

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



Melrose Park

CHFA #85139D

Norwich Housing Authority
Norwich, CT

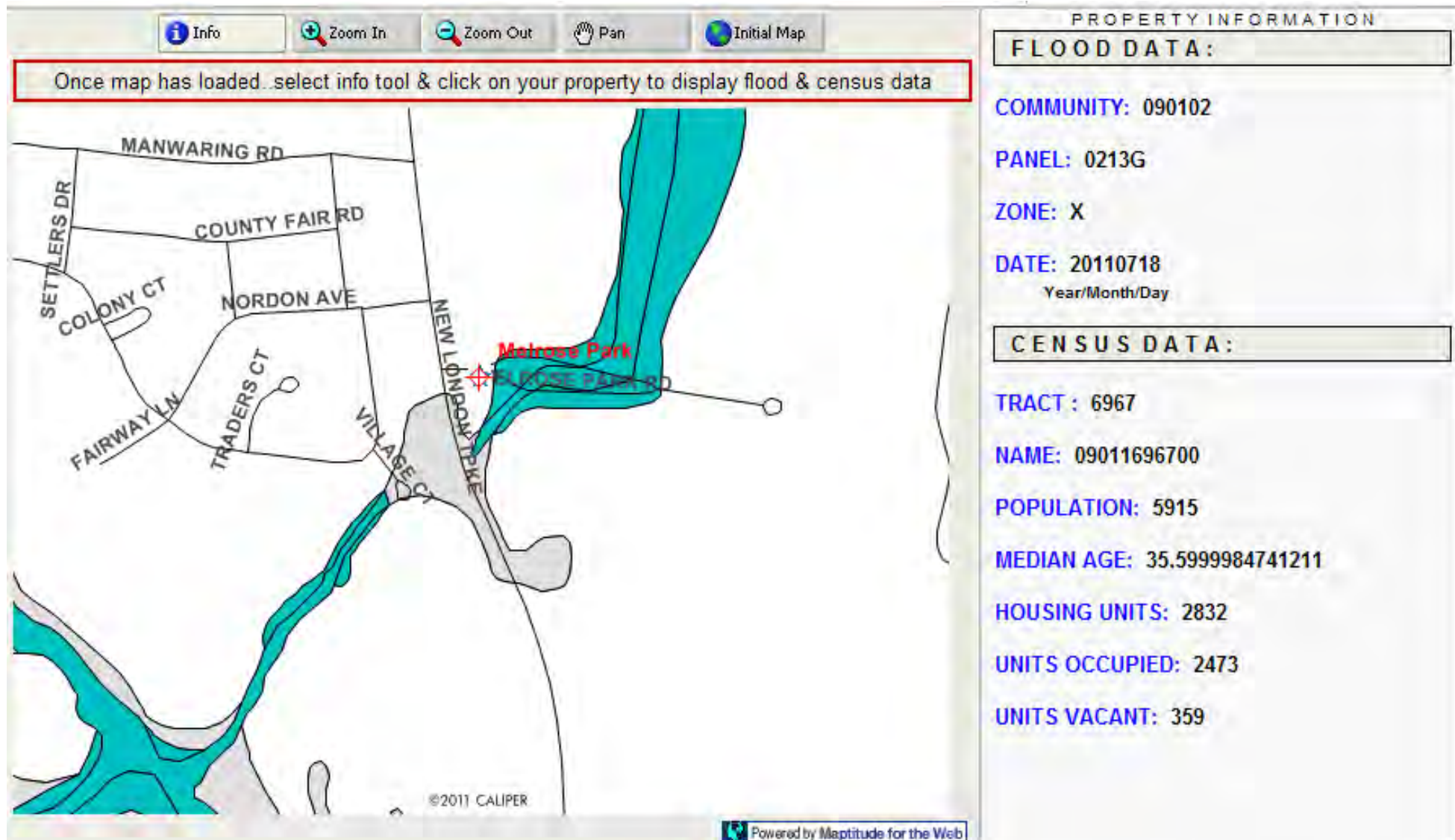
August 9, 2013

Final Report



Melrose Park

9-60 Melrose Park Road and 616-618 New London Turnpike
Norwich, CT 06360



Melrose Park

9-60 Melrose Park Road
Norwich, CT 06360

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

Executive Summary

Melrose Park

Norwich, CT

Melrose Park is a residential development for families that is comprised of twenty-eight buildings that contain a total of fifty-one units. The unit mix includes 5 two-bedroom cottages, 6 two-bedroom townhouses, and 40 three-bedroom townhouses. Original construction of the development dates to approximately 1950, and a moderate scope of renovation work was completed in 2010.

