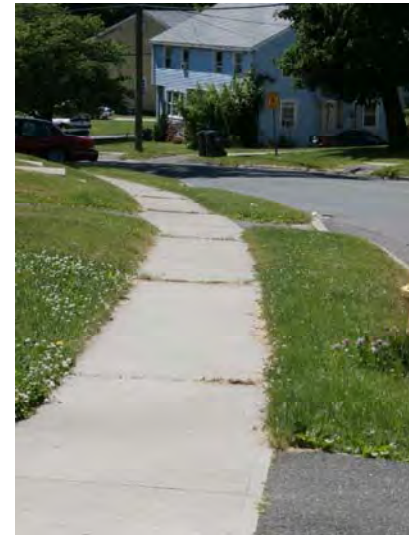
- An interim cycle of countertop replacements are shown in years 10-14.
- Dwelling units are individually metered for electricity. Exterior meter boxes and interior circuit breaker panels are, in most cases, original. Costs to replace these devices are shown starting in Year 12.
- Units have smoke detectors 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 electric resistance base board strips. Annual allowances are shown throughout the report for as needed replacements.
- 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.
- Unit temperature controlling programmable thermostats were recently replaced. A future replacement cycle is shown in Years 1-15.
- Costs are shown throughout the report to replace the electric domestic hot water heaters as needed.

Additional Notes:

1. The Physical Assessment of the property was conducted on May 4th, 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*.



