

# *CHFA* Capital Needs Assessment and Replacement Reserve Analysis

Prepared for:

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Rocky Hill, CT 06067

and

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Oak Terrace

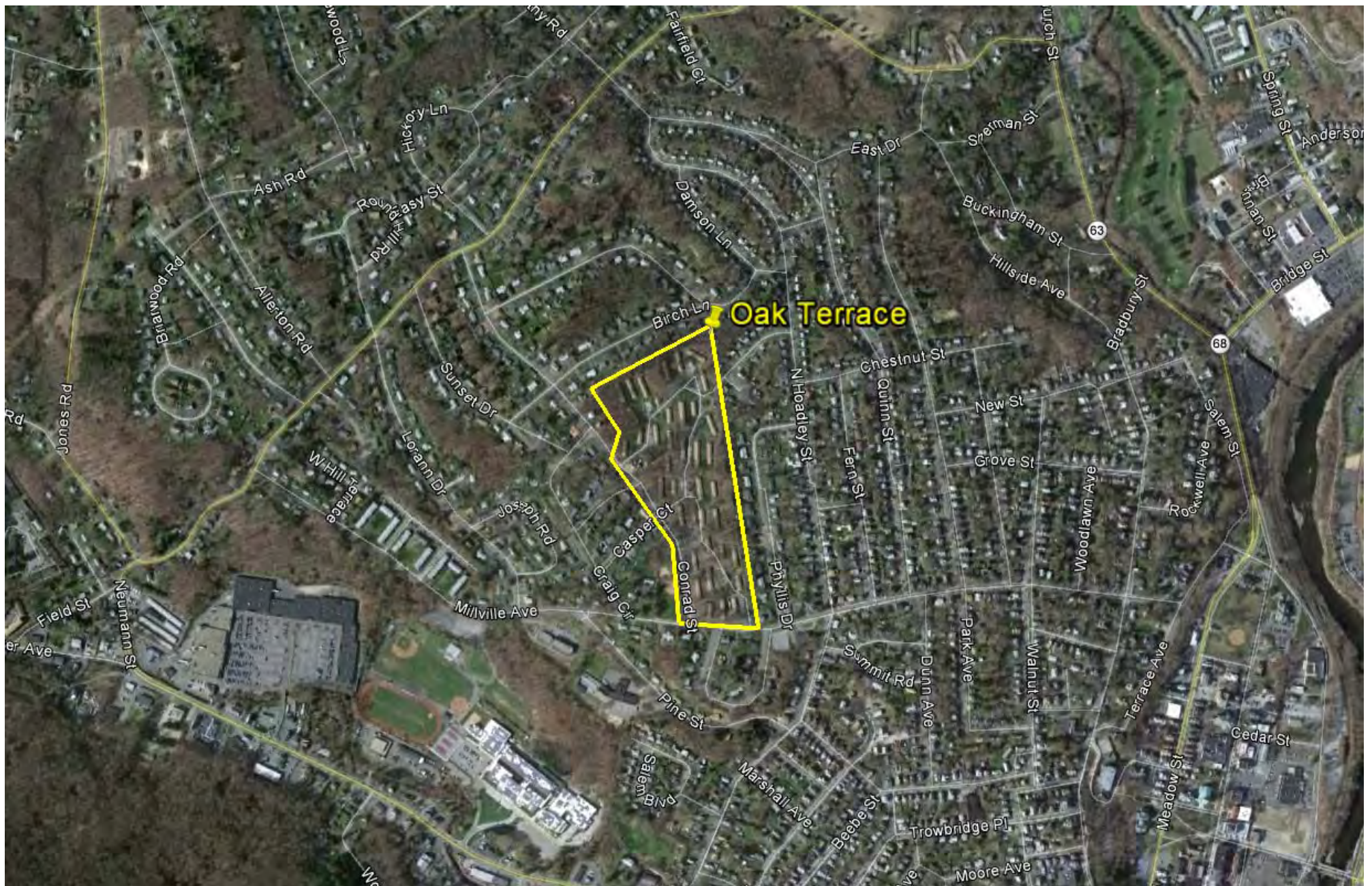
CHFA #85107D

Naugatuck Housing Authority  
Naugatuck, CT

March 15, 2013

*Final Report*

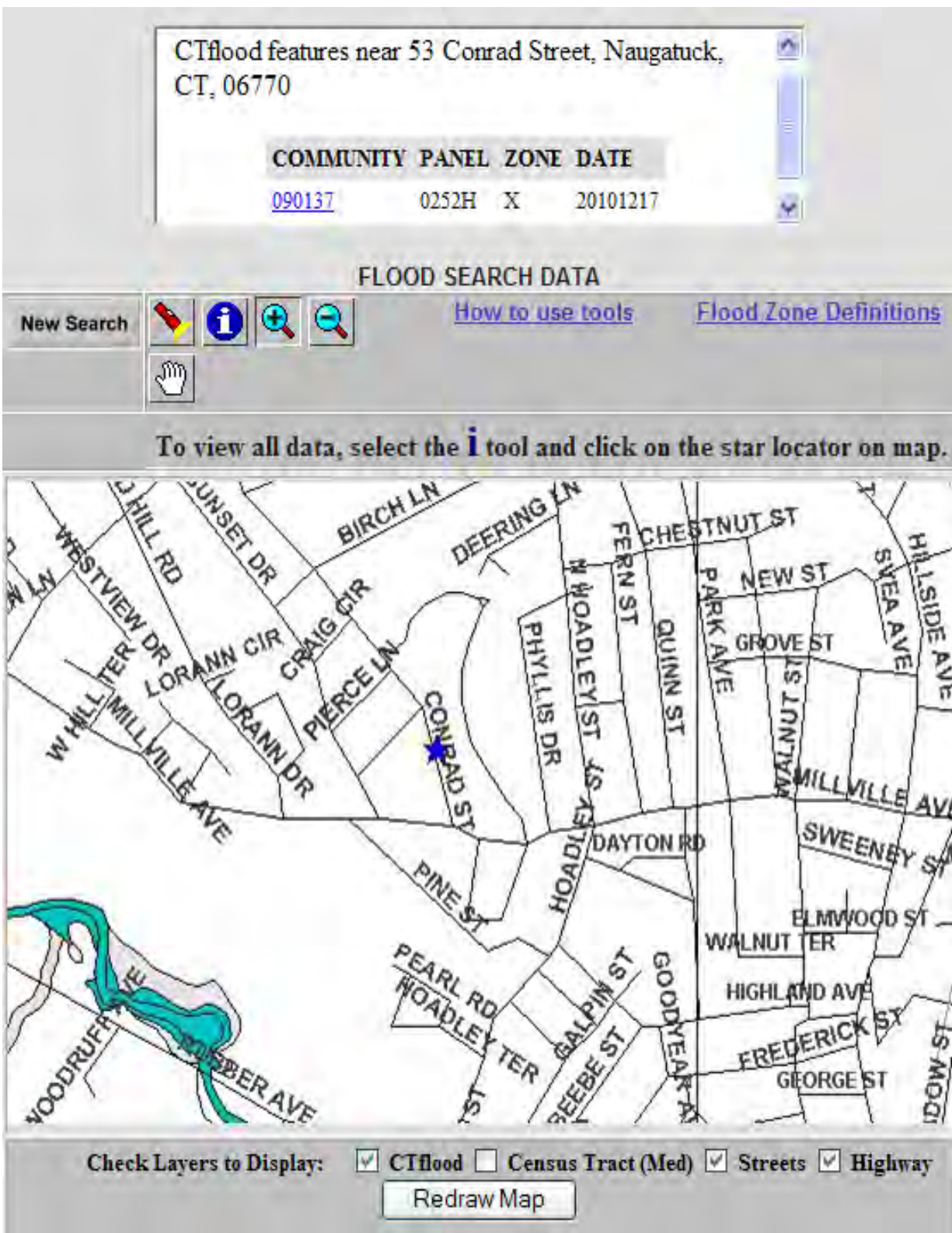




## Oak Terrace

53 Conrad Street  
Naugatuck, CT 06770





## Oak Terrace

53 Conrad Street  
Naugatuck, CT 06770

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

## Executive Summary

### Oak Terrace

Naugatuck, CT

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**Oak Terrace** is a residential development for the elderly that is comprised of thirty-seven residential buildings and one community building. The development includes 154 efficiency and 40 one-bedroom units. Construction of the development was completed in phases spanning from 1964 to 1980 with the bulk of the construction taking place between 1964 and the early 1970s.

