

# CHFA Capital Needs Assessment and Replacement Reserve Analysis

Prepared for:

**Connecticut Housing Finance Authority**  
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and

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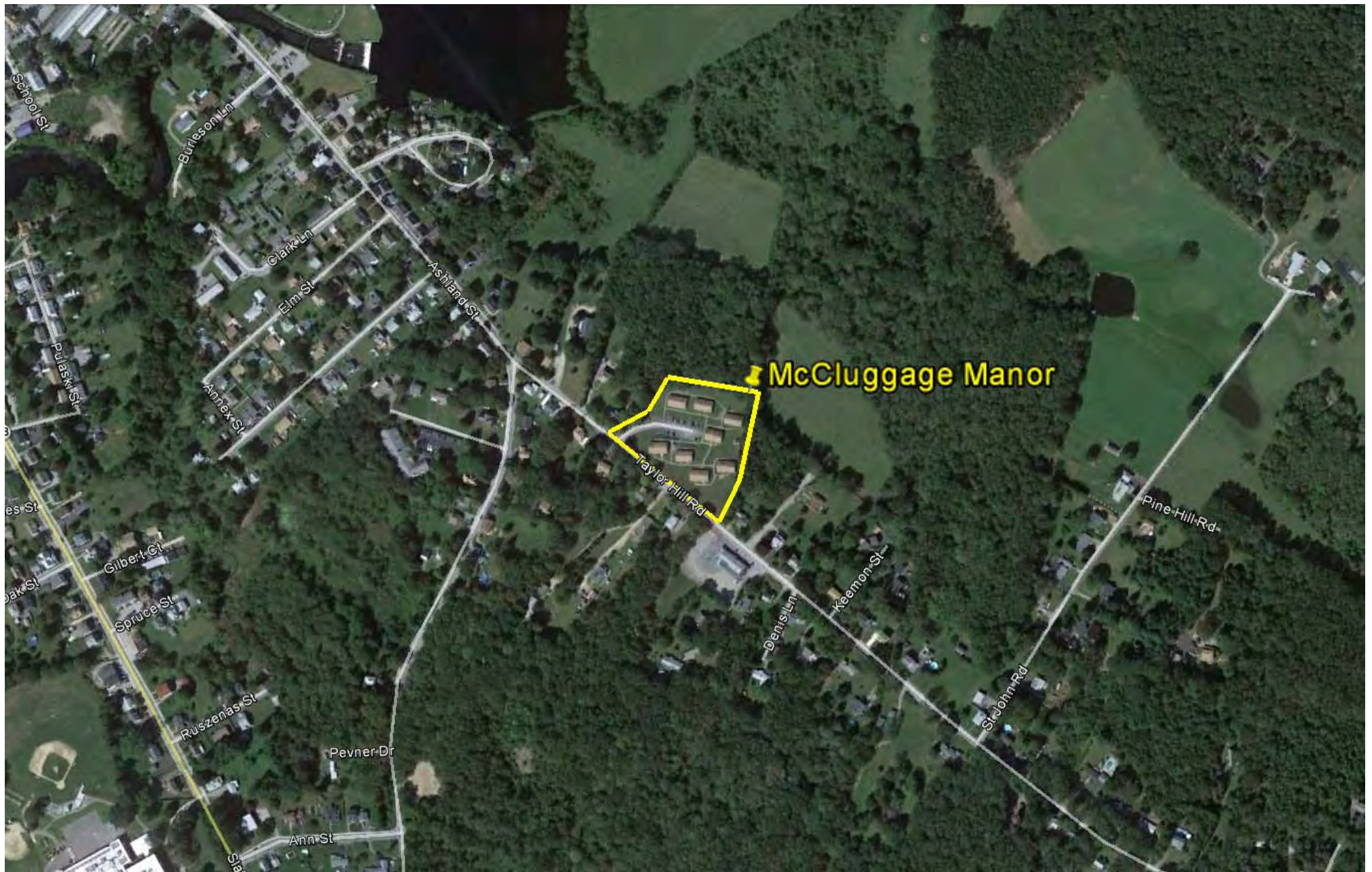
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McCluggage Manor  
CHFA # 85063D  
Griswold Housing Authority  
Griswold, CT

