

# *CHFA* Capital Needs Assessment and Replacement Reserve Analysis

Prepared for:

**Connecticut Housing Finance Authority**  
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and

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Laurel Park  
CHFA # 85043D  
Enfield Housing Authority  
Enfield, CT

February 20, 2013

*Final Report*



## Laurel Park

300-321 Pearl Street  
Enfield, CT 06082

CTflood features near 300 Pearl Street, Enfield, CT,  
06082

COMMUNITY	PANEL	ZONE	DATE
<a href="#">090028</a>	0226F	X	20080926

#### FLOOD SEARCH DATA

New Search



[How to use tools](#)

[Flood Zone Definitions](#)



To view all data, select the **i** tool and click on the star locator on map.



Check Layers to Display:



CTflood



Census Tract (Med)



Streets



Highway

Redraw Map

## Laurel Park

300-321 Pearl Street  
Enfield, CT 06082

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



## Executive Summary

### Laurel Park

Enfield, CT

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**Laurel Park** is a residential development for families that is comprised of forty-five, townhouse-style, residential buildings and one maintenance/storage building. The development includes 60 two-bedroom and 30 three-bedroom units. Original construction of the development dates to 1954 and the exterior building envelopes are understood to have been partially renovated (new siding and windows) in the 1980s.

Overall 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.

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

- Asphalt-paved driveways and pedestrian walkways are in fair to good condition; Routine surface maintenance is shown in the near-term.
- Vinyl siding on exterior wall surfaces varies in condition – isolated areas of impact damage are present throughout the development; more typical is organic growth on the surface and color fading (matching colors no longer reportedly available). Future replacement is shown in Years 11-15.

- Replacement of windows and unit entry doors is shown concurrent with the replacement of the siding.
- No problems related to the composite asphalt roof shingles were observed or reported and no near-term needs are anticipated.
- Allowances for refinishing of in-unit hardwood flooring and replacement of vinyl floor coverings are shown in all years of the plan.
- Replacement allowances for bathroom fixtures and accessories are shown based on observed conditions and estimated ages.
- The majority of the units feature original solid wood cabinetry that is in fair to good condition for its age; Replacement allowances for these cabinet sets are shown in Years 1-5. No near-term needs are anticipated for the remaining cabinet sets.
- The Housing Authority does not provide or maintain kitchen appliances at family units; No costs have been included in the plan.
- An allowance to add hardwired, inter-connected, smoke detectors in all unit bedrooms and all floor levels of the units is shown in Year 1; subsequent allowances to replace devices as needed are shown from Year 6 forward.
- Unit space heating needs are met via individual, wall-mounted, natural gas-fired hydronic boilers – the boilers are reportedly obsolete and sourcing repair/maintenance parts is difficult; Replacement of all unit boilers is shown starting in Year 1.
- Individual natural gas-fired tanks provide domestic hot water in each unit – the tanks are of varying ages and brands of manufacture; Annual replacement allowances based on observed conditions, estimated ages, and expected useful life are included in the plan.
- There are no common areas at the development that require handicap accessibility improvements/modifications. The development also does not include any handicap accessible units – the townhouse-style of the units with all bedrooms and bathrooms at the second floor level is prohibitive to modifications/improvements; No costs have been shown.

Additional Notes:

1. The Physical Assessment of the property was conducted on November 29<sup>th</sup>, 2012. Additional information was provided to ON-SITE INSIGHT by site staff and others. OSI was represented on this assignment by Bruce Hutchinson. We would like to thank Michael Chell of The Enfield Housing Authority for his 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-paved driveway – Surfaces in fair to good condition at the present time



Asphalt-paved walkways provide access between unit entries and driveways



Typical building architecture as seen at front elevation of building



Typical building architecture as seen at rear elevation of building





Dirt/organic growth on surface of vinyl siding is widespread throughout the development



Isolated loose seams, impact damage, and faded colors also evident at vinyl siding



Aluminum-framed storm doors vary in condition



Typical aluminum-framed windows –  
Replace concurrent with vinyl siding in future





Newer composite asphalt shingles  
typical on all buildings



Typical unit living area with wood strip flooring –  
Flooring is in good condition for its age



Unit living area with vinyl tile flooring



Typical finishes and fixtures  
in unit bathrooms



Unit kitchen with original cabinetry – Original cabinetry is in fair to good condition for its age



Some units have received new wood cabinetry in recent years – No problems noted



Typical wall-mounted, gas-fired boiler for unit space heating – Equipment is obsolete and repair/maintenance parts are difficult to source



