

# *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](http://on-site-insight.com)



St. Onge Apartments

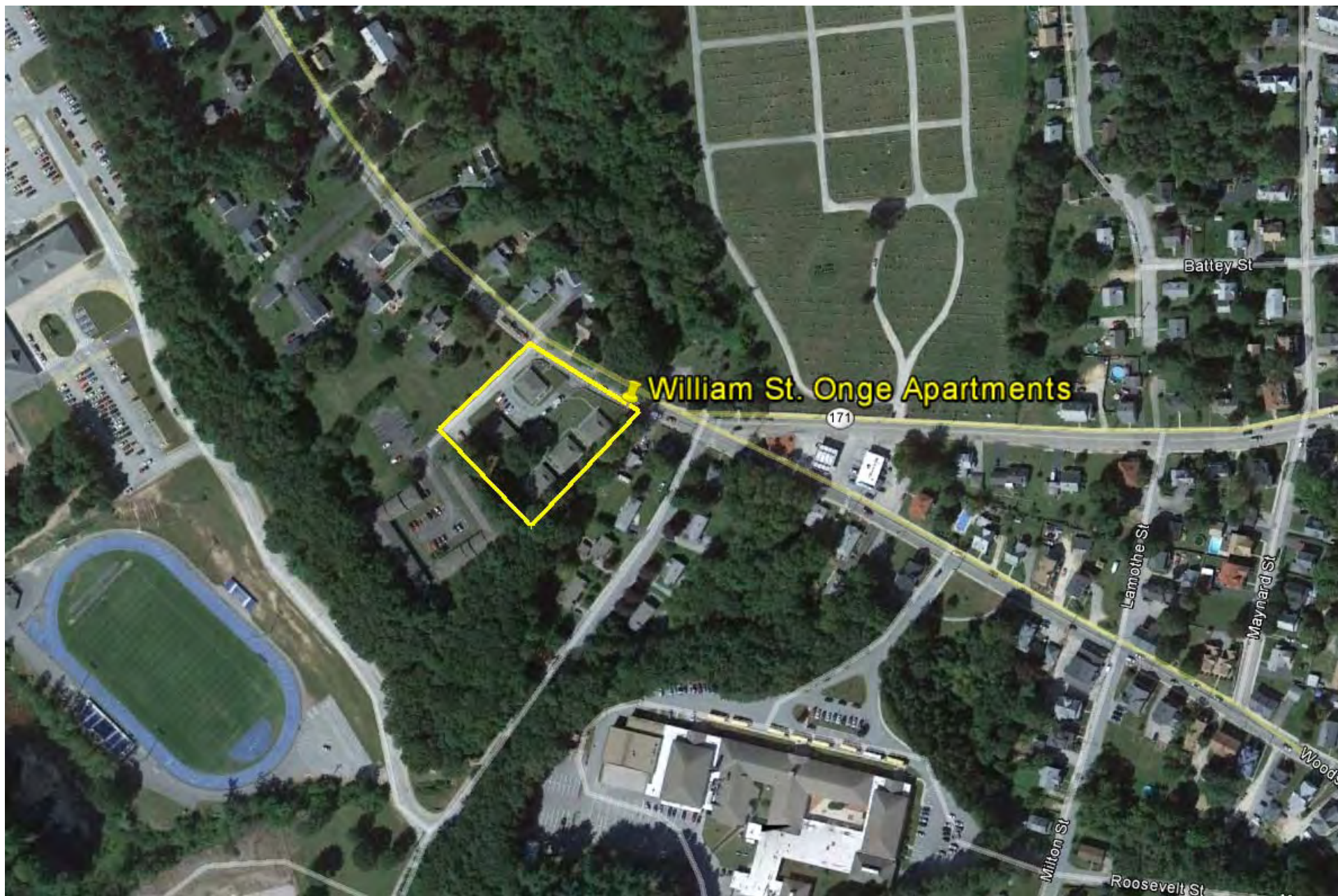
CHFA # 85155D

Putnam Housing Authority

Putnam, CT

March 13, 2013

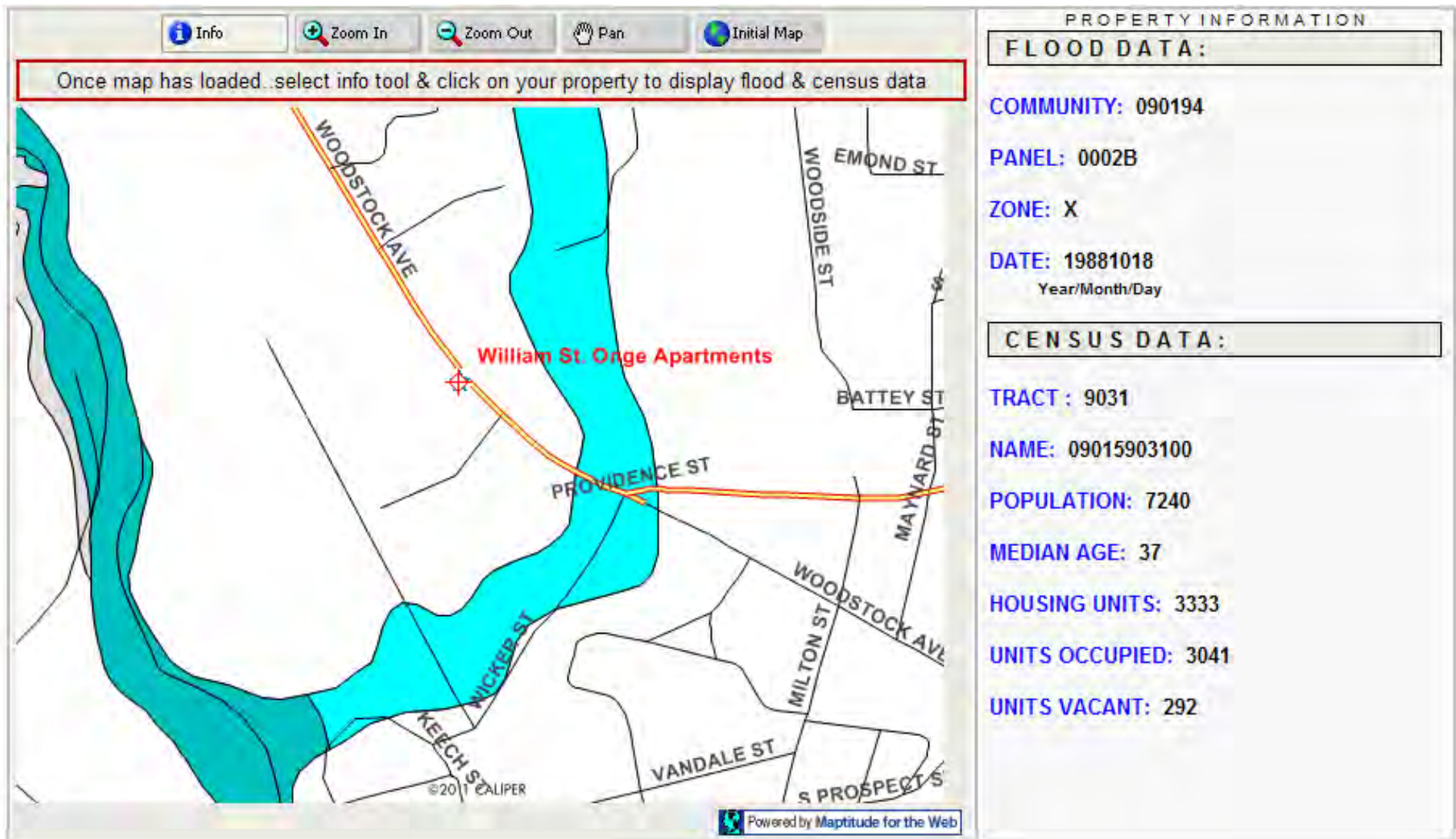
*Final Report*



## **St. Onge Apartments**

218 Woodstock Avenue  
Putnam, CT 06260





## St. Onge Apartments

218 Woodstock Avenue  
Putnam, CT 06260

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

## Executive Summary

### St. Onge Apartments

Putnam, CT

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**St. Onge Apartments** provides housing for elderly residents. There are a total of 20 apartments: 12 efficiencies and 8 one-bedroom units. Built in 1967, this development has five residential buildings (Buildings 1 through 5) each with four direct entry garden-style apartments. The buildings have exterior walls clad with vinyl siding and brick, and pitched roofs covered with architectural shingles. There is also a separate community building, which contains the community spaces (community room and kitchenette, laundry, and restrooms). The apartments have been recently upgraded with heat pumps and vinyl framed double-glazed windows. The kitchen cabinets (laminated particleboard) observed as being in good condition, appear to be original. The asphalt paving (parking lots and access road) has areas of cracks and surface damage.