February 19, 2013

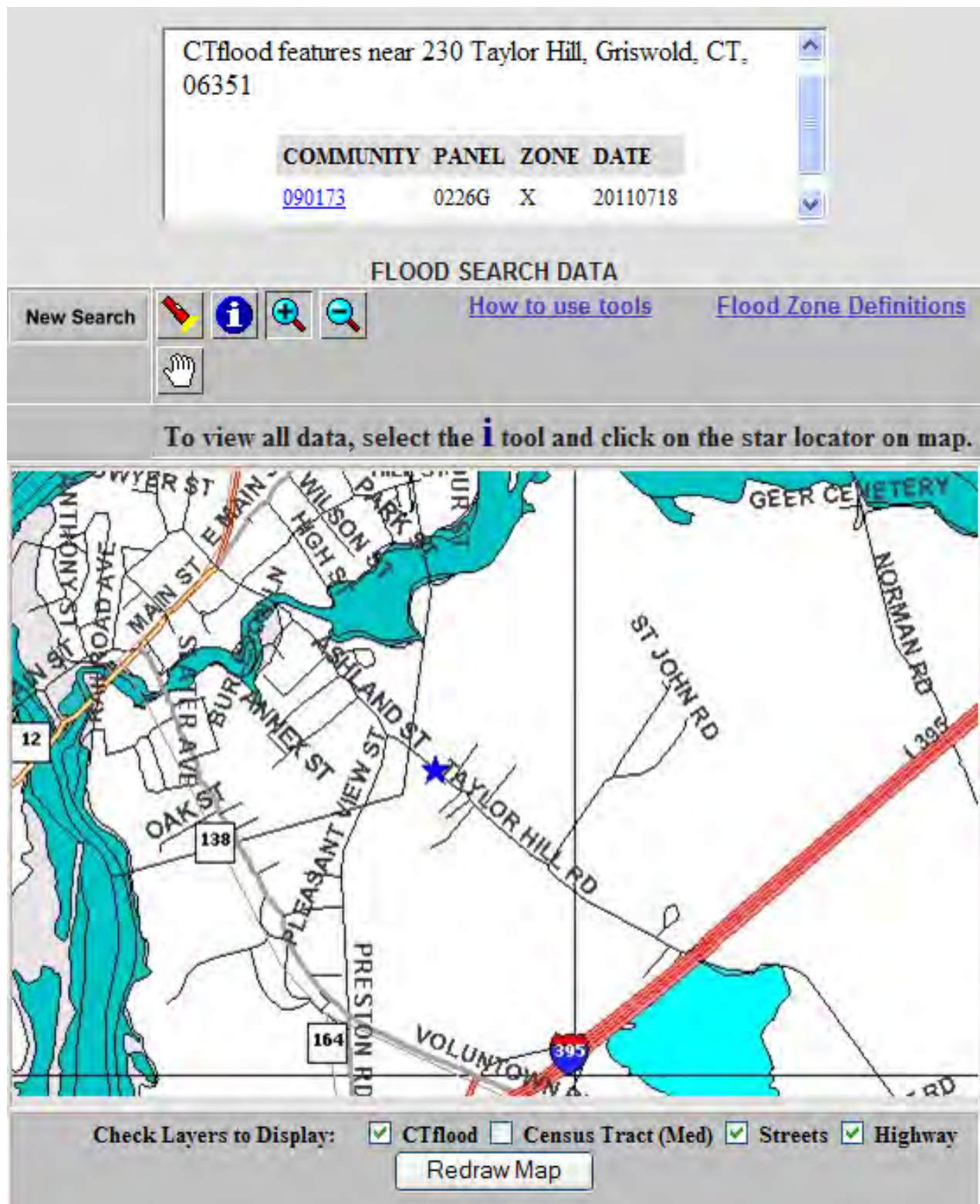
*Final Report*



## McCluggage Manor

230 Taylor Hill Road  
Griswold, CT 06351





## McCluggage Manor

230 Taylor Hill  
Griswold, CT 06351

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

## Executive Summary

### McCluggage Manor

Griswold, CT

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**McCluggage Manor** is a residential development for the elderly/disabled that is comprised of seven residential buildings and one community building (two residential units are attached to the community building). The site is steeply terraced in four stages. The community building and one residential building are located on the same level as the parking area. The local mass transportation system provides service directly to the community building. The development includes 30 one-bedroom units (two of which are designated accessible).

Original construction of the development dates to 1974. The development underwent a minor renovation in 2012. The recent renovation work included installing split-system ductless heat pumps at each dwelling unit and community building, upgrading the fire alarm and emergency response systems, replacement of the windows and site lighting. Roofs are covered with eleven year old standard three-tab asphalt shingles.

