

# *CHFA* Capital Needs Assessment and Replacement Reserve Analysis

Prepared for:

**Connecticut Housing Finance Authority**  
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and

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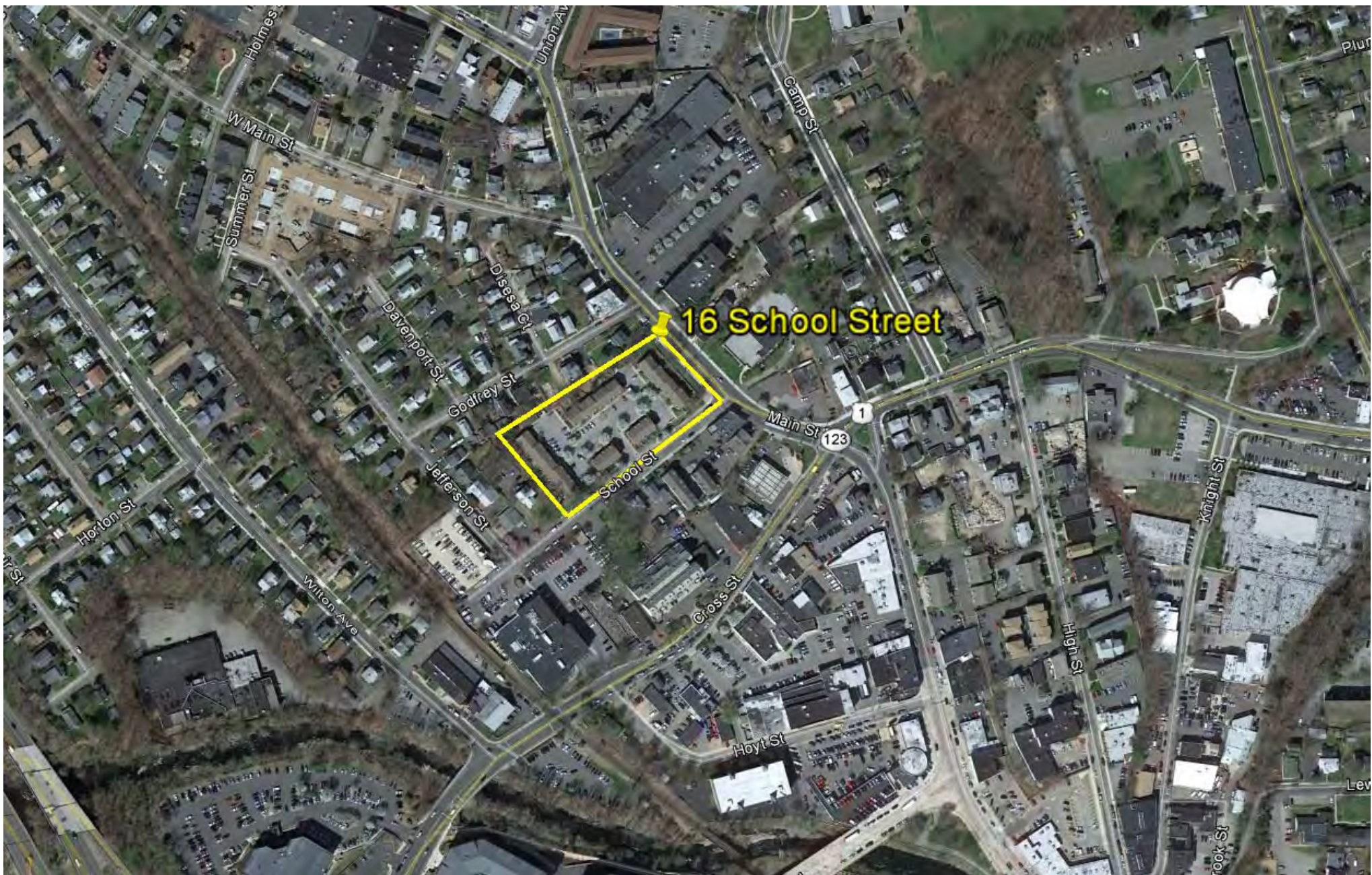


