

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



Millbrook Village

CHFA # 85227D

Windsor Housing Authority

Windsor, CT

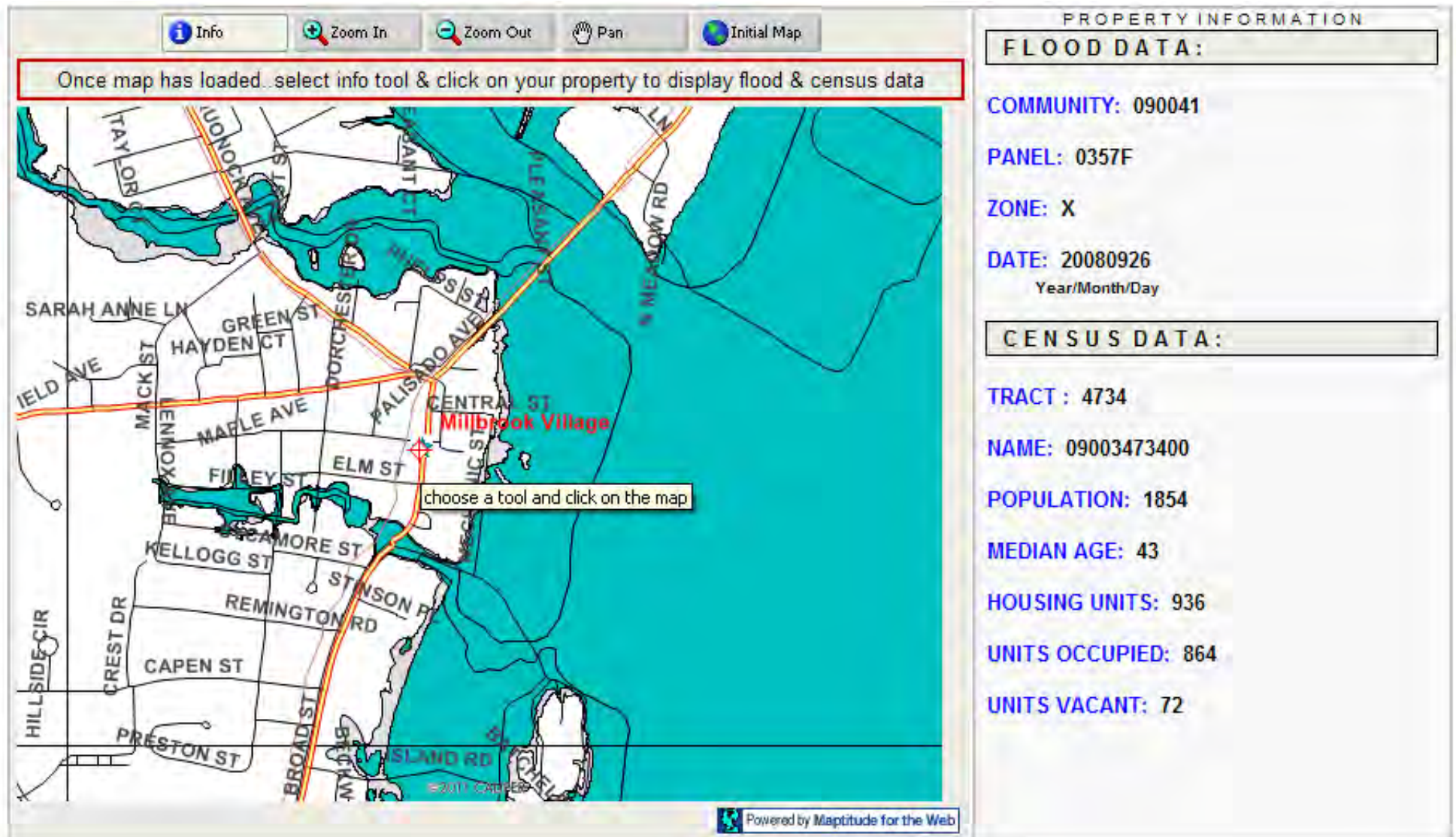
March 18, 2013

Final Report



Millbrook Village

35 Mack Street
Windsor, CT 06095



Millbrook Village

35 Mack Street
Windsor, CT 06095

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

Executive Summary

Millbrook Village

Windsor, CT

Millbrook Village is a residential development for seniors and the disabled that is comprised of 7 residential buildings and a community building. The development includes 32 efficiency and 28 one-bedroom units (60 total). Original construction of the development dates to the late 1960s, with subsequent renovation projects such as windows, roofing, and siding replacement being completed in the mid 2000s. Parking for the development is located at one side of the site, with walkways throughout the site leading to unit entrances. The community building is located adjacent to the parking area.

