

CHFA Capital Needs Assessment and Replacement Reserve Analysis

Prepared for:

Connecticut Housing Finance Authority
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and

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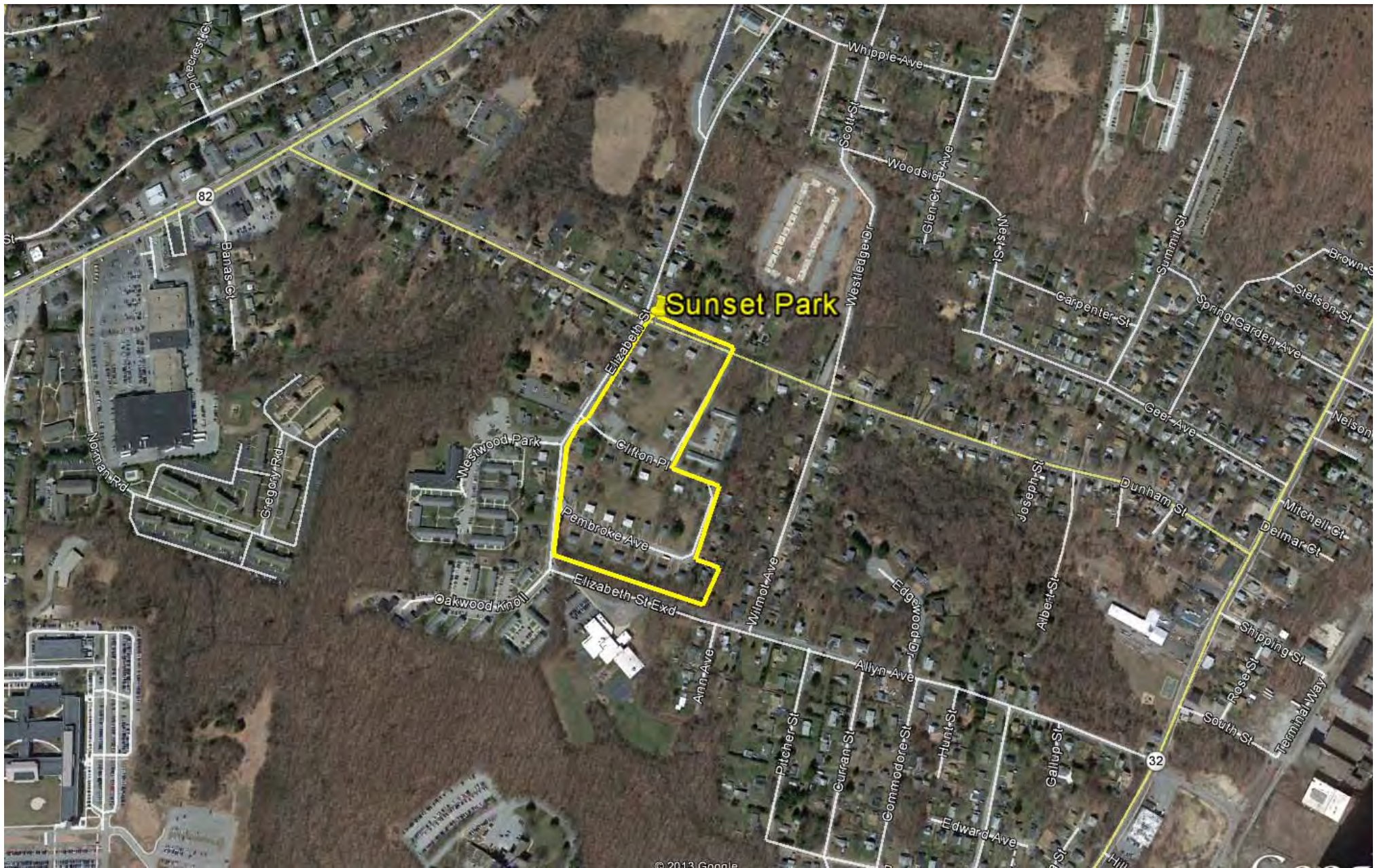
Sunset Park

