

CHFA Capital Needs Assessment and Replacement Reserve Analysis

Prepared for:

Connecticut Housing Finance Authority
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and

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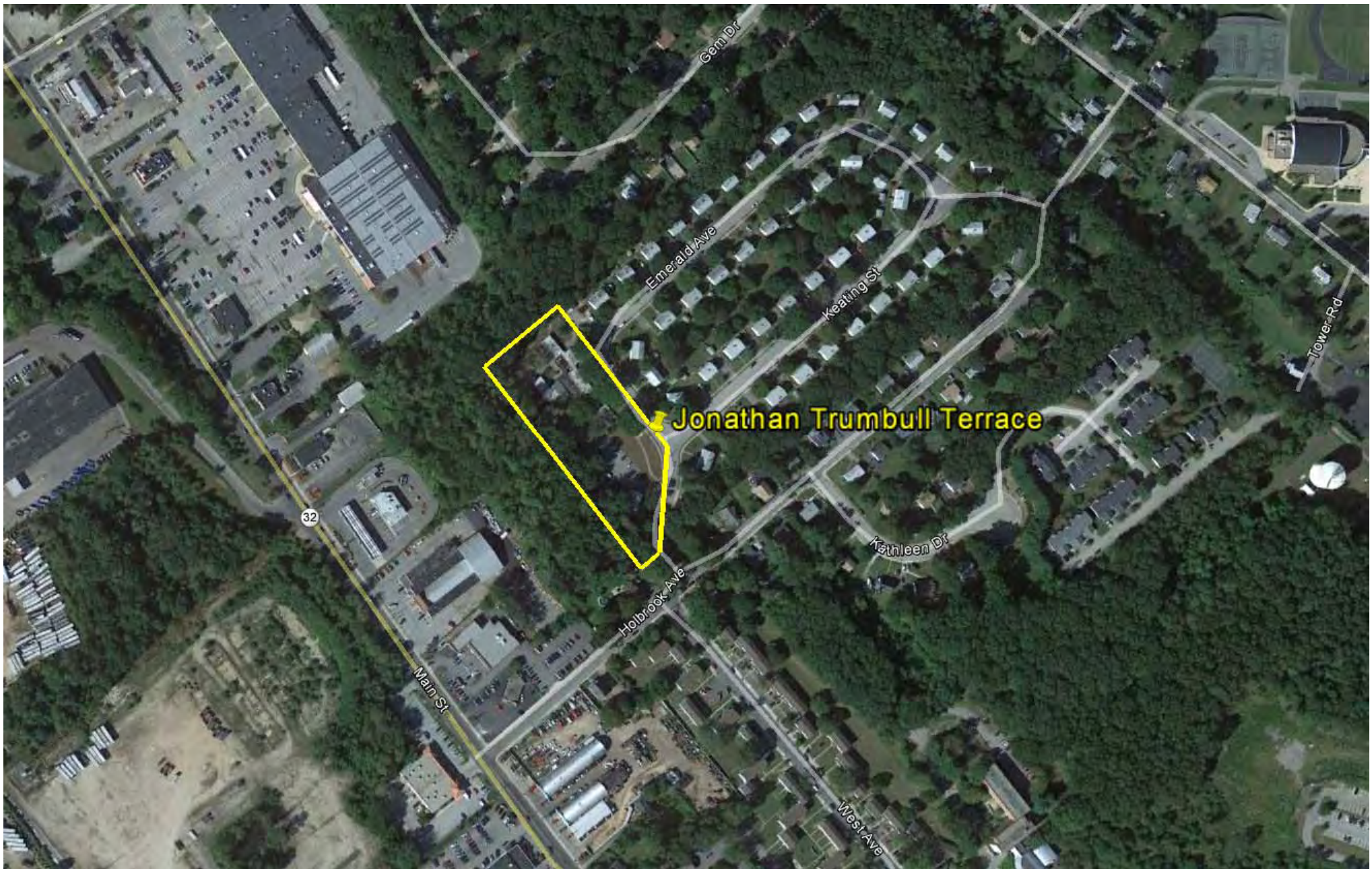
on-site-insight.com



Jonathan Trumbull Terrace
CHFA # 85225D
Willimantic Housing Authority
Windham, CT