Typical unit-level natural gas-fired domestic hot water tank

Comprehensive Capital Needs Assessment Schedule

Summary

Owner Sponsor Name:	Enfield Housing Authority
Project Name:	Laurel Park
Project City / Town:	Enfield

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 20, 2012

Number of Units:	90
Total Square Feet:	90,655
Default Inflation Rate:	3.0%

Beginning Replacement Reserve Balance:	\$1,119,683
Annual Replacement Reserve Contribution:	\$110,882
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	40,440	3,028	3,119	3,213	32,301	33,270	34,268	35,296	3,724	3,836	3,951	4,070	0	4,317	4,447	4,580	4,718	0	5,005	5,155	0
2	Building Exterior	0	0	0	0	48,735	0	0	0	0	0	0	0	350,060	360,561	371,378	382,520	393,995	13,853	14,269	14,697	15,138	15,592	0
3	Roofing	0	0	1,400	1,442	1,485	1,530	1,576	1,623	1,672	1,722	1,773	1,827	1,881	64,958	66,907	68,914	70,982	73,111	2,247	2,314	2,383	2,455	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	5,000	5,150	5,305	5,464	5,628	5,796	5,970	6,149	6,334	6,524	6,720	6,921	7,129	7,343	7,563	7,790	8,024	8,264	8,512	8,768	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	22,648	23,327	24,027	24,748	25,490	26,255	27,043	27,854	28,690	29,550	30,437	31,350	32,290	33,259	34,257	35,284	36,343	37,433	38,556	39,713	0
16	Unit Kitchens	0	0	28,058	28,899	29,766	30,659	31,579	32,526	33,502	39,324	40,504	41,719	15,192	15,647	16,117	16,600	17,098	17,611	18,140	32,664	33,644	34,654	0
17	Unit Bathrooms	0	0	4,860	5,006	5,156	5,311	40,316	41,525	42,771	44,054	45,376	6,341	6,531	6,727	6,929	7,137	7,351	7,572	13,720	14,132	14,556	14,992	0
18	Unit Electrical	0	0	5,130	5,284	5,442	5,606	5,774	5,947	6,125	6,309	6,499	6,693	6,894	7,101	7,314	7,534	7,760	7,992	8,232	8,479	8,733	8,995	0
19	Unit Mechanical	0	0	76,667	78,967	81,336	83,776	86,289	18,974	19,543	20,129	20,733	21,355	21,996	22,656	23,335	24,035	24,756	25,499	26,264	27,052	27,864	28,699	0
20	Annual Planned Expenditures	0	0	184,202	151,103	204,371	160,305	228,952	165,916	170,894	180,837	153,632	117,845	443,662	519,992	531,400	551,659	568,209	193,294	131,956	145,036	154,392	159,024	0
21	Annual Provision (indexed at 3%)			110,882	114,208	117,635	121,164	124,799	128,543	132,399	136,371	140,462	144,676	149,016	153,487	158,091	162,834	167,719	172,751	177,933	183,271	188,769	194,432	
22	Outside Capital			1,200,000																				
23	Cumulative Reserve Balance	1,119,683	1,119,683	2,246,363	2,209,468	2,122,732	2,083,590	1,979,437	1,942,064	1,903,569	1,859,102	1,845,932	1,872,763	1,578,118	1,211,612	838,304	449,479	48,989	28,446	74,423	112,658	147,035	182,443	



## Site Improvements

Owner Sponsor Name:	Enfield Housing Authority
Project Name:	Laurel Park
Project City / Town:	Enfield

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 20, 2012

Number of Units:	90
Total Square Feet:	90,655
Default Inflation Rate:	3.0%

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## Building Exterior

Owner Sponsor Name:	Enfield Housing Authority
Project Name:	Laurel Park
Project City / Town:	Enfield

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 20, 2012

Number of Units:	90
Total Square Feet:	90,655
Default Inflation Rate:	3.0%

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## Roofing

Owner Sponsor Name:	Enfield Housing Authority
Project Name:	Laurel Park
Project City / Town:	Enfield

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 20, 2012

Number of Units:	90
Total Square Feet:	90,655
Default Inflation Rate:	3.0%

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## Lobby / Mail Area

Owner Sponsor Name:	Enfield Housing Authority
Project Name:	Laurel Park
Project City / Town:	Enfield

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 20, 2012

Number of Units:	90
Total Square Feet:	90,655
Default Inflation Rate:	3.0%

[illegible]

## Community Room

Number of Units:	90
Total Square Feet:	90,655
Default Inflation Rate:	3.0%

[illegible]