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 in order to meet anticipated capital needs in the later years of the assessment.

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

- Asphalt-paved roadway, parking area, and pedestrian walkway surfaces vary in condition with significant wear evident at some locations; costs to scarify and resurface all asphalt paving are shown in Years 1-5.
- Isolated minor cracks were noted on the brick veneer exterior walls; repair/re-pointing allowances are shown in Years 1 and 11.
- No problems related to the clapboard-profile vinyl siding exterior wall surfaces were noted; no near-term needs are anticipated.
- Vinyl-framed windows with double-glazing are typical at all of the residential buildings; Buildings 1-18 have older models that are shown being replaced in Years 17-19. Replacement at Buildings 19-37 is not anticipated during the timeframe of the assessment.
- The community building features original wood-framed windows that are serviceable but beyond their expected useful service life and energy inefficient by contemporary standards; replacement costs are shown in Year 2.
- Common, unit entry, and storm doors are in good condition. Overhead garage door replacement is shown in Years 2-4.

- Newer architectural shingles are typical on all building roof surfaces; future replacement is shown starting in Year 19.
- Interior common area painting and carpet flooring replacement allowances are shown in Years 1 and 11.
- An original oil-fired boiler generated hydronic heat at the community building; replacement is shown in Year 1.
- Future replacement of the fully addressable fire alarm control panel is shown in Year 14 – interim needs should be addressed from operating accounts.
- Floor surfaces throughout unit interiors are either vinyl composition tile or carpet – annual allowances for replacement of each finish type are shown from Year 1 forward.
- Annual allowances are shown for bathtub re-glazing, surrounds, and mixing valves as well as accessory and exhaust fan replacements.
- Original wood cabinetry of varying condition is typical in unit kitchens; replacement allowances are shown in Years 1-8.
- Annual allowances for the as needed replacement of electric ranges and frost-free refrigerators are shown from Year 1 forward.
- A portion of the units are equipped with FPE ‘Stab-Lok’ circuit breaker panels; industry-wide, panels of this type have experienced failures and service parts are no longer available. Allowances to replace these panels are shown in Years 1-3.
- Each unit is equipped with a recently installed ductless mini-split heat pump system for heating and cooling; allowances for future replacement of these systems are shown from Year 12 forward. Annual allowances for as needed sectional replacement of the original electric baseboard radiation are shown from Year 1 forward. Based on discussions with management, domestic hot water tank replacement allowances are also shown in Years 1-3 and again in Years 11-13.
- Common area modifications needed for handicap accessibility include re-stripping of parking stalls, walkway repairs/widening, installation of lever-type hardware on some doors, restroom consolidation/expansion at Building 20, and new cabinetry in the community kitchen.
- Four units at the development are currently designated as handicap accessible; none are fully compliant at the present time. Management reported that these units plus six additional units are scheduled to receive new compliant-style kitchen cabinetry and bathroom modifications as part of a scope of work scheduled for completion in 2013.

Additional Notes:

1. The Physical Assessment of the property was conducted on January 7<sup>th</sup> and 8<sup>th</sup>, 2013. 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 Executive and Maintenance staffs of the Naugatuck Housing Authority for their assistance.
2. Cost estimates used in this assessment are based on data from *RS Means Facilities and Construction Cost Data*. These cost estimates have been applied uniformly across the entire study portfolio to help ensure consistency of future projections. Actual owner and/or site pricing could vary significantly.
3. Unless required by fire, safety, or accessibility codes, items are typically shown being replaced in kind and do not include any planned upgrades or potential upgrade opportunities.
4. Regular updates of this plan are recommended to ensure careful monitoring of major building systems and to adjust the program to accommodate unanticipated circumstances surrounding the buildings, operations, and/or occupants.
5. This report is delivered subject to the conditions on Appendix A, *Statement of Delivery*.





