

CHFA Capital Needs Assessment and Replacement Reserve Analysis

Prepared for:

Connecticut Housing Finance Authority

999 West Street
Rocky Hill, CT 06067

and

Recap Real Estate Advisors

38 Chauncy Street, Suite 600
Boston, MA 02111



38 Chauncy Street, Suite 600 | Boston, MA 02111
T: 617.338.9484 | F: 617.338.9422

on-site-insight.com



Harry Schwartz Manor

CHFA # 85140D

Norwich Housing Authority

Norwich, CT

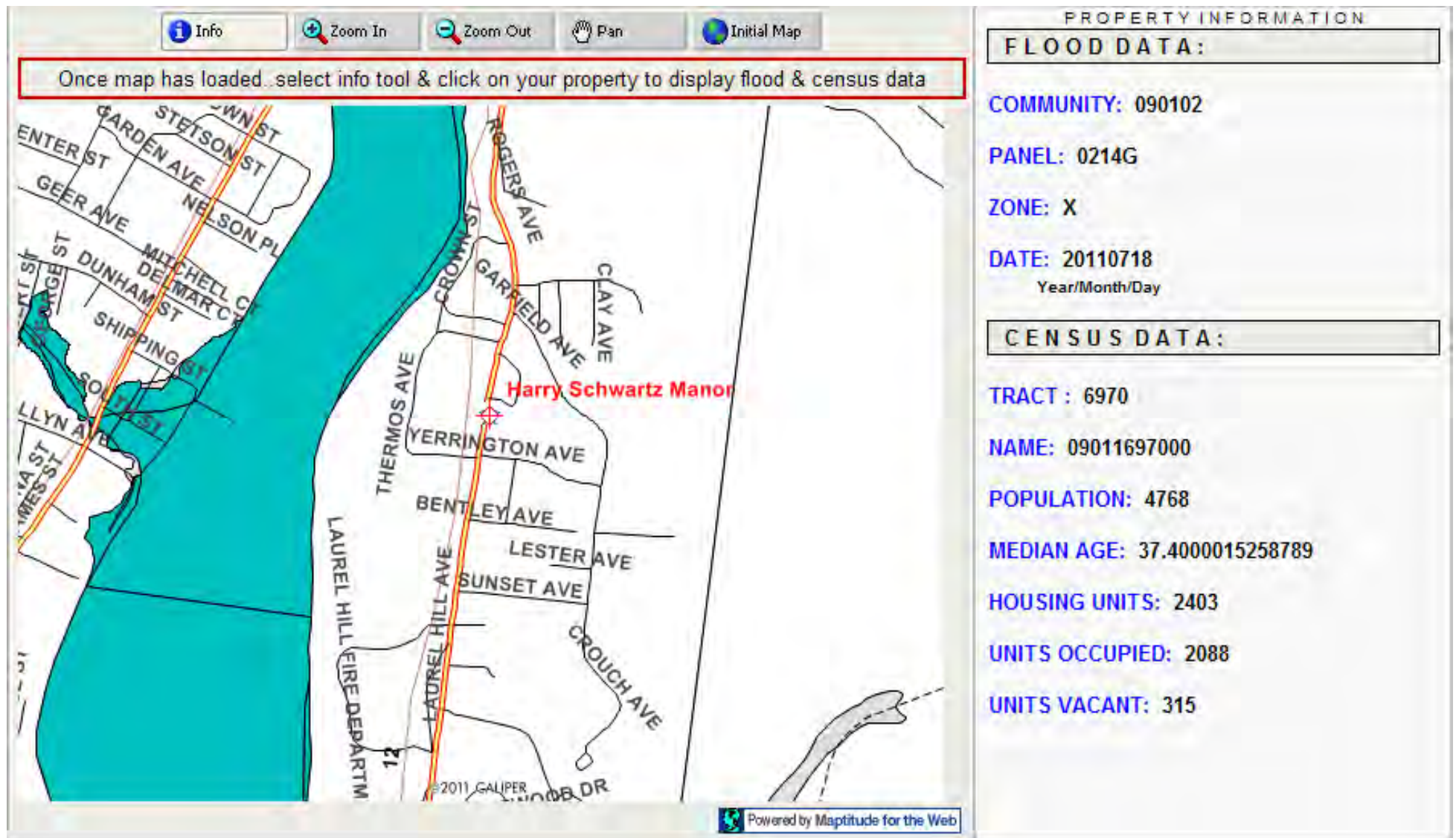
August 9, 2013

Final Report



Harry Schwartz Manor

382 Laurel Hill Avenue
Norwich, CT 06360



Harry Schwartz Manor

382 Laurel Hill Avenue
Norwich, CT 06360

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

Executive Summary

Harry Schwartz Manor

Norwich, CT

Harry Schwartz Manor is a residential development for the elderly that is comprised of twelve residential buildings and one building that contains both residential units and community space. The development includes 24 efficiency and 24 one-bedroom units. Original construction of the development dates to 1964.