The development's administration reported that the housing authority's plans include a major renovation of the development over the next two years. These plans include replacement of the original aluminum and T1-11 siding, entry doors, kitchen cabinets, countertops, sinks and ranges; the replacement of all vinyl flooring and upgrading the electrical and potable water distribution systems. In addition the plan calls for adding wall and attic insulation as well as repaving the parking area and walkways. Given the age of the remaining original systems, fixtures, and components this assessor agrees with the need and financial advantage of performing the proposed rehabilitation in the near-term.

As mentioned, two of the dwelling units are designated as accessible. However, the units are in buildings located on terraces well above the parking area level. The accessible route is compromised by the significant grade changes between terraces. An alternative was discussed during the assessment; as a major renovation is planned, it is suggested that the accessible units be located in the residential building that is on the same level as the parking lot, doing away with the need for extensive networks of accessible ramps. The refurbishment of the community room and the community building features are included in the planned rehab project. Included is the replacement of the vinyl flooring throughout and upgrades to the community kitchen, laundry room, and public restrooms. The restrooms do meet UFAS standards. However, the community kitchen lacks under cabinet knee space, the countertops and upper cabinets fail to meet height and reach standards. In addition the laundry room is not equipped with the required front load washer. All of these deficiencies should be addressed during the planned refurbishment at no additional cost.

Overall the development is in good to 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. The report shows an infusion of additional capital in Year 1 of \$1,750,000.

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

- Resurfacing of the entry drive, parking areas, and walkways are shown in Year 1.
- Exterior envelope replacement costs shown in Year 1 include replacement of the weather worn aluminum and T1-11 siding with vinyl and the replacement of the entry and secondary unit doors. Allowances for as needed replacements of the storm doors are shown throughout the plan.
- Future roof covering replacement costs are shown in Year 10. Costs to replace the original gutter and downspout systems are shown in Year 1.
- Costs for refurbishing the community room, community room kitchen, laundry and public restrooms are shown in Year 1.
- As mentioned, plans have been proposed to rehab all of the dwelling units. Costs for this proposed work are shown in Year 1.

Additional Notes:

1. The Physical Assessment of the property was conducted on December 7th, 2012. 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*



The street frontage and development sign



The parking area viewed from the community building



View of site from the upper terrace area.  
Note non-compliant wheelchair ramp and handrail



Wheelchair ramp to upper terrace area. Slope and hand rail are not compliant with UFAS guidelines.





Wheelchair ramp at second terrace level. Slope is in compliance but lack of landings and handrail are not.



Typical wheelchair ramp into accessible unit



One of several trash collection areas located throughout the site.



The community building





View from parking area of a residential building on the lowest terrace



Close up of the aluminum siding showing age related wear



Typical building end view. Showing typical split-system heat pumps exterior components and kitchen exhaust vents



Typical unit entry and front stoop area (both doors open into the same unit)



The community room



The community room kitchen.  
Note lack of accessible features.



The public laundry room. Tight for accessibility but could be reconfigured, possibly with stacked equipment.