CHFA #85139Z

Norwich Housing Authority
Norwich, CT

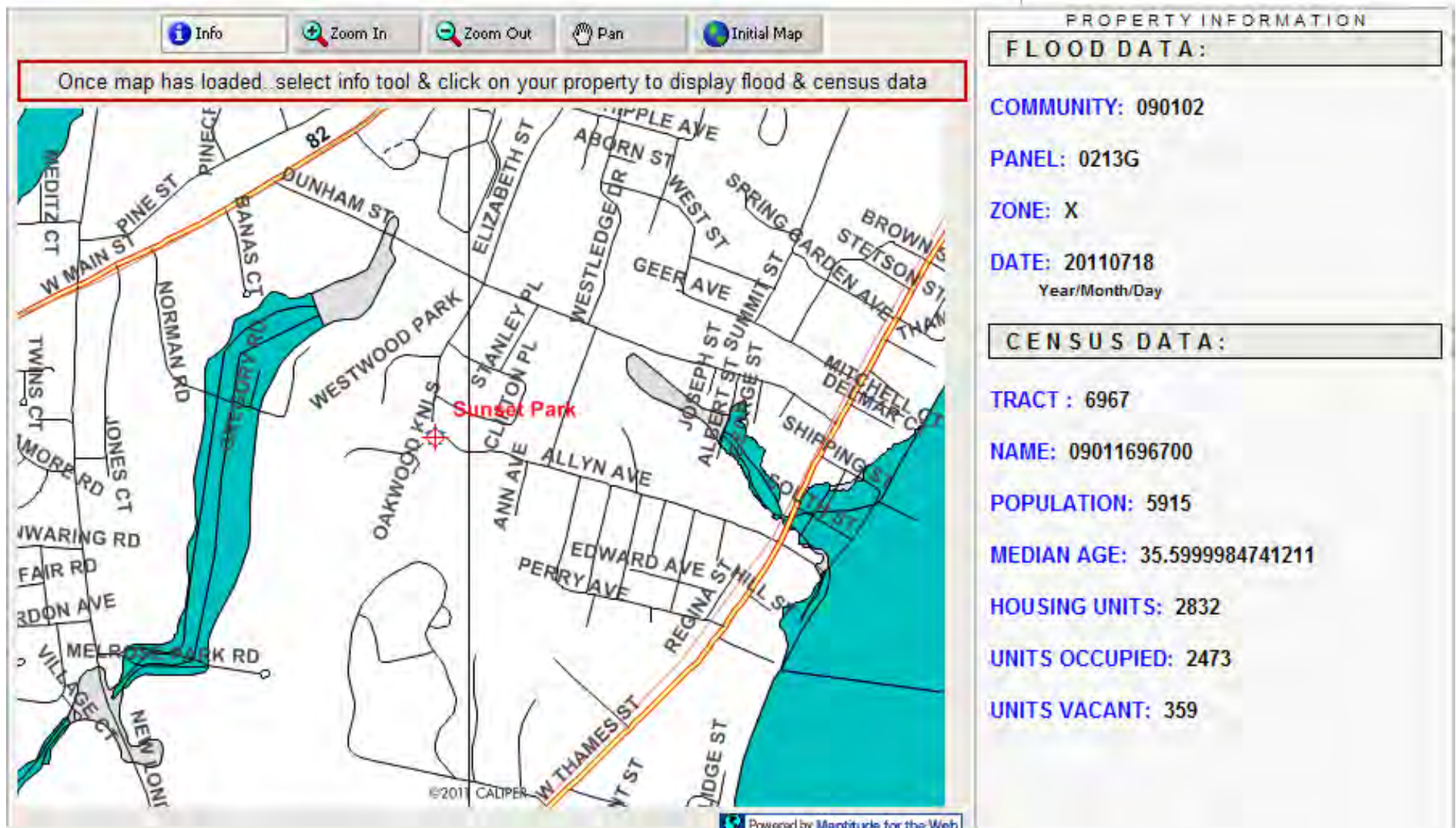
August 9, 2013

Final Report



Sunset Park

Elizabeth Street, Dunham Street, Clifton Place, Pembroke Avenue
Norwich, CT 06360