Typical signage found at each entryway to the site



Directional/layout signage found at front of Community Building



Significant wear/deterioration evident at some asphalt-paved roadway and parking area locations



Other areas of asphalt paving in better condition





Asphalt-paved walkway surfaces vary in age, width, and condition



Single dumpster location serves entire site – Staff transports materials from units to dumpsters



Typical building architecture as seen at front elevation of a residential building



Typical building architecture as seen at rear elevation of a residential building





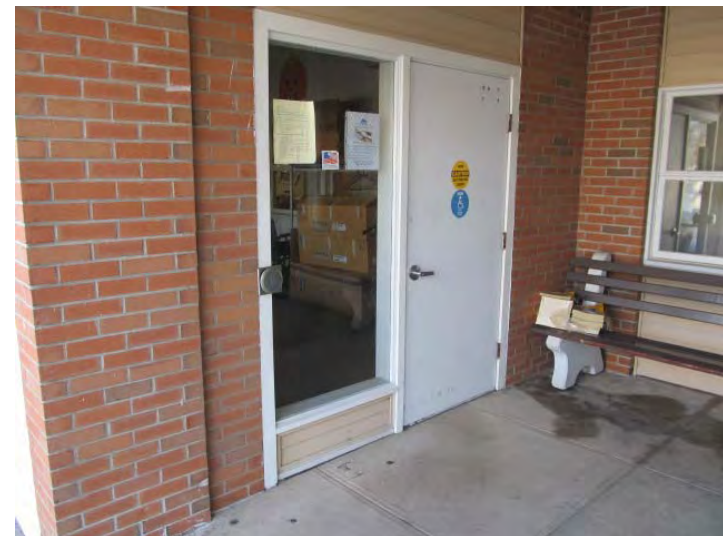
Building architecture as seen at front elevation of Community Building



Brick veneer in good overall condition with only isolated minor cracks noted



Isolated area of damaged aluminum cladding noted on rake board



Main entry at Community Building – No problems observed or reported



Unit entry and storm doors are in good overall condition



Service doors vary in condition



Newer vinyl-framed windows typical at all residential buildings



All buildings have newer architectural-style roof shingles – No problems observed or reported

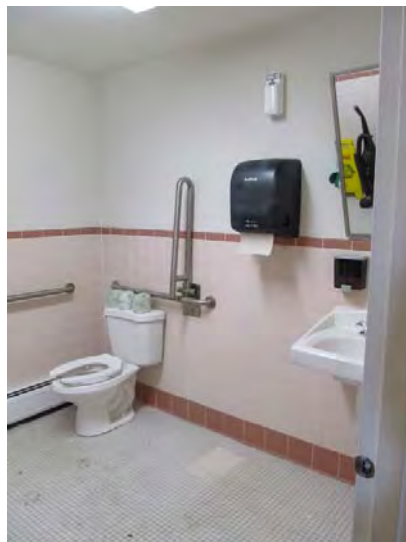




View of community room – Carpet is significant stained and worn at the present time



View of community kitchen – Note cabinetry does not include any handicap accessible design features



Restrooms at Community Building include adequate floor area for handicap accessibility requirements



Original oil-fired hydronic boiler for space heating at Community Building



Typical electric domestic hot water tank found at common areas (Community Building and laundry rooms)



Diesel-fired generator for emergency power at Community Building



Fully addressable fire alarm control panel monitors and supervises hardwired end devices throughout the development

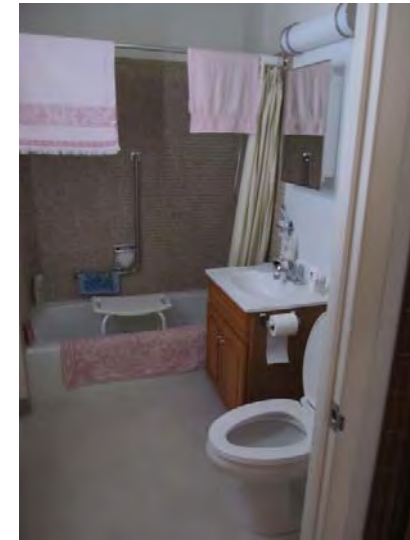


Typical unit interior with vinyl composition tile (VCT) flooring – Note newer wall-mounted component for heat-pump system and original electric resistance baseboard radiation

