

# CHFA Capital Needs Assessment and Replacement Reserve Analysis

Prepared for:

**Connecticut Housing Finance Authority**  
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and

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## Ballard Green and Ballard Green Extension

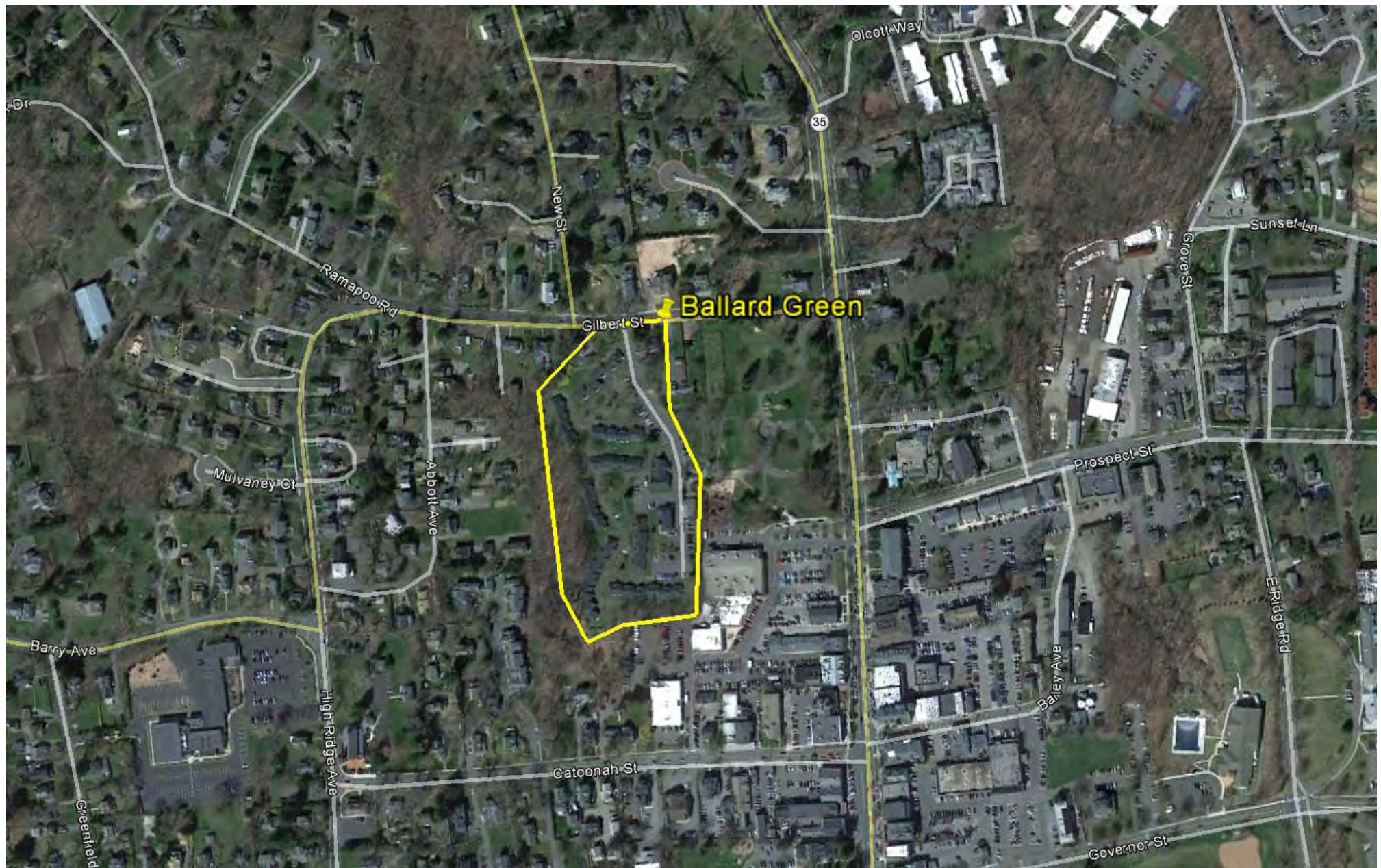
CHFA # 77026D / 85156D

Ridgefield Housing Authority  
Ridgefield, CT

March 7, 2013

*Final Report*





## **Ballard Green**

21-25 Gilbert Street  
Ridgefield, CT 06877



CTflood features near 21 Gilbert Street, Ridgefield, CT,  
06877

**COMMUNITY PANEL ZONE DATE**

090013

0217F

X

20100618

**FLOOD SEARCH DATA**

New Search



[How to use tools](#)

[Flood Zone Definitions](#)



To view all data, select the **i** tool and click on the star locator on map.



