

CHFA Capital Needs Assessment and Replacement Reserve Analysis

Prepared for:

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and

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Mount Carmel Congregate
CHFA # 85074D
Hamden Housing Authority
Hamden, CT

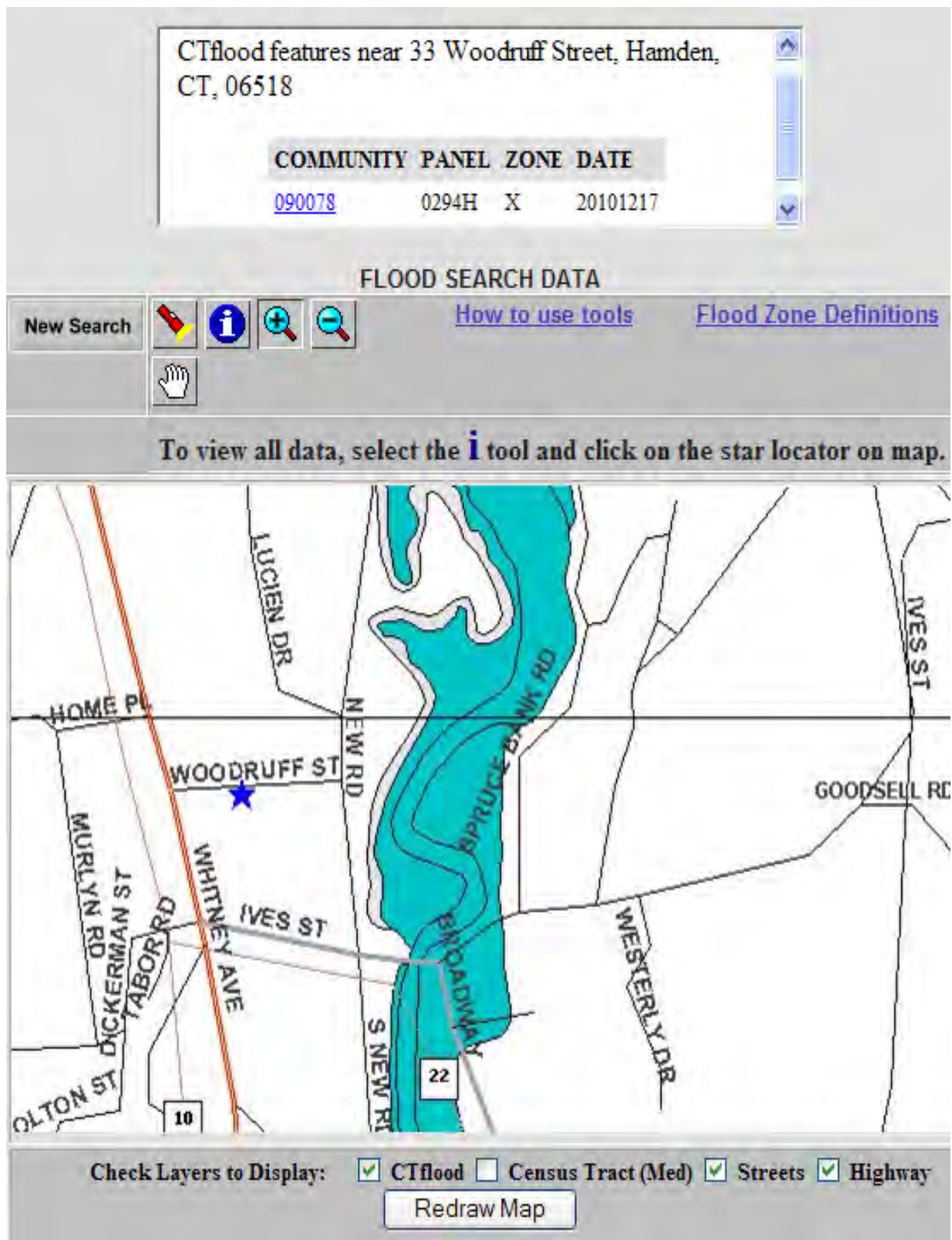
February 21, 2013

Final Report



Mount Carmel Congregate

33 Woodruff Street
Hamden, CT 06518



Mount Carmel

33 Woodruff Street
Hamden, CT 06518

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

Executive Summary

Mount Carmel Congregate

Hamden, CT

Mount Carmel Congregate is a residential development for the elderly that is comprised of a single residential building. The development includes a total of 30 units – 23 efficiencies and 7 one-bedrooms. The site and a portion of the building were originally utilized as a school. Selective building razing, reconfiguration and reconstruction of the structure to its current use were completed in 1982. The two additional buildings that are present at the site and contain another 40 units of housing are not included as part of this assessment.