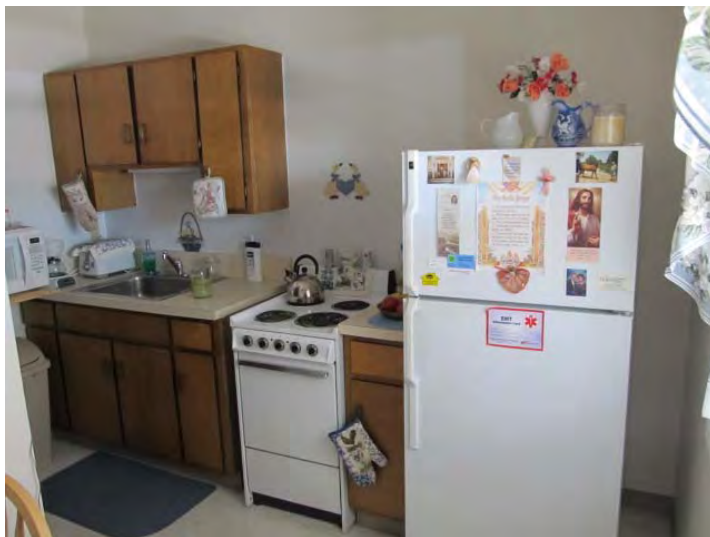




Carpet is found in some unit living areas



Typical finishes and fixtures in unit bathrooms



Typical finishes and equipment in unit kitchens



Original 'Stab-Lok' circuit breaker panels by Federal Pacific noted in some units



Each unit has its own electric domestic hot water tank –  
Most tanks currently near or beyond ten years of service



Recently installed exterior condensers for  
heat pump systems found at all units



Comprehensive Capital Needs Assessment Schedule

Summary

Owner Sponsor Name:	Naugatuck Housing Authority
Project Name:	Oak Terrace
Project City / Town:	Naugatuck

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

Number of Units:	194
Total Square Feet:	293,268
Default Inflation Rate:	3.0%

Beginning Replacement Reserve Balance:	\$911,684
Annual Replacement Reserve Contribution:	\$87,396
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	61,121	67,775	63,825	65,740	69,232	30,505	31,420	32,363	33,334	34,334	35,364	36,425	56,231	38,643	39,803	40,997	42,226	43,493	44,798	46,142	0
2	Building Exterior	0	0	0	22,715	3,764	3,877	1,479	0	0	0	1,935	1,993	0	18,374	13,784	14,197	28,122	28,965	201,025	207,056	213,268	32,601	0
3	Roofing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	151,318	155,858	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	13,053	0	0	0	0	0	0	0	0	0	11,494	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	1,093	0	0	0	0	2,494	0	0	0	0	1,468	0	0	0	0	0	0	0	0	0	0
9	Common Area Restrooms	0	0	21,802	0	0	0	0	977	0	0	0	0	1,414	0	0	0	0	0	0	0	0	0	0
10	Building Boilers	0	0	6,630	0	0	0	0	2,707	1,851	1,906	1,963	0	0	0	0	0	0	2,415	2,487	2,562	2,639	0	0
11	Building Mechanical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Building Electrical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17,329	0	62,786	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	16,496	16,991	17,501	18,026	18,567	19,124	19,697	20,288	20,897	21,524	22,170	22,835	23,520	24,225	24,952	25,701	26,472	27,266	28,084	28,926	0
16	Unit Kitchens	0	0	53,592	55,200	56,856	58,562	60,319	62,128	63,992	65,912	17,786	18,320	18,869	19,435	20,019	20,619	21,238	21,875	22,531	23,207	23,903	24,620	0
17	Unit Bathrooms	0	0	14,108	14,531	14,967	15,416	15,879	16,355	16,846	17,351	17,872	18,408	18,960	19,529	20,115	20,718	21,340	58,098	59,841	61,636	63,485	65,390	0
18	Unit Electrical	0	0	29,361	30,242	31,149	9,328	9,607	9,896	10,192	10,498	10,813	11,138	11,472	11,816	12,170	12,535	12,911	13,299	13,698	14,109	14,532	14,968	0
19	Unit Mechanical	0	0	57,270	58,989	60,758	2,517	2,593	2,671	2,751	2,833	2,918	3,006	58,063	130,968	134,897	78,880	81,247	83,684	86,195	88,781	91,444	94,187	0
20	Annual Planned Expenditures	0	0	274,527	266,443	248,820	173,465	177,675	146,856	146,750	151,152	107,519	108,722	179,273	259,381	280,735	227,148	229,612	337,820	454,475	468,109	633,471	462,692	0
21	Annual Provision (indexed at 3%)			87,396	90,018	92,719	95,500	98,365	101,316	104,356	107,487	110,711	114,032	117,453	120,977	124,606	128,345	132,195	136,161	140,246	144,453	148,787	153,250	
22	Outside Capital			2,675,000																				
23	Cumulative Reserve Balance	911,684	911,684	3,399,554	3,223,129	3,067,027	2,989,062	2,909,753	2,864,213	2,821,820	2,778,154	2,781,347	2,786,657	2,724,837	2,586,433	2,430,304	2,331,501	2,234,084	2,032,425	1,718,196	1,394,539	909,855	600,413	