Typical asphalt driveway and concrete walk



Typical neighborhood sidewalk



Typical front entry door, porch, and stoop



Example of porch deterioration



Typical example of concrete age related deterioration



Typical duplex front elevation



Typical duplex rear elevation



Example of common vinyl siding damage



A view of Fairfield Ridge Road



Typical window set



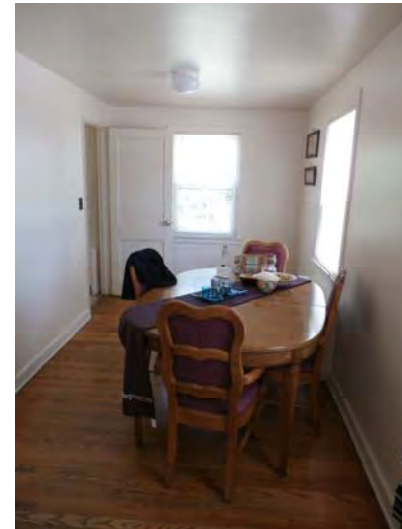
Typical Roof Section



Typical roof structure



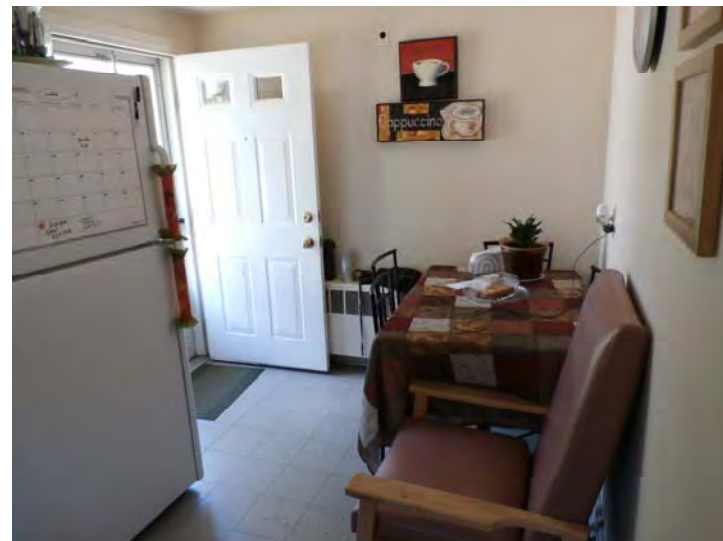
Typical Living room area



Typical separate dining area



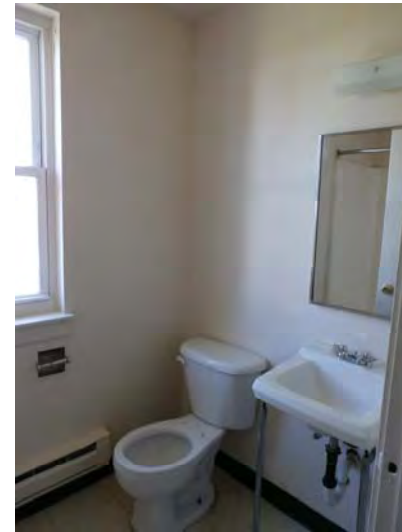
Typical kitchen



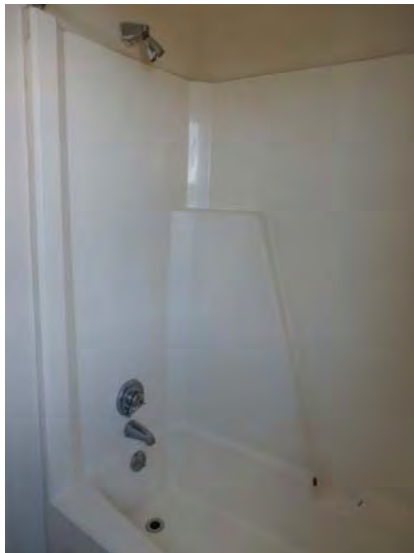
Typical kitchen dining area



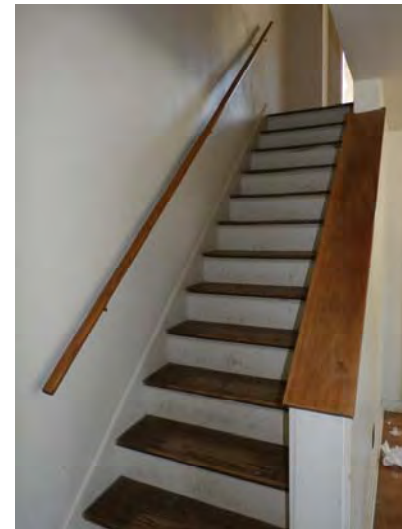
Close-up of older cabinets and countertop



Typical bathroom sink and toilet area



Typical tub and shower surround



Typical two story duplex stair way



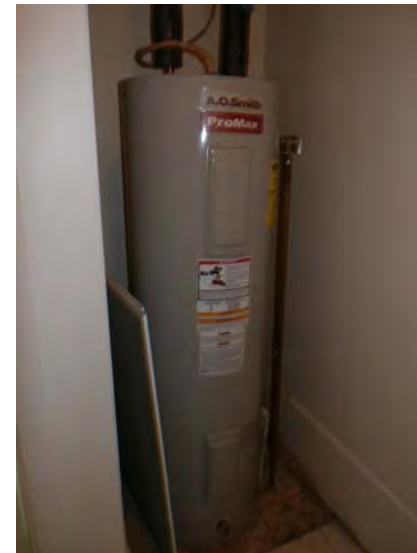
Typical living room with VCT flooring



Typical bedroom



Typical circuit breaker panel and meter box



Typical electric domestic hot water heater

Comprehensive Capital Needs Assessment Schedule

Summary

Owner Sponsor Name:	Danbury Housing Authority
Project Name:	Mill Ridge/Fairfield Ridge #85028D
Project City / Town:	Danbury

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	June 4, 2013

Number of Units:	30
Total Square Feet:	18,642
Default Inflation Rate:	3.0%

Beginning Replacement Reserve Balance:	
Annual Replacement Reserve Contribution:	
Additional Misc. Contribution:	