Overall the development is in generally good condition. As shown on the attached capital needs worksheets, the development faces significant capital needs in the near term related primarily to renovation/upgrade of bathroom finishes and fixtures. 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:

- All asphalt-paved driveways were resurfaced and at several locations, expanded as well, as part of the recent renovation work; no significant near-term needs are anticipated.
- Concrete walkways along the roadway and leading to the unit entries vary in age and condition; allowances for as-needed repairs are shown from Year 1 forward.
- The recently completed renovation work included installation of new vinyl siding, unit entry doors, storm doors, and windows at all buildings, and all of these elements are in good condition at the present time; periodic allowances to pressure wash the siding are shown, starting in Year 3.

- Concrete steps/stoops are present at the unit entries; allowances for potential future repair needs are shown from Year 5 forward.
- All buildings have architectural-style roof shingles that were installed as part of the recent renovation work; no problems were observed or reported, and no near-term needs are anticipated.
- Annual allowances for as needed replacement and/or refinishing of unit living area wood strip flooring are shown from Year 1 forward.
- Fixtures and finishes in unit bathrooms are in fair condition; future allowances for full bathroom upgrades are shown in Year 11.
- Cabinetry in unit kitchens was replaced in recent years and it is in good condition at the present time; no significant near-term needs are anticipated. Unit kitchen appliances are owned and maintained by residents; no capital costs are shown.
- New wall-mounted, natural gas-fired boilers and indirect-fired domestic hot water tanks were installed in all units as part of the recent renovation work; no problems were observed or reported and no near-term needs are anticipated.
- Currently, the development does not include any units that are designated as handicap accessible. In order to meet the 10% standard, modifications are necessary in five units; likely the two-bedroom cottage units which feature all bedrooms and the bathroom at the first floor level. Elements requiring modification/replacement include creation of an accessible route/installation of a ramp leading to the entry door, re-framing of interior doors to meet minimum width standards, expansion of bathrooms to provide required turning space, installation of compliant type and properly located bathroom fixtures, and installation of compliant kitchen cabinetry with necessary knee clearance space at the sink and under a thirty-inch wide work surface.

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*.



Typical asphalt-paved driveway –
All recently resurfaced



Concrete walkways along street and leading
to unit entries vary in age and condition



Typical concrete patio area found at each building – All
installed as part of recently completed renovation work



Building architecture as seen at a 'cottage'
containing one, two-bedroom, unit



Building architecture as seen at a townhouse-style building containing two, two-bedroom, units



Building architecture as seen at a building containing two, three-bedroom, units – This style building is most prevalent at the development



Building architecture as seen at rear elevation of building with two, three-bedroom, units



Vinyl, siding, entry doors, storm doors, and windows all replaced as part of recently completed renovation work



Architectural shingles installed on all roofs as part of recently completed renovation work



Typical finishes in unit living areas



Typical finishes and fixtures in unit bathrooms



Typical finishes and cabinetry in unit kitchens; all cabinetry replaced in recent years – Note appliances are owned and maintained by residents



Typical electrical load center with circuit breakers found at each unit –
No problems observed or reported



Typical natural gas-fired wall-mounted boiler and indirect-fired domestic hot water tank – All equipment installed as part of recent renovation work

Comprehensive Capital Needs Assessment Schedule

Summary

Owner Sponsor Name:	Norwich Housing Authority
Project Name:	Melrose Park
Project City / Town:	Norwich