Overall the development is in fair condition. As shown on the attached capital needs worksheets, the development faces significant capital needs in the near-term. Based on these projections, the development is seen as requiring an adjustment to current replacement reserve funding and/or an infusion of additional capital.

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

- Asphalt-paved parking area surfaces exhibit cracks and wear; resurfacing is shown in Year 2.
- Sidewalks vary in condition with cracks and trip hazards noted at various locations; periodic repair allowances are included.
- Replacement of pole-mounted site lighting is shown in Year 2, concurrent with the asphalt resurfacing.
- Modest periodic allowances for the retaining walls serving the site are shown starting in Year 1.
- The wood infill panels under windows exhibit wear and peeling paint; a replacement allowance is shown in Year 1.
- Common and unit entry doors are in fair condition but approaching the end of their expected useful service lives; allowances for replacement are shown in Year 3.

- Newer, architectural-type, shingles are typical on all roof surfaces; no near-term capital needs are anticipated.
- Interior common area finishes are in fair to good condition; future painting and floor covering replacement is shown in Year 5.
- Replacement of the exterior condenser unit for cooling and interior wall-mounted electric heaters at the community room is shown in Year 1.
- During the assessment, management reported that the existing fire alarm control system that utilizes a series of repeaters/transmitters has had a history of problems; an allowance to replace this system is shown in Year 2. Replacement of existing underground wiring is shown concurrent with this work based on age of existing wiring and the related scope of fire alarm work.
- Floor surfaces in unit living areas are covered with vinyl tile; annual allowances for replacement are shown from Year 1 forward.
- Fixtures and finishes in unit bathrooms are in fair condition; allowances to replace floor coverings and fixtures are shown in Year 7.
- Cabinetry in unit kitchens is older and in fair condition; replacement, including new countertops, is shown in Year 4. An initial cycle of kitchen floor covering replacement is shown concurrently. Annual allowances for the as needed replacement of stoves and refrigerators are shown from Year 1 forward.
- Annual allowances for the replacement of in-unit electric resistance baseboard radiation and domestic hot water tanks are shown from Year 1 forward.
- Common area elements requiring replacement/modification for handicap accessibility compliance include installation of compliant kitchen cabinetry and provision of compliant appliances, expansion of restrooms to meet floor area requirements, and installation of compliant restroom fixtures.
- Currently, there are no handicap accessible units at the development. In order to meet a 10% threshold, a total of five accessible units is necessary. Modifications needed for compliance include re-framing of interior doors, expansion of bathrooms to meet floor area requirements, installation of compliant fixtures, and installation of compliant kitchen cabinetry and appliances.

Additional Notes:

1. The Physical Assessment of the property was conducted on July 10th, 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 Norwich 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*.



Asphalt-paved access and parking area surfaces exhibit wear and damage



Cracks and displacement at pedestrian walkways present potential trip hazards



Large poured concrete retaining wall located behind Buildings A and B is in generally good condition



Stone retaining wall located at street, along front of site, is in need of selective repairs