	Component	Total Planned Expenditures by Year																						Revitalization
		Emergency	Deferred	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
				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	10,215	6,021	6,202	6,388	6,580	5,065	0	0	0	0	5,872	0	0	0	0	6,807	0	0	0	0	0
2	Building Exterior	0	0	31,924	32,882	33,868	34,884	35,931	37,009	38,119	39,262	40,440	41,654	6,924	7,132	40,549	41,765	43,018	41,193	44,113	6,945	7,154	7,368	0
3	Roofing	0	0	0	0	0	0	37,110	38,224	39,370	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Unit Living	0	0	5,132	5,286	5,445	5,608	5,776	5,949	6,128	6,312	6,501	6,696	6,897	7,104	7,317	7,537	7,763	7,995	8,235	8,482	8,737	8,999	0
16	Unit Kitchens	0	0	17,021	17,532	18,058	18,599	19,157	2,830	2,915	3,002	3,092	6,901	7,108	7,321	7,541	7,767	15,944	3,803	3,917	4,035	4,156	4,280	0
17	Unit Bathrooms	0	0	5,560	5,727	5,899	6,076	6,258	6,446	6,639	6,838	7,043	7,255	2,816	2,900	2,987	3,077	3,169	3,264	3,362	3,463	3,567	3,674	0
18	Unit Electrical	0	0	22,970	1,174	1,209	1,246	1,283	1,322	1,361	1,402	1,444	1,487	1,532	8,741	9,004	9,274	9,552	9,839	10,134	10,438	10,751	11,073	0
19	Unit Mechanical	0	0	3,959	4,078	4,200	4,326	4,456	4,590	4,727	4,869	5,015	5,166	5,321	5,480	5,645	5,814	5,988	5,539	10,519	10,834	11,159	11,494	0
20	Annual Planned Expenditures	0	0	96,781	72,699	74,880	77,127	116,551	101,433	99,259	61,686	63,536	69,158	36,469	38,678	73,042	75,233	85,434	78,439	80,280	44,197	45,523	46,889	0
21	Annual Provision (indexed at 3%)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
22	Outside Capital			1,475,000																				
23	Cumulative Reserve Balance	0	0	1,378,219	1,305,520	1,230,639	1,153,512	1,036,961	935,528	836,269	774,584	711,047	641,889	605,421	566,742	493,701	418,468	333,034	254,595	174,314	130,117	84,594	37,705	

Site Improvements

Number of Units:	30
Total Square Feet:	18,642
Default Inflation Rate:	3.0%

Page 13

Building Exterior

Number of Units:	30
Total Square Feet:	18,642
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 Entry Doors	37,260		43	35+	2013					1,242	1,279	1,318	1,357	1,398	1,440	1,483	1,528	1,573	1,621	1,669	1,719	1,771	1,824	1,879	1,935	1,993	2,053	2,114	2,178					
18	Storm Doors	14,820		varies	10	2013					1,482	1,526	1,572	1,619	1,668	1,718	1,770	1,823	1,877	1,934	1,992	2,051	2,113	2,176	2,242	2,309	2,378	2,450	2,523	2,599					
19	Exterior Walls - Vinyl Siding	267,722		<35	35	2013					26,772	27,575	28,402	29,254	30,132	31,036	31,967	32,926	33,914	34,931	0	0	0	0	0	0	0	0	0	0					
20	Windows	116,440		22	35	2025					0	0	0	0	0	0	0	0	0	0	0	33,203	34,199	35,225	36,282	37,370	0	0	0						
21	Stoop Porches	30,000		43	35+	2013					2,000	2,060	2,122	2,185	2,251	2,319	2,388	2,460	2,534	2,610	2,688	2,768	2,852	2,937	3,025	0	0	0	0	0					
22	Concrete Exterior Stairs	10,500		43	60	2029					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,685	1,735	1,788	1,841					
23	Entry Door Lighting	6,420		varies	15	2013					428	441	454	468	482	496	511	526	542	558	575	592	610	629	647	667	687	707	729	751					
24																																			
25																																			
26																																			
27	Annual Planned Expenditures							0		0	31,924	32,882	33,868	34,884	35,931	37,009	38,119	39,262	40,440	41,654	6,924	7,132	40,549	41,765	43,018	41,193	44,113	6,945	7,154	7,368	0				
28	Cumulative Reserve Balance							0		0	1,378,219	1,305,520	1,230,639	1,153,512	1,036,961	935,528	836,269	774,584	711,047	641,889	605,421	566,742	493,701	418,468	333,034	254,595	174,314	130,117	84,594	37,705					

