

# CHFA Capital Needs Assessment and Replacement Reserve Analysis

Prepared for:

**Connecticut Housing Finance Authority**  
999 West Street  
Rocky Hill, CT 06067

and

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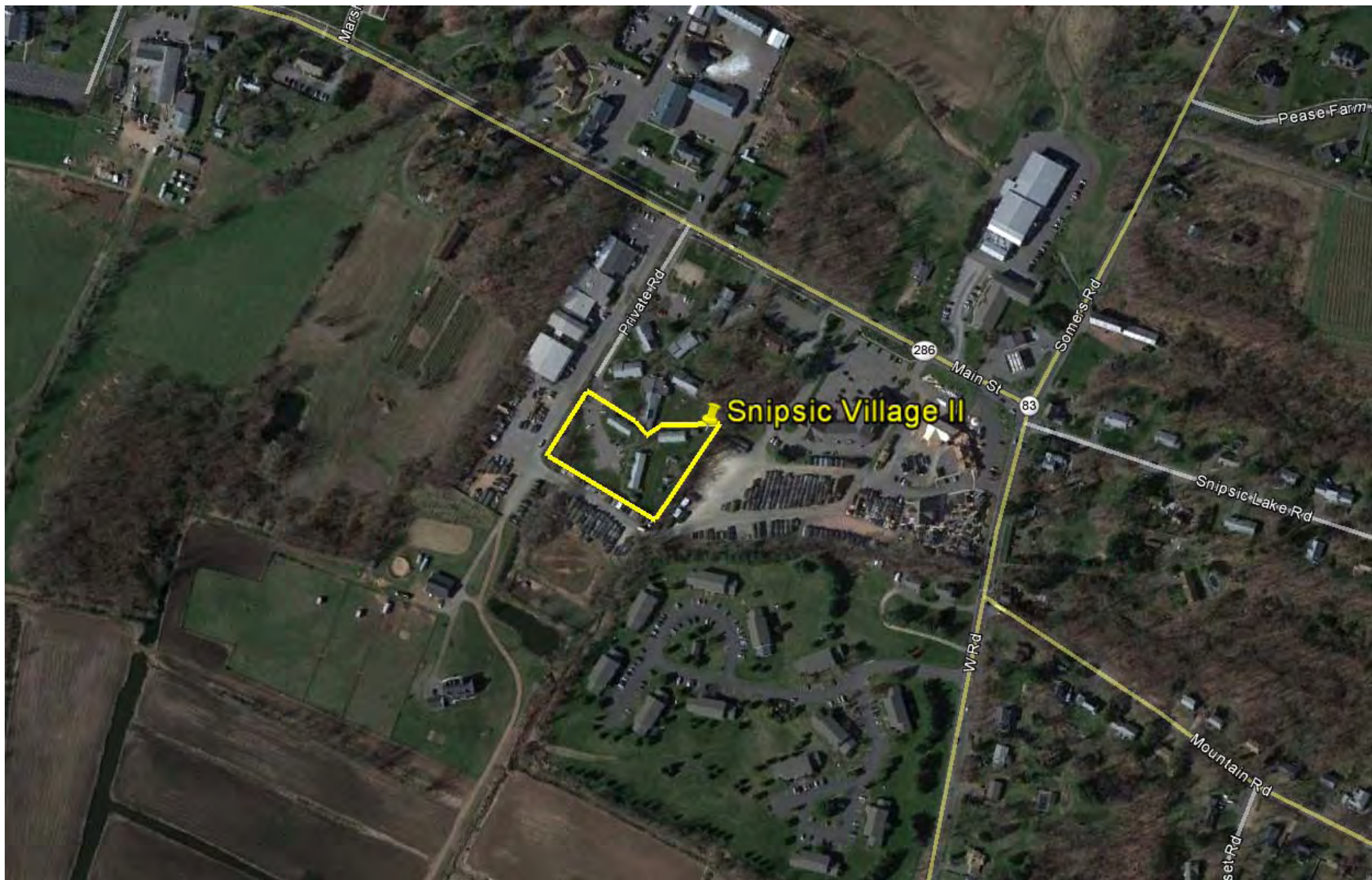
[on-site-insight.com](http://on-site-insight.com)