Check Layers to Display:



CTflood



Census Tract (Med)



Streets



Highway

Redraw Map

## Ballard Green

21-25 Gilbert Street  
Ridgefield, CT 06877

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

## Executive Summary

### Ballard Green

Ridgefield, CT

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**Ballard Green** provides housing for elderly residents. There are a total of 72 one-bedroom units (varying sizes including three accessible units) located in the eight residential buildings. Built in 1981, the latest renovation (apartment upgrades of on-demand condensing boilers (for heat and DHW), kitchen cabinets and countertops, vanities, variable speed bathroom exhaust fans, roofs, additional units) was completed prior the time of the site visit. This assessment includes the Carriage Barn (Meals-on-Wheels) and the Alternative High School facilities, both which are also located on this site, and according to the Housing Authority are included as part of this development.

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 the reserve account is not able to keep pace with the proposed capital costs. An infusion of \$725,000 would fully fund this plan.

Key capital costs identified as part of this assessment include the following:

- Asphalt paving repairs in Years 1, 6, and 11, with resurfacing shown in Year 17.

- Add 30-inch work surfaces to each accessible kitchen including the community kitchen. The proposed work space must have adequate knee clearance, which should be achievable by installing a removable base cabinet to each kitchen.
- Improving the accessibility of the laundry room by replacing the top-loading washers with front-loading washers in Year 1.
- Adding a pad-mounted generator to provide emergency power to the community building and a similar-type generator to provide emergency power for the walkway (pathway) lighting.
- An allowance to prune or replace trees as necessary is shown in the first year; this effort is in response to recent tree-related damage from major storms.
- Allowances to replace the roof covering on the Alternative High School and to repair sections of the exterior walls of the Carriage Barn buildings.
- An allowance for video monitoring of key areas (i.e. community spaces, parking lots, etc.) is shown in Year 1.
- Adding dumpster enclosures in Year 1.
- Replace kitchen appliances starting in Year 1.
- Other building components, finishes, and systems are shown being replaced at the end of their respective useful life (i.e. DHW tanks, appliances, VCT flooring, etc.).

Additional Notes:

1. The Physical Assessment of the property was conducted on December 17, 2012. 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 development's sign is partially obstructed by the stone wall.



The site features an asphalt-paved access road with adjacent parking spaces.



A close-up of surface cracks around a manhole cover.



The site also includes asphalt walkways and developed green space.





Dumpsters are located at the edge of the parking lot; management is considering adding enclosures.



The access aisle at this designated parking space should be re-striped to a width of five feet.



An elevation view of one of the residential buildings.



This is the community building.





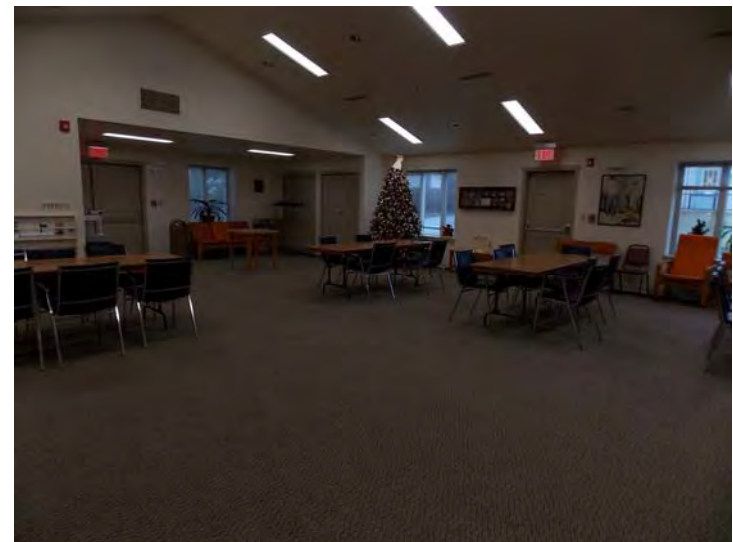
Two other separate facilities located at this site are the Meals-on-Wheels (foreground) and the Ridgefield Alternative High School (arrow).



