

CHFA Capital Needs Assessment and Replacement Reserve Analysis

Prepared for:

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and

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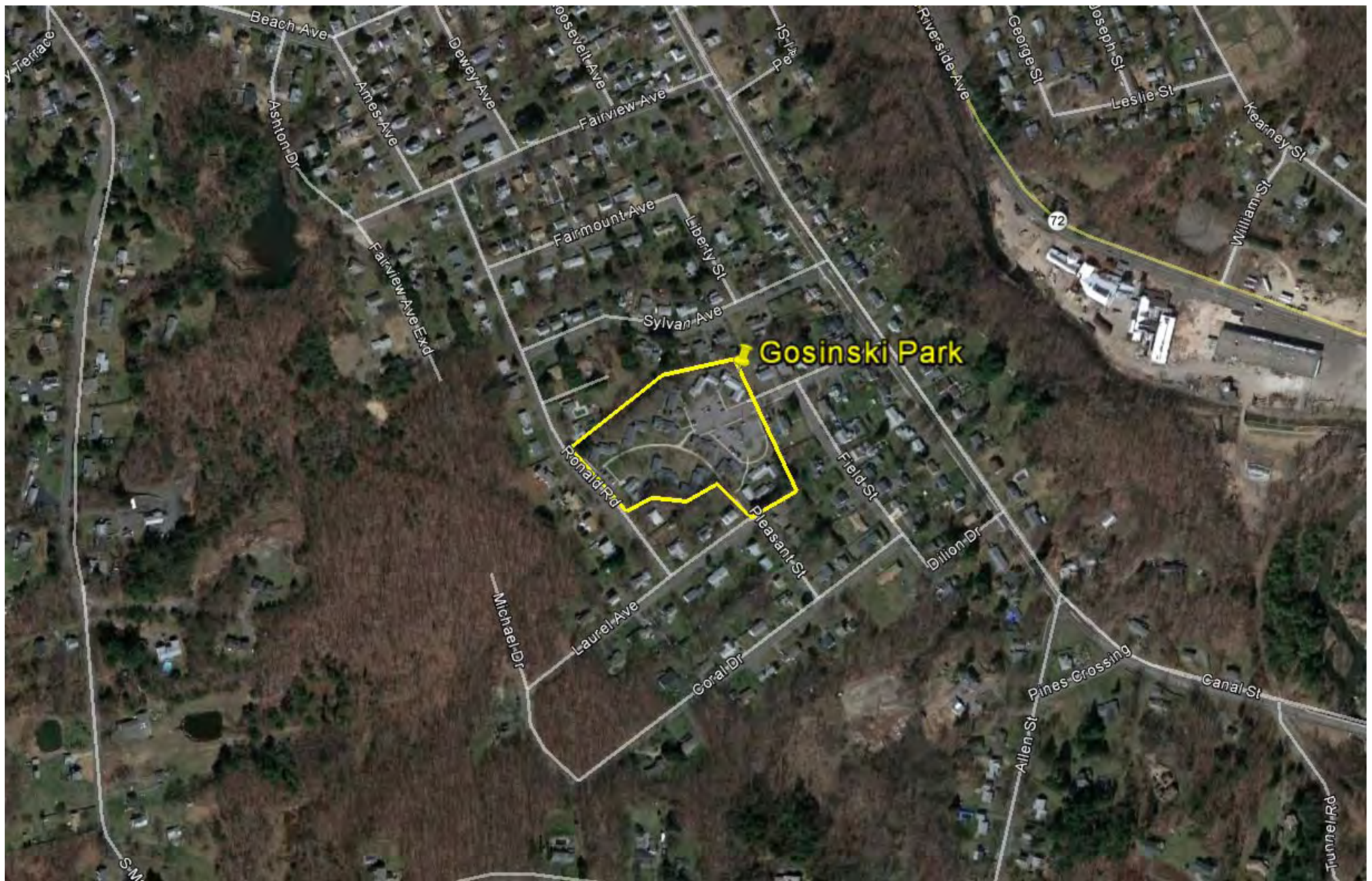
Gosinski Park