Snipsic Village II  
CHFA 85041D  
Ellington Housing Authority  
Ellington, CT

February 20, 2013

*Final Report*

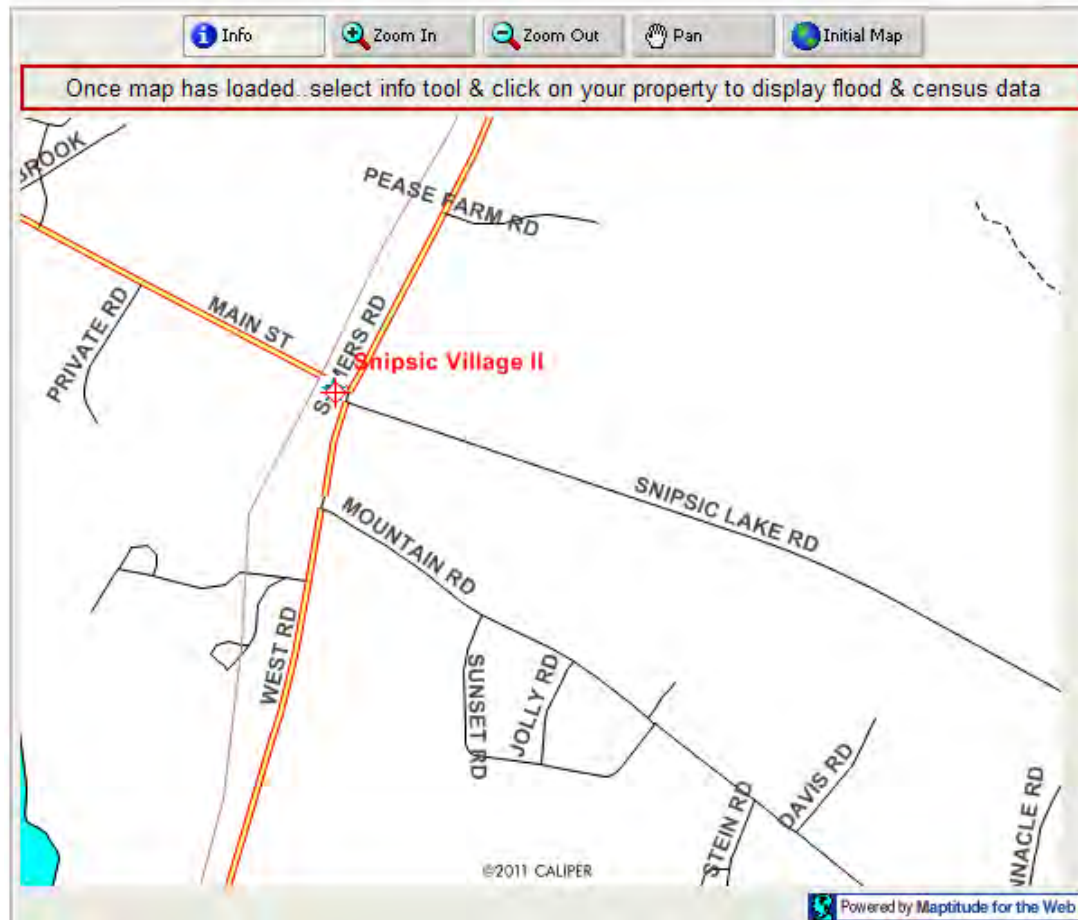


## Snipsic Village II

20 Main Street  
Ellington, CT 06029



Address:  City:  State:  ZIP Code:



PROPERTY INFORMATION	
FLOOD DATA:	
COMMUNITY:	090158
PANEL:	0015C
ZONE:	X
DATE:	19970205
	Year/Month/Day
CENSUS DATA:	
TRACT :	5351
NAME:	09013535100
POPULATION:	9161
MEDIAN AGE:	42
HOUSING UNITS:	4132
UNITS OCCUPIED:	3880
UNITS VACANT:	252