A close-up view of loose step flashing (rear of Building D).



Residential buildings have mostly vinyl siding with bricked parting walls.



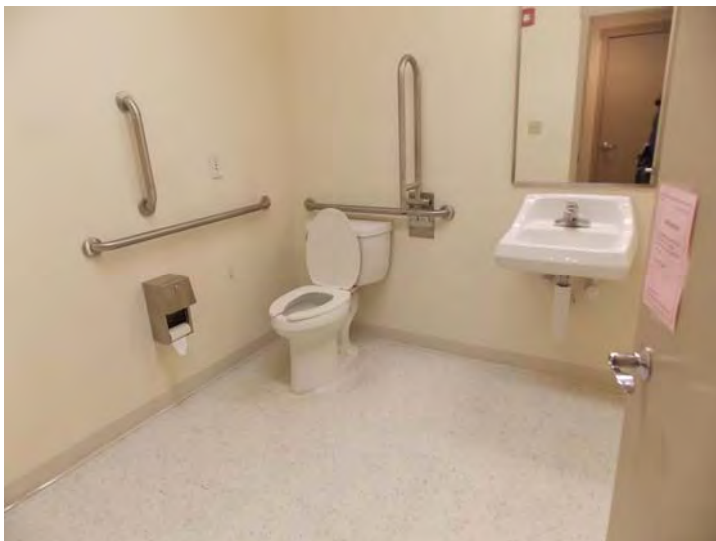
A view of the community room.



The community kitchen should be updated to include a 30-inch work surface with adequate knee space.



This is the public laundry; it has 4 top-loading washers and four electric dryers.



One of 2 public restrooms (both are located in the community building).



Kitchens have new wood cabinets, electric ranges, and laminated particleboard countertops.



This accessible bathroom has a roll-in shower (currently being repaired as part of the unit turnover).



Apartment bathrooms feature new ceiling fan/light fixtures. Fans are variable speed, responding to varying moisture levels.



A fire sprinkler head and a horn/strobe in an apartment.



Each apartment has been upgraded with its own on-demand gas-fired boiler, which produces hydronic heat and DHW.





Each apartment has its own circuit breaker panel.



The central fire alarm control panel (FACP) is located in the community building.



An electric heated DHW tank that serves the community building.



This is one of the condensing furnaces that serves the community building.

Comprehensive Capital Needs Assessment Schedule

Summary

Owner Sponsor Name:	Ridgefield Housing Authority
Project Name:	Ballard Green
Project City / Town:	Ridgefield, CT