Overall the development is in good condition. As shown on the attached capital needs worksheets, the development faces significant capital expenditures over the course of the plan. 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:

- Site paving (parking areas and walks) exhibits sporadic cracking and settlement. Future resurfacing costs are shown in Year 10. Periodic spot repair and crack-fill/sealcoating work are shown throughout the plan. Site lighting fixtures are pole mounted, one fixture was damaged. Upgrades are shown in Years 1-4. Sections of property line chain link fencing and fencing at garbage can pens exhibits some damage. Replacements are shown in Years 1-2. Portions of the wood retaining wall behind the community building are to be repaired as well. The site's signage is due for updating in Year 1. The wood-framed gazebo structure is shown for an upgrade in Year 15. Accessibility improvements would include walkway and ramp modifications to the gazebo and the installation of lever-type door hardware.

- Building exteriors exhibit good overall conditions, having had siding, windows, and roofing shingles replaced within the last ten years. Spot siding damage and organic material growth is shown being addressed periodically throughout the plan (repairs and powerwashing). Windows are maintained from operations. Unit entrance doors are mostly original, and replacement with more energy efficient models is shown in Years 1-2 (including storm doors). The garage door at the community building is shown being updated in Year 2. The community building's other doors are shown for future replacement in Year 7. Roofs exhibit spot lifting and organic material growth (moss/lichen). Replacement is shown in Year 12. Gutters and downspouts are shown for sectional replacement and adjustment in Years 1-2, with replacement concurrent with roofing in Year 12.
- Interior common areas are located within the community building. Wall and ceiling finishes are shown for painting three times in the plan. Carpet flooring is shown for replacement concurrent with the painting programs. Vinyl flooring in the restrooms, lobby, and laundry facility is shown being updated early and later in the plan. Accessibility improvements would include upgrading the community kitchen to meet requirements, and front load washing machine and restroom improvements as stated in spreadsheet.
- The community building's domestic hot water tank is shown for future replacement in Year 10. The newly installed heat pump/HVAC system serving the facility is shown for future replacement in Year 15. Thru-wall air conditioners are shown for replacement, as needed. Site staff noted occasional problems with sanitary waste lines clogging between the buildings and the main lines on site. Repair and jetting allowances are shown annually. Fire/smoke detection devices are local ring systems. These are monitored, tested, maintained, and replaced as operating expenses. Site staff noted that security camera systems are to be upgraded at the property, and budgeted allowances for this work are shown in Year 1, with future upgrades in Year 11.
- Unit interiors have painted wall and ceiling surfaces that are maintained as operating expenses. Site staff noted that unit flooring is being replaced with vinyl composite plank flooring. Other units have vinyl tile. Most floors have been upgraded over the last seven years. Costs to continue this upgrade work are shown in Years 1-6. Future updates are shown starting in Year 9. Interior passage and closet doors are maintained as operating expenses as well. Unit baths have mostly original tubs and PVC surrounds. Site staff noted that tubs and surrounds are being replaced with fiberglass systems, and upgrade costs are shown over time. Vanities vary in age and condition, and replacement is shown as needed. Toilets are to be upgraded to low-flow models. Unit kitchens have had newer cabinetry sets installed in many units, with some older sets having been refinished. Upgrades will continue. Appliances are replaced, as needed. Heat pump/HVAC systems are shown for future replacement in Years 17-18. DHW tanks are replaced as they fail.

Additional Notes:

1. The Physical Assessment of the property was conducted on Monday, February 25th, 2013. Additional information was provided to ON-SITE INSIGHT by site staff and others. OSI was represented on this assignment by Craig Torres. We would like to thank Ms. Linda Miller and Mr. Brian Pettison from the Windsor Housing Authority for their assistance. Note that there were no drawings or blueprints available for the development. Dimensional information in this report was procured during the field assessment work or via satellite imagery using the Google Maps web site.
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*.