16 School Street  
CHFA #95094D  
Norwalk Housing Authority  
Norwalk, CT

July 8, 2013

*Final Report*

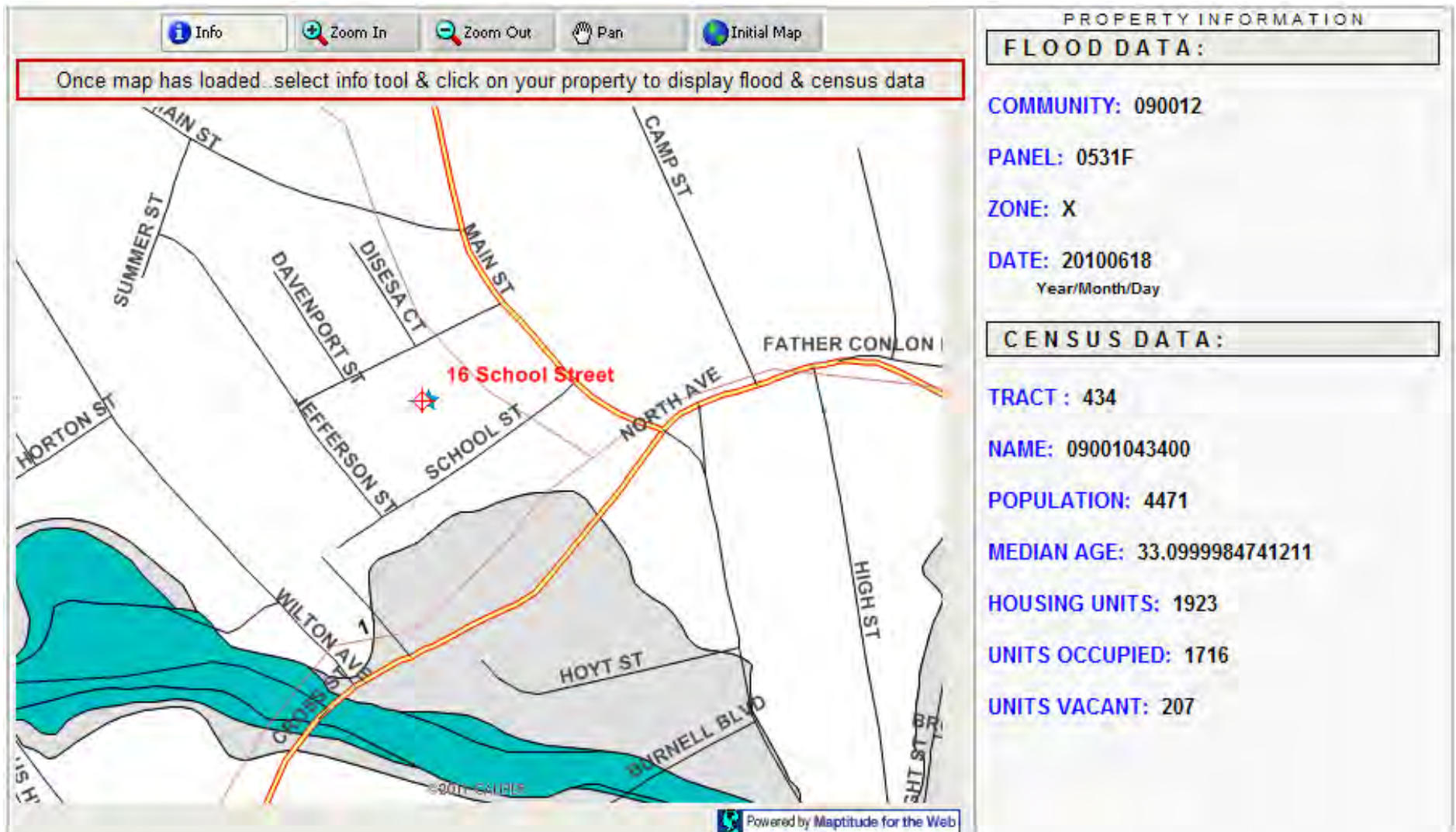




## 16 School Street

16 School Street  
Norwalk, CT 06854





## 16 School Street

16 School Street  
Norwalk, CT 06854

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

## Executive Summary

### 16 School Street

Norwalk, CT

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**16 School Street** is a residential development for families that is comprised of five buildings that contain a total of thirty-four units – 20 two-bedrooms and 14 three-bedrooms. Original construction of the development dates to 1991.

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.