Overall the development is in good condition. The current renovation addressed most of the near-term concerns. Based on the capital cost projections, the development is seen as requiring an adjustment to current replacement reserve funding and/or an infusion of additional capital. With the current reserve balance coupled with the annual contribution, the reserve account is not able to keep pace with the projected capital costs. An infusion of \$150,000 would fully fund this plan.

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

- Repaving of the walkways, parking lot and driveway, re-grading of the landscaping, repointing the retaining wall, upgrading the site lighting, and servicing of the sewer main line is shown in Year 1.

- The costs to upgrade the community kitchenette and the public restrooms to comply with accessibility requirements (kitchen cabinets, countertops, and restroom expansion) are shown in Year 1. The Housing Authority should determine if a single unisex accessible restroom, converted from the two existing restrooms, would best serve the residents. Future restroom repainting and floor replacement is shown about ten years after the restroom upgrade.
- The costs to continue upgrading the units, including kitchen cabinet replacement, are shown starting in Year 1.
- Storm door replacement is shown starting in Year 2.

Additional Notes:

1. The Physical Assessment of the property was conducted on February 26, 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*.



The site sign also identifies the adjacent development (Bulger Apartments).



A view of the main parking lot.



This is the recently-installed set of exterior steps that connects to the adjacent Bulger Apartments development.



The site has asphalt-paved walkways. This is a close-up of a cracked section.





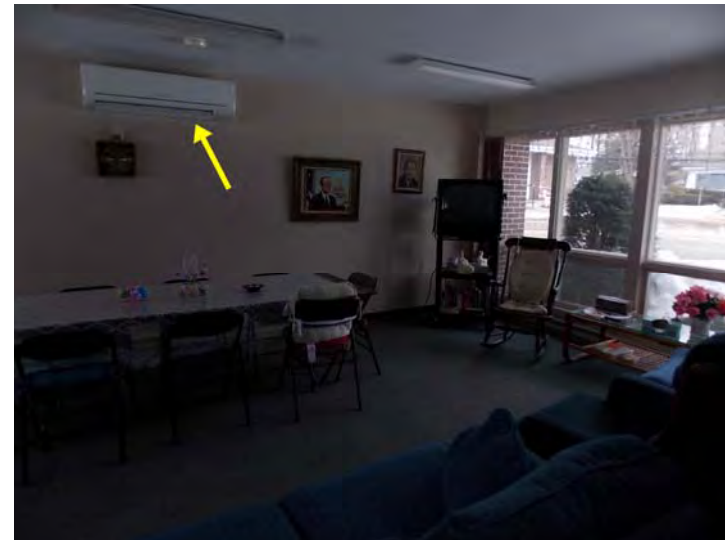
A close-up view of a parking lot section with cracks showing.



All residential buildings have direct entry units and exterior walls clad with brick and vinyl.



An elevation view of the community building. The propane storage tank (arrow) is for the emergency generator.



A view of the community room, including the heat pump terminal unit (arrow).



A view of the laundry room.



This is the electric-heated DHW tank in the community building.



This emergency generator serves the community building.



Apartment living areas include VCT flooring.





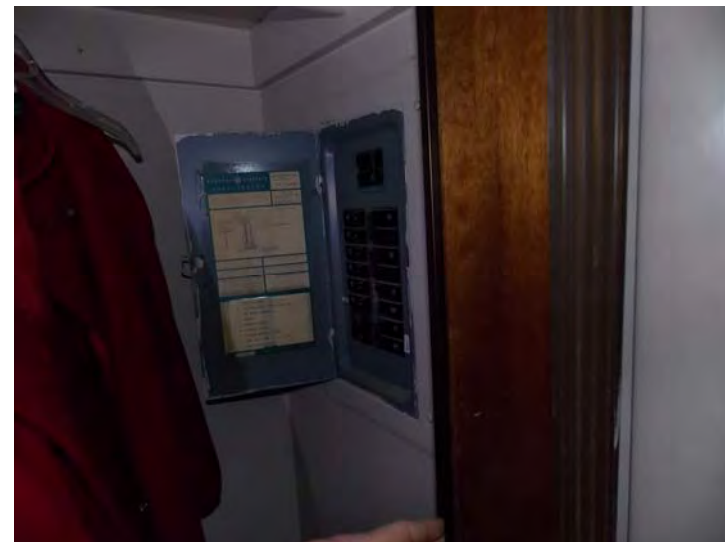
Kitchens have electric ranges, newer countertops and original laminated particleboard cabinets,



Bathrooms have wall-hung sinks and vinyl floor covering.