Typical accessible public restroom

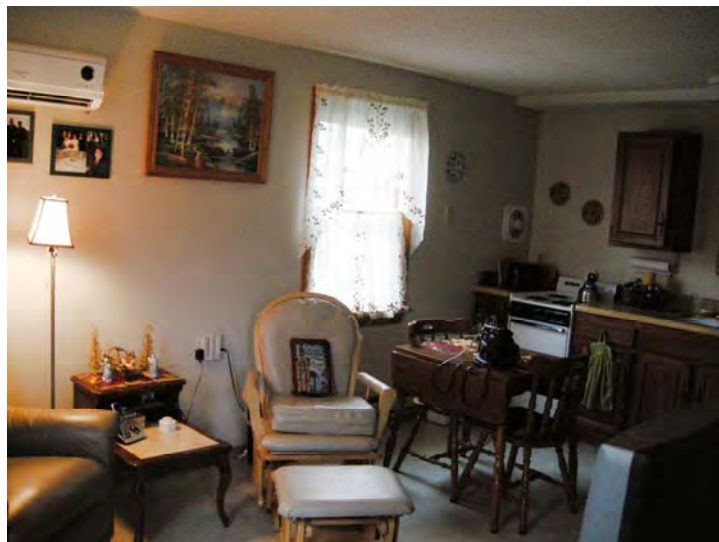




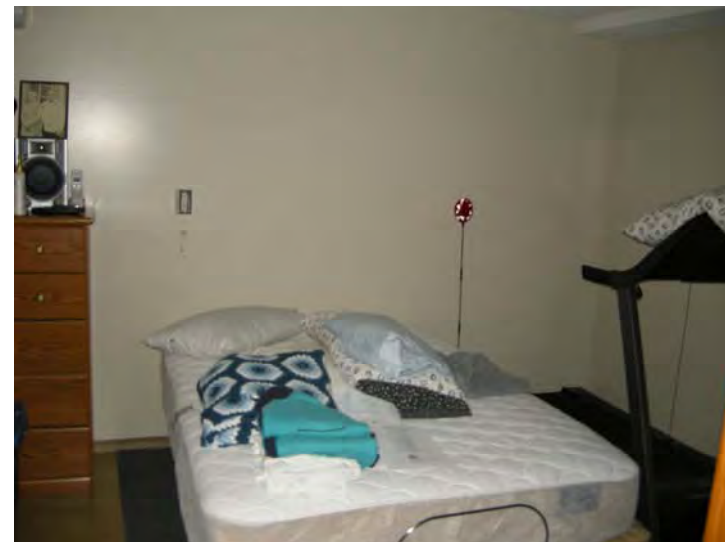
The community room domestic hot water heater.



Typical dwelling unit living room area.  
Viewed from kitchen area



Living room and Kitchen viewed from entry door.  
Note interior heat pump component (upper left).



Typical dwelling unit bedroom area





Typical dwelling unit bathroom



Typical accessible unit kitchen. Note shelving under the sink blocking knee clearance space.



View of accessible unit kitchen storage cabinet. Note lack of work area with under counter knee space



Accessible unit toilet and lavatory area



Accessible unit roll in shower stall



Accessible unit circuit breaker panel (typical) compliant with UFAS height and reach guidelines.



Secondary accessible unit egress is non-compliant with UFAS obstruction guidelines.



Typical dwelling unit electric domestic hot water heater.

Comprehensive Capital Needs Assessment Schedule

Summary

Owner Sponsor Name:	Griswold Housing Authority
Project Name:	McCluggage Manor
Project City / Town:	Griswold, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 7, 2012

Number of Units:	30
Total Square Feet:	18,775
Default Inflation Rate:	3.0%

Beginning Replacement Reserve Balance:	\$225,000
Annual Replacement Reserve Contribution:	\$14,000
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	38,949	0	0	0	0	4,609	0	0	0	0	0	5,504	0	0	0	0	0	6,572	0	26,960	0
2	Building Exterior	0	0	1,013,158	1,129	1,163	1,198	1,234	1,271	1,309	1,348	1,388	1,430	1,473	1,517	1,563	1,610	1,658	1,708	1,759	1,812	1,866	1,922	0
3	Roofing	0	0	11,466	0	0	0	0	0	0	0	0	109,765	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	9,781	0	0	0	0	0	388	824	0	0	0	0	0	0	0	9,815	522	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	3,408	0	0	0	0	0	0	281	0	0	3,736	0	0	0	345	623	0	0	0	0	0
9	Common Area Restrooms	0	0	3,218	0	0	0	0	0	0	80	0	0	488	0	0	0	98	763	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	1,015	0	0	0	0	0	0	0	4,008	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	89,429	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	89,996	6,798	7,002	7,212	7,428	7,651	7,881	8,117	8,361	8,612	8,870	9,136	9,410	50,516	52,032	53,593	10,591	10,909	11,236	11,573	0
16	Unit Kitchens	0	0	100,940	1,380	1,422	1,464	2,183	2,249	2,316	2,386	2,458	2,531	2,607	15,828	2,766	2,849	2,934	3,022	3,113	3,207	3,303	18,184	0
17	Unit Bathrooms	0	0	19,872	569	586	603	621	640	659	679	699	720	742	764	787	811	835	16,938	17,446	17,970	18,509	23,010	0
18	Unit Electrical	0	0	0	37,853	0	0	1,519	1,565	1,612	1,660	1,710	1,761	1,814	1,869	1,925	1,983	2,042	2,103	2,166	2,231	2,298	2,367	0
19	Unit Mechanical	0	0	2,550	2,627	2,705	2,786	2,870	2,956	3,045	3,136	3,230	3,327	3,427	3,530	3,636	42,661	43,941	45,259	4,092	4,215	4,341	4,471	0
20	Annual Planned Expenditures	0	0	1,293,339	50,355	12,877	13,264	15,857	20,942	18,225	18,511	17,846	128,146	23,158	38,147	20,086	100,429	107,894	133,825	39,689	46,915	41,553	177,916	0
21	Annual Provision (indexed at 3%)			14,000	14,420	14,853	15,298	15,757	16,230	16,717	17,218	17,735	18,267	18,815	19,379	19,961	20,559	21,176	21,812	22,466	23,140	23,834	24,549	
22	Outside Capital			1,750,000																				
23	Cumulative Reserve Balance	225,000	225,000	695,662	659,727	661,702	663,736	663,637	658,925	657,417	656,124	656,013	546,133	541,790	523,023	522,897	443,027	356,310	244,296	227,073	203,298	185,578	32,211	