Comprehensive Capital Needs Assessment Schedule

Roofing

Owner Sponsor Name:	Danbury Housing Authority
Project Name:	Mill Ridge/Fairfield Ridge #85028D
Project City / Town:	Danbury

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	June 4, 2013

Number of Units:	30
Total Square Feet:	18,642
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	Chimney					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
2	Hatches / Skylights					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
3	Penthouse / Machine Rooms					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
4	Roof Railings					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
5	Roof - Asphalt Shingle					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
6	Roof - Built-up Tar and Gravel					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
7	Roof - Single-ply Membrane					2013					0	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	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	Roofing - Asphalt Shingle	86,495		15	20	2017					0	0	0	0	32,451	33,424	34,427	0	0	0	0	0	0	0	0	0	0	0	0						
18	Roof Drainage	12,420		15	20	2017					0	0	0	0	4,660	4,799	4,943	0	0	0	0	0	0	0	0	0	0	0	0						
19																																			
20																																			
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures							0		0	0	0	0	0	37,110	38,224	39,370	0	0	0	0	0	0	0	0	0	0	0	0	0					
28	Cumulative Reserve Balance							0		0	1,378,219	1,305,520	1,230,639	1,153,512	1,036,961	935,528	836,269	774,584	711,047	641,889	605,421	566,742	493,701	418,468	333,034	254,595	174,314	130,117	84,594	37,705					

Lobby / Mail Area

Owner Sponsor Name:	Danbury Housing Authority
Project Name:	Mill Ridge/Fairfield Ridge #85028D
Project City / Town:	Danbury

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	June 4, 2013

Number of Units:	30
Total Square Feet:	18,642
Default Inflation Rate:	3.0%

[illegible]

Comprehensive Capital Needs Assessment Schedule

Community Room

Owner Sponsor Name:	Danbury Housing Authority
Project Name:	Mill Ridge/Fairfield Ridge #85028D
Project City / Town:	Danbury

Current Year:	2013
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Number of Units:	30
Total Square Feet:	18,642
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	Floor					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
2	Kitchen Cabinets / Sink					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
3	Kitchen Appliances					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
4	Furnishings					2013				0	0	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	0	0							
6	Other					2013				0	0	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	0	0							
8	Other					2013				0	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	0							
10	Other					2013				0	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	0							
12	Other					2013				0	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	0							
14	Other					2013				0	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	0							
16	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
17																																				
18																																				
19																																				
20																																				
21																																				
22																																				
23																																				
24																																				
25																																				
26																																				
27	Annual Planned Expenditures							0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
28	Cumulative Reserve Balance							0		0	1,378,219	1,305,520	1,230,639	1,153,512	1,036,961	935,528	836,269	774,584	711,047	641,889	605,421	566,742	493,701	418,468	333,034	254,595	174,314	130,117	84,594	37,705						

Common Hallways

Owner Sponsor Name:	Danbury Housing Authority
Project Name:	Mill Ridge/Fairfield Ridge #85028D
Project City / Town:	Danbury

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	June 4, 2013

Number of Units:	30
Total Square Feet:	18,642
Default Inflation Rate:	3.0%

[illegible]

Common Stairways

Number of Units:	30
Total Square Feet:	18,642
Default Inflation Rate:	3.0%

[illegible]