## Site Improvements

Number of Units:	194
Total Square Feet:	293,268
Default Inflation Rate:	3.0%

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Comprehensive Capital Needs Assessment Schedule

Building Exterior

Owner Sponsor Name:	Naugatuck Housing Authority
Project Name:	Oak Terrace
Project City / Town:	Naugatuck

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	Component	Current Total Replacement Cost	Expected Annual Rate of Inflation	Current Age	Total Expected Useful Life	Initial Replacement Year	Planned Expenditures by Year																												
							Code	Emergency	Code	Deferred	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Revitalization				
											2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032					
1	Exterior Doors					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
2	Glass Doors (Sliders)					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
3	Exterior Walls - Masonry	3,606		9	10	2014					0	3,714	0	0	0	0	0	0	0	0	4,991	0	0	0	0	0	0	0	0	0	0				
4	Exterior Walls - EIFS					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
5	Ext. Walls - Vinyl Siding					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
6	Ext. Walls - Wood Siding					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
7	Windows					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
8	Exterior Soffits and Fascia					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
9	Caulking					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
10	Unit Balconies / Decks					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
11	Railings					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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		
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		
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	
17	Windows - Bldgs 1-18	152,650		~15	30	2029					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	81,653	84,102	86,625	0					
18	Windows - Cmnty Building	14,900		40+	35+	2014					0	15,347	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
19	Ext. Walls - Vinyl Siding	167,391		10+	30	2029					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	89,538	92,224	94,991	0					
20	Exterior Common Doors	3,055		~20	30	2021					0	0	0	0	0	0	0	1,935	1,993	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
21	Exterior Unit Doors	133,860		15+	30	2027					0	0	0	0	0	0	0	0	0	0	0	0	0	0	13,498	13,903	14,320	14,750	15,193	15,648					
22	Storm Doors	96,678		~3	15+	2024					0	0	0	0	0	0	0	0	0	0	13,382	13,784	14,197	14,623	15,062	15,514	15,979	16,459	16,953						
23	Service Doors	5,256		varies	20	2014					0	1,353	1,394	1,436	1,479	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
24	Overhead Doors	6,701		20+	25	2014					0	2,301	2,370	2,441	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
25																																			
26																																			
27	Annual Planned Expenditures							0		0	0	22,715	3,764	3,877	1,479	0	0	0	1,935	1,993	0	18,374	13,784	14,197	28,122	28,965	201,025	207,056	213,268	32,601	0				
28	Cumulative Reserve Balance							911,684		911,684	3,399,554	3,223,129	3,067,027	2,989,062	2,909,753	2,864,213	2,821,820	2,778,154	2,781,347	2,786,657	2,724,837	2,586,433	2,430,304	2,331,501	2,234,084	2,032,425	1,718,196	1,394,539	909,855	600,413					

## Roofing

Owner Sponsor Name:	<a href="#">Naugatuck Housing Authority</a>
Project Name:	<a href="#">Oak Terrace</a>
Project City / Town:	<a href="#">Naugatuck</a>

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

Number of Units:	194
Total Square Feet:	293,268
Default Inflation Rate:	3.0%

[illegible]