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

Number of Units:	51
Total Square Feet:	51,626
Default Inflation Rate:	3.0%

Beginning Replacement Reserve Balance:	\$197,589
Annual Replacement Reserve Contribution:	\$18,311
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	4,188	4,313	22,117	6,297	6,486	6,680	6,881	25,640	7,300	7,519	7,744	7,977	33,441	12,291	12,660	13,040	42,479	43,754	45,066	46,418	0
2	Building Exterior	0	0	0	0	18,664	0	3,334	3,434	3,537	25,281	3,753	3,865	15,222	15,679	41,232	4,351	4,481	4,615	4,754	33,975	5,043	5,195	0
3	Roofing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	121,969	125,628	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	75,000	16,509	17,004	17,514	18,040	18,581	19,138	19,712	20,304	20,913	21,540	22,187	22,852	23,538	24,244	24,971	25,720	26,492	27,287	28,105	28,948	0
16	Unit Kitchens	0	16,875	3,145	6,356	6,547	6,743	6,945	7,154	7,368	7,589	7,817	8,052	8,293	4,353	4,483	4,618	4,756	266,912	5,046	5,198	5,353	5,514	0
17	Unit Bathrooms	0	62,500	0	0	0	0	0	0	0	0	0	0	223,613	0	0	0	0	0	0	0	0	0	0
18	Unit Electrical	0	0	2,812	2,896	2,983	3,073	3,165	3,260	3,358	3,458	3,562	3,669	3,779	3,892	4,009	4,130	4,253	4,381	4,512	4,648	4,787	4,931	0
19	Unit Mechanical	0	0	0	0	0	0	0	0	8,221	8,468	8,722	8,983	9,253	10,272	10,580	10,897	11,224	11,561	66,741	68,743	70,805	72,929	0
20	Annual Planned Expenditures	0	154,375	26,653	30,570	67,826	34,152	38,511	39,667	49,078	90,740	52,067	53,629	290,091	65,024	117,283	60,530	62,346	326,229	150,024	183,603	281,130	289,564	0
21	Annual Provision (indexed at 3%)			18,311	18,860	19,426	20,008	20,609	21,227	21,864	22,520	23,195	23,891	24,608	25,346	26,106	26,890	27,696	28,527	29,383	30,265	31,172	32,108	
22	Outside Capital			1,900,000																				
23	Cumulative Reserve Balance	197,589	43,214	1,934,872	1,923,162	1,874,762	1,860,618	1,842,715	1,824,275	1,797,061	1,728,841	1,699,970	1,670,232	1,404,750	1,365,071	1,273,895	1,240,254	1,205,604	907,902	787,261	633,922	383,965	126,509	

Site Improvements

Number of Units:	51
Total Square Feet:	51,626
Default Inflation Rate:	3.0%

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Building Exterior

Owner Sponsor Name:	Norwich Housing Authority
Project Name:	Melrose Park
Project City / Town:	Norwich

Current Year:	2013
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Report Date:	July 18, 2013

Number of Units:	51
Total Square Feet:	51,626
Default Inflation Rate:	3.0%

Melrose Park • Capital Needs Assessment • © On-Site Insight

Comprehensive Capital Needs Assessment Schedule

Lobby / Mail Area

Owner Sponsor Name:	Norwich Housing Authority
Project Name:	Melrose Park
Project City / Town:	Norwich

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

Number of Units:	51
Total Square Feet:	51,626
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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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						197,589	43,214	1,934,872	1,923,162	1,874,762	1,860,618	1,842,715	1,824,275	1,797,061	1,728,841	1,699,970	1,670,232	1,404,750	1,365,071	1,273,895	1,240,254	1,205,604	907,902	787,261	633,922	383,965	126,509							

Comprehensive Capital Needs Assessment Schedule

Community Room

Owner Sponsor Name:	Norwich Housing Authority
Project Name:	Melrose Park
Project City / Town:	Norwich

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

Number of Units:	51
Total Square Feet:	51,626
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						197,589	43,214	1,934,872	1,923,162	1,874,762	1,860,618	1,842,715	1,824,275	1,797,061	1,728,841	1,699,970	1,670,232	1,404,750	1,365,071	1,273,895	1,240,254	1,205,604	907,902	787,261	633,922	383,965	126,509							

Comprehensive Capital Needs Assessment Schedule

Common Hallways

Owner Sponsor Name:	Norwich Housing Authority
Project Name:	Melrose Park
Project City / Town:	Norwich

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

Number of Units:	51
Total Square Feet:	51,626
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						
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27	Annual Planned Expenditures						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
28	Cumulative Reserve Balance						197,589	43,214	1,934,872	1,923,162	1,874,762	1,860,618	1,842,715	1,824,275	1,797,061	1,728,841	1,699,970	1,670,232	1,404,750	1,365,071	1,273,895	1,240,254	1,205,604	907,902	787,261	633,922	383,965	126,509							