Sunset Park

2-32 Elizabeth Street Extension
Norwich, CT 06360

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

Executive Summary

Sunset Park

Norwich, CT

Sunset Park is a residential development for families that is comprised of twenty-nine cottage and townhouse-style buildings. The development includes a total of fifty-three units – 5 two-bedroom cottage units, 30 two-bedroom townhouse units, and 18 three-bedroom townhouse units. Original construction of the development dates to approximately 1950, and it has undergone varying levels of renovation since that time.

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:

- The site features sloping topography, and drainage improvements are needed at various locations throughout. Additionally, many of the trees are in need of pruning and/or removal. A significant allowance for landscape and drainage improvements is shown in Year 3.
- Asphalt-paved driveways are generally in poor condition; replacement is shown in Year 3.
- Sidewalks vary in condition with potential trip hazards at various locations; periodic repair allowances are shown.

- Vinyl siding, doors, and windows are older and exhibit age related wear and impact damage; allowances for replacement of these components/systems are shown in Year 3.
- Concrete steps/stoops at unit entries exhibit varying levels of wear/damage; a significant repair allowance is included in Year 3.
- Roof coverings are a mix of three-tab shingles and built-up systems; except for isolated recent replacements, all are at or near the end of their service lives; replacement is shown in Year 3.
- Wood strip flooring is typical in unit living areas; annual allowances for replacement and/or refinishing are shown from Year 1 forward.
- Fixtures and finishes in unit bathrooms vary in condition; allowances to replace/upgrade existing finishes and fixtures are shown in Year 7.
- Cabinetry in unit kitchens is older and in fair condition; replacement is shown in Year 4. Unit stoves and refrigerators are owned and maintained by residents; no capital costs related to them are shown.
- Unit heat is via individual natural gas-fired warm air furnaces that were installed as part of recent project to convert the development from oil to natural gas.
- Annual allowances for the as-needed replacement of unit-level electric-type domestic hot water tanks are shown from Year 1 forward.
- There are no common areas at the development that require handicap accessibility improvements/modifications. The development's unit mix includes five, single-level, two-bedroom units that could be modified for accessibility. Modifications needed at these units include creation of accessible routes to entry doors, re-framing of interior doors to meet minimum width requirements, expansion of bathrooms to meet floor area requirements, installation of compliant bathroom fixtures, and installation of compliant kitchen cabinetry that includes knee clearance at a thirty-inch wide work surface and under the sink. The townhouse-style of the remaining units with all bedrooms and bathrooms at the second floor level is seen as being prohibitive to modifications/improvements; no costs have been shown.

Additional Notes:

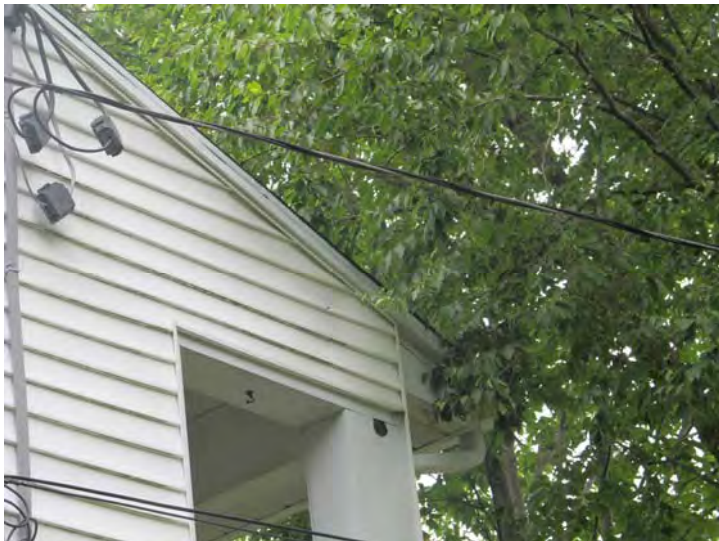
1. The Physical Assessment of the property was conducted on July 11th, 2013. Additional information was provided to ON-SITE INSIGHT by site staff and others. OSI was represented on this assignment by Bruce Hutchinson. We would like to thank the staff of the Norwich Housing Authority for their assistance.
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 driveway surfaces exhibit wear and deterioration