The only outlet in the bathrooms is the one off of the existing light fixture.



Each apartment has its own circuit breaker panel.

Comprehensive Capital Needs Assessment Schedule

Summary

Owner Sponsor Name:	Putnam Housing Authority
Project Name:	St. Onge Apartments
Project City / Town:	Putnam, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	March 8, 2013

Number of Units:	20
Total Square Feet:	12,140
Default Inflation Rate:	3.0%

Beginning Replacement Reserve Balance:	\$132,879
Annual Replacement Reserve Contribution:	\$12,490
Additional Misc. Contribution:	

	Component	Total Planned Expenditures by Year																						Revitalization
		Emergency	Deferred	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
				2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	
1	Site Improvements	0	0	66,160	0	0	0	0	3,953	0	0	0	0	4,583	0	0	0	0	5,313	0	0	0	0	0
2	Building Exterior	0	0	0	2,035	2,096	2,159	2,224	4,460	0	0	0	0	0	0	0	0	0	10,755	3,739	3,851	3,967	4,086	0
3	Roofing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	75,497	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	1,575	0	0	0	0	0	8,405	0	0	0	0	0	0	0	0	0	2,999	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	612	0	0	0	0	0	0	0	0	0	822	0	0	0	0
9	Common Area Restrooms	0	0	5,038	0	0	0	0	0	0	0	0	0	926	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	1,015	0	0	0	0	0	0	3,892	0	0	0	0	1,447	0	0
12	Building Electrical	0	0	0	0	0	830	0	0	0	0	0	0	0	0	0	1,116	0	0	0	0	0	20,516	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	1,459	1,503	1,548	1,594	1,642	1,691	1,742	1,794	1,848	1,904	1,961	2,020	2,080	2,143	2,207	2,273	2,341	2,412	2,484	2,558	0
16	Unit Kitchens	0	0	220	24,560	25,297	240	248	255	8,263	8,511	279	6,811	7,015	305	1,836	1,891	1,948	2,007	2,067	2,129	2,193	2,259	0
17	Unit Bathrooms	0	0	3,359	370	381	392	826	851	876	2,256	2,323	958	986	1,016	1,047	1,078	1,110	1,144	1,178	1,213	1,250	1,287	0
18	Unit Electrical	0	0	0	0	5,644	0	0	0	0	0	0	0	0	0	7,585	0	0	0	0	0	0	0	0
19	Unit Mechanical	0	0	0	412	424	437	450	10,318	10,627	492	507	522	538	554	39,850	41,046	605	623	642	14,710	15,152	701	0
20	Annual Planned Expenditures	0	0	77,811	28,880	35,391	5,654	5,390	21,528	31,540	13,053	4,957	10,194	16,009	3,894	127,895	51,165	5,870	22,114	13,788	24,315	26,492	31,407	0
21	Annual Provision (indexed at 3%)			12,490	12,865	13,251	13,648	14,058	14,479	14,914	15,361	15,822	16,297	16,786	17,289	17,808	18,342	18,892	19,459	20,043	20,644	21,263	21,901	
22	Outside Capital			150,000																				
23	Cumulative Reserve Balance	132,879	132,879	217,558	201,543	179,403	187,397	196,065	189,016	172,390	174,698	185,563	191,666	192,443	205,838	95,751	62,927	75,949	73,295	79,549	75,878	70,650	61,144	

## Site Improvements

Number of Units:	20
Total Square Feet:	12,140
Default Inflation Rate:	3.0%

St. Onge Apartments • Capital Needs Assessment • © On-Site Insight



## Building Exterior

Owner Sponsor Name:	Putnam Housing Authority
Project Name:	St. Onge Apartments
Project City / Town:	Putnam, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	March 8, 2013

Number of Units:	20
Total Square Feet:	12,140
Default Inflation Rate:	3.0%

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### Comprehensive Capital Needs Assessment Schedule

## Roofing

Owner Sponsor Name:	Putnam Housing Authority
Project Name:	St. Onge Apartments
Project City / Town:	Putnam, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	March 8, 2013