Common Stairways

Number of Units:	51
Total Square Feet:	51,626
Default Inflation Rate:	3.0%

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Common Laundry

Number of Units:	51
Total Square Feet:	51,626
Default Inflation Rate:	3.0%

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Comprehensive Capital Needs Assessment Schedule

Common Area Restrooms

Owner Sponsor Name:	Norwich Housing Authority
Project Name:	Melrose Park
Project City / Town:	Norwich

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											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	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						
5	Partitions					2013				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						
7	Floor					2013				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						
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																																			
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22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures							0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
28	Cumulative Reserve Balance							197,589		43,214	1,934,872	1,923,162	1,874,762	1,860,618	1,842,715	1,824,275	1,797,061	1,728,841	1,699,970	1,670,232	1,404,750	1,365,071	1,273,895	1,240,254	1,205,604	907,902	787,261	633,922	383,965	126,509					

Comprehensive Capital Needs Assessment Schedule

Building Boilers

Owner Sponsor Name:	Norwich Housing Authority
Project Name:	Melrose Park
Project City / Town:	Norwich

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

Number of Units:	51
Total Square Feet:	51,626
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	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	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	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	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	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	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	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	0					
9	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
10	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
11	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
12	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
13	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
14	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
15	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
16	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
17																																			
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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	0				
28	Cumulative Reserve Balance						197,589	43,214	1,934,872	1,923,162	1,874,762	1,860,618	1,842,715	1,824,275	1,797,061	1,728,841	1,699,970	1,670,232	1,404,750	1,365,071	1,273,895	1,240,254	1,205,604	907,902	787,261	633,922	383,965	126,509							

Building Mechanical

Number of Units:	51
Total Square Feet:	51,626
Default Inflation Rate:	3.0%

Melrose Park - FINAL SS 8/9/2013

Building Elevator

Owner Sponsor Name:	Norwich Housing Authority
Project Name:	Melrose Park
Project City / Town:	Norwich

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

Number of Units:	51
Total Square Feet:	51,626
Default Inflation Rate:	3.0%

[illegible]

Comprehensive Capital Needs Assessment Schedule

Building Structural

Owner Sponsor Name:	Norwich Housing Authority
Project Name:	Melrose Park
Project City / Town:	Norwich

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

Number of Units:	51
Total Square Feet:	51,626
Default Inflation Rate:	3.0%

	Component	Current Total Replacement Cost	Expected Annual Rate of Inflation	Current Age	Total Expected Useful Life	Initial Replacement Year	Planned Expenditures by Year																												
							Code	Emergency	Code	Deferred	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Revitalization				
											2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032					
1	Foundation / Floor Slab					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
2	Framing & Columns					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
3	Steel					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
4	Wood Framing					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
5	Masonry Bearing Walls					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
6	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
7	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
8	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
9	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
10	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
11	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
12	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
13	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
14	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
15	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
16	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
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22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
28	Cumulative Reserve Balance						197,589	43,214	1,934,872	1,923,162	1,874,762	1,860,618	1,842,715	1,824,275	1,797,061	1,728,841	1,699,970	1,670,232	1,404,750	1,365,071	1,273,895	1,240,254	1,205,604	907,902	787,261	633,922	383,965	126,509							

Comprehensive Capital Needs Assessment Schedule

Unit Living

Owner Sponsor Name:	Norwich Housing Authority
Project Name:	Melrose Park
Project City / Town:	Norwich

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

Number of Units:	51
Total Square Feet:	51,626
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					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
2	Walls					2013				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						
4	Interior Stairs					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
5	Floors	16,509		1	1	2013				16,509	17,004	17,514	18,040	18,581	19,138	19,712	20,304	20,913	21,540	22,187	22,852	23,538	24,244	24,971	25,720	26,492	27,287	28,105	28,948						
6	AC Sleeve					2013				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						
8	Lighting Fixtures					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 Improbments	75,000		ADD	20	2013		4	75,000	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		75,000	16,509	17,004	17,514	18,040	18,581	19,138	19,712	20,304	20,913	21,540	22,187	22,852	23,538	24,244	24,971	25,720	26,492	27,287	28,105	28,948	0				
28	Cumulative Reserve Balance							197,589		43,214	1,934,872	1,923,162	1,874,762	1,860,618	1,842,715	1,824,275	1,797,061	1,728,841	1,699,970	1,670,232	1,404,750	1,365,071	1,273,895	1,240,254	1,205,604	907,902	787,261	633,922	383,965	126,509					