Building architecture as seen at a front elevation



Building architecture as seen at a rear elevation



Community building (at right) is attached to Building B



Typical unit entry doors and windows



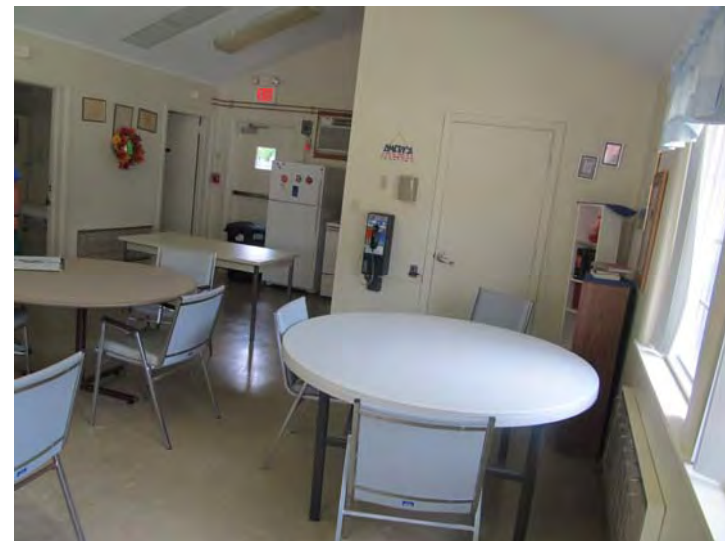
Infill panels under windows exhibits wear



Steel lintels over windows set in masonry openings are in need of surface preparation and painting



Architectural shingles were installed on all roof surfaces at the development in recent years



Interior view of community room



Community kitchen located at one end of community room



Exterior, air-cooled, condenser unit for cooling at community room is surpassed its expected useful service life



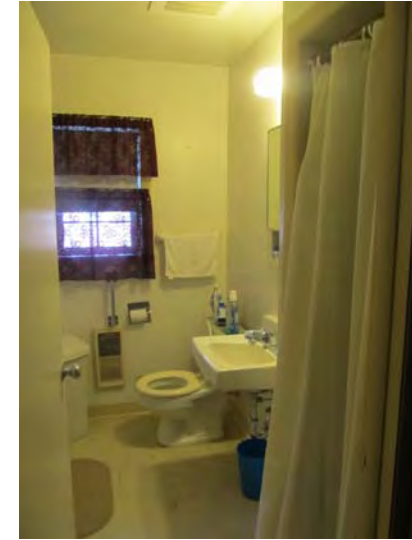
Electric-type domestic hot water tank serving the community building



Typical building-based fire alarm control panel – Management reports widespread operational issues



Typical finishes in unit living areas



Typical finishes and fixtures in unit bathrooms



Original, multi-stem, mixing valve assemblies are typical at unit bathtubs



Typical finishes and equipment in unit kitchens

Comprehensive Capital Needs Assessment Schedule

Summary

Owner Sponsor Name:	Norwich Housing Authority
Project Name:	Harry Schwartz Manor
Project City / Town:	Norwich

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	July 18, 2013

Number of Units:	48
Total Square Feet:	22,360
Default Inflation Rate:	3.0%

Beginning Replacement Reserve Balance:	\$341,417
Annual Replacement Reserve Contribution:	\$65,434
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	11,103	148,143	0	0	0	7,074	8,567	0	6,334	0	8,201	9,932	0	0	0	9,507	19,537	0	0	0	0
2	Building Exterior	0	0	63,438	0	91,861	0	0	0	0	0	0	0	9,145	0	0	0	0	0	0	51,978	0	0	0
3	Roofing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	232,528	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	7,500	0	0	0	0	5,714	0	0	0	0	0	0	0	0	0	3,338	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	1,952	0	0	0	0	0	0	0	0	0	1,209	0	0	0	0	1,640	0
9	Common Area Restrooms	0	30,000	0	0	0	0	818	0	0	0	0	0	0	0	0	0	601	0	0	0	0	0	0
10	Building Boilers	0	0	0	0	0	0	957	0	0	0	0	0	0	0	1,212	0	0	0	0	0	0	0	0
11	Building Mechanical	0	0	4,725	0	0	0	0	925	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Building Electrical	0	0	0	165,830	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	10,000	3,897	4,014	4,134	4,258	4,386	4,518	4,653	4,793	4,937	5,085	5,237	5,394	5,556	5,723	5,895	6,071	6,254	6,441	6,634	6,833	0
16	Unit Kitchens	0	22,913	3,344	3,444	3,548	244,010	3,764	3,877	3,993	4,113	4,236	4,363	4,494	4,629	4,768	4,911	5,058	5,210	5,366	5,527	11,413	11,756	0
17	Unit Bathrooms	0	50,000	0	0	0	0	0	0	191,614	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Unit Electrical	0	0	3,000	3,090	3,183	3,278	3,377	3,478	3,582	3,690	3,800	3,914	4,032	4,153	4,277	4,406	4,538	4,674	4,814	4,959	5,107	5,261	0
19	Unit Mechanical	0	0	6,300	6,489	6,684	6,884	7,091	7,303	7,523	7,748	7,981	8,220	8,467	8,721	8,982	9,252	9,529	9,815	10,110	10,413	10,725	11,047	0
20	Annual Planned Expenditures	0	120,413	95,807	331,010	109,409	258,431	28,058	27,175	219,932	20,343	27,287	21,582	39,576	32,828	24,795	24,291	30,168	35,278	46,081	79,318	33,880	269,064	0
21	Annual Provision (indexed at 3%)			65,434	67,397	69,419	71,502	73,647	75,856	78,132	80,476	82,890	85,377	87,938	90,576	93,294	96,093	98,975	101,945	105,003	108,153	111,398	114,740	
22	Outside Capital			400,000																				
23	Cumulative Reserve Balance	341,417	221,005	590,632	327,020	287,030	100,101	145,690	194,371	52,571	112,704	168,307	232,101	280,463	338,211	406,710	478,511	547,319	613,986	672,908	701,743	779,261	624,937	