Number of Units:	20
Total Square Feet:	12,140
Default Inflation Rate:	3.0%

[illegible]

Comprehensive Capital Needs Assessment Schedule

Lobby / Mail Area

Owner Sponsor Name:	Putnam Housing Authority
Project Name:	St. Onge Apartments
Project City / Town:	Putnam, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	March 8, 2013

Number of Units:	20
Total Square Feet:	12,140
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						132,879	132,879	217,558	201,543	179,403	187,397	196,065	189,016	172,390	174,698	185,563	191,666	192,443	205,838	95,751	62,927	75,949	73,295	79,549	75,878	70,650	61,144								



## Community Room

Number of Units:	20
Total Square Feet:	12,140
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	1,170		14	20	2019			0	0	0	0	0	0	1,397	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							
17	Ceiling	242		3	10	2019			0	0	0	0	0	0	289	0	0	0	0	0	0	0	0	0	0	388	0	0	0						
18	Walls	456		3	10	2019			0	0	0	0	0	0	544	0	0	0	0	0	0	0	0	0	0	732	0	0	0						
19	Floor	1,171		3	10	2019			0	0	0	0	0	0	1,398	0	0	0	0	0	0	0	0	0	0	1,879	0	0	0						
20	Kitchen Cabinets / Sink: Accessibility Upgrade	1,575		25	25	2013			1,575	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
21	Furnishings	4,000		Varies	20	2019			0	0	0	0	0	0	4,776	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures						0	0	1,575	0	0	0	0	0	8,405	0	0	0	0	0	0	0	0	0	0	2,999	0	0	0	0					
28	Cumulative Reserve Balance						132,879	132,879	217,558	201,543	179,403	187,397	196,065	189,016	172,390	174,698	185,563	191,666	192,443	205,838	95,751	62,927	75,949	73,295	79,549	75,878	70,650	61,144							

## Common Hallways

Number of Units:	20
Total Square Feet:	12,140
Default Inflation Rate:	3.0%

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Comprehensive Capital Needs Assessment Schedule

Common Stairways

Owner Sponsor Name:	Putnam Housing Authority
Project Name:	St. Onge Apartments
Project City / Town:	Putnam, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	March 8, 2013

Number of Units:	20
Total Square Feet:	12,140
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	Doors					2013				0	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	0						
6	Other					2013				0	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	0						
8	Other					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						
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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	0					
28	Cumulative Reserve Balance						132,879	132,879	217,558	201,543	179,403	187,397	196,065	189,016	172,390	174,698	185,563	191,666	192,443	205,838	95,751	62,927	75,949	73,295	79,549	75,878	70,650	61,144								



## Common Laundry

Number of Units:	20
Total Square Feet:	12,140
Default Inflation Rate:	3.0%

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## Common Area Restrooms

Owner Sponsor Name:	Putnam Housing Authority
Project Name:	St. Onge Apartments
Project City / Town:	Putnam, CT

Current Year:	2013
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Report Date:	March 8, 2013

Number of Units:	20
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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	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	Accessibility Upgrade Allowance	5,038		45	40	2013			5,038	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	Walls	253		4	10	2023			0	0	0	0	0	0	0	0	0	340	0	0	0	0	0	0	0	0	0	0							
18	Ceilings	48		4	10	2023			0	0	0	0	0	0	0	0	0	65	0	0	0	0	0	0	0	0	0	0							
19	Floor	388		14	20	2023			0	0	0	0	0	0	0	0	0	521	0	0	0	0	0	0	0	0	0	0							
20																																			
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures						0	0	5,038	0	0	0	0	0	0	0	0	926	0	0	0	0	0	0	0	0	0	0	0						
28	Cumulative Reserve Balance						132,879	132,879	217,558	201,543	179,403	187,397	196,065	189,016	172,390	174,698	185,563	191,666	192,443	205,838	95,751	62,927	75,949	73,295	79,549	75,878	70,650	61,144							

## Building Boilers

Owner Sponsor Name:	Putnam Housing Authority
Project Name:	St. Onge Apartments
Project City / Town:	Putnam, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	March 8, 2013

Number of Units:	20
Total Square Feet:	12,140
Default Inflation Rate:	3.0%

[illegible]