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

- Initial surface maintenance cycle for asphalt paved site surfaces is shown in Year 1; future resurfacing shown in Year 5.
- Concrete walkways in good overall condition; periodic allowances for future needs shown starting in Year 3.
- Wood and brick privacy fencing/screening and dumpster enclosures are in poor condition with significant wear and damage typical throughout the site. Replacement/repair costs per Atlas Companies bid are shown in Year 1.
- Exterior brick veneer wall surfaces in good condition at present time – EIFS wall surfaces at window stacks are in fair condition; an allowance for selective brick re-pointing and EIFS repairs/painting is shown in Year 5.
- Exterior unit entry doors and windows are original to the development and in fair condition; replacement of all is shown in Year 5.

- Original three-tab shingles that exhibit age-related wear are typical on the roofs of all buildings; replacement is shown in Year 1.
- Floor surfaces throughout the units are finished with vinyl composition tile (VCT) – issues with loss of adhesion between the tile and sub-flooring were both reported and observed, most notably at the second floor level of some units; annual allowances for VCT replacement are shown from Year 1 forward.
- Annual allowances for the as-needed replacement of unit interior passage doors are shown from Year 1 forward.
- One-piece fiberglass bathtub and surrounds in unit bathrooms are in generally good condition; allowances for future, gradual replacement are shown in Years 4-13.
- No significant wear or damage related to unit bathroom toilets, vanities, or vanity top sinks were noted; future replacement is shown in Years 4-8.
- Cabinetry in unit kitchens is original and in fair condition; future replacement is shown in Years 4-8. Appliances (ranges and refrigerators) are understood to be owned and maintained by residents; no costs have been included in the assessment.
- Annual allowances for the as-needed replacement of in-unit smoke detectors are shown from Year 1 forward.
- Individual natural gas-fired boilers for unit heat are original and approaching the end of their expected useful service lives; replacement allowances are shown in Years 2-6.
- Annual allowances for the as-needed replacement of unit-level domestic hot water tanks are shown from Year 1 forward.
- The development's unit mix includes four units with handicap accessible design features. Modifications needed for UFAS compliance in these units include installation of lever-style hardware on unit entry doors, installation of insulation on piping under bathroom sinks, provision of tub seats and handheld shower wands, and installation of compliant kitchen cabinetry that includes a thirty-inch wide work surface with required knee clearance space.

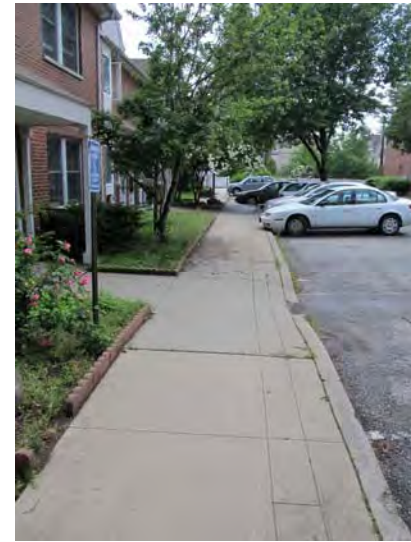
Additional Notes:

1. The Physical Assessment of the property was conducted on June 3<sup>rd</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 staff of the Norwalk 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 original asphalt paving –  
No significant wear or damage noted



Concrete pedestrian walkways are  
in generally good condition



Original wood fencing is in poor overall condition –  
Replacement scheduled for completion in 2013



Repair/re-pointing of brick 'fencing' is included  
as part of work to be completed in 2013





Building architecture as seen at a front elevation



Building architecture as seen at a rear elevation



Brick veneer and EIFS exterior wall surfaces are in fair condition



Typical unit entry and storm doors





Original windows are in fair condition



Each unit has a steel bulkhead door for basement access – No significant rust or damage noted



Original roof shingles exhibit age-related wear



Typical unit living area – Ongoing issues with vinyl tile flooring and wood sub-flooring reported



Typical finishes and fixtures  
in unit bathrooms



Typical finishes in unit kitchens



Typical natural gas-fired boiler and domestic hot water  
tank found at the basement level of each unit



All units have electrical load centers  
equipped with circuit breakers



Comprehensive Capital Needs Assessment Schedule

Summary

Owner Sponsor Name:	Norwalk Housing Authority
Project Name:	16 School Street
Project City / Town:	Norwalk