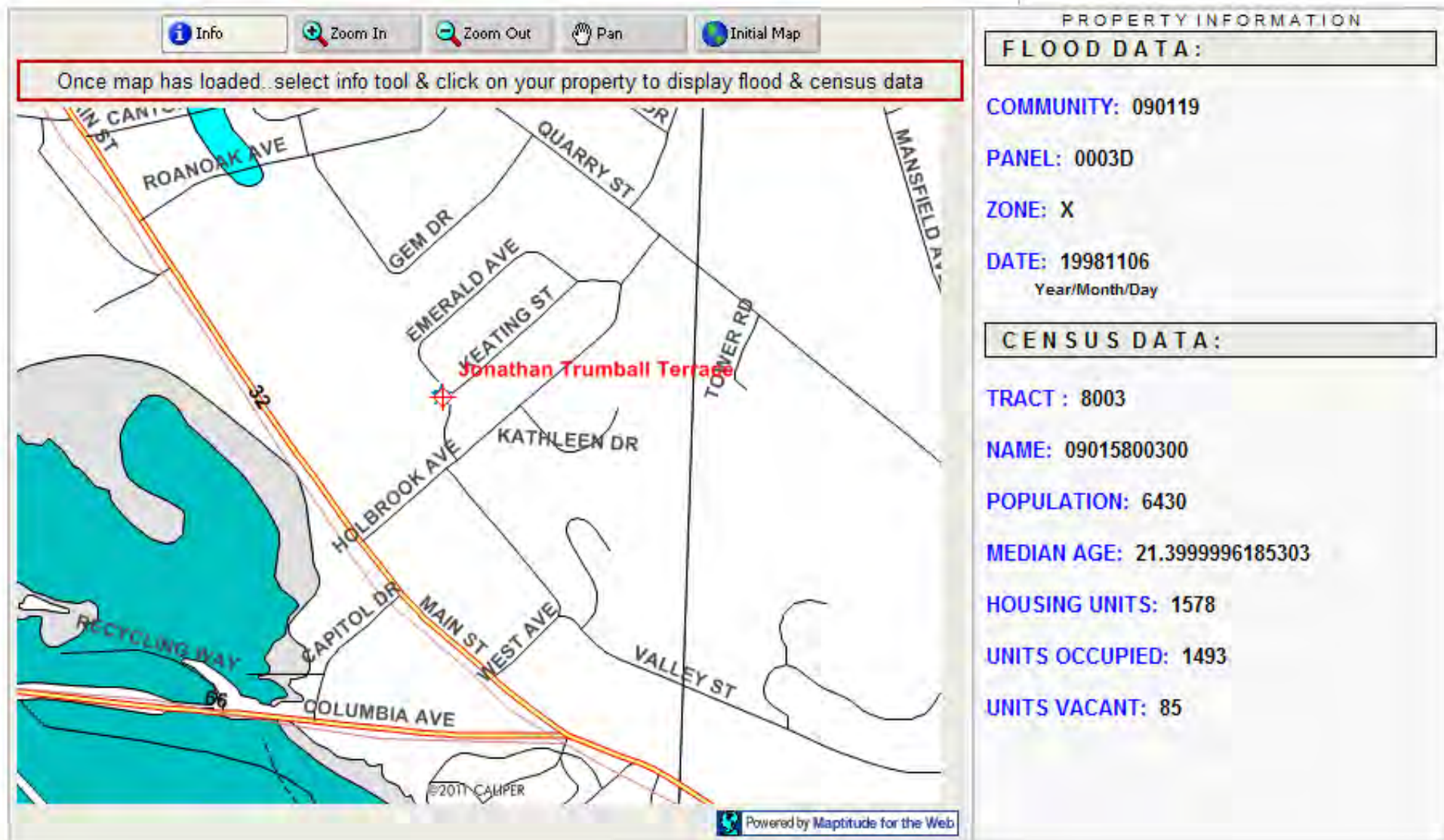
April 8, 2013

Final Report



Jonathan Trumbull Terrace

22 Emerald Avenue
Windham, CT 06226



Jonathan Trumbull Terrace

22 Emerald Avenue
Windham, CT 06226

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

Executive Summary

Jonathan Trumbull Terrace

Windham, CT

Jonathan Trumbull Terrace is residential development for the elderly and disabled that is comprised of twelve residential buildings. The development includes 20 efficiency and 20 one-bedroom units. Original construction of the development dates to 1964.