1. Sporadic cracking of parking surfaces



2. Typical site walkway conditions



3. Garbage can pens, fencing to replace



4. Typical building elevations



5. Minimal siding damage



6. Gutters to be adjusted, sectional replacement



7. Heat pump HVAC system and thru-wall AC serving Community Building
Millbrook Village • Capital Needs Assessment • © On-Site Insight



8. DHW tank serving Cmnty. Bldg.



9. View of the community room finishes and furnishings



10. Unit entrance doors to be replaced, mostly original



11. Typical unit living area finishes



12. Older unit kitchen cabinetry, to update



13. Newer kitchen cabinetry and appliances



14. Typical unit bathroom fixtures and accessories



15. Older vanities and kitchen cabinetry with finish wear



16. Heat pump wall packs in living and bedroom-sleeping areas

Comprehensive Capital Needs Assessment Schedule

Summary

Owner Sponsor Name:	Windsor Housing Authority
Project Name:	Millbrook Village
Project City / Town:	Windsor, CT

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

Number of Units:	60
Total Square Feet:	36,600
Default Inflation Rate:	3.0%

Beginning Replacement Reserve Balance:	\$310,714
Annual Replacement Reserve Contribution:	\$0
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	1,065	30,705	25,272	15,677	16,148	12,001	0	0	0	0	86,160	0	0	0	0	14,370	16,612	0	16,128	32,308	38,887	0
2	Building Exterior	0	0	70,983	74,657	0	0	12,192	12,557	4,355	0	4,640	4,779	0	6,838	12,266	12,634	7,472	7,696	13,805	6,054	0	12,571	0
3	Roofing	0	0	5,606	5,774	0	0	0	0	0	0	0	0	0	308,080	0	0	0	0	0	0	0	0	0
4	Lobby - Mail Area	0	0	0	0	1,582	0	0	0	0	0	0	0	4,571	0	0	0	0	0	0	0	2,538	0	0
5	Community Room	0	6,015	6,015	0	5,668	0	0	0	0	0	0	0	6,757	0	0	0	0	0	0	0	9,096	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	750	750	885	0	0	0	0	0	0	360	0	0	0	0	0	0	443	923	0	0	0	0
9	Common Area Restrooms	0	3,212	4,005	0	0	0	0	0	0	406	0	0	0	0	0	0	499	721	0	0	0	0	0
10	Building Boilers	0	0	0	0	0	0	0	0	0	0	0	2,218	0	0	0	0	0	0	0	0	0	0	0
11	Building Mechanical	0	0	1,200	1,236	1,273	2,183	2,248	2,316	1,433	1,476	1,520	1,566	1,613	1,661	1,711	1,762	9,832	1,870	1,926	1,983	3,401	3,503	0
12	Building Electrical	0	0	15,000	0	0	0	0	0	0	0	0	0	20,159	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	4,929	5,077	5,229	5,386	5,548	5,714	0	0	16,056	16,538	17,034	17,545	18,072	18,614	19,172	7,679	7,910	8,147	8,392	8,643	0
16	Unit Kitchens	0	0	18,928	19,496	20,081	20,683	25,828	30,379	10,600	10,918	11,246	11,583	11,931	12,289	12,657	27,715	22,466	23,140	23,834	33,838	34,853	35,899	0
17	Unit Bathrooms	0	0	6,745	17,045	17,557	18,084	18,626	19,185	12,825	13,210	13,606	14,014	14,435	1,297	3,841	3,956	4,075	4,197	5,145	5,300	5,459	2,541	0
18	Unit Electrical	0	0	0	0	0	0	0	0	0	0	0	6,106	6,290	40,392	41,604	42,852	0	0	0	0	0	0	0
19	Unit Mechanical	0	0	4,250	4,378	4,509	4,644	4,783	9,854	5,075	5,227	5,384	5,545	5,712	0	6,059	6,241	6,429	6,621	134,394	138,426	7,235	7,452	0
20	Annual Planned Expenditures	0	11,042	169,116	153,821	71,576	67,127	81,226	80,005	34,287	31,237	52,813	148,510	88,500	388,101	96,209	113,774	84,314	68,980	187,937	209,877	103,281	109,496	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			2,100,000																				
23	Cumulative Reserve Balance	310,714	299,672	2,230,556	2,076,735	2,005,159	1,938,031	1,856,805	1,776,800	1,742,513	1,711,276	1,658,463	1,509,953	1,421,454	1,033,352	937,143	823,369	739,055	670,075	482,138	272,261	168,980	59,484	

Site Improvements

Number of Units:	60
Total Square Feet:	36,600
Default Inflation Rate:	3.0%

Page 9

Building Exterior

Number of Units:	60
Total Square Feet:	36,600
Default Inflation Rate:	3.0%

Page 10

Comprehensive Capital Needs Assessment Schedule

Roofing

Owner Sponsor Name:	Windsor Housing Authority
Project Name:	Millbrook Village
Project City / Town:	Windsor, CT