Overall the development is in fair to good 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 parking surfaces exhibit cracks/wear; proportional costs (based on number of units) for resurfacing are shown in Year 1.
- New concrete walkways were being installed throughout the site during the site visit; no near-term needs are anticipated.
- Allowances for painting and selective repair/re-pointing of exterior masonry walls are shown in Years 6, 12, and 18. Aluminum siding replacement costs are shown in Year 6.
- The majority of the exterior common entry doors are original and they vary in condition; replacement allowances are shown in Years 1-6. No problems related to the isolated exterior unit entry or storm doors were noted and no near-term needs were identified.

- Windows throughout the building are original and in fair condition; replacement costs are shown in Year 6.
- Built-up roofing systems cover the building's flat roof sections and conventional three-tab shingles are present on the pitched roof section; replacement of original built-up and shingle roof coverings is shown in Year 1.
- Interior common area finishes are in generally good condition; an initial painting and floor covering replacement cycle for most locations is shown in Year 4. The vinyl sheet flooring in the restrooms exhibits higher levels of wear and is shown being replaced in Year 1.
- No problems related to the central domestic hot water tanks serving the units or tank dedicated to the kitchen were observed or reported; replacement allowances are shown based on current age and expected useful service life.
- Heating/cooling equipment for the interior common areas varies in age; replacement costs for an original air handler and older air conditioning condenser unit are shown in Year 1.
- Annual allowances for replacement of vinyl composition tile (VCT) and carpet floor coverings are shown from Year 1 forward.
- Replacement of existing electrical outlets in unit bathrooms with ground-fault circuit interrupter models is shown in Year 1.
- Replacement of existing unit bathroom toilets with contemporary low-flow models is shown in Year 1-3.
- Cabinetry in unit kitchens is original and in fair to good condition for its age; future replacement is shown in Years 3-7.
- Unit circuit breaker panels are 'Stab-Lok' models by Federal Pacific – a panel and brand type that has had a history of failure and no longer has service parts available; replacement of all circuit breaker panels is shown in Years 1-3.
- Unit heating is via electric baseboard radiation and cooling is via thru-wall air conditioners; no near-term needs were for these components were identified.
- Minor modifications are needed to meet handicap accessibility requirements within one laundry room and both common restrooms.
- There are no fully accessible units at the development at the present time; the most significant modifications necessary for unit-level handicap accessibility are related to the toilet and bathtub grab bars and the installation of accessible-style kitchen cabinetry.

Additional Notes:

1. The Physical Assessment of the property was conducted on December 11th, 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 the Hamden Housing Authority 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*.



Development signage



Asphalt-paved parking areas exhibit cracks and wear



New concrete walkways recently installed throughout entire site



Building architecture as seen from Woodruff Street



Building architecture as seen from primary parking area



Building architecture as seen along southerly elevation



Exterior wall surfaces are a mix of (exposed and painted masonry) and aluminum siding



Main entry door - No problems noted and door is on an accessible route



Rust-damaged frame noted at secondary building entry door



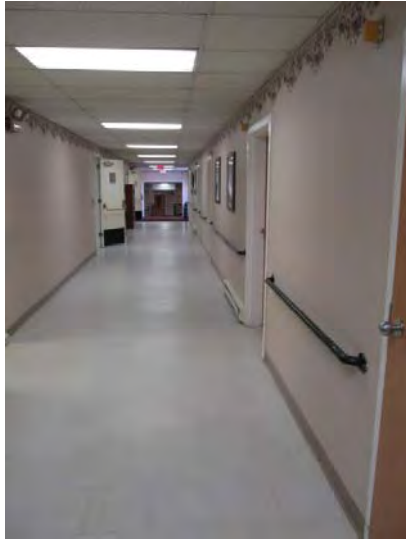
Original windows are in generally good condition for their age – No operational problems noted



Roof shingles at pitched roof area are original and exhibit signs of age-related wear



View of community/dining room



Typical finishes in common hallways



Portion of ramp system for handicap access between southwest and northwest sections of building



Vinyl sheet floor coverings in restrooms are in need of replacement in the near-term



View of commercial-type kitchen facility



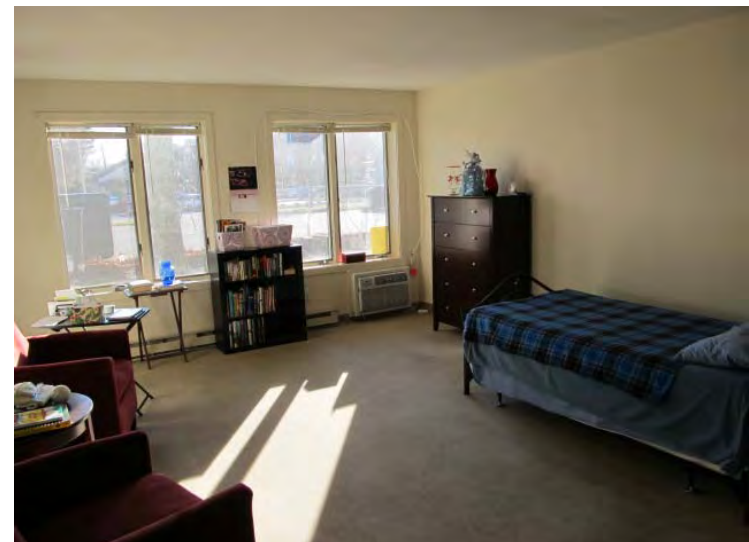
Two of three commercial-type gas-fired domestic hot water tanks that serve the residential units