## Snipsic Village II

20 Main Street  
Ellington, CT 06029

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

## Executive Summary

### Snipsic Village II

Ellington, CT

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**Snipsic Village II** provides housing for elderly residents. There are a total of 12 one-bedroom units (including 8 single (efficiencies) 3 doubles (standard one-bedrooms) and a single handicap accessible unit). Built in 1977, this development has three residential buildings (Buildings 6 through 8). There is a community building, which is located at the adjacent Snipsic Village I development; it contains the community spaces (site and maintenance offices, laundry, and community room, kitchen, resident services, and restrooms) and serves both developments. It is assumed that the associated capital costs for the community building are shared between the two developments based on size; this report will show 28% for the site and community building associated costs with the balance included in the Snipsic Village I report (presented under separate cover).

Residential buildings have asphalt roof shingles, are clad with aluminum siding and have vinyl framed double glazed windows. The community building wing has architectural shingles, wood siding, and wood framed windows. Apartments have been upgraded with electric air-to-air heat pumps (for space heating and cooling). Bathrooms use a humidistat-controlled exhaust fan for improved ventilation. This development has recently resurfaced the asphalt-paved walkways, and parking areas. The walkway effort was not properly resurfaced, resulting in premature deterioration and trip hazards. That aside, the majority of this development is in good condition. Based on these projections, the development is seen as requiring an adjustment to current replacement reserve funding

and/or an infusion of additional capital. The current reserve balance and annual contribution the reserve account does not keep pace with the projected capital cost in any year in this 20-year period. An infusion of \$250,000 would fully fund this plan.

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

- Resurface the existing asphalt-paved walkways. The walkways have numerous cracks and trip hazards and continue to require repairs, the result of a low quality resurfacing project in 2005.
- Roof covering for the residential buildings (the exception being the newer roof covering over the community building wing at Building 1) are to be replaced in Year 2.
- Replace the older kitchen cabinets, countertops, and unit flooring starting in Year 1.
- Replace the deteriorating garage door at the maintenance area at Building 1.

*Additional Notes:*

1. The Physical Assessment of the property was conducted on February 5, 2013. Additional information was provided to ON-SITE INSIGHT by site staff and others. OSI was represented on this assignment by David Jackson. 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*.



The access road on the right leads to Snipsic Village II; the left one leads to Snipsic Village I.



The parking lot at Snipsic Village II is asphalt paved.



The walkways were recently resurfaced but numerous cracks exist.



A view of a pair of the residential buildings along with several maintenance facilities.

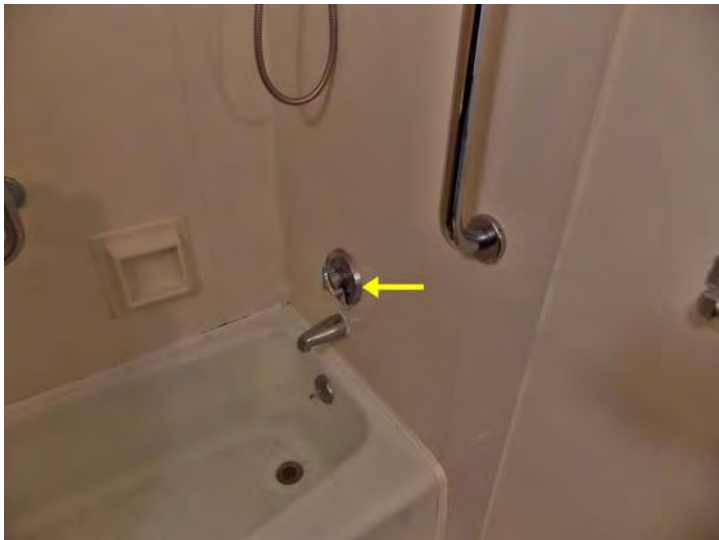




Stand-alone sheds were recently added to provide storage space for residents.



