

CHFA Capital Needs Assessment and Replacement Reserve Analysis

Prepared for:

Connecticut Housing Finance Authority
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and

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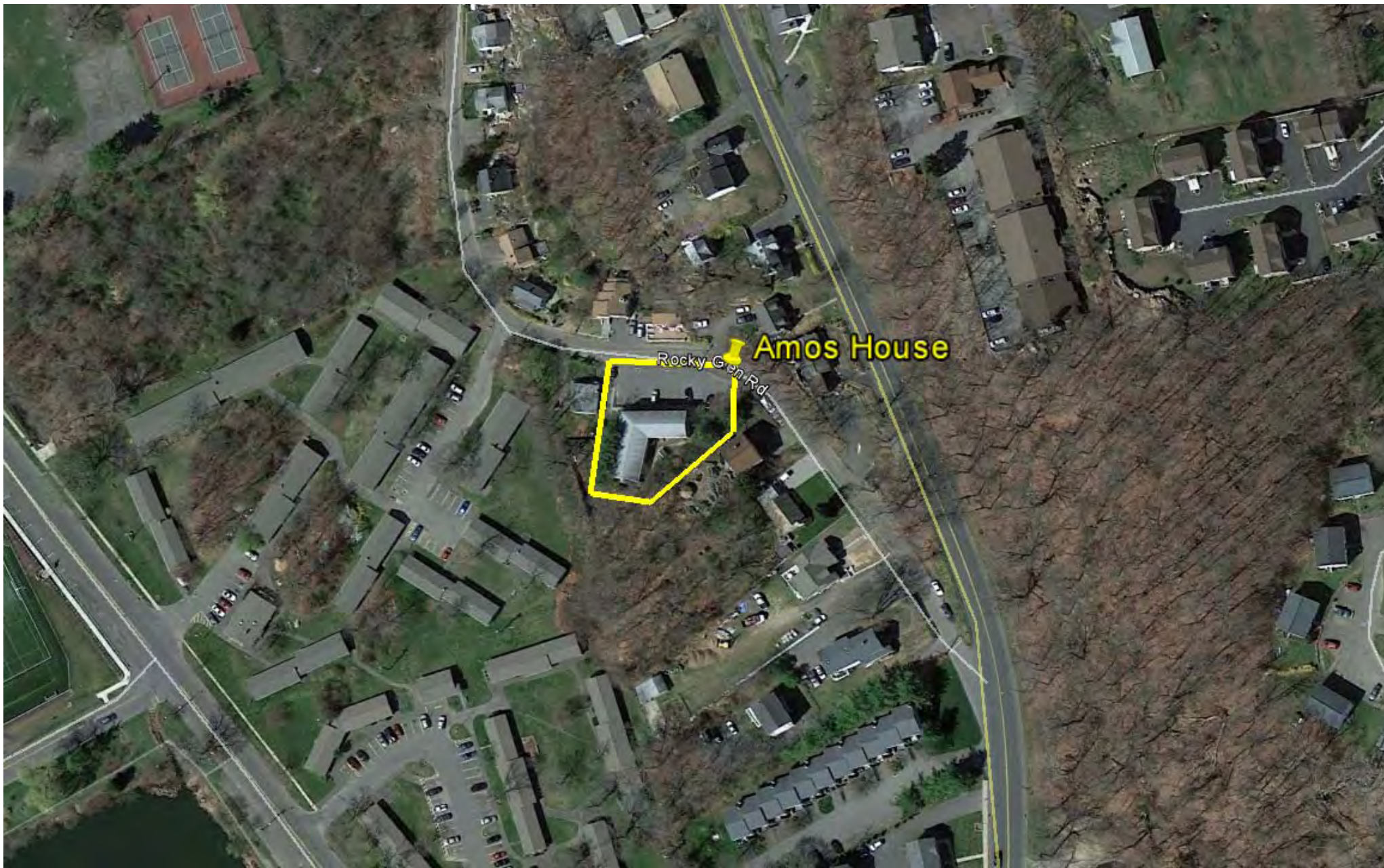
Amos House