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

Number of Units:	60
Total Square Feet:	36,600
Default Inflation Rate:	3.0%

[illegible]

Comprehensive Capital Needs Assessment Schedule

Lobby / Mail Area

Owner Sponsor Name:	Windsor Housing Authority
Project Name:	Millbrook Village
Project City / Town:	Windsor, CT

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

Number of Units:	60
Total Square Feet:	36,600
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	367		6	8	2015				0	0	389	0	0	0	0	0	0	0	493	0	0	0	0	0	0	0	0	625	0						
2	Ceilings	124		6	8	2015				0	0	132	0	0	0	0	0	0	0	167	0	0	0	0	0	0	0	0	211	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	Mail Facilities	2,910		45	55	2023				0	0	0	0	0	0	0	0	0	0	3,911	0	0	0	0	0	0	0	0	0	0	0					
5	Floors (Vinyl Tile)	1,000		14	16	2015				0	0	1,061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,702	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	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	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	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	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	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	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	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	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	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	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	0	0				
17																																				
18																																				
19																																				
20																																				
21																																				
22																																				
23																																				
24																																				
25																																				
26																																				
27	Annual Planned Expenditures							0		0	0	0	1,582	0	0	0	0	0	0	4,571	0	0	0	0	0	0	0	0	2,538	0	0	0				
28	Cumulative Reserve Balance							310,714		299,672	2,230,556	2,076,735	2,005,159	1,938,031	1,856,805	1,776,800	1,742,513	1,711,276	1,658,463	1,509,953	1,421,454	1,033,352	937,143	823,369	739,055	670,075	482,138	272,261	168,980	59,484						

Community Room

Owner Sponsor Name:	Windsor Housing Authority
Project Name:	Millbrook Village
Project City / Town:	Windsor, CT

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

Number of Units:	60
Total Square Feet:	36,600
Default Inflation Rate:	3.0%

[illegible]

Common Hallways

Number of Units:	60
Total Square Feet:	36,600
Default Inflation Rate:	3.0%

Page 14

Common Stairways

Number of Units:	60
Total Square Feet:	36,600
Default Inflation Rate:	3.0%

Millbrook Village CHFA SS 3/18/2013

Comprehensive Capital Needs Assessment Schedule

Common Laundry

Owner Sponsor Name:	Windsor Housing Authority
Project Name:	Millbrook Village
Project City / Town:	Windsor, CT

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

Number of Units:	60
Total Square Feet:	36,600
Default Inflation Rate:	3.0%

[illegible]

Common Area Restrooms

Owner Sponsor Name:	Windsor Housing Authority
Project Name:	Millbrook Village
Project City / Town:	Windsor, CT

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

Number of Units:	60
Total Square Feet:	36,600
Default Inflation Rate:	3.0%

[illegible]

Building Boilers

Owner Sponsor Name:	Windsor Housing Authority
Project Name:	Millbrook Village
Project City / Town:	Windsor, CT

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

Number of Units:	60
Total Square Feet:	36,600
Default Inflation Rate:	3.0%

[illegible]

Building Mechanical

Number of Units:	60
Total Square Feet:	36,600
Default Inflation Rate:	3.0%

Millbrook Village CHFA SS 3/18/2013

Building Electrical

Number of Units:	60
Total Square Feet:	36,600
Default Inflation Rate:	3.0%

[illegible]

Building Elevator

Owner Sponsor Name:	Windsor Housing Authority
Project Name:	Millbrook Village
Project City / Town:	Windsor, CT

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

Number of Units:	60
Total Square Feet:	36,600
Default Inflation Rate:	3.0%

[illegible]

Building Structural

Number of Units:	60
Total Square Feet:	36,600
Default Inflation Rate:	3.0%

Millbrook Village CHFA SS 3/18/2013

Comprehensive Capital Needs Assessment Schedule

Unit Living

Owner Sponsor Name:	Windsor Housing Authority
Project Name:	Millbrook Village
Project City / Town:	Windsor, CT