Roofs are covered with asphalt shingles, and each building has gutters and downspouts.



Bathtubs include anti-scald mixing valves/shower diverters.



Bathrooms have also been recently upgraded with exhaust fans that respond to humidity levels.





One of the heat pump terminal units.



Each unit has an air-cooled pad-mounted heat pump condenser.



This is one of the electric-heated DHW tanks.



A view of an apartment's circuit breaker panel.



Each apartment has its own electric-heated DHW tank.



The community room, located at the adjacent Snipsic Village I also serves this development.



The central fire alarm control panel (FACP) is located in the community building (at the adjacent Snipsic Village I).



These are air conditioner condensers for a pair of split DX air conditioners that serve the community building.

Comprehensive Capital Needs Assessment Schedule

Summary

Owner Sponsor Name:	Ellington Housing Authority
Project Name:	Snipsic Village II
Project City / Town:	Ellington, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	February 14, 2013

Number of Units:	12
Total Square Feet:	5,630
Default Inflation Rate:	3.0%

Beginning Replacement Reserve Balance:	\$12,737
Annual Replacement Reserve Contribution:	\$2,310
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	7,806	0	0	0	0	4,118	0	0	0	0	6,843	0	0	0	0	5,534	0	0	0	24,710	0
2	Building Exterior	0	0	630	0	0	0	0	0	0	2,824	0	0	0	547	716	737	759	782	806	4,625	855	880	0
3	Roofing	0	0	0	27,765	0	0	0	0	0	0	0	0	0	4,630	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	3,743	0	0	0	0	4,364	0	0	0	0	3,789	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	123	0	1,523	0	0	0	0	0	0	0	546	0	0	0
9	Common Area Restrooms	0	0	0	0	0	0	0	0	0	121	0	0	0	0	0	0	0	0	0	163	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	284	0	0	0	0	0	5,230	0	0	0	0	0	405	0	0
12	Building Electrical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,671	0	0	7,198	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	1,066	1,098	1,131	1,165	1,200	1,236	1,273	1,311	1,350	1,391	1,433	1,476	1,520	1,565	1,612	1,661	1,711	1,762	1,815	1,869	0
16	Unit Kitchens	0	0	7,378	7,599	8,538	8,794	1,080	1,693	1,743	1,931	1,989	2,590	2,668	2,748	2,417	2,489	1,550	2,049	2,110	2,454	2,528	2,411	0
17	Unit Bathrooms	0	0	144	148	153	157	162	294	303	312	322	331	922	950	978	1,007	1,038	1,069	1,630	1,679	1,730	1,782	0
18	Unit Electrical	0	0	0	0	0	0	0	0	0	5,608	0	0	0	0	0	0	0	0	0	7,537	0	0	0
19	Unit Mechanical	0	0	375	386	398	1,339	1,379	1,542	1,588	14,672	15,113	15,566	1,787	1,841	1,362	1,402	1,445	1,488	1,532	1,405	1,447	1,490	0
20	Annual Planned Expenditures	0	0	17,399	36,997	10,220	11,455	3,821	8,882	5,192	30,646	18,774	21,402	13,653	12,191	21,256	7,202	6,404	19,780	7,789	23,961	8,779	33,143	0
21	Annual Provision (indexed at 3%)			2,310	2,380	2,451	2,525	2,600	2,678	2,759	2,842	2,927	3,015	3,105	3,198	3,294	3,393	3,495	3,600	3,708	3,819	3,933	4,051	
22	Outside Capital			250,000																				
23	Cumulative Reserve Balance	12,737	12,737	247,649	213,032	205,264	196,333	195,113	188,909	186,476	158,671	142,825	124,438	113,890	104,897	86,935	83,127	80,217	64,037	59,955	39,813	34,967	5,875	



## Site Improvements

Owner Sponsor Name:	Ellington Housing Authority
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Project City / Town:	Ellington, CT