## Site Improvements

Number of Units:	30
Total Square Feet:	18,775
Default Inflation Rate:	3.0%

12354 - McCluggage Manor - FINAL SS 2/19/2013

## Building Exterior

Owner Sponsor Name:	Griswold Housing Authority
Project Name:	McCluggage Manor
Project City / Town:	Griswold, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 7, 2012

Number of Units:	30
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## Roofing

Owner Sponsor Name:	Griswold Housing Authority
Project Name:	McCluggage Manor
Project City / Town:	Griswold, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 7, 2012

Number of Units:	30
Total Square Feet:	18,775
Default Inflation Rate:	3.0%

[illegible]



Comprehensive Capital Needs Assessment Schedule

Lobby / Mail Area

Owner Sponsor Name:	Griswold Housing Authority
Project Name:	McCluggage Manor
Project City / Town:	Griswold, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 7, 2012

Number of Units:	30
Total Square Feet:	18,775
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	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	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	0	0	0	0				
4	Mail Facilities					2013			0	0	0	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	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	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	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	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	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	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	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	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	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	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	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	0	0	0				
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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	0	0			
28	Cumulative Reserve Balance						225,000	225,000	695,662	659,727	661,702	663,736	663,637	658,925	657,417	656,124	656,013	546,133	541,790	523,023	522,897	443,027	356,310	244,296	227,073	203,298	185,578	32,211								

Comprehensive Capital Needs Assessment Schedule

Community Room

Owner Sponsor Name:	Griswold Housing Authority
Project Name:	McCluggage Manor
Project City / Town:	Griswold, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 7, 2012

Number of Units:	30
Total Square Feet:	18,775
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	6,300		39	15	2013				6,300	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
2	Kitchen Cabinets / Sink	2,700		39	25	2013				2,700	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	Appliance - Electric Stove	500		39	20	2013				500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
6	Frost Free Refrigerator	670		8	15	2020				0	0	0	0	0	0	0	824	0	0	0	0	0	0	0	0	0	0	0	0						
7	Microwave Oven	325		4	10	2019				0	0	0	0	0	0	388	0	0	0	0	0	0	0	0	0	0	522	0	0	0					
8	Exhaust Fan - Wall	281		39	20	2013				281	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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24																																			
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26																																			
27	Annual Planned Expenditures							0		0	9,781	0	0	0	0	0	388	824	0	0	0	0	0	0	0	9,815	522	0	0	0	0				
28	Cumulative Reserve Balance							225,000		225,000	695,662	659,727	661,702	663,736	663,637	658,925	657,417	656,124	656,013	546,133	541,790	523,023	522,897	443,027	356,310	244,296	227,073	203,298	185,578	32,211					

## Common Hallways

Owner Sponsor Name:	Griswold Housing Authority
Project Name:	McCluggage Manor
Project City / Town:	Griswold, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 7, 2012

Number of Units:	30
Total Square Feet:	18,775
Default Inflation Rate:	3.0%

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## Common Stairways

Number of Units:	30
Total Square Feet:	18,775
Default Inflation Rate:	3.0%

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Comprehensive Capital Needs Assessment Schedule

Common Laundry

Owner Sponsor Name:	Griswold Housing Authority
Project Name:	McCluggage Manor
Project City / Town:	Griswold, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 7, 2012