Concrete sidewalks vary in condition



Selective pruning/tree removal needed at various locations



Typical building architecture as seen at cottage-style units



Typical building architecture as seen at buildings containing two-bedroom townhouse-style units



Typical building architecture as seen at buildings containing three-bedroom townhouse-style units



Past vinyl siding repair efforts noted at some locations



Dirt/organic growth widespread on vinyl surfaces



Areas of soffit damage noted at some buildings



Typical unit entries – Note varying aged storm doors



Concrete steps/stoops at unit entries are in need of repair at various locations



Wood steps provide access to rear entry doors at some units



Newer, composite-type, decking typical on balcony surfaces at three-bedroom townhouse-style units



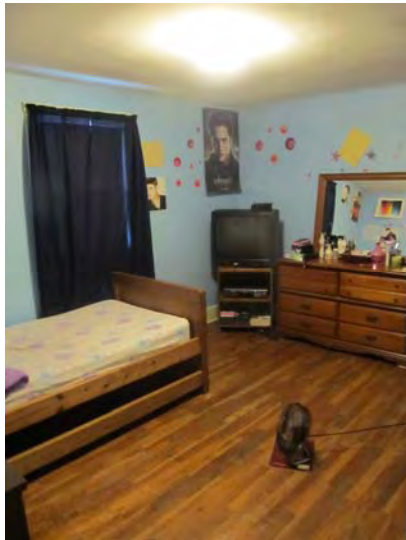
Roof shingles exhibit age-related wear/damage



Coverings on flat roof surfaces also in need of replacement



Worn/damaged chimney brickwork noted at several locations



Typical finishes in unit living areas



Typical finishes and fixtures in unit bathrooms



Typical finishes and cabinetry in unit kitchens



Typical warm air furnace and domestic hot water tank found at each unit – New furnaces recently installed in all units as part of conversion from oil to natural gas

Comprehensive Capital Needs Assessment Schedule

Summary

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

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	July 21, 2013

Number of Units:	53
Total Square Feet:	51,108
Default Inflation Rate:	3.0%

Beginning Replacement Reserve Balance:	\$205,338
Annual Replacement Reserve Contribution:	\$19,029
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	22,688	0	340,897	0	0	26,301	0	10,218	0	0	30,490	0	11,845	0	0	35,346	0	13,732	0	0	0
2	Building Exterior	0	0	0	0	955,285	0	0	0	0	0	0	0	0	0	0	0	61,260	0	0	50,418	0	0	0
3	Roofing	0	0	0	0	261,123	0	0	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	75,000	15,148	15,602	16,070	16,552	17,049	17,560	18,087	18,630	19,188	19,764	20,357	20,968	21,597	22,245	22,912	23,599	24,307	25,037	25,788	26,561	0
16	Unit Kitchens	0	16,242	0	0	0	262,138	0	0	0	0	0	0	0	0	0	3,695	3,806	3,920	4,037	4,159	17,791	18,325	0
17	Unit Bathrooms	0	62,500	0	0	0	0	0	0	219,915	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Unit Electrical	0	0	2,926	3,014	3,104	3,197	3,293	3,392	3,494	3,599	3,707	3,818	3,932	4,050	4,172	4,297	4,426	4,559	4,695	4,836	4,981	5,131	0
19	Unit Mechanical	0	0	8,049	8,291	8,540	8,796	9,060	9,331	9,611	9,900	10,197	10,503	10,818	11,142	11,476	11,821	12,175	12,541	12,917	13,304	13,704	14,115	0
20	Annual Planned Expenditures	0	153,742	48,810	26,907	1,585,020	290,684	29,402	56,585	251,107	42,346	33,092	34,085	65,597	36,160	49,090	42,057	104,579	79,965	45,957	111,486	62,264	64,132	0
21	Annual Provision (indexed at 3%)			19,029	19,599	20,187	20,793	21,417	22,059	22,721	23,403	24,105	24,828	25,573	26,340	27,130	27,944	28,782	29,646	30,535	31,451	32,395	33,367	
22	Outside Capital			2,650,000																				
23	Cumulative Reserve Balance	205,338	51,596	2,671,814	2,664,507	1,099,674	829,784	821,799	787,274	558,888	539,945	530,958	521,702	481,677	471,857	449,897	435,784	359,988	309,668	294,247	214,212	184,343	153,578	