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[illegible]

## Building Exterior

Number of Units:	12
Total Square Feet:	5,630
Default Inflation Rate:	3.0%

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## Comprehensive Capital Needs Assessment Schedule

## Roofing

Owner Sponsor Name:	Ellington Housing Authority
Project Name:	Snipsic Village II
Project City / Town:	Ellington, CT

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Budget Effective Date:	January 1, 2013
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Number of Units:	12
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Default Inflation Rate:	3.0%

[illegible]



## Lobby / Mail Area

Owner Sponsor Name:	Ellington Housing Authority
Project Name:	Snipsic Village II
Project City / Town:	Ellington, CT

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Number of Units:	12
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Default Inflation Rate:	3.0%

[illegible]

## Community Room

Number of Units:	12
Total Square Feet:	5,630
Default Inflation Rate:	3.0%

[illegible]

## Common Hallways

Owner Sponsor Name:	Ellington Housing Authority
Project Name:	Snipsic Village II
Project City / Town:	Ellington, CT

Current Year:	2013
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Report Date:	February 14, 2013

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Default Inflation Rate:	3.0%

[illegible]



Comprehensive Capital Needs Assessment Schedule

Common Stairways

Owner Sponsor Name:	Ellington Housing Authority
Project Name:	Snipsic Village II
Project City / Town:	Ellington, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	February 14, 2013

Number of Units:	12
Total Square Feet:	5,630
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	Doors					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
5	Railings					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							
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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						
28	Cumulative Reserve Balance						12,737	12,737	247,649	213,032	205,264	196,333	195,113	188,909	186,476	158,671	142,825	124,438	113,890	104,897	86,935	83,127	80,217	64,037	59,955	39,813	34,967	5,875								

## Common Laundry

Number of Units:	12
Total Square Feet:	5,630
Default Inflation Rate:	3.0%

[illegible]

Comprehensive Capital Needs Assessment Schedule

Common Area Restrooms

Owner Sponsor Name:	Ellington Housing Authority
Project Name:	Snipsic Village II
Project City / Town:	Ellington, CT

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							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	81		3	10	2020				0	0	0	0	0	0	0	99	0	0	0	0	0	0	0	0	133	0	0							
2	Ceilings	18		3	10	2020				0	0	0	0	0	0	0	22	0	0	0	0	0	0	0	0	30	0	0							
3	Sinks					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
4	Toilets					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
5	Partitions					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
6	Accessories					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
7	Floor					2013				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							
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							
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25																																			
26																																			
27	Annual Planned Expenditures						0	0	0	0	0	0	0	0	0	121	0	0	0	0	0	0	0	0	163	0	0	0							
28	Cumulative Reserve Balance						12,737	12,737	247,649	213,032	205,264	196,333	195,113	188,909	186,476	158,671	142,825	124,438	113,890	104,897	86,935	83,127	80,217	64,037	59,955	39,813	34,967	5,875							



## Building Boilers

Number of Units:	12
Total Square Feet:	5,630
Default Inflation Rate:	3.0%

[illegible]

## Building Mechanical

Number of Units:	12
Total Square Feet:	5,630
Default Inflation Rate:	3.0%

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## Building Electrical

Number of Units:	12
Total Square Feet:	5,630
Default Inflation Rate:	3.0%

[illegible]

## Building Elevator

Owner Sponsor Name:	Ellington Housing Authority
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[illegible]



## Building Structural

Number of Units:	12
Total Square Feet:	5,630
Default Inflation Rate:	3.0%

13083 - Snipsic Village II - FINAL SS 2/20/2013

## Unit Living

Number of Units:	12
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## Unit Bathrooms

Owner Sponsor Name:	Ellington Housing Authority
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## Unit Electrical

Number of Units:	12
Total Square Feet:	5,630
Default Inflation Rate:	3.0%

[illegible]



## Unit Mechanical

Owner Sponsor Name:	Ellington Housing Authority
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Total Square Feet:	5,630
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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.