Comprehensive Capital Needs Assessment Schedule

Unit Bathrooms

Owner Sponsor Name:	Norwich Housing Authority
Project Name:	Melrose Park
Project City / Town:	Norwich

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

Number of Units:	51
Total Square Feet:	51,626
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	Ceiling					2013					0	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	0					
4	Toilet					2013					0	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	0					
6	Floor					2013					0	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	0					
8	Lighting Features					2013					0	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	0					
10	GFI Outlet					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	Toilet	18,860		varies	25	2023					0	0	0	0	0	0	0	0	0	25,346	0	0	0	0	0	0	0	0	0	0					
18	Tub / Surround	92,920		25+	35	2023					0	0	0	0	0	0	0	0	0	124,877	0	0	0	0	0	0	0	0	0	0					
19	Accessories	19,228		varies	25	2023					0	0	0	0	0	0	0	0	0	25,841	0	0	0	0	0	0	0	0	0	0					
20	Exhaust Fan	7,650		varies	15	2023					0	0	0	0	0	0	0	0	0	10,281	0	0	0	0	0	0	0	0	0	0					
21	Floor	27,731		30+	30+	2023					0	0	0	0	0	0	0	0	0	37,268	0	0	0	0	0	0	0	0	0	0					
22	Accessibility Improvements	62,500		ADD	20				4	62,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures							0		62,500	0	0	0	0	0	0	0	0	0	223,613	0	0	0	0	0	0	0	0	0	0	0				
28	Cumulative Reserve Balance							197,589		43,214	1,934,872	1,923,162	1,874,762	1,860,618	1,842,715	1,824,275	1,797,061	1,728,841	1,699,970	1,670,232	1,404,750	1,365,071	1,273,895	1,240,254	1,205,604	907,902	787,261	633,922	383,965	126,509					

Comprehensive Capital Needs Assessment Schedule

Unit Kitchens

Owner Sponsor Name:	Norwich Housing Authority
Project Name:	Melrose Park
Project City / Town:	Norwich

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

Number of Units:	51
Total Square Feet:	51,626
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	3,145		1	1	2013			3,145	3,239	3,336	3,436	3,539	3,645	3,755	3,867	3,983	4,103	4,226	4,353	4,483	4,618	4,756	4,899	5,046	5,198	5,353	5,514							
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					2013			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
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					2013			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
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	Cabinets	155,250		8	20+	2028			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	241,874	0	0	0	0						
18	Countertops	30,263		8	10	2014			0	3,117	3,211	3,307	3,406	3,508	3,614	3,722	3,834	3,949	4,067	0	0	0	0	0	0	0	0	0	0						
19	Kitchen Exhaust Fan	12,926		8	20+	2028			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20,138	0	0	0	0	0						
20	Accessibility Improvements	16,875		ADD	20	2013		4	16,875	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures							0		16,875	3,145	6,356	6,547	6,743	6,945	7,154	7,368	7,589	7,817	8,052	8,293	4,353	4,483	4,618	4,756	266,912	5,046	5,198	5,353	5,514	0				
28	Cumulative Reserve Balance							197,589		43,214	1,934,872	1,923,162	1,874,762	1,860,618	1,842,715	1,824,275	1,797,061	1,728,841	1,699,970	1,670,232	1,404,750	1,365,071	1,273,895	1,240,254	1,205,604	907,902	787,261	633,922	383,965	126,509					

Unit Electrical

Number of Units:	51
Total Square Feet:	51,626
Default Inflation Rate:	3.0%

Melrose Park - FINAL SS 8/9/2013

Comprehensive Capital Needs Assessment Schedule

Unit Mechanical

Owner Sponsor Name:	Norwich Housing Authority
Project Name:	Melrose Park
Project City / Town:	Norwich

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

Number of Units:	51
Total Square Feet:	51,626
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.