CHFA # 77771H

Amos House, Inc.
Danbury, CT

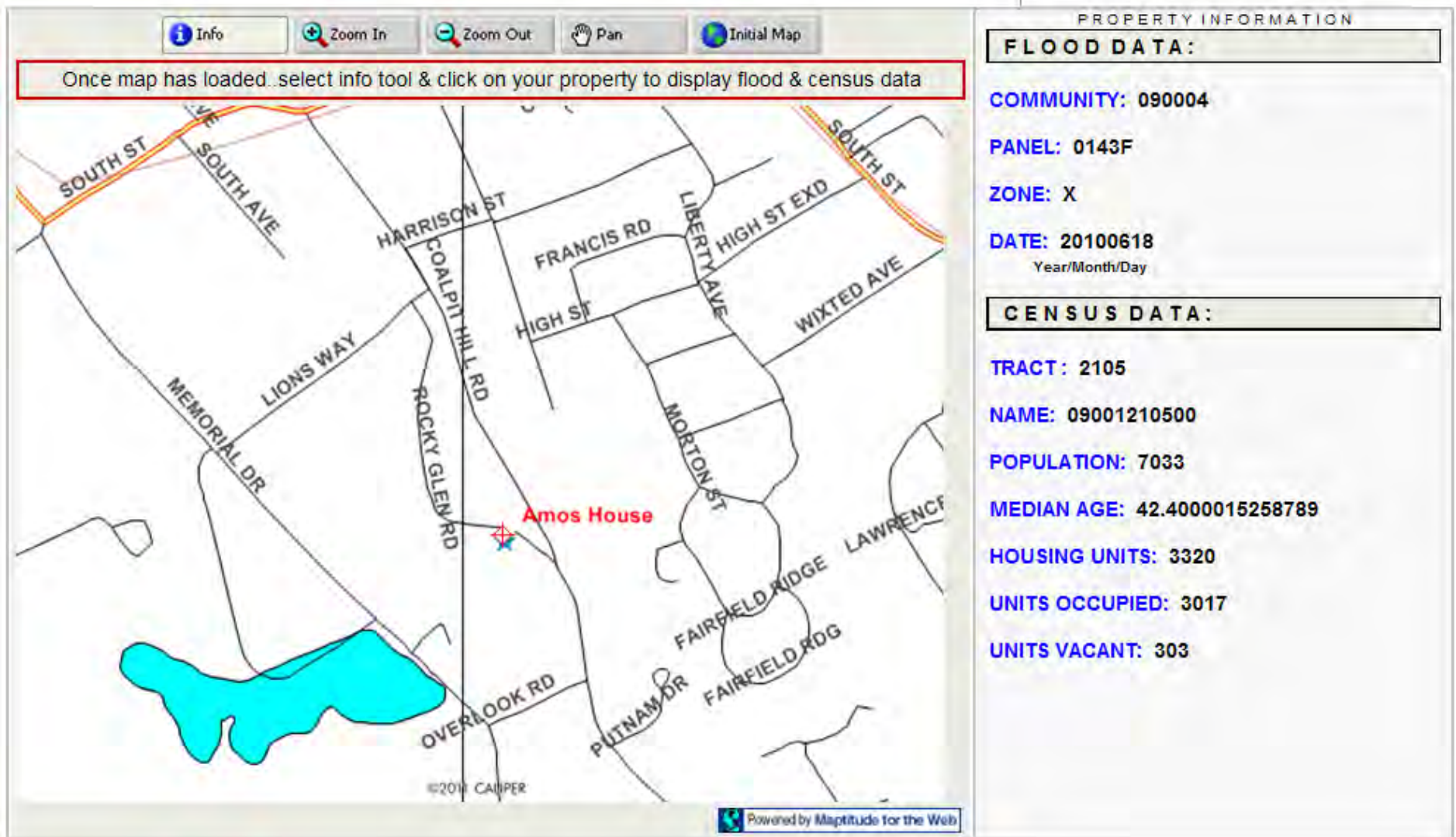
May 1, 2013

Final Report



Amos House

34 Rocky Glen Road
Danbury, CT 06810



Amos House

34 Rocky Glen Road
Danbury, CT 06810

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

Executive Summary

Amos House

Danbury, CT

Amos House is a family-transitional residential development that is comprised of one, two-story, walk-up building. The development contains 14 studio-style units, original construction of the development dates to 1988.

Overall the development is in good condition. As shown on the attached capital needs worksheets, the development faces significant capital needs in the near term. Based on these projections and available information from the client regarding existing reserves and annual reserve deposits, the development is seen as requiring an adjustment to its current funding scenario and/or an infusion of additional capital.