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:

- Costs to resurface the parking area and walkways are shown in Year 1. Future crack fill and sealcoating costs are shown every five years. There are no ADA compliant parking spaces at the development. An additional premium is shown to handle regarding and striping.
- Windows are original to the development. The wood framed single glazed windows were observed to be in fair to poor condition. Costs to replace the windows are shown in Years 1 and 2 of the plan.
- Site staff reported recent problems with the built up roof. Leaks are common and brick deterioration in several locations is believed to be the result of moisture infiltrations caused by the roof. Costs to replace the roofs at the development are shown in Year 1 of the report.

- The common area restrooms are too small to comply with ADA standards. Costs are shown to convert the two restrooms into one fully compliant unisex bathroom. Compliant kitchen cabinets should be installed as part of the interior renovations. Compliant laundry equipment should be requested from the vendor and repositioned in the laundry room to meet ADA standards.
- Dwelling units feature original tubs and surrounds. Costs to refurbish all unit bathrooms are shown over the first ten years of the plan. Kitchen cabinets are original to the development and were observed to be in fair to poor condition. Costs to replace cabinets are shown in Year 1.
- There are no barrier free ADA compliant units at the development. Costs to convert 4 units are shown in Year 1 of the plan.

Additional Notes:

1. The Physical Assessment of the property was conducted on March 12th 2013. Additional information was provided to ON-SITE INSIGHT by site staff and others. OSI was represented on this assignment by Daniel Iles. 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*.



View of the roadway and parking area



Typical parking area view



The courtyards feature small planting areas and paved walkways



Concrete steps provide access to all levels of the terraced development



View of the site lighting



The concrete retaining wall



Typical unit entryway



Example of brick deterioration



Typical unit window



View of the walkway canopy



Example of wood rot and damage to the wood posts supporting the walkway canopy



View of the community room



Community kitchen cabinets



One of two public restrooms



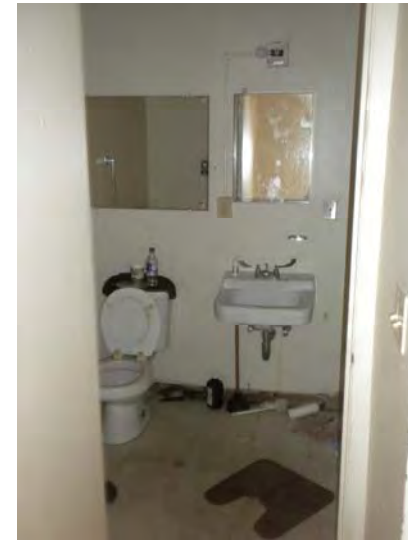
Laundry room



The central fire alarm control panel



Dwelling unit cabinets



Typical bathroom



Interior closet door and horn/strobe on the wall



View of an electric domestic hot water tank

Comprehensive Capital Needs Assessment Schedule

Summary

Owner Sponsor Name:	Willimantic Housing Authority
Project Name:	Jonathan Trumbull Terrace
Project City / Town:	Windham

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

Number of Units:	40
Total Square Feet:	18,160
Default Inflation Rate:	3.0%

Beginning Replacement Reserve Balance:	\$179,753
Annual Replacement Reserve Contribution:	\$0
Additional Misc. Contribution:	\$0