Common Laundry

Number of Units:	30
Total Square Feet:	18,642
Default Inflation Rate:	3.0%

[illegible]

Common Area Restrooms

Number of Units:	30
Total Square Feet:	18,642
Default Inflation Rate:	3.0%

[illegible]

Building Boilers

Number of Units:	30
Total Square Feet:	18,642
Default Inflation Rate:	3.0%

[illegible]

Building Mechanical

Number of Units:	30
Total Square Feet:	18,642
Default Inflation Rate:	3.0%

13409-Mill Ridge_Fairfield Ridge-SS 6/16/2013

Building Electrical

Owner Sponsor Name:	Danbury Housing Authority
Project Name:	Mill Ridge/Fairfield Ridge #85028D
Project City / Town:	Danbury

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	June 4, 2013

Number of Units:	30
Total Square Feet:	18,642
Default Inflation Rate:	3.0%

[illegible]

Comprehensive Capital Needs Assessment Schedule

Building Elevator

Owner Sponsor Name:	Danbury Housing Authority
Project Name:	Mill Ridge/Fairfield Ridge #85028D
Project City / Town:	Danbury

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	June 4, 2013

Number of Units:	30
Total Square Feet:	18,642
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	Shafts and Doorways					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
2	Cabs					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
3	Other					2013				0	0	0	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	0	0	0						
5	Other					2013				0	0	0	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	0	0	0						
7	Other					2013				0	0	0	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	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	0	0						
10	Other					2013				0	0	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	0	0						
12	Other					2013				0	0	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	0	0						
14	Other					2013				0	0	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	0	0						
16	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
17																																				
18																																				
19																																				
20																																				
21																																				
22																																				
23																																				
24																																				
25																																				
26																																				
27	Annual Planned Expenditures						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
28	Cumulative Reserve Balance						0	0	1,378,219	1,305,520	1,230,639	1,153,512	1,036,961	935,528	836,269	774,584	711,047	641,889	605,421	566,742	493,701	418,468	333,034	254,595	174,314	130,117	84,594	37,705								

Building Structural

Number of Units:	30
Total Square Feet:	18,642
Default Inflation Rate:	3.0%

13409-Mill Ridge_Fairfield Ridge-SS 6/16/2013

Unit Living

Number of Units:	30
Total Square Feet:	18,642
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 Passage Doors			varies	30	2013				381	392	404	416	429	442	455	469	483	497	512	527	543	560	576	594	611	630	649	668						
18	Closet Doors			varies	30					601	619	638	657	676	697	718	739	761	784	808	832	857	883	909	936	964	993	1,023	1,054						
19	Living Area Floors Hardwood Refinishing	47,603		varies	15	2013				3,174	3,269	3,367	3,468	3,572	3,680	3,790	3,904	4,021	4,141	4,266	4,394	4,525	4,661	4,801	4,945	5,093	5,246	5,404	5,566						
20	Living Area Floors Vinyl Composite Tile (VCT)	9,759		varies	10	2013				976	1,005	1,035	1,067	1,098	1,131	1,165	1,200	1,236	1,273	1,312	1,351	1,392	1,433	1,476	1,521	1,566	1,613	1,662	1,711						
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures							0		0	5,132	5,286	5,445	5,608	5,776	5,949	6,128	6,312	6,501	6,696	6,897	7,104	7,317	7,537	7,763	7,995	8,235	8,482	8,737	8,999	0				
28	Cumulative Reserve Balance							0		0	1,378,219	1,305,520	1,230,639	1,153,512	1,036,961	935,528	836,269	774,584	711,047	641,889	605,421	566,742	493,701	418,468	333,034	254,595	174,314	130,117	84,594	37,705					