CHFA #85148D

Plymouth Housing Authority
Terryville, CT

February 19, 2013

Final Report



Gosinski Park
31 Gosinski Park
Terryville, CT 06786



Gosinski Park
31 Gosinski Park
Terryville, CT 06786

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

Executive Summary

Gosinski Park

Terryville, CT

Gosinski Park provides housing for elderly residents. There are a total of 60 one-bedroom units (40 singles (efficiencies) and 20 doubles (one-bedrooms)). Built in 1968, this development has 12 residential buildings (five units per building), plus a community building which contains the community spaces (site and maintenance offices, laundry, and community room). Ten kitchens have been recently upgraded with new wood cabinets and laminated particleboard countertops. The walkways, access roadway, and parking areas have been recently resurfaced. Each building is clad with vinyl and brick siding, and has vinyl double-glazed windows. Roofs are pitched and covered with architectural asphalt shingles. Each apartment was recently upgraded with a bathroom ventilation fan and electric air-to-air heat pumps.

Overall the development is in good condition. The current renovation addressed most of the near-term concerns. Based on these projections, the development is seen as requiring an adjustment to current replacement reserve funding and/or an infusion of additional capital. The current reserve balance and annual contribution cannot keep pace with the proposed 20-year capital costs. An infusion of \$1,200,000 is needed to fully fund this plan.

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

- Replacement of all remaining Federal Pacific Equipment (FPE) Stab-Lok circuit breaker panels. These panels have a history of failing to fully react (trip) during an electric overload event, creating a potential life-safety hazard.

- Removal of suspected vinyl asbestos floor tiles (VAT). Management has identified original floor tiles in approximately 50% of the apartments. The floor tiles are currently in a stable condition, but will pose a potential health hazard during any future removal and/or unit modification.
- There are no accessible units at this development, and it appears to be cost prohibitive to establish accessible units (possible horizontal breakthroughs). The plan does include costs to modify the community (Clark) building by adding lever-type door hardware, installing compliant kitchen cabinets and countertops including knee clearance at the sink and a 30-inch work surface, and expanding the restrooms to include a 5-foot turning radius.
- Replacement of caulking, which is dried and cracked, leading to possible air infiltration.
- Repainting window lintels, which currently are rusted.
- Prune and possibly remove trees in key areas that could impact various residential buildings during future storms.
- Upgrade apartment finishes and replace appliances.

Additional Notes:

1. The Physical Assessment of the property was conducted on January 10, 2013. Additional information was provided to ON-SITE INSIGHT by site staff and others. OSI was represented on this assignment by David Jackson. We would like to thank site staff 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*.



A view of the main entrance (by the community building).



The site also includes concrete walkways with pole-mounted lighting.



A section of cracked asphalt paving.



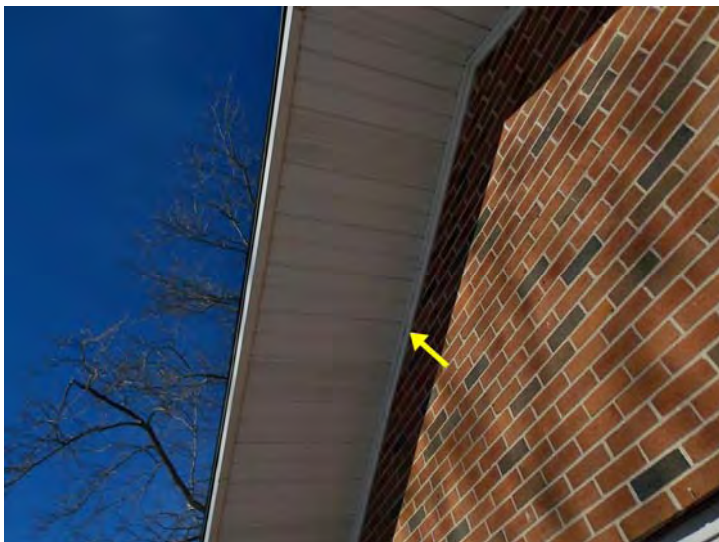
Management has indicated the need for tree pruning and landscaping upgrade.