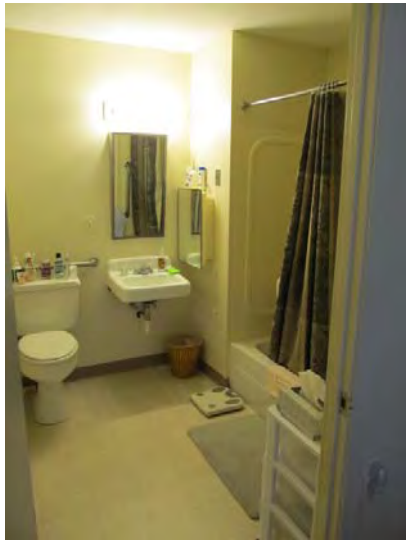
Older, exterior-mounted, condenser for cooling of selective interior common areas



Fully addressable fire alarm control panel –
Entire system was upgraded in 2009



Typical finishes in unit living area



Typical finishes and fixtures in unit bathrooms



Typical unit kitchen – Note cooking equipment is limited to a two-burner cooktop



Typical 'Stab-Lok' circuit breaker panel found in each unit – Panels of this type and brand have a history of failure and service parts are unavailable



Each unit is provided with a thru-wall air conditioner for space cooling needs

Comprehensive Capital Needs Assessment Schedule

Summary

Owner Sponsor Name:	Hamden Housing Authority
Project Name:	Mount Carmel Congregate
Project City / Town:	Hamden

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 31, 2012

Number of Units:	30
Total Square Feet:	21,201
Default Inflation Rate:	3.0%

Beginning Replacement Reserve Balance:	\$55,675
Annual Replacement Reserve Contribution:	\$9,897
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	20,377	23,877	0	0	0	0	5,948	0	0	0	0	4,564	2,401	0	0	0	5,291	0	2,867	0	31,005	0
2	Building Exterior	0	0	345	1,517	366	885	912	106,663	555	0	0	1,287	1,326	13,889	0	683	703	724	746	14,953	0	605	0
3	Roofing	0	0	84,610	0	0	0	0	0	0	0	0	0	0	0	0	133,660	0	0	0	0	0	0	0
4	Lobby - Mail Area	0	0	0	0	0	1,626	0	0	0	0	4,799	0	0	0	0	2,186	0	0	0	0	0	0	0
5	Community Room	0	0	4,765	2,677	2,757	6,233	2,925	3,013	3,104	3,197	10,260	3,391	6,404	3,598	3,706	8,377	3,932	4,049	4,171	4,296	4,425	4,558	0
6	Common Hallways	0	0	0	0	0	5,549	0	0	0	0	20,219	0	0	0	0	7,457	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	600	0	0	0	398	0	0	0	0	678	0	0	0	0	534	0	0	0	0	0	0	0
9	Common Area Restrooms	0	3,100	1,166	0	0	624	0	0	0	0	0	0	0	0	0	839	0	1,817	0	0	0	0	0
10	Building Boilers	0	0	580	0	11,139	0	653	24,345	0	1,494	0	757	779	0	0	0	877	0	0	19,363	0	1,017	0
11	Building Mechanical	0	0	7,425	0	0	0	0	0	0	0	0	0	2,150	0	1,137	0	0	2,493	0	0	0	10,214	0
12	Building Electrical	0	0	0	0	1,198	1,234	1,271	0	0	0	0	0	0	0	1,609	1,658	1,707	0	0	9,669	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	1,167	1,294	1,333	1,373	1,414	1,457	1,501	1,546	1,592	1,640	1,689	1,740	1,792	1,845	1,901	1,958	2,017	2,077	2,139	2,204	2,270	0
16	Unit Kitchens	0	5,756	2,227	2,294	13,355	13,755	14,168	14,593	15,031	2,739	2,821	2,906	2,993	3,083	3,175	3,270	3,368	3,469	3,573	3,681	3,791	3,905	0
17	Unit Bathrooms	0	4,500	12,516	5,073	7,886	3,643	3,752	3,865	3,981	13,708	14,119	14,543	14,979	15,428	1,177	1,213	1,249	1,286	1,325	1,365	1,406	1,448	0
18	Unit Electrical	0	0	14,457	14,891	15,337	2,412	2,484	2,559	2,635	2,714	2,796	2,880	2,966	3,055	3,147	3,241	3,338	3,438	3,542	3,648	3,757	3,870	0
19	Unit Mechanical	0	0	0	0	0	0	0	4,623	4,761	12,784	13,167	13,562	13,969	8,868	0	0	0	0	0	0	0	0	0
20	Annual Planned Expenditures	0	35,500	153,262	27,785	53,412	37,773	27,621	167,108	31,612	38,227	70,498	41,014	51,870	52,113	15,797	165,018	17,133	24,586	15,434	61,981	15,583	58,891	0
21	Annual Provision (indexed at 3%)			9,897	10,194	10,500	10,815	11,139	11,473	11,818	12,172	12,537	12,913	13,301	13,700	14,111	14,534	14,970	15,419	15,882	16,358	16,849	17,354	
22	Outside Capital			925,000																				
23	Cumulative Reserve Balance	55,675	20,175	801,809	784,218	741,305	714,347	697,865	542,231	522,436	496,381	438,419	410,318	371,750	333,336	331,650	181,166	179,004	169,837	170,285	124,662	125,929	84,392	