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

Number of Units:	72
Total Square Feet:	43,265
Default Inflation Rate:	3.0%

Beginning Replacement Reserve Balance:	\$0
Annual Replacement Reserve Contribution:	\$26,774
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	38,267	0	0	0	0	5,932	0	0	0	9,786	6,877	0	0	0	0	0	64,975	0	0	0	0
2	Building Exterior	0	0	7,500	0	0	0	0	0	0	11,478	0	0	4,780	4,924	5,071	5,224	5,380	6,280	6,469	22,089	6,863	7,068	0
3	Roofing	0	0	9,919	0	0	0	0	0	0	0	0	0	0	0	0	0	0	112,340	115,711	119,182	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	563	0	0	0	0	0	11,932	0	0	0	1,863	716	0	0	0	2,454	23,257	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	2,600	0	0	0	0	0	381	0	3,750	0	0	0	0	0	0	0	1,619	0	0	0	0
9	Common Area Restrooms	0	0	0	0	0	0	0	0	474	0	0	0	0	0	0	0	0	0	1,664	0	0	0	0
10	Building Boilers	0	0	0	0	0	0	0	0	0	0	3,990	0	0	0	0	0	0	0	24,071	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	75,000	0	0	0	0	0	1,552	0	0	0	0	0	0	0	18,510	0	2,086	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	0	0	0	0	0	8,300	8,549	8,806	9,070	9,342	9,622	9,911	10,208	10,515	10,830	11,155	11,490	11,834	12,189	12,555	0
16	Unit Kitchens	0	0	5,412	5,574	5,742	5,914	6,091	8,409	8,662	8,922	9,189	9,465	13,258	13,655	14,065	14,487	14,922	15,369	15,830	16,305	16,795	17,298	0
17	Unit Bathrooms	0	0	0	0	0	0	0	1,251	1,288	1,327	1,367	1,408	1,450	1,494	1,538	1,585	1,632	1,681	1,731	1,783	4,084	4,207	0
18	Unit Electrical	0	0	0	0	0	0	0	0	0	0	0	8,925	9,192	9,468	9,752	0	0	0	0	0	0	11,994	0
19	Unit Mechanical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	105,874	109,051	0
20	Annual Planned Expenditures	0	0	139,261	5,574	5,742	5,914	6,091	23,893	32,838	30,533	27,366	38,925	47,042	40,168	40,636	31,810	51,275	149,280	268,902	171,194	145,805	162,173	0
21	Annual Provision (indexed at 3%)			26,774	27,577	28,405	29,257	30,134	31,038	31,970	32,929	33,917	34,934	35,982	37,061	38,173	39,319	40,498	41,713	42,964	44,253	45,581	46,948	
22	Outside Capital			725,000																				
23	Cumulative Reserve Balance	0	0	612,514	634,516	657,179	680,522	704,565	711,711	710,842	713,238	719,788	715,797	704,737	701,630	699,167	706,676	695,900	588,333	362,395	235,455	135,231	20,007	

## Site Improvements

Number of Units:	72
Total Square Feet:	43,265
Default Inflation Rate:	3.0%

12382 Ballard Green-SS 1/29/2013



## Building Exterior

Owner Sponsor Name:	Ridgefield Housing Authority
Project Name:	Ballard Green
Project City / Town:	Ridgefield, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	January 0, 1900

Number of Units:	72
Total Square Feet:	43,265
Default Inflation Rate:	3.0%

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## Lobby / Mail Area

Owner Sponsor Name:	Ridgefield Housing Authority
Project Name:	Ballard Green
Project City / Town:	Ridgefield, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	January 0, 1900

Number of Units:	72
Total Square Feet:	43,265
Default Inflation Rate:	3.0%

[illegible]



## Community Room

Owner Sponsor Name:	Ridgefield Housing Authority
Project Name:	Ballard Green
Project City / Town:	Ridgefield, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	January 0, 1900

Number of Units:	72
Total Square Feet:	43,265
Default Inflation Rate:	3.0%

12382 Ballard Green-SS 1/29/2013

## Common Hallways

Owner Sponsor Name:	Ridgefield Housing Authority
Project Name:	Ballard Green
Project City / Town:	Ridgefield, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	January 0, 1900

Number of Units:	72
Total Square Feet:	43,265
Default Inflation Rate:	3.0%

[illegible]

## Common Stairways

Number of Units:	72
Total Square Feet:	43,265
Default Inflation Rate:	3.0%

12382 Ballard Green-SS 1/29/2013

Comprehensive Capital Needs Assessment Schedule

Common Laundry

Owner Sponsor Name:	Ridgefield Housing Authority
Project Name:	Ballard Green
Project City / Town:	Ridgefield, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	January 0, 1900