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

Number of Units:	60
Total Square Feet:	36,600
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	Walls / Ceilings (Painted Surfaces) - maintained Optg.			varies	<10	2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
18	Floors (Vinyl Tile to Vinyl Plank)	88,725		<7	15+	2021				0	0	0	0	0	0	0	16,056	16,538	17,034	17,545	18,072	18,614	19,172	0	0	0	0	0							
19	Floors (Older Vinyl Tile) - variable conditions	29,575		>8	15	2013				4,929	5,077	5,229	5,386	5,548	5,714	0	0	0	0	0	0	0	0	0	7,679	7,910	8,147	8,392	8,643						
20	Interior Doors / Closet Doors (Bi-fold) - maintained Optg.			varies	20+					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures							0		0	4,929	5,077	5,229	5,386	5,548	5,714	0	0	16,056	16,538	17,034	17,545	18,072	18,614	19,172	7,679	7,910	8,147	8,392	8,643	0				
28	Cumulative Reserve Balance							310,714		299,672	2,230,556	2,076,735	2,005,159	1,938,031	1,856,805	1,776,800	1,742,513	1,711,276	1,658,463	1,509,953	1,421,454	1,033,352	937,143	823,369	739,055	670,075	482,138	272,261	168,980	59,484					

Unit Bathrooms

Number of Units:	60
Total Square Feet:	36,600
Default Inflation Rate:	3.0%

Millbrook Village • Capital Needs Assessment • © On-Site Insight

Comprehensive Capital Needs Assessment Schedule

Unit Kitchens

Owner Sponsor Name:	Windsor Housing Authority
Project Name:	Millbrook Village
Project City / Town:	Windsor, CT

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

Number of Units:	60
Total Square Feet:	36,600
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	Cabinets					2013			0	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	0						
6	Sink					2013			0	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	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	Vent Hood					2013			0	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	0						
11	Stove					2013			0	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	0						
13	Dishwasher					2013			0	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	0						
15	Walls / Ceilings (See "Unit Living" section)					2013			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
16	Floors (See "Unit Living" section)					2013			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
17	Kitchen Cabinetry (Newer Models)	103,968		<7	20+	2026			0	0	0	0	0	0	0	0	0	0	0	0	0	0	21,812	22,466	23,140	23,834	24,549	25,286	26,044						
18	Kitchen Cabinetry (Older & Orig. Models) - some deter.	103,968		>20-45	20+	2013			17,328	17,848	18,383	18,935	19,503	20,088	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
19	Refrigerators	40,200		<6	10+	2017			0	0	0	0	4,525	4,660	4,800	4,944	5,092	5,245	5,403	5,565	5,732	5,904	0	0	0	6,644	6,844	7,049							
20	Ranges / Stoves (Older & Orig. Models)	8,000		>13	15+	2013			1,600	1,648	1,697	1,748	1,801	0	0	0	0	0	0	0	0	0	0	0	0	2,645	2,724	2,806							
21	Ranges / Stoves (Newer Models)	22,000		<12	15+	2018			0	0	0	0	0	3,188	3,284	3,382	3,484	3,588	3,696	3,807	3,921	0	0	0	0	0	0	0							
22	Countertops / Sinks - Included w/ Cabinetry - interim Optg.			varies	10+	2013			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
23	Ventilation Fans	16,860		varies	15+	2013			0	0	0	0	0	2,443	2,516	2,592	2,670	2,750	2,832	2,917	3,005	0	0	0	0	0	0	0							
24																																			
25																																			
26																																			
27	Annual Planned Expenditures							0		0	18,928	19,496	20,081	20,683	25,828	30,379	10,600	10,918	11,246	11,583	11,931	12,289	12,657	27,715	22,466	23,140	23,834	33,838	34,853	35,899	0				
28	Cumulative Reserve Balance							310,714		299,672	2,230,556	2,076,735	2,005,159	1,938,031	1,856,805	1,776,800	1,742,513	1,711,276	1,658,463	1,509,953	1,421,454	1,033,352	937,143	823,369	739,055	670,075	482,138	272,261	168,980	59,484					

Unit Electrical

Owner Sponsor Name:	Windsor Housing Authority
Project Name:	Millbrook Village
Project City / Town:	Windsor, CT

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

Number of Units:	60
Total Square Feet:	36,600
Default Inflation Rate:	3.0%

Millbrook Village • Capital Needs Assessment • © On-Site Insight

Unit Mechanical

Owner Sponsor Name:	Windsor Housing Authority
Project Name:	Millbrook Village
Project City / Town:	Windsor, CT

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

Number of Units:	60
Total Square Feet:	36,600
Default Inflation Rate:	3.0%

Millbrook Village • Capital Needs Assessment • © On-Site Insights

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.