Buildings are single level clad with brick and vinyl.



Roofs have been recently covered with architectural asphalt shingles.



Looking upward at one of the vinyl soffits.



Caulking around windows is dried out and cracked.



A close-up of rust on a window lintel.



The mounting of the bathroom exhaust cover provides the opportunity for possible debris collection or insect nesting.



One of the air-cooled heat pump condensers.



This is the community room.



The community kitchen is included as part of the community room.



One of the two public laundry areas, both of which are located in the community building.



Caption



Recently installed heat pumps (upper arrow) provide heating and cooling. The electric baseboard (lower arrow) is original and can provide additional heat.



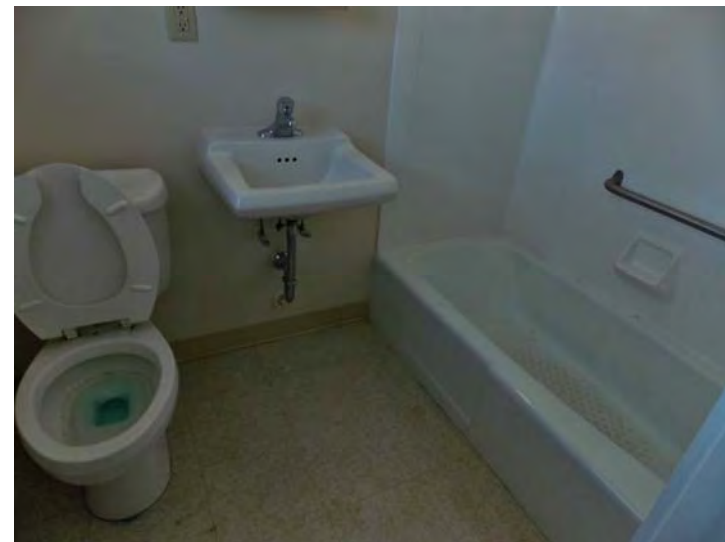
The heat pump control (on left) and the electric baseboard thermostat (on right).



Apartments typically have VCT flooring; the carpeting was installed by a previous resident.



This kitchen has been upgraded with newer cabinets and countertops.



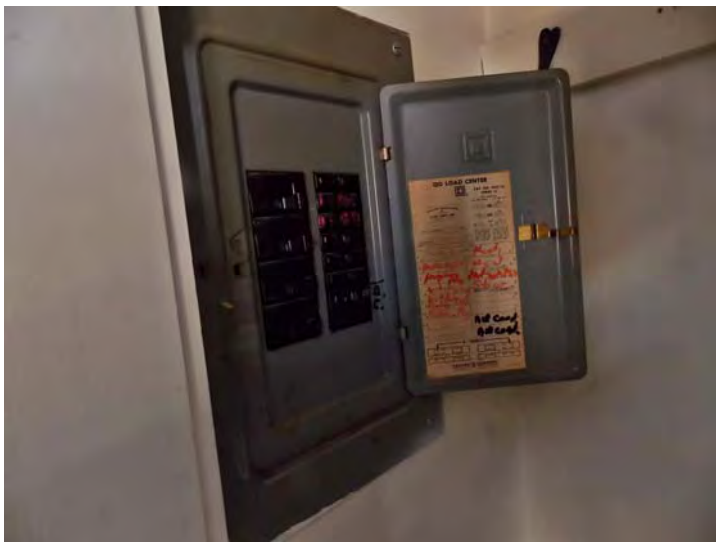
Bathrooms include a wall-hung sink and enameled steel bathtub with a fiberglass surround.



Bathrooms have been upgraded with wall-mounted exhaust fans.