## Common Hallways

Number of Units:	90
Total Square Feet:	90,655
Default Inflation Rate:	3.0%

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Comprehensive Capital Needs Assessment Schedule

Common Stairways

Owner Sponsor Name:	Enfield Housing Authority
Project Name:	Laurel Park
Project City / Town:	Enfield

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 20, 2012

Number of Units:	90
Total Square Feet:	90,655
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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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							1,119,683		1,119,683	2,246,363	2,209,468	2,122,732	2,083,590	1,979,437	1,942,064	1,903,569	1,859,102	1,845,932	1,872,763	1,578,118	1,211,612	838,304	449,479	48,989	28,446	74,423	112,658	147,035	182,443					

Comprehensive Capital Needs Assessment Schedule

Common Laundry

Owner Sponsor Name:	Enfield Housing Authority
Project Name:	Laurel Park
Project City / Town:	Enfield

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 20, 2012

Number of Units:	90
Total Square Feet:	90,655
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	Ventilation					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
5	Lighting Fixtures					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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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						1,119,683	1,119,683	2,246,363	2,209,468	2,122,732	2,083,590	1,979,437	1,942,064	1,903,569	1,859,102	1,845,932	1,872,763	1,578,118	1,211,612	838,304	449,479	48,989	28,446	74,423	112,658	147,035	182,443							

## Common Area Restrooms

Number of Units:	90
Total Square Feet:	90,655
Default Inflation Rate:	3.0%

Laurel Park - Rev 9 13 11 Comprehensive Fiscal Needs Assessment Schedule v1-9-12-11 2/20/2013

## Building Boilers

Owner Sponsor Name:	Enfield Housing Authority
Project Name:	Laurel Park
Project City / Town:	Enfield

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 20, 2012

Number of Units:	90
Total Square Feet:	90,655
Default Inflation Rate:	3.0%

[illegible]

## Building Mechanical

Number of Units:	90
Total Square Feet:	90,655
Default Inflation Rate:	3.0%

Laurel Park - Rev 9 13 11 Comprehensive Fiscal Needs Assessment Schedule v1-9-12-11 2/20/2013



Comprehensive Capital Needs Assessment Schedule

Building Electrical

Owner Sponsor Name:	Enfield Housing Authority
Project Name:	Laurel Park
Project City / Town:	Enfield

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 20, 2012

Number of Units:	90
Total Square Feet:	90,655
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	Switch Gear					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
2	Emergency Generator					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
3	Smoke / Fire Detection					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
4	Signaling / Communication					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
5	Building Wiring					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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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						1,119,683	1,119,683	2,246,363	2,209,468	2,122,732	2,083,590	1,979,437	1,942,064	1,903,569	1,859,102	1,845,932	1,872,763	1,578,118	1,211,612	838,304	449,479	48,989	28,446	74,423	112,658	147,035	182,443							

## Building Elevator

Owner Sponsor Name:	Enfield Housing Authority
Project Name:	Laurel Park
Project City / Town:	Enfield

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 20, 2012

Number of Units:	90
Total Square Feet:	90,655
Default Inflation Rate:	3.0%

[illegible]

Comprehensive Capital Needs Assessment Schedule

Building Structural

Owner Sponsor Name:	Enfield Housing Authority
Project Name:	Laurel Park
Project City / Town:	Enfield

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 20, 2012

Number of Units:	90
Total Square Feet:	90,655
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	Foundation / Floor Slab					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
2	Framing & Columns					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
3	Steel					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
4	Wood Framing					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
5	Masonry Bearing Walls					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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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						1,119,683	1,119,683	2,246,363	2,209,468	2,122,732	2,083,590	1,979,437	1,942,064	1,903,569	1,859,102	1,845,932	1,872,763	1,578,118	1,211,612	838,304	449,479	48,989	28,446	74,423	112,658	147,035	182,443							

## Unit Living

Number of Units:	90
Total Square Feet:	90,655
Default Inflation Rate:	3.0%

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Comprehensive Capital Needs Assessment Schedule

Unit Bathrooms

Owner Sponsor Name:	Enfield Housing Authority
Project Name:	Laurel Park
Project City / Town:	Enfield