Site Improvements

Number of Units:	48
Total Square Feet:	22,360
Default Inflation Rate:	3.0%

Harry Schwartz Manor • Capital Needs Assessment • © On-Site Insights

Building Exterior

Owner Sponsor Name:	Norwich Housing Authority
Project Name:	Harry Schwartz Manor
Project City / Town:	Norwich

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Roofing

Number of Units:	48
Total Square Feet:	22,360
Default Inflation Rate:	3.0%

Schwartz Manor - FINAL SS 8/9/2013

Comprehensive Capital Needs Assessment Schedule

Lobby / Mail Area

Owner Sponsor Name:	Norwich Housing Authority
Project Name:	Harry Schwartz Manor
Project City / Town:	Norwich

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	July 18, 2013

Number of Units:	48
Total Square Feet:	22,360
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	Mail Facilities					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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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						341,417	221,005	590,632	327,020	287,030	100,101	145,690	194,371	52,571	112,704	168,307	232,101	280,463	338,211	406,710	478,511	547,319	613,986	672,908	701,743	779,261	624,937							

Comprehensive Capital Needs Assessment Schedule

Community Room

Owner Sponsor Name:	Norwich Housing Authority
Project Name:	Harry Schwartz Manor
Project City / Town:	Norwich

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	July 18, 2013

Number of Units:	48
Total Square Feet:	22,360
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	2,870		49	53	2017					0	0	0	0	3,230	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	Walls	605		6	10	2017					0	0	0	0	681	0	0	0	0	0	0	0	0	0	915	0	0	0	0	0					
6	Ceilings	1,602		6	10	2017					0	0	0	0	1,803	0	0	0	0	0	0	0	0	0	2,423	0	0	0	0	0					
7	Other					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
8	Other					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
9	Other					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
10	Other					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
11	Other					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
12	Other					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
13	Other					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
14	Other					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
15	Other					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
16	Other					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
17	Accessibility Improvements	7,500		ADD	20	2013		4	7,500		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
18																																			
19																																			
20																																			
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures						0	7,500	0	0	0	0	5,714	0	0	0	0	0	0	0	0	0	3,338	0	0	0	0	0	0	0					
28	Cumulative Reserve Balance						341,417	221,005	590,632	327,020	287,030	100,101	145,690	194,371	52,571	112,704	168,307	232,101	280,463	338,211	406,710	478,511	547,319	613,986	672,908	701,743	779,261	624,937							

Common Hallways

Number of Units:	48
Total Square Feet:	22,360
Default Inflation Rate:	3.0%

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Common Stairways

Number of Units:	48
Total Square Feet:	22,360
Default Inflation Rate:	3.0%

[illegible]

Comprehensive Capital Needs Assessment Schedule

Common Laundry

Owner Sponsor Name:	Norwich Housing Authority
Project Name:	Harry Schwartz Manor
Project City / Town:	Norwich

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	July 18, 2013

Number of Units:	48
Total Square Feet:	22,360
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	278		6	10	2017				0	0	0	0	313	0	0	0	0	0	0	0	0	0	420	0	0	0	0	0						
2	Ceilings	522		6	10	2017				0	0	0	0	587	0	0	0	0	0	0	0	0	0	789	0	0	0	0	0						
3	Floors	935		11	15	2017				0	0	0	0	1,052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,640						
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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23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures						0	0	0	0	0	0	1,952	0	0	0	0	0	0	0	0	0	1,209	0	0	0	0	1,640	0						
28	Cumulative Reserve Balance						341,417	221,005	590,632	327,020	287,030	100,101	145,690	194,371	52,571	112,704	168,307	232,101	280,463	338,211	406,710	478,511	547,319	613,986	672,908	701,743	779,261	624,937							