Each unit has its own electric-heated DHW tank.



Some of the apartments have newer circuit breaker panels (shown is a Square D panel).



There are units that still have original Federal Pacific (Stab-Lok) circuit breaker panels, which have a history of failing to fully react to an electric overload condition.

Comprehensive Capital Needs Assessment Schedule

Summary

Owner Sponsor Name:	Plymouth Housing Authority
Project Name:	Gosinski Park
Project City / Town:	Terryville, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	January 10, 2013

Number of Units:	60
Total Square Feet:	40,380
Default Inflation Rate:	3.0%

Beginning Replacement Reserve Balance:	\$100,510
Annual Replacement Reserve Contribution:	\$15,168
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	26,013	0	0	0	0	12,187	0	0	0	0	14,129	0	0	0	0	0	101,218	0	0	0	0
2	Building Exterior	0	0	24,833	22,179	0	0	0	0	0	13,215	3,129	3,223	3,682	3,793	3,907	4,024	4,144	37,817	38,951	18,206	4,665	473	0
3	Roofing	0	0	0	7,602	7,831	8,065	0	0	0	0	0	0	0	0	0	0	0	0	0	99,668	102,658	105,738	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	3,505	0	0	0	0	8,846	0	0	0	0	0	0	0	0	0	7,215	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	513	0	0	0	0	0	0	0	0	0	689	0	0	0	0	0
9	Common Area Restrooms	0	0	16,500	0	0	0	0	556	0	0	0	0	0	0	0	0	0	747	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	1,045	0	0	0	0	0	0	12,025	0	0	0	0	1,490	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	0	10,360	10,671	10,991	11,321	6,218	6,405	6,597	6,795	6,999	7,209	7,425	7,648	7,877	8,114	8,357	8,608	8,866	9,132	9,406	9,688	0
16	Unit Kitchens	0	0	15,998	16,478	16,972	17,481	17,093	17,606	18,134	18,678	6,768	8,779	9,042	9,313	9,593	9,880	10,177	10,482	10,796	11,120	11,454	11,798	0
17	Unit Bathrooms	0	0	3,517	3,623	3,731	3,843	3,236	3,333	3,433	3,536	3,642	3,751	3,864	3,980	4,099	4,222	4,848	4,993	5,143	5,297	5,456	5,620	0
18	Unit Electrical	0	0	42,517	5,940	6,118	0	0	0	0	0	0	0	6,810	7,014	7,224	0	0	0	0	0	0	0	0
19	Unit Mechanical	0	0	0	0	0	0	5,628	5,796	5,970	6,149	6,334	6,524	6,720	6,921	7,129	88,259	90,907	93,634	8,024	8,264	8,512	8,768	0
20	Annual Planned Expenditures	0	0	143,243	66,493	45,643	40,711	32,175	55,243	34,134	49,419	26,872	29,485	51,671	38,669	39,829	114,499	130,458	164,184	172,998	151,688	142,151	143,575	0
21	Annual Provision (indexed at 3%)			15,168	15,623	16,092	16,575	17,072	17,584	18,112	18,655	19,215	19,791	20,385	20,996	21,626	22,275	22,943	23,632	24,341	25,071	25,823	26,598	
22	Outside Capital			1,200,000																				
23	Cumulative Reserve Balance	100,510	100,510	1,172,435	1,121,566	1,092,015	1,067,879	1,052,776	1,015,117	999,094	968,331	960,673	950,979	919,693	902,021	883,818	791,595	684,080	543,527	394,870	268,252	151,924	34,946	

Site Improvements

Number of Units:	60
Total Square Feet:	40,380
Default Inflation Rate:	3.0%

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Building Exterior

Owner Sponsor Name:	Plymouth Housing Authority
Project Name:	Gosinski Park
Project City / Town:	Terryville, CT

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Roofing

Owner Sponsor Name:	Plymouth Housing Authority
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Lobby / Mail Area