Number of Units:	72
Total Square Feet:	43,265
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	233		4	10	2019				0	0	0	0	0	0	278	0	0	0	0	0	0	0	0	0	374	0	0	0						
2	Ceilings	86		4	10	2019				0	0	0	0	0	0	102	0	0	0	0	0	0	0	0	0	137	0	0	0						
3	Floors	690		4	20	2029				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,107	0	0	0							
4	Ventilation					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
5	Lighting Fixtures					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
6	Washers					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
7	Dryers	2,960		4	12	2021				0	0	0	0	0	0	0	0	3,750	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					
17	Washers - Front loading	2,600		4	12	2013				2,600	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		0	2,600	0	0	0	0	0	381	0	3,750	0	0	0	0	0	0	1,619	0	0	0	0					
28	Cumulative Reserve Balance							0		0	612,514	634,516	657,179	680,522	704,565	711,711	710,842	713,238	719,788	715,797	704,737	701,630	699,167	706,676	695,900	588,333	362,395	235,455	135,231	20,007					



Comprehensive Capital Needs Assessment Schedule

Common Area Restrooms

Owner Sponsor Name:	Ridgefield Housing Authority
Project Name:	Ballard Green
Project City / Town:	Ridgefield, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	January 0, 1900

Number of Units:	72
Total Square Feet:	43,265
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	317		4	10	2019				0	0	0	0	0	0	379	0	0	0	0	0	0	0	0	0	0	509	0	0	0					
2	Ceilings	79		4	10	2019				0	0	0	0	0	0	95	0	0	0	0	0	0	0	0	0	0	127	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	0					
4	Toilets					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
5	Partitions					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
6	Accessories					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
7	Floor	640		4	20	2029				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,027	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	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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21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures						0	0	0	0	0	0	0	0	474	0	0	0	0	0	0	0	0	0	0	1,664	0	0	0	0					
28	Cumulative Reserve Balance						0	0	612,514	634,516	657,179	680,522	704,565	711,711	710,842	713,238	719,788	715,797	704,737	701,630	699,167	706,676	695,900	588,333	362,395	235,455	135,231	20,007							



## Building Mechanical

Number of Units:	72
Total Square Feet:	43,265
Default Inflation Rate:	3.0%

12382 Ballard Green-SS 1/29/2013

## Building Electrical

Owner Sponsor Name:	Ridgefield Housing Authority
Project Name:	Ballard Green
Project City / Town:	Ridgefield, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	January 0, 1900

Number of Units:	72
Total Square Feet:	43,265
Default Inflation Rate:	3.0%

[illegible]



Comprehensive Capital Needs Assessment Schedule

Building Elevator

Owner Sponsor Name:	Ridgefield Housing Authority
Project Name:	Ballard Green
Project City / Town:	Ridgefield, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	January 0, 1900

Number of Units:	72
Total Square Feet:	43,265
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						
17																																			
18																																			
19																																			
20																																			
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
28	Cumulative Reserve Balance						0	0	612,514	634,516	657,179	680,522	704,565	711,711	710,842	713,238	719,788	715,797	704,737	701,630	699,167	706,676	695,900	588,333	362,395	235,455	135,231	20,007							

## Building Structural

Number of Units:	72
Total Square Feet:	43,265
Default Inflation Rate:	3.0%

12382 Ballard Green-SS 1/29/2013

Comprehensive Capital Needs Assessment Schedule

Unit Living

Owner Sponsor Name:	Ridgefield Housing Authority
Project Name:	Ballard Green
Project City / Town:	Ridgefield, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	January 0, 1900

Number of Units:	72
Total Square Feet:	43,265
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					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
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	Floors-VCT	107,400		Varies	15	2018					0	0	0	0	0	8,300	8,549	8,806	9,070	9,342	9,622	9,911	10,208	10,515	10,830	11,155	11,490	11,834	12,189	12,555					
18																																			
19																																			
20																																			
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures							0		0	0	0	0	0	0	8,300	8,549	8,806	9,070	9,342	9,622	9,911	10,208	10,515	10,830	11,155	11,490	11,834	12,189	12,555	0				
28	Cumulative Reserve Balance							0		0	612,514	634,516	657,179	680,522	704,565	711,711	710,842	713,238	719,788	715,797	704,737	701,630	699,167	706,676	695,900	588,333	362,395	235,455	135,231	20,007					

Comprehensive Capital Needs Assessment Schedule

Unit Bathrooms

Owner Sponsor Name:	Ridgefield Housing Authority
Project Name:	Ballard Green
Project City / Town:	Ridgefield, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	January 0, 1900