Comprehensive Capital Needs Assessment Schedule

Common Area Restrooms

Owner Sponsor Name:	Norwich Housing Authority
Project Name:	Harry Schwartz Manor
Project City / Town:	Norwich

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							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	228		6	10	2017				0	0	0	0	257	0	0	0	0	0	0	0	0	0	345	0	0	0	0	0							
2	Ceilings	169		6	10	2017				0	0	0	0	190	0	0	0	0	0	0	0	0	256	0	0	0	0	0	0							
3	Sinks					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
4	Toilets					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
5	Partitions					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
6	Accessories					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
7	Floor	330		49	53	2017				0	0	0	0	371	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
8	GFI Outlet					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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				
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				
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	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	Accessibility Improvements	30,000		ADD	20	2013		4	30,000	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		
18																																				
19																																				
20																																				
21																																				
22																																				
23																																				
24																																				
25																																				
26																																				
27	Annual Planned Expenditures						0		30,000	0	0	0	0	818	0	0	0	0	0	0	0	0	0	601	0	0	0	0	0	0	0	0	0	0	0	
28	Cumulative Reserve Balance						341,417		221,005	590,632	327,020	287,030	100,101	145,690	194,371	52,571	112,704	168,307	232,101	280,463	338,211	406,710	478,511	547,319	613,986	672,908	701,743	779,261	624,937							

Building Boilers

Owner Sponsor Name:	Norwich Housing Authority
Project Name:	Harry Schwartz Manor
Project City / Town:	Norwich

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	July 18, 2013

Number of Units:	48
Total Square Feet:	22,360
Default Inflation Rate:	3.0%

Harry Schwartz Manor • Capital Needs Assessment • © On-Site Insights

Building Mechanical

Number of Units:	48
Total Square Feet:	22,360
Default Inflation Rate:	3.0%

Schwartz Manor - FINAL SS 8/9/2013

Building Electrical

Number of Units:	48
Total Square Feet:	22,360
Default Inflation Rate:	3.0%

Harry Schwartz Manor • Capital Needs Assessment • © On-Site Insights

Building Elevator

Number of Units:	48
Total Square Feet:	22,360
Default Inflation Rate:	3.0%

Harry Schwartz Manor • Capital Needs Assessment • © On-Site Insights

Comprehensive Capital Needs Assessment Schedule

Building Structural

Owner Sponsor Name:	Norwich Housing Authority
Project Name:	Harry Schwartz Manor
Project City / Town:	Norwich

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	July 18, 2013

Number of Units:	48
Total Square Feet:	22,360
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						
17																																			
18																																			
19																																			
20																																			
21																																			
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						341,417	221,005	590,632	327,020	287,030	100,101	145,690	194,371	52,571	112,704	168,307	232,101	280,463	338,211	406,710	478,511	547,319	613,986	672,908	701,743	779,261	624,937							

Unit Living

Number of Units:	48
Total Square Feet:	22,360
Default Inflation Rate:	3.0%

[illegible]

Unit Bathrooms

Owner Sponsor Name:	Norwich Housing Authority
Project Name:	Harry Schwartz Manor
Project City / Town:	Norwich