Comprehensive Capital Needs Assessment Schedule

Site Improvements

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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	Asphalt Parking / Roadways	49,848		18	20	2015				0	0	52,883	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
2	Crack Fill / Sealant					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
3	Concrete Sidewalks					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
4	Bituminous Sidewalks					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
5	Fencing					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
6	Landscaping	175,000		28	30	2015				0	0	185,658	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
7	Dumpster Enclosures					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
8	Storm Water System					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
9	Site Lighting					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	Sidewalks at Roadways	22,688		varies	5	2013				22,688	0	0	0	0	26,301	0	0	0	0	30,490	0	0	0	0	35,346	0	0	0	0						
18	Sidewalks to Unit Entries	99,375		varies	20	2015				0	0	102,356	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
19	Crack Fill / Sealant	8,308		0	5	2020				0	0	0	0	0	0	10,218	0	0	0	0	11,845	0	0	0	0	13,732	0	0	0						
20																																			
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures							0		0	22,688	0	340,897	0	0	26,301	0	10,218	0	0	30,490	0	11,845	0	0	35,346	0	13,732	0	0	0				
28	Cumulative Reserve Balance							205,338		51,596	2,671,814	2,664,507	1,099,674	829,784	821,799	787,274	558,888	539,945	530,958	521,702	481,677	471,857	449,897	435,784	359,988	309,668	294,247	214,212	184,343	153,578					

Building Exterior

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

Current Year:	2013
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Number of Units:	53
Total Square Feet:	51,108
Default Inflation Rate:	3.0%

[illegible]

Lobby / Mail Area

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

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[illegible]

Comprehensive Capital Needs Assessment Schedule

Community Room

Owner Sponsor Name:	Norwich Housing Authority
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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	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						205,338	51,596	2,671,814	2,664,507	1,099,674	829,784	821,799	787,274	558,888	539,945	530,958	521,702	481,677	471,857	449,897	435,784	359,988	309,668	294,247	214,212	184,343	153,578							

Comprehensive Capital Needs Assessment Schedule

Common Hallways

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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 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																																			
18																																			
19																																			
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21																																			
22																																			
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					
28	Cumulative Reserve Balance							205,338		51,596	2,671,814	2,664,507	1,099,674	829,784	821,799	787,274	558,888	539,945	530,958	521,702	481,677	471,857	449,897	435,784	359,988	309,668	294,247	214,212	184,343	153,578					

Comprehensive Capital Needs Assessment Schedule

Common Stairways

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Total Square Feet:	51,108
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						
17																																			
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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						205,338	51,596	2,671,814	2,664,507	1,099,674	829,784	821,799	787,274	558,888	539,945	530,958	521,702	481,677	471,857	449,897	435,784	359,988	309,668	294,247	214,212	184,343	153,578							