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

Number of Units:	34
Total Square Feet:	39,692
Default Inflation Rate:	3.0%

Beginning Replacement Reserve Balance:	\$366,764
Annual Replacement Reserve Contribution:	\$42,629
Additional Misc. Contribution:	

	Component	Total Planned Expenditures by Year																						Revitalization
		Emergency	Deferred	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
				2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	
1	Site Improvements	0	0	115,729	0	3,055	0	109,310	0	0	3,542	0	11,619	0	0	4,106	0	13,470	0	0	4,760	0	15,615	0
2	Building Exterior	0	0	3,359	3,460	3,564	12,216	258,608	9,066	9,337	9,618	0	0	0	0	0	0	0	5,234	5,391	5,552	5,719	8,737	0
3	Roofing	0	0	150,615	0	0	0	15,359	0	0	0	0	0	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	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	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	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	1,100	11,169	11,505	11,850	12,205	12,571	12,949	13,337	13,737	14,149	14,574	15,011	15,461	15,925	16,403	16,895	17,402	17,924	18,461	19,015	19,586	0
16	Unit Kitchens	0	13,724	2,604	2,682	2,763	25,340	26,100	26,883	27,690	28,521	3,299	3,398	3,499	3,604	3,713	6,589	6,787	6,991	7,200	7,416	7,639	7,868	0
17	Unit Bathrooms	0	1,700	2,825	2,910	2,997	28,395	29,246	30,124	31,027	31,958	19,393	19,975	20,574	21,191	21,827	4,149	4,273	4,401	4,533	4,669	4,809	4,954	0
18	Unit Electrical	0	0	1,938	1,996	2,056	2,118	2,181	2,247	2,314	2,383	2,455	2,529	2,605	2,683	2,763	2,846	2,931	3,019	3,110	3,203	3,299	3,398	0
19	Unit Mechanical	0	0	4,726	31,439	32,382	33,354	34,354	35,385	5,643	5,812	5,987	6,166	6,351	6,542	6,738	6,940	7,148	7,363	7,584	7,811	8,046	8,287	0
20	Annual Planned Expenditures	0	16,524	292,966	53,992	58,667	113,627	487,730	116,653	89,349	95,572	45,283	58,260	48,040	49,481	55,072	36,927	51,505	44,409	45,742	51,874	48,527	68,445	0
21	Annual Provision (indexed at 3%)			42,629	43,908	45,225	46,582	47,979	49,418	50,901	52,428	54,001	55,621	57,290	59,008	60,778	62,602	64,480	66,414	68,407	70,459	72,573	74,750	
22	Outside Capital			650,000																				
23	Cumulative Reserve Balance	366,764	350,240	749,903	739,819	726,377	659,331	219,580	152,345	113,897	70,754	79,472	76,833	86,082	95,609	101,315	126,990	139,966	161,971	184,636	203,220	227,266	233,571	

## Site Improvements

Number of Units:	34
Total Square Feet:	39,692
Default Inflation Rate:	3.0%

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Comprehensive Capital Needs Assessment Schedule

Building Exterior

Owner Sponsor Name:	Norwalk Housing Authority
Project Name:	16 School Street
Project City / Town:	Norwalk

Current Year:	2013
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Report Date:	June 20, 2013

Number of Units:	34
Total Square Feet:	39,692
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	Exterior Doors	37,060		21	25	2017				0	0	0	0	41,711	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	0					
3	Exterior Walls - Masonry	1,623		11	15	2017				0	0	0	0	1,827	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,846					
4	Exterior Walls - EIFS	18,922		21	25	2017				0	0	0	0	21,297	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	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	0			
7	Windows	148,745		21	25	2017				0	0	0	0	167,414	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	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	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	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	0	0		
12	Window & Door Lintels	12,240		21	25	2017				0	0	0	0	13,776	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	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	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	0	
17	Storm Doors	16,796		21	15	2013				3,359	3,460	3,564	3,671	3,781	0	0	0	0	0	0	0	0	0	0	0	0	5,234	5,391	5,552	5,719	5,890				
18	Bulkhead Doors	39,100		21	25	2016				0	0	0	8,545	8,801	9,066	9,337	9,618	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
19																																			
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24																																			
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26																																			
27	Annual Planned Expenditures							0		0	3,359	3,460	3,564	12,216	258,608	9,066	9,337	9,618	0	0	0	0	0	0	0	5,234	5,391	5,552	5,719	8,737	0				
28	Cumulative Reserve Balance							366,764		350,240	695,851	685,767	672,325	605,279	165,528	98,293	59,845	16,702	25,420	22,781	32,030	41,557	47,263	72,938	85,914	107,919	130,584	149,168	173,214	179,519					