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Community Room

Owner Sponsor Name:	Plymouth Housing Authority
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[illegible]

Common Hallways

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[illegible]

Common Stairways

Number of Units:	60
Total Square Feet:	40,380
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13041 Gosinski Park-SS 2/19/2013

Common Laundry

Number of Units:	60
Total Square Feet:	40,380
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Common Area Restrooms

Owner Sponsor Name:	Plymouth Housing Authority
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Building Boilers

Owner Sponsor Name:	Plymouth Housing Authority
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Building Mechanical

Number of Units:	60
Total Square Feet:	40,380
Default Inflation Rate:	3.0%

13041 Gosinski Park-SS 2/19/2013

Comprehensive Capital Needs Assessment Schedule

Building Electrical

Owner Sponsor Name:	Plymouth Housing Authority
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Project City / Town:	Terryville, CT

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	Component	Current Total Replacement Cost	Expected Annual Rate of Inflation	Current Age	Total Expected Useful Life	Initial Replacement Year	Planned Expenditures by Year																												
							Code	Emergency	Code	Deferred	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Revitalization				
											2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032					
1	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						
17										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					
28	Cumulative Reserve Balance							100,510		100,510	1,172,435	1,121,566	1,092,015	1,067,879	1,052,776	1,015,117	999,094	968,331	960,673	950,979	919,693	902,021	883,818	791,595	684,080	543,527	394,870	268,252	151,924	34,946					

Building Elevator

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Building Structural

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Unit Living

Number of Units:	60
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[illegible]

Unit Bathrooms

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Unit Kitchens

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13041 Gosinski Park-SS 2/19/2013

Unit Electrical

Number of Units:	60
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13041 Gosinski Park-SS 2/19/2013

Unit Mechanical

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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	Radiators					2013			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
2	Unit Temperature Controls					2013			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
3	Air Conditioning Unit / Sleeve					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							
17	Heat Pumps - Replace	159,000		1	15	2026			0	0	0	0	0	0	0	0	0	0	0	0	0	77,832	80,167	82,572	0	0	0	0							
18	Electric Baseboard - Replacement allowance	22,500		Varies	35	2017			0	0	0	0	844	869	896	922	950	979	1,008	1,038	1,069	1,101	1,134	1,168	1,204	1,240	1,277	1,315							
19	Thermostats	6,300		Varies	20	2026			0	0	0	0	0	0	0	0	0	0	0	0	3,084	3,176	3,272	0	0	0	0								
20	Electric-heated DHW (Low-Boy units)	51,000		Varies	12	2017			0	0	0	0	4,783	4,927	5,075	5,227	5,384	5,545	5,712	5,883	6,059	6,241	6,429	6,621	6,820	7,025	7,235	7,452							
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures						0	0	0	0	0	0	5,628	5,796	5,970	6,149	6,334	6,524	6,720	6,921	7,129	88,259	90,907	93,634	8,024	8,264	8,512	8,768	0						
28	Cumulative Reserve Balance						100,510	100,510	1,172,435	1,121,566	1,092,015	1,067,879	1,052,776	1,015,117	999,094	968,331	960,673	950,979	919,693	902,021	883,818	791,595	684,080	543,527	394,870	268,252	151,924	34,946							

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. Conclusions in this report are based on estimates of the age and normal working life of various items of equipment and/or statistical comparisons. It is essential to understand that actual conditions can alter the useful life of any item. The previous use/misuse, irregularity of servicing, faulty manufacture, unfavorable conditions, acts of God and unforeseen circumstances make it impossible to state precisely when each item would require replacement. The client herein should be aware that certain components within the above referenced property might function consistent with their purpose at the time of the observation, but due to their nature are subject to deterioration without notice. Unless otherwise noted, all building components are assumed to meet the building code requirements in force at the time of construction. Conclusions reached in this report assume responsible ownership and competent management of the property. Information provided to us by others is believed reliable, but we assume no responsibility for accuracy thereof.