	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	62,077	2,086	2,148	2,213	6,959	2,348	0	0	0	5,425	0	0	20,481	0	6,289	0	0	0	0	7,291	0
2	Building Exterior	0	0	63,158	32,709	8,080	8,322	8,572	28,130	9,094	15,446	9,648	17,218	22,375	0	0	0	7,477	29,017	3,171	3,266	3,364	3,465	0
3	Roofing	0	0	113,892	0	0	0	0	0	1,396	0	0	0	0	0	0	0	0	7,283	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	1,657	0	0	0	0	777	0	0	0	0	0	0	0	0	0	829	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	7,500	0	0	0	0	371	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	35,000	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	0	39,340	7,560	7,787	8,021	8,261	8,509	8,764	9,027	9,298	9,577	9,864	10,160	10,465	10,779	11,102	11,435	11,779	12,132	12,496	12,871	0
16	Unit Kitchens	0	0	56,787	2,871	2,957	3,045	3,137	3,231	3,328	3,428	3,530	16,024	3,745	3,858	3,974	4,093	4,216	4,342	4,472	4,606	4,745	21,536	0
17	Unit Bathrooms	0	0	10,896	11,223	11,560	11,906	12,264	12,631	13,010	13,401	13,803	14,217	1,129	1,163	1,198	1,234	1,271	1,309	1,348	1,388	1,430	1,473	0
18	Unit Electrical	0	0	20,351	13,134	13,528	13,933	14,351	3,421	3,524	3,629	3,738	3,850	3,966	4,085	4,207	4,334	4,464	4,598	4,735	4,878	5,024	5,175	0
19	Unit Mechanical	0	0	2,267	2,335	2,405	2,477	2,552	2,628	2,707	2,788	2,872	2,958	3,047	3,138	3,232	17,427	17,950	18,488	19,043	19,614	20,203	20,809	0
20	Annual Planned Expenditures	0	0	412,925	71,917	48,464	49,918	56,095	62,045	41,823	47,719	42,889	69,270	44,126	22,404	43,557	37,866	52,768	77,301	44,548	45,885	47,261	72,619	0
21	Annual Provision (indexed at 3%)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
22	Outside Capital			1,260,000																				
23	Cumulative Reserve Balance	179,753	179,753	1,026,829	954,912	906,448	856,530	800,435	738,389	696,567	648,848	605,959	536,689	492,563	470,159	426,602	388,736	335,968	258,666	214,118	168,233	120,972	48,353	

Site Improvements

Owner Sponsor Name:	Willimantic Housing Authority
Project Name:	Jonathan Trumbull Terrace
Project City / Town:	Windham

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Jonathan Trumbull Terrace • Capital Needs Assessment • © On-Site Insight

Building Exterior

Owner Sponsor Name:	Willimantic Housing Authority
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[illegible]

Roofing

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Lobby / Mail Area

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13127 - JTT - SS 3/22/2013

Community Room

Number of Units:	40
Total Square Feet:	18,160
Default Inflation Rate:	3.0%

[illegible]

Common Hallways

Owner Sponsor Name:	Willimantic Housing Authority
Project Name:	Jonathan Trumbull Terrace
Project City / Town:	Windham

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[illegible]

Comprehensive Capital Needs Assessment Schedule

Common Stairways

Owner Sponsor Name:	Willimantic Housing Authority
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Project City / Town:	Windham

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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	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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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						179,753	179,753	1,026,829	954,912	906,448	856,530	800,435	738,389	696,567	648,848	605,959	536,689	492,563	470,159	426,602	388,736	335,968	258,666	214,118	168,233	120,972	48,353								

Common Laundry

Number of Units:	40
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Common Area Restrooms

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Building Boilers

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Building Mechanical

Number of Units:	40
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Building Electrical

Owner Sponsor Name:	Willimantic Housing Authority
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[illegible]

Building Elevator

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[illegible]

Building Structural

Number of Units:	40
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Comprehensive Capital Needs Assessment Schedule

Unit Living

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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	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 Throughout)	70,950		varies	15	2013				4,730	4,872	5,018	5,169	5,324	5,483	5,648	5,817	5,992	6,172	6,357	6,547	6,744	6,946	7,155	7,369	7,590	7,818	8,053	8,294						
18	Interior Doors	65,240		varies	25	2013				2,610	2,688	2,769	2,852	2,938	3,026	3,116	3,210	3,306	3,405	3,508	3,613	3,721	3,833	3,948	4,066	4,188	4,314	4,443	4,577						
19	ADA Upgrades	32,000		ADD	20	2013				32,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
20																																			
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures							0		0	39,340	7,560	7,787	8,021	8,261	8,509	8,764	9,027	9,298	9,577	9,864	10,160	10,465	10,779	11,102	11,435	11,779	12,132	12,496	12,871	0				
28	Cumulative Reserve Balance							179,753		179,753	1,026,829	954,912	906,448	856,530	800,435	738,389	696,567	648,848	605,959	536,689	492,563	470,159	426,602	388,736	335,968	258,666	214,118	168,233	120,972	48,353					

Unit Bathrooms

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Jonathan Trumbull Terrace • Capital Needs Assessment • © On-Site Insight

Unit Kitchens

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[illegible]

Unit Electrical

Number of Units:	40
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Unit Mechanical

Owner Sponsor Name:	Willimantic Housing Authority
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[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.