## Roofing

Number of Units:	34
Total Square Feet:	39,692
Default Inflation Rate:	3.0%

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## Lobby / Mail Area

Owner Sponsor Name:	Norwalk Housing Authority
Project Name:	16 School Street
Project City / Town:	Norwalk

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

Number of Units:	34
Total Square Feet:	39,692
Default Inflation Rate:	3.0%

16 School Street - SS 6/21/2013

Comprehensive Capital Needs Assessment Schedule

Community Room

Owner Sponsor Name:	Norwalk Housing Authority
Project Name:	16 School Street
Project City / Town:	Norwalk

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

Number of Units:	34
Total Square Feet:	39,692
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					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
2	Kitchen Cabinets / Sink					2013				0	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	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						
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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						366,764	350,240	695,851	685,767	672,325	605,279	165,528	98,293	59,845	16,702	25,420	22,781	32,030	41,557	47,263	72,938	85,914	107,919	130,584	149,168	173,214	179,519							

Comprehensive Capital Needs Assessment Schedule

Common Hallways

Owner Sponsor Name:	Norwalk Housing Authority
Project Name:	16 School Street
Project City / Town:	Norwalk

Current Year:	2013
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Report Date:	June 20, 2013

Number of Units:	34
Total Square Feet:	39,692
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 1					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
2	Walls 2					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
3	Walls 3					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
4	Ceiling 1					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
5	Ceiling 2					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
6	Ceiling 3					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
7	Floors 1					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
8	Floors 2					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
9	Floors 3					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
10	Unit Doors					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
11	Hand Railings					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
12	Interior Lighting 1					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
13	Interior Lighting 2					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
14	Interior Lighting 3					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
15	Common Doors					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																																			
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23																																			
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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						366,764	350,240	695,851	685,767	672,325	605,279	165,528	98,293	59,845	16,702	25,420	22,781	32,030	41,557	47,263	72,938	85,914	107,919	130,584	149,168	173,214	179,519							



Comprehensive Capital Needs Assessment Schedule

Common Stairways

Owner Sponsor Name:	Norwalk Housing Authority
Project Name:	16 School Street
Project City / Town:	Norwalk

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

Number of Units:	34
Total Square Feet:	39,692
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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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						366,764	350,240	695,851	685,767	672,325	605,279	165,528	98,293	59,845	16,702	25,420	22,781	32,030	41,557	47,263	72,938	85,914	107,919	130,584	149,168	173,214	179,519							

Comprehensive Capital Needs Assessment Schedule

Common Laundry

Owner Sponsor Name:	Norwalk Housing Authority
Project Name:	16 School Street
Project City / Town:	Norwalk

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

Number of Units:	34
Total Square Feet:	39,692
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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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						366,764	350,240	695,851	685,767	672,325	605,279	165,528	98,293	59,845	16,702	25,420	22,781	32,030	41,557	47,263	72,938	85,914	107,919	130,584	149,168	173,214	179,519							

## Common Area Restrooms

Number of Units:	34
Total Square Feet:	39,692
Default Inflation Rate:	3.0%

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Comprehensive Capital Needs Assessment Schedule

Building Boilers

Owner Sponsor Name:	Norwalk Housing Authority
Project Name:	16 School Street
Project City / Town:	Norwalk

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

Number of Units:	34
Total Square Feet:	39,692
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	Boilers / Warm Air Furnaces					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
2	Boiler Operating Controls					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
3	Pneumatic Systems Controls					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
4	Condensate & Feed Water					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
5	Fuel Oil Storage					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
6	Fuel Oil Transfer System					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
7	Fuel Exhaust					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
8	Combustion Air					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						366,764	350,240	695,851	685,767	672,325	605,279	165,528	98,293	59,845	16,702	25,420	22,781	32,030	41,557	47,263	72,938	85,914	107,919	130,584	149,168	173,214	179,519							