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 20, 2012

Number of Units:	90
Total Square Feet:	90,655
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	Ceiling					2013				0	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	0						
4	Toilet					2013				0	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	0						
6	Floor	1,575		1	1	2013				1,575	1,622	1,671	1,721	1,773	1,826	1,881	1,937	1,995	2,055	2,117	2,180	2,246	2,313	2,382	2,454	2,527	2,603	2,681	2,762						
7	Accessories	1,881		1	1	2013				1,881	1,937	1,996	2,055	2,117	2,181	2,246	2,313	2,383	2,454	2,528	2,604	2,682	2,762	2,845	2,931	3,018	3,109	3,202	3,298						
8	Lighting Features					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
9	Exhaust Fan	1,404		1	1	2013				1,404	1,446	1,490	1,534	1,580	1,628	1,676	1,727	1,779	1,832	1,887	1,943	2,002	2,062	2,124	2,187	2,253	2,321	2,390	2,462						
10	GFI Outlet					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	Toilet	36,900		varies	30	2029				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,921	6,099	6,282	6,470						
18	Tub / Surround	154,800		58	30+	2017				0	0	0	0	34,846	35,891	36,968	38,077	39,219	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	4,860	5,006	5,156	5,311	40,316	41,525	42,771	44,054	45,376	6,341	6,531	6,727	6,929	7,137	7,351	7,572	13,720	14,132	14,556	14,992	0						
28	Cumulative Reserve Balance						1,119,683	1,119,683	2,246,363	2,209,468	2,122,732	2,083,590	1,979,437	1,942,064	1,903,569	1,859,102	1,845,932	1,872,763	1,578,118	1,211,612	838,304	449,479	48,989	28,446	74,423	112,658	147,035	182,443							



## Unit Kitchens

Owner Sponsor Name:	Enfield Housing Authority
Project Name:	Laurel Park
Project City / Town:	Enfield

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 20, 2012

Number of Units:	90
Total Square Feet:	90,655
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	7,388		1	1	2013			7,388	7,609	7,837	8,073	8,315	8,564	8,821	9,086	9,358	9,639	9,928	10,226	10,533	10,849	11,174	11,509	11,855	12,210	12,577	12,954							
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	Cabinets	185,625		20	20	2013			18,563	19,119	19,693	20,284	20,892	21,519	22,165	22,830	23,514	24,220	0	0	0	0	0	0	0	0	0	0							
18	Cabinets	37,125		20	20	2030			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20,454	21,068	21,700							
19	Countertops	39,164		0	10	2020				0	0	0	0	0	0	4,817	4,961	5,110	5,263	5,421	5,584	5,751	5,924	6,102	6,285	0	0	0							
20	Vent Hood	21,075		20	20	2013			2,108	2,171	2,236	2,303	2,372	2,443	2,516	2,592	2,670	2,750	0	0	0	0	0	0	0	0	0	0							
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures						0	0	28,058	28,899	29,766	30,659	31,579	32,526	33,502	39,324	40,504	41,719	15,192	15,647	16,117	16,600	17,098	17,611	18,140	32,664	33,644	34,654	0						
28	Cumulative Reserve Balance						1,119,683	1,119,683	2,246,363	2,209,468	2,122,732	2,083,590	1,979,437	1,942,064	1,903,569	1,859,102	1,845,932	1,872,763	1,578,118	1,211,612	838,304	449,479	48,989	28,446	74,423	112,658	147,035	182,443							

Comprehensive Capital Needs Assessment Schedule

Unit Electrical

Owner Sponsor Name:	Enfield Housing Authority
Project Name:	Laurel Park
Project City / Town:	Enfield

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 20, 2012

Number of Units:	90
Total Square Feet:	90,655
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	Emergency Call System					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
2	Electrical Panel					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
3	Smoke Detectors					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
4	Intercom					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	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
18	Smoke Detectors	51,300		varies	10	2017				5,130	5,284	5,442	5,606	5,774	5,947	6,125	6,309	6,499	6,693	6,894	7,101	7,314	7,534	7,760	7,992	8,232	8,479	8,733	8,995						
19																																			
20																																			
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures							0		0	5,130	5,284	5,442	5,606	5,774	5,947	6,125	6,309	6,499	6,693	6,894	7,101	7,314	7,534	7,760	7,992	8,232	8,479	8,733	8,995	0				
28	Cumulative Reserve Balance							1,119,683		1,119,683	2,246,363	2,209,468	2,122,732	2,083,590	1,979,437	1,942,064	1,903,569	1,859,102	1,845,932	1,872,763	1,578,118	1,211,612	838,304	449,479	48,989	28,446	74,423	112,658	147,035	182,443					

## Unit Mechanical

Number of Units:	90
Total Square Feet:	90,655
Default Inflation Rate:	3.0%

[illegible]

## **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.