Common Laundry

Number of Units:	53
Total Square Feet:	51,108
Default Inflation Rate:	3.0%

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Building Boilers

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

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	July 21, 2013

Number of Units:	53
Total Square Feet:	51,108
Default Inflation Rate:	3.0%

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Building Mechanical

Number of Units:	53
Total Square Feet:	51,108
Default Inflation Rate:	3.0%

Sunset Park - FINAL SS 8/9/2013

Comprehensive Capital Needs Assessment Schedule

Building Electrical

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

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	July 21, 2013

Number of Units:	53
Total Square Feet:	51,108
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																																			
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						205,338	51,596	2,671,814	2,664,507	1,099,674	829,784	821,799	787,274	558,888	539,945	530,958	521,702	481,677	471,857	449,897	435,784	359,988	309,668	294,247	214,212	184,343	153,578							

Comprehensive Capital Needs Assessment Schedule

Building Elevator

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

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	July 21, 2013

Number of Units:	53
Total Square Feet:	51,108
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	Shafts and Doorways					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
2	Cabs					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
3	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
4	Other					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						205,338	51,596	2,671,814	2,664,507	1,099,674	829,784	821,799	787,274	558,888	539,945	530,958	521,702	481,677	471,857	449,897	435,784	359,988	309,668	294,247	214,212	184,343	153,578							

Building Structural

Number of Units:	53
Total Square Feet:	51,108
Default Inflation Rate:	3.0%

Sunset Park - FINAL SS 8/9/2013

Comprehensive Capital Needs Assessment Schedule

Unit Living

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

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	July 21, 2013

Number of Units:	53
Total Square Feet:	51,108
Default Inflation Rate:	3.0%

[illegible]

Unit Bathrooms

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

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	July 21, 2013

Number of Units:	53
Total Square Feet:	51,108
Default Inflation Rate:	3.0%

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Comprehensive Capital Needs Assessment Schedule

Unit Kitchens

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

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	July 21, 2013

Number of Units:	53
Total Square Feet:	51,108
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	Cabinets					2013				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						
6	Sink					2013				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						
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	Vent Hood					2013				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						
11	Stove					2013				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						
13	Dishwasher					2013				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						
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	Floors	39,672		varies	15	2016				0	0	0	43,351	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13,508	13,913						
18	Cabinets	200,222		25+	20+	2016				0	0	0	218,788	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
19	Countertops	25,160		0	10	2026				0	0	0	0	0	0	0	0	0	0	0	0	3,695	3,806	3,920	4,037	4,159	4,283	4,412							
20	Accessibility Improvements	16,242		ADD	20	2013		4	16,242	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		16,242	0	0	0	262,138	0	0	0	0	0	0	0	0	3,695	3,806	3,920	4,037	4,159	17,791	18,325	0					
28	Cumulative Reserve Balance							205,338		51,596	2,671,814	2,664,507	1,099,674	829,784	821,799	787,274	558,888	539,945	530,958	521,702	481,677	471,857	449,897	435,784	359,988	309,668	294,247	214,212	184,343	153,578					

Comprehensive Capital Needs Assessment Schedule

Unit Electrical

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

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	July 21, 2013

Number of Units:	53
Total Square Feet:	51,108
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	2,926		1	1	2013				2,926	3,014	3,104	3,197	3,293	3,392	3,494	3,599	3,707	3,818	3,932	4,050	4,172	4,297	4,426	4,559	4,695	4,836	4,981	5,131						
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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26																																			
27	Annual Planned Expenditures						0	0	2,926	3,014	3,104	3,197	3,293	3,392	3,494	3,599	3,707	3,818	3,932	4,050	4,172	4,297	4,426	4,559	4,695	4,836	4,981	5,131	0						
28	Cumulative Reserve Balance						205,338	51,596	2,671,814	2,664,507	1,099,674	829,784	821,799	787,274	558,888	539,945	530,958	521,702	481,677	471,857	449,897	435,784	359,988	309,668	294,247	214,212	184,343	153,578							

Unit Mechanical

Number of Units:	53
Total Square Feet:	51,108
Default Inflation Rate:	3.0%

Sunset Park - 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.