Site Improvements

Number of Units:	30
Total Square Feet:	21,201
Default Inflation Rate:	3.0%

12363 - Mount Carmel Congregate - FINAL SS 2/21/2013

Building Exterior

Number of Units:	30
Total Square Feet:	21,201
Default Inflation Rate:	3.0%

12363 - Mount Carmel Congregate - FINAL SS 2/21/2013

Lobby / Mail Area

Owner Sponsor Name:	Hamden Housing Authority
Project Name:	Mount Carmel Congregate
Project City / Town:	Hamden

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 31, 2012

Number of Units:	30
Total Square Feet:	21,201
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	965		7	10	2016			0	0	0	1,054	0	0	0	0	0	0	0	0	0	1,417	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								
3	Floors					2013			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								
5	Floors - VCT	3,788		12	20	2021			0	0	0	0	0	0	0	4,799	0	0	0	0	0	0	0	0	0	0	0								
6	Floors - Carpet	524		7	10	2016			0	0	0	572	0	0	0	0	0	0	0	0	0	769	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								
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								
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26																																			
27	Annual Planned Expenditures						0	0	0	0	0	1,626	0	0	0	0	4,799	0	0	0	0	2,186	0	0	0	0	0	0	0						
28	Cumulative Reserve Balance						55,675	20,175	801,809	784,218	741,305	714,347	697,865	542,231	522,436	496,381	438,419	410,318	371,750	333,336	331,650	181,166	179,004	169,837	170,285	124,662	125,929	84,392							

Community Room

Number of Units:	30
Total Square Feet:	21,201
Default Inflation Rate:	3.0%

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Common Hallways

Number of Units:	30
Total Square Feet:	21,201
Default Inflation Rate:	3.0%

12363 - Mount Carmel Congregate - FINAL SS 2/21/2013

Comprehensive Capital Needs Assessment Schedule

Common Stairways

Owner Sponsor Name:	Hamden Housing Authority
Project Name:	Mount Carmel Congregate
Project City / Town:	Hamden

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 31, 2012

Number of Units:	30
Total Square Feet:	21,201
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	0	0					
28	Cumulative Reserve Balance						55,675	20,175	801,809	784,218	741,305	714,347	697,865	542,231	522,436	496,381	438,419	410,318	371,750	333,336	331,650	181,166	179,004	169,837	170,285	124,662	125,929	84,392							

Common Laundry

Number of Units:	30
Total Square Feet:	21,201
Default Inflation Rate:	3.0%

[illegible]

Common Area Restrooms

Number of Units:	30
Total Square Feet:	21,201
Default Inflation Rate:	3.0%

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Building Mechanical

Number of Units:	30
Total Square Feet:	21,201
Default Inflation Rate:	3.0%

12363 - Mount Carmel Congregate - FINAL SS 2/21/2013

Building Electrical

Number of Units:	30
Total Square Feet:	21,201
Default Inflation Rate:	3.0%

12363 - Mount Carmel Congregate - FINAL SS 2/21/2013

Building Elevator

Owner Sponsor Name:	Hamden Housing Authority
Project Name:	Mount Carmel Congregate
Project City / Town:	Hamden

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	December 31, 2012

Number of Units:	30
Total Square Feet:	21,201
Default Inflation Rate:	3.0%

[illegible]

Unit Living

Number of Units:	30
Total Square Feet:	21,201
Default Inflation Rate:	3.0%

12363 - Mount Carmel Congregate - FINAL SS 2/21/2013

Unit Electrical

Number of Units:	30
Total Square Feet:	21,201
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.