Number of Units:	30
Total Square Feet:	18,775
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	179		7	7	2013				179	0	0	0	0	0	0	220	0	0	0	0	0	0	270	0	0	0	0	0							
2	Ceilings	50		7	7	2013				50	0	0	0	0	0	0	61	0	0	0	0	0	0	75	0	0	0	0	0							
3	Floors	400		15	15	2013				400	0	0	0	0	0	0	0	0	0	0	0	0	0	623	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	Washers-Top Load Replace w/Front Load	1,300		10	10	2013				1,300	0	0	0	0	0	0	0	0	0	1,747	0	0	0	0	0	0	0	0	0	0						
7	Electric Dryers	1,480		10	10	2013				1,480	0	0	0	0	0	0	0	0	0	1,989	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																																				
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26																																				
27	Annual Planned Expenditures						0	0	3,408	0	0	0	0	0	0	281	0	0	3,736	0	0	0	345	623	0	0	0	0	0	0						
28	Cumulative Reserve Balance						225,000	225,000	695,662	659,727	661,702	663,736	663,637	658,925	657,417	656,124	656,013	546,133	541,790	523,023	522,897	443,027	356,310	244,296	227,073	203,298	185,578	32,211								

## Common Area Restrooms

Number of Units:	30
Total Square Feet:	18,775
Default Inflation Rate:	3.0%

[illegible]

## Building Boilers

Number of Units:	30
Total Square Feet:	18,775
Default Inflation Rate:	3.0%

[illegible]



## Building Mechanical

Number of Units:	30
Total Square Feet:	18,775
Default Inflation Rate:	3.0%

12354 - McCluggage Manor - FINAL SS 2/19/2013

## Building Electrical

Number of Units:	30
Total Square Feet:	18,775
Default Inflation Rate:	3.0%

12354 - McCluggage Manor - FINAL SS 2/19/2013

## Building Elevator

Owner Sponsor Name:	Griswold Housing Authority
Project Name:	McCluggage Manor
Project City / Town:	Griswold, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 7, 2012

Number of Units:	30
Total Square Feet:	18,775
Default Inflation Rate:	3.0%

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Comprehensive Capital Needs Assessment Schedule

Building Structural

Owner Sponsor Name:	Griswold Housing Authority
Project Name:	McCluggage Manor
Project City / Town:	Griswold, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 7, 2012

Number of Units:	30
Total Square Feet:	18,775
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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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					
28	Cumulative Reserve Balance						225,000	225,000	695,662	659,727	661,702	663,736	663,637	658,925	657,417	656,124	656,013	546,133	541,790	523,023	522,897	443,027	356,310	244,296	227,073	203,298	185,578	32,211							

## Unit Living

Number of Units:	30
Total Square Feet:	18,775
Default Inflation Rate:	3.0%

12354 - McCluggage Manor - FINAL SS 2/19/2013

## Unit Bathrooms

Owner Sponsor Name:	Griswold Housing Authority
Project Name:	McCluggage Manor
Project City / Town:	Griswold, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 7, 2012

Number of Units:	30
Total Square Feet:	18,775
Default Inflation Rate:	3.0%

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## Unit Kitchens

Owner Sponsor Name:	Griswold Housing Authority
Project Name:	McCluggage Manor
Project City / Town:	Griswold, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 7, 2012

Number of Units:	30
Total Square Feet:	18,775
Default Inflation Rate:	3.0%

[illegible]



## Unit Electrical

Owner Sponsor Name:	Griswold Housing Authority
Project Name:	McCluggage Manor
Project City / Town:	Griswold, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 7, 2012

Number of Units:	30
Total Square Feet:	18,775
Default Inflation Rate:	3.0%

[illegible]

## Unit Mechanical

Owner Sponsor Name:	Griswold Housing Authority
Project Name:	McCluggage Manor
Project City / Town:	Griswold, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 7, 2012

Number of Units:	30
Total Square Feet:	18,775
Default Inflation Rate:	3.0%

[illegible]

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. Conclusions in this report are based on estimates of the age and normal working life of various items of equipment and/or statistical comparisons. It is essential to understand that actual conditions can alter the useful life of any item. The previous use/misuse, irregularity of servicing, faulty manufacture, unfavorable conditions, acts of God and unforeseen circumstances make it impossible to state precisely when each item would require replacement. The client herein should be aware that certain components within the above referenced property might function consistent with their purpose at the time of the observation, but due to their nature are subject to deterioration without notice. Unless otherwise noted, all building components are assumed to meet the building code requirements in force at the time of construction. Conclusions reached in this report assume responsible ownership and competent management of the property. Information provided to us by others is believed reliable, but we assume no responsibility for accuracy thereof.