## Lobby / Mail Area

Owner Sponsor Name:	<a href="#">Naugatuck Housing Authority</a>
Project Name:	<a href="#">Oak Terrace</a>
Project City / Town:	<a href="#">Naugatuck</a>

Current Year:	2013
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Number of Units:	194
Total Square Feet:	293,268
Default Inflation Rate:	3.0%

[illegible]



## Community Room

Number of Units:	194
Total Square Feet:	293,268
Default Inflation Rate:	3.0%

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## Common Hallways

Owner Sponsor Name:	<a href="#">Naugatuck Housing Authority</a>
Project Name:	<a href="#">Oak Terrace</a>
Project City / Town:	<a href="#">Naugatuck</a>

Current Year:	2013
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Report Date:	January 20, 2013

Number of Units:	194
Total Square Feet:	293,268
Default Inflation Rate:	3.0%

[illegible]

## Common Stairways

Number of Units:	194
Total Square Feet:	293,268
Default Inflation Rate:	3.0%

13006 - Oak Terrace - FINAL SS 3/15/2013



Comprehensive Capital Needs Assessment Schedule

Common Laundry

Owner Sponsor Name:	Naugatuck Housing Authority
Project Name:	Oak Terrace
Project City / Town:	Naugatuck

Current Year:	2013
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Report Date:	January 20, 2013

Number of Units:	194
Total Square Feet:	293,268
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	826		10	10	2013				826	0	0	0	0	0	0	0	0	0	1,110	0	0	0	0	0	0	0	0	0	0					
2	Ceilings	267		10	10	2013				267	0	0	0	0	0	0	0	0	0	358	0	0	0	0	0	0	0	0	0	0					
3	Floors	2,151		10	15	2018				0	0	0	0	0	2,494	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	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	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				
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				
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				
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				
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				
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				
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				
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				
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				
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				
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				
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26																																			
27	Annual Planned Expenditures						0	0	1,093	0	0	0	0	2,494	0	0	0	0	1,468	0	0	0	0	0	0	0	0	0	0	0	0	0			
28	Cumulative Reserve Balance						911,684	911,684	3,399,554	3,223,129	3,067,027	2,989,062	2,909,753	2,864,213	2,821,820	2,778,154	2,781,347	2,786,657	2,724,837	2,586,433	2,430,304	2,331,501	2,234,084	2,032,425	1,718,196	1,394,539	909,855	600,413							

## Common Area Restrooms

Number of Units:	194
Total Square Feet:	293,268
Default Inflation Rate:	3.0%

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## Building Mechanical

Number of Units:	194
Total Square Feet:	293,268
Default Inflation Rate:	3.0%

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## Building Electrical

Number of Units:	194
Total Square Feet:	293,268
Default Inflation Rate:	3.0%

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## Building Elevator

Owner Sponsor Name:	<a href="#">Naugatuck Housing Authority</a>
Project Name:	<a href="#">Oak Terrace</a>
Project City / Town:	<a href="#">Naugatuck</a>

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

Number of Units:	194
Total Square Feet:	293,268
Default Inflation Rate:	3.0%

[illegible]



## Building Structural

Number of Units:	194
Total Square Feet:	293,268
Default Inflation Rate:	3.0%

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## Unit Living

Number of Units:	194
Total Square Feet:	293,268
Default Inflation Rate:	3.0%

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## Unit Bathrooms

Owner Sponsor Name:	<a href="#">Naugatuck Housing Authority</a>
Project Name:	<a href="#">Oak Terrace</a>
Project City / Town:	<a href="#">Naugatuck</a>

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

Number of Units:	194
Total Square Feet:	293,268
Default Inflation Rate:	3.0%

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## Unit Kitchens

Owner Sponsor Name:	<a href="#">Naugatuck Housing Authority</a>
Project Name:	<a href="#">Oak Terrace</a>
Project City / Town:	<a href="#">Naugatuck</a>

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

Number of Units:	194
Total Square Feet:	293,268
Default Inflation Rate:	3.0%

[illegible]



## Unit Electrical

Number of Units:	194
Total Square Feet:	293,268
Default Inflation Rate:	3.0%

13006 - Oak Terrace - FINAL SS 3/15/2013

## Unit Mechanical

Number of Units:	194
Total Square Feet:	293,268
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.