Number of Units:	72
Total Square Feet:	43,265
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	Floors-VCT	16,180		Varies	15	2018				0	0	0	0	0	1,251	1,288	1,327	1,367	1,408	1,450	1,494	1,538	1,585	1,632	1,681	1,731	1,783	1,837	1,892						
18	Exhaust Fans	7,920		1	20					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,247	2,315						
19																																			
20																																			
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures							0		0	0	0	0	0	1,251	1,288	1,327	1,367	1,408	1,450	1,494	1,538	1,585	1,632	1,681	1,731	1,783	4,084	4,207	0					
28	Cumulative Reserve Balance							0		0	612,514	634,516	657,179	680,522	704,565	711,711	710,842	713,238	719,788	715,797	704,737	701,630	699,167	706,676	695,900	588,333	362,395	235,455	135,231	20,007					



Comprehensive Capital Needs Assessment Schedule

Unit Kitchens

Owner Sponsor Name:	Ridgefield Housing Authority
Project Name:	Ballard Green
Project City / Town:	Ridgefield, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	January 0, 1900

Number of Units:	72
Total Square Feet:	43,265
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-VCT	27,630		Varies	15	2018				0	0	0	0	0	2,135	2,199	2,265	2,333	2,403	2,475	2,550	2,626	2,705	2,786	2,870	2,956	3,045	3,136	3,230						
18	Refrigerators	48,240		Varies	15	2013				3,216	3,312	3,412	3,514	3,620	3,728	3,840	3,955	4,074	4,196	4,322	4,452	4,585	4,723	4,864	5,010	5,161	5,316	5,475	5,639						
19	Ranges	36,000		Varies	25	2013				1,800	1,854	1,910	1,967	2,026	2,087	2,149	2,214	2,280	2,349	2,419	2,492	2,566	2,643	2,723	2,804	2,888	2,975	3,064	3,156						
20	Vent Hood	7,920		Varies	20	2013				396	408	420	433	446	459	473	487	502	517	532	548	565	582	599	617	635	655	674	694						
21	Countertops	31,332		1	10	2023				0	0	0	0	0	0	0	0	0	0	3,509	3,614	3,723	3,834	3,949	4,068	4,190	4,316	4,445	4,578						
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures							0		0	5,412	5,574	5,742	5,914	6,091	8,409	8,662	8,922	9,189	9,465	13,258	13,655	14,065	14,487	14,922	15,369	15,830	16,305	16,795	17,298	0				
28	Cumulative Reserve Balance							0		0	612,514	634,516	657,179	680,522	704,565	711,711	710,842	713,238	719,788	715,797	704,737	701,630	699,167	706,676	695,900	588,333	362,395	235,455	135,231	20,007					

Comprehensive Capital Needs Assessment Schedule

Unit Electrical

Owner Sponsor Name:	Ridgefield Housing Authority
Project Name:	Ballard Green
Project City / Town:	Ridgefield, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	January 0, 1900

Number of Units:	72
Total Square Feet:	43,265
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					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
4	Intercom					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
5	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
6	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
7	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
8	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
9	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
10	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
11	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
12	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
13	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
14	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
15	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
16	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
17	Smoke Detectors	27,360		Varies	10	2022				0	0	0	0	0	0	0	0	8,925	9,192	9,468	9,752	0	0	0	0	0	0	0	11,994						
18																																			
19																																			
20																																			
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures							0		0	0	0	0	0	0	0	0	8,925	9,192	9,468	9,752	0	0	0	0	0	0	11,994	0						
28	Cumulative Reserve Balance							0		0	612,514	634,516	657,179	680,522	704,565	711,711	710,842	713,238	719,788	715,797	704,737	701,630	699,167	706,676	695,900	588,333	362,395	235,455	135,231	20,007					

## Unit Mechanical

Owner Sponsor Name:	Ridgefield Housing Authority
Project Name:	Ballard Green
Project City / Town:	Ridgefield, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	January 0, 1900

Number of Units:	72
Total Square Feet:	43,265
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.