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	July 18, 2013

Number of Units:	48
Total Square Feet:	22,360
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							
2	Ceiling					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
3	Lavatory / Vanity					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
4	Toilet					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
5	Tub / Surround					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
6	Floor					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
7	Accessories					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
8	Lighting Features					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
9	Exhaust Fan					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
10	GFI Outlet					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							
17	Lavatory / Vanity	18,060		30+	30	2019				0	0	0	0	0	0	21,565	0	0	0	0	0	0	0	0	0	0	0	0							
18	Toilet	17,630		30+	30	2019				0	0	0	0	0	0	21,051	0	0	0	0	0	0	0	0	0	0	0	0							
19	Tub / Surround	86,860		30+	30	2019				0	0	0	0	0	0	103,715	0	0	0	0	0	0	0	0	0	0	0	0							
20	Accessories	17,974		20+	20	2019				0	0	0	0	0	0	21,462	0	0	0	0	0	0	0	0	0	0	0	0							
21	Exhaust Fan	6,450		varies	15	2019				0	0	0	0	0	0	7,702	0	0	0	0	0	0	0	0	0	0	0	0							
22	Floor	13,500		varies	15	2019				0	0	0	0	0	0	16,120	0	0	0	0	0	0	0	0	0	0	0	0							
23	Accessibility Improvements	50,000		ADD	20	2013		4	50,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
24																																			
25																																			
26																																			
27	Annual Planned Expenditures						0	50,000	0	0	0	0	0	0	0	191,614	0	0	0	0	0	0	0	0	0	0	0	0	0						
28	Cumulative Reserve Balance						341,417	221,005	590,632	327,020	287,030	100,101	145,690	194,371	52,571	112,704	168,307	232,101	280,463	338,211	406,710	478,511	547,319	613,986	672,908	701,743	779,261	624,937							

Comprehensive Capital Needs Assessment Schedule

Unit Kitchens

Owner Sponsor Name:	Norwich Housing Authority
Project Name:	Harry Schwartz Manor
Project City / Town:	Norwich

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	July 18, 2013

Number of Units:	48
Total Square Feet:	22,360
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						
2	Ceilings					2013			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						
4	Cabinets					2013			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
5	Countertops					2013			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
6	Sink					2013			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
7	Kitchen Exhaust Fan					2013			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
8	GFI Outlet					2013			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
9	Vent Hood					2013			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
10	Refrigerators	2,144		1	1	2013			2,144	2,208	2,275	2,343	2,413	2,485	2,560	2,637	2,716	2,797	2,881	2,968	3,057	3,149	3,243	3,340	3,440	3,544	3,650	3,760							
11	Stove					2013			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
12	Range	1,200		1	1	2013			1,200	1,236	1,273	1,311	1,351	1,391	1,433	1,476	1,520	1,566	1,613	1,661	1,711	1,762	1,815	1,870	1,926	1,983	2,043	2,104							
13	Dishwasher					2013			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
14	Disposal					2013			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	Floors	20,160		varies	15	2016			0	0	0	22,029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,720	5,892							
18	Cabinets	199,800		30+	30	2016			0	0	0	218,327	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
19	Accessibility Improvements	22,913		ADD	20	2013		4	22,913	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
20																																			
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures						0	22,913	3,344	3,444	3,548	244,010	3,764	3,877	3,993	4,113	4,236	4,363	4,494	4,629	4,768	4,911	5,058	5,210	5,366	5,527	11,413	11,756	0						
28	Cumulative Reserve Balance						341,417	221,005	590,632	327,020	287,030	100,101	145,690	194,371	52,571	112,704	168,307	232,101	280,463	338,211	406,710	478,511	547,319	613,986	672,908	701,743	779,261	624,937							

Comprehensive Capital Needs Assessment Schedule

Unit Electrical

Owner Sponsor Name:	Norwich Housing Authority
Project Name:	Harry Schwartz Manor
Project City / Town:	Norwich

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	July 18, 2013

Number of Units:	48
Total Square Feet:	22,360
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	720		1	1	2013				720	742	764	787	810	835	860	886	912	939	968	997	1,027	1,057	1,089	1,122	1,155	1,190	1,226	1,263						
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	2,280		1	1	2013				2,280	2,348	2,419	2,491	2,566	2,643	2,722	2,804	2,888	2,975	3,064	3,156	3,251	3,348	3,449	3,552	3,659	3,768	3,882	3,998						
4	Intercom					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
5	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
6	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
7	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
8	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
9	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
10	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
11	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
12	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
13	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
14	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
15	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
16	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
17																																			
18																																			
19																																			
20																																			
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures						0	0	3,000	3,090	3,183	3,278	3,377	3,478	3,582	3,690	3,800	3,914	4,032	4,153	4,277	4,406	4,538	4,674	4,814	4,959	5,107	5,261	0						
28	Cumulative Reserve Balance						341,417	221,005	590,632	327,020	287,030	100,101	145,690	194,371	52,571	112,704	168,307	232,101	280,463	338,211	406,710	478,511	547,319	613,986	672,908	701,743	779,261	624,937							

Unit Mechanical

Number of Units:	48
Total Square Feet:	22,360
Default Inflation Rate:	3.0%

Schwartz Manor - FINAL SS 8/9/2013

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.