## Building Mechanical

Number of Units:	20
Total Square Feet:	12,140
Default Inflation Rate:	3.0%

13048 St. Onge SS 3/11/2013

## Building Electrical

Number of Units:	20
Total Square Feet:	12,140
Default Inflation Rate:	3.0%

13048 St. Onge SS 3/11/2013



## Building Elevator

Owner Sponsor Name:	Putnam Housing Authority
Project Name:	St. Onge Apartments
Project City / Town:	Putnam, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	March 8, 2013

Number of Units:	20
Total Square Feet:	12,140
Default Inflation Rate:	3.0%

[illegible]

## Building Structural

Number of Units:	20
Total Square Feet:	12,140
Default Inflation Rate:	3.0%

13048 St. Onge SS 3/11/2013

## Unit Living

Number of Units:	20
Total Square Feet:	12,140
Default Inflation Rate:	3.0%

13048 St. Onge SS 3/11/2013

## Unit Bathrooms

Owner Sponsor Name:	Putnam Housing Authority
Project Name:	St. Onge Apartments
Project City / Town:	Putnam, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	March 8, 2013

Number of Units:	20
Total Square Feet:	12,140
Default Inflation Rate:	3.0%

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## Unit Kitchens

Owner Sponsor Name:	Putnam Housing Authority
Project Name:	St. Onge Apartments
Project City / Town:	Putnam, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	March 8, 2013

Number of Units:	20
Total Square Feet:	12,140
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	Ceilings					2013				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							
4	Cabinets					2013				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							
6	Sink					2013				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							
8	GFI Outlet					2013				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							
10	Refrigerators					2013				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							
12	Range					2013				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							
14	Disposal					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	Floors	4,403		Varies	20	2013				220	227	233	240	248	255	263	271	279	287	296	305	314	323	333	343	353	364	375	386						
18	Refrigerators	13,400		8	15	2019				0	0	0	0	0	0	8,000	8,240	0	0	0	0	0	0	0	0	0	0	0	0						
19	Ranges	10,000		15	25	2022				0	0	0	0	0	0	0	0	0	6,524	6,720	0	0	0	0	0	0	0	0	0						
20	Cabinets: Replace older ones	40,500		Varies	25	2014				0	24,334	25,064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
21	Countertops: Future replacement	7,121		Varies	12	2025				0	0	0	0	0	0	0	0	0	0	0	0	1,523	1,568	1,615	1,664	1,714	1,765	1,818	1,873						
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures						0	0	220	24,560	25,297	240	248	255	8,263	8,511	279	6,811	7,015	305	1,836	1,891	1,948	2,007	2,067	2,129	2,193	2,259	0						
28	Cumulative Reserve Balance						132,879	132,879	217,558	201,543	179,403	187,397	196,065	189,016	172,390	174,698	185,563	191,666	192,443	205,838	95,751	62,927	75,949	73,295	79,549	75,878	70,650	61,144							



### Comprehensive Capital Needs Assessment Schedule

## Unit Electrical

Owner Sponsor Name:	Putnam Housing Authority
Project Name:	St. Onge Apartments
Project City / Town:	Putnam, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	March 8, 2013

Number of Units:	20
Total Square Feet:	12,140
Default Inflation Rate:	3.0%

[illegible]

## Unit Mechanical

Number of Units:	20
Total Square Feet:	12,140
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	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 Pump Replacement	53,000		2	15	2025			0	0	0	0	0	0	0	0	0	0	0	37,783	38,916	0	0	0	0	0	0	0							
18	DHW Tank Replacement	17,000		Varies	12	2018			0	0	0	0	0	9,854	10,149	0	0	0	0	0	0	0	0	0	0	14,049	14,471	0							
19	Thermostat Replacement	2,100		Varies	20	2025			0	0	0	0	0	0	0	0	0	0	1,497	1,542	0	0	0	0	0	0	0	0							
20	Electric baseboard sectional replacement	8,000		Varies	35	2014			0	412	424	437	450	464	478	492	507	522	538	554	570	587	605	623	642	661	681	701							
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures						0	0	0	412	424	437	450	10,318	10,627	492	507	522	538	554	39,850	41,046	605	623	642	14,710	15,152	701	0						
28	Cumulative Reserve Balance						132,879	132,879	217,558	201,543	179,403	187,397	196,065	189,016	172,390	174,698	185,563	191,666	192,443	205,838	95,751	62,927	75,949	73,295	79,549	75,878	70,650	61,144							

## **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.