Unit Bathrooms

Number of Units:	30
Total Square Feet:	18,642
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	Flooring VCT	3,450		varies	10	2013					375	386	398	410	422	435	448	461	475	489	504	519	535	551	567	584	602	620	638	658					
18	Tub & Shower Surrounds	46,440		43	35+	2013					1,720	1,772	1,825	1,879	1,936	1,994	2,054	2,115	2,179	2,244	2,312	2,381	2,452	2,526	2,602	2,680	2,760	2,843	2,928	3,016					
19	Sinks	12,600		43	35+	2013					1,260	1,298	1,337	1,377	1,418	1,461	1,505	1,550	1,596	1,644	0	0	0	0	0	0	0	0	0	0					
20	Toilets	12,300		43	35+	2013					1,230	1,267	1,305	1,344	1,384	1,426	1,469	1,513	1,558	1,605	0	0	0	0	0	0	0	0	0	0					
21	Medicine Cabinets	2,250		43	35+	2013					225	232	239	246	253	261	269	277	285	294	0	0	0	0	0	0	0	0	0	0					
22	Add Bathroom Ventilation	7,500		Add	20	2013					750	773	796	820	844	869	896	922	950	979	0	0	0	0	0	0	0	0	0	0					
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures						0	0	5,560	5,727	5,899	6,076	6,258	6,446	6,639	6,838	7,043	7,255	2,816	2,900	2,987	3,077	3,169	3,264	3,362	3,463	3,567	3,674	0						
28	Cumulative Reserve Balance						0	0	1,378,219	1,305,520	1,230,639	1,153,512	1,036,961	935,528	836,269	774,584	711,047	641,889	605,421	566,742	493,701	418,468	333,034	254,595	174,314	130,117	84,594	37,705							

Comprehensive Capital Needs Assessment Schedule

Unit Kitchens

Owner Sponsor Name:	Danbury Housing Authority
Project Name:	Mill Ridge/Fairfield Ridge #85028D
Project City / Town:	Danbury

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	June 4, 2013

Number of Units:	30
Total Square Feet:	18,642
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	0						
2	Ceilings					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
3	Floors					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
4	Cabinets					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
5	Countertops					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
6	Sink					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
7	Kitchen Exhaust Fan					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
8	GFI Outlet					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
9	Vent Hood					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
10	Refrigerators					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
11	Stove					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
12	Range					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
13	Dishwasher					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
14	Disposal					2013				0	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	0						
16	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
17	Flooring VCT	24,409		varies	10	2013				2,441	2,514	2,590	2,667	2,747	2,830	2,915	3,002	3,092	3,185	3,280	3,379	3,480	3,585	3,692	3,803	3,917	4,035	4,156	4,280						
18	Kitchen Cabinets - Old	72,900		>20	20	2013				14,580	15,017	15,468	15,932	16,410	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
19	Kitchen Cabinets - New	8,100		5	20	2027				0	0	0	0	0	0	0	0	0	0	0	0	0	12,252	0	0	0	0	0	0						
20	Interim Countertop Replacements	14,242		0	10	2022				0	0	0	0	0	0	0	0	3,716	3,827	3,942	4,061	4,182	0	0	0	0	0	0	0						
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures							0		0	17,021	17,532	18,058	18,599	19,157	2,830	2,915	3,002	3,092	6,901	7,108	7,321	7,541	7,767	15,944	3,803	3,917	4,035	4,156	4,280	0				
28	Cumulative Reserve Balance							0		0	1,378,219	1,305,520	1,230,639	1,153,512	1,036,961	935,528	836,269	774,584	711,047	641,889	605,421	566,742	493,701	418,468	333,034	254,595	174,314	130,117	84,594	37,705					

Unit Electrical

Number of Units:	30
Total Square Feet:	18,642
Default Inflation Rate:	3.0%

[illegible]

Unit Mechanical

Owner Sponsor Name:	Danbury Housing Authority
Project Name:	Mill Ridge/Fairfield Ridge #85028D
Project City / Town:	Danbury

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	June 4, 2013

Number of Units:	30
Total Square Feet:	18,642
Default Inflation Rate:	3.0%

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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.