## Building Mechanical

Number of Units:	34
Total Square Feet:	39,692
Default Inflation Rate:	3.0%

16 School Street - SS 6/21/2013

Comprehensive Capital Needs Assessment Schedule

Building Electrical

Owner Sponsor Name:	Norwalk Housing Authority
Project Name:	16 School Street
Project City / Town:	Norwalk

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

Number of Units:	34
Total Square Feet:	39,692
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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24																																			
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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						366,764	350,240	695,851	685,767	672,325	605,279	165,528	98,293	59,845	16,702	25,420	22,781	32,030	41,557	47,263	72,938	85,914	107,919	130,584	149,168	173,214	179,519							



## Building Elevator

Owner Sponsor Name:	Norwalk Housing Authority
Project Name:	16 School Street
Project City / Town:	Norwalk

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

Number of Units:	34
Total Square Feet:	39,692
Default Inflation Rate:	3.0%

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## Building Structural

Number of Units:	34
Total Square Feet:	39,692
Default Inflation Rate:	3.0%

[illegible]

Comprehensive Capital Needs Assessment Schedule

Unit Living

Owner Sponsor Name:	Norwalk Housing Authority
Project Name:	16 School Street
Project City / Town:	Norwalk

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

Number of Units:	34
Total Square Feet:	39,692
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	Interior Doors	1,701		1	1	2013				1,701	1,752	1,805	1,859	1,915	1,972	2,031	2,092	2,155	2,220	2,286	2,355	2,426	2,498	2,573	2,651	2,730	2,812	2,896	2,983						
2	Walls					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
3	Ceilings					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
4	Interior Stairs					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
5	Floors	9,468		1	1	2013				9,468	9,752	10,045	10,346	10,656	10,976	11,305	11,645	11,994	12,354	12,724	13,106	13,499	13,904	14,321	14,751	15,194	15,649	16,119	16,602						
6	AC Sleeve					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
7	Electrical Outlets					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
8	Lighting Fixtures					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				
17	Accessibility Improvements	1,100		ADD	20	2013		4	1,100	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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27	Annual Planned Expenditures							0		1,100	11,169	11,505	11,850	12,205	12,571	12,949	13,337	13,737	14,149	14,574	15,011	15,461	15,925	16,403	16,895	17,402	17,924	18,461	19,015	19,586	0				
28	Cumulative Reserve Balance							366,764		350,240	695,851	685,767	672,325	605,279	165,528	98,293	59,845	16,702	25,420	22,781	32,030	41,557	47,263	72,938	85,914	107,919	130,584	149,168	173,214	179,519					



## Unit Bathrooms

Owner Sponsor Name:	Norwalk Housing Authority
Project Name:	16 School Street
Project City / Town:	Norwalk

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

Number of Units:	34
Total Square Feet:	39,692
Default Inflation Rate:	3.0%

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## Unit Kitchens

Owner Sponsor Name:	Norwalk Housing Authority
Project Name:	16 School Street
Project City / Town:	Norwalk

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

Number of Units:	34
Total Square Feet:	39,692
Default Inflation Rate:	3.0%

[illegible]

Comprehensive Capital Needs Assessment Schedule

Unit Electrical

Owner Sponsor Name:	Norwalk Housing Authority
Project Name:	16 School Street
Project City / Town:	Norwalk

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

Number of Units:	34
Total Square Feet:	39,692
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	1,938		1	1	2013				1,938	1,996	2,056	2,118	2,181	2,247	2,314	2,383	2,455	2,529	2,605	2,683	2,763	2,846	2,931	3,019	3,110	3,203	3,299	3,398						
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						
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27	Annual Planned Expenditures						0	0	1,938	1,996	2,056	2,118	2,181	2,247	2,314	2,383	2,455	2,529	2,605	2,683	2,763	2,846	2,931	3,019	3,110	3,203	3,299	3,398	0						
28	Cumulative Reserve Balance						366,764	350,240	695,851	685,767	672,325	605,279	165,528	98,293	59,845	16,702	25,420	22,781	32,030	41,557	47,263	72,938	85,914	107,919	130,584	149,168	173,214	179,519							

### Comprehensive Capital Needs Assessment Schedule

## Unit Mechanical

Owner Sponsor Name:	Norwalk Housing Authority
Project Name:	16 School Street
Project City / Town:	Norwalk

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

Number of Units:	34
Total Square Feet:	39,692
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.