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

- The asphalt parking area and walkways are in good condition. Maintenance cycles for crack-filling, seal-coating, and striping are shown in Years 1, 7, 12, and 15. The concrete walkways and retaining walls are in good condition, and no capital expenses are carried in the plan.
- Replacement of the wood stockade fencing and dumpster enclosure is shown in Year 1. The decorative metal fencing and railings are in good condition, and no maintenance costs are seen as necessary in this plan.
- Allowances for landscaping upgrades are shown in Years 1 and 11. Replacement of the play equipment is shown in Year 6.
- Treatment cycles for the wood stairs and landings are shown in Years 1 and 16.
- Maintenance cycles for pressure washing of the vinyl siding and trim components are shown in Years 3 and 13.

- No problems were reported or observed with regard to the entry doors or windows, and no capital costs are shown.
- The roof shingles, gutters, and downspouts are in good condition. Replacement of these components is shown in Year 19.
- The common area dining room, lounge, hallways, stairways, kitchen, bathrooms, and laundry room are in overall good condition. Replacement cycles for flooring, painting, ceiling tiles, and appliances are shown throughout the plan, beginning in Year 1.
- The split system heat pumps are shown for replacement in Years 8 and 11 based on their current age and effective useful lives. No problems were observed or reported in regard to the remainder of the mechanical and electrical systems, and no capital costs are shown.
- An allowance for repairs/replacement to the unit hallway doors is shown in every year of the plan.
- The unit carpet is in fair overall condition. Replacement of the carpet is shown in Years 1, 8, and 15.
- With the exception of the parking area accessibility sign missing and shown for installation in Year 1, the development is in compliance with accessibility standards.

Additional Notes:

1. The Physical Assessment of the property was conducted on April 2nd, 2013. Additional information was provided to ON-SITE INSIGHT by site staff and others. OSI was represented on this assignment by Jerome Hagerty. We would like to thank Gladys McFarland for her 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*.



1. Asphalt parking area



2. Asphalt walkway



3. Concrete walkway



4. Dumpster enclosure



5. Dumpster enclosure support column damaged



6. Wood stockade fence damaged



7. Play equipment



8. Wood stairs and landings



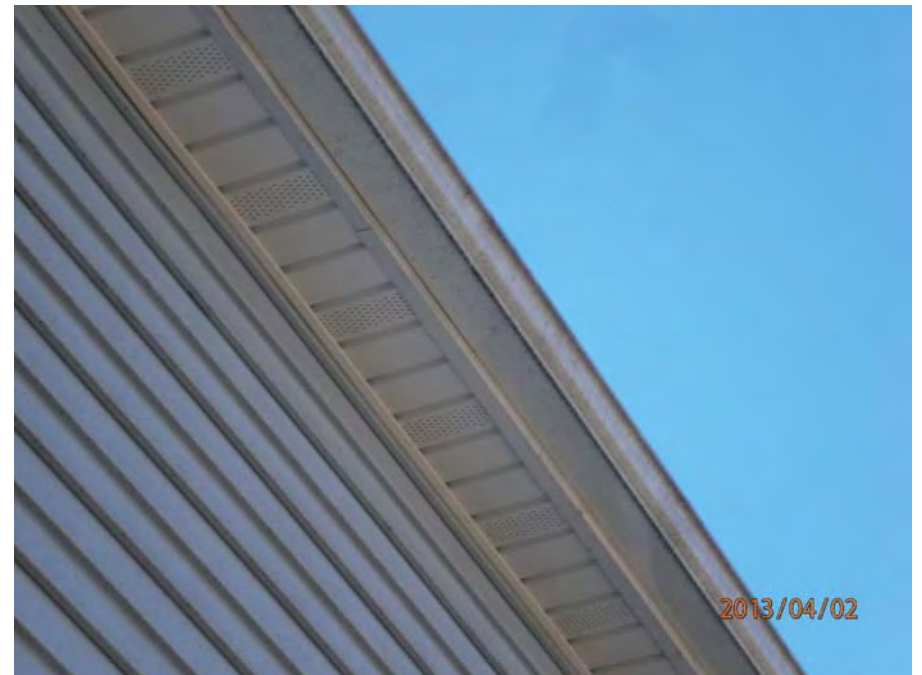
9. Vinyl siding - needs pressure washing



10. Typical vinyl window



11. Main entry door



12. Vinyl soffit and fascia



13. Building front elevation



14. Building rear elevation



15. Shingles and gutters



16. Common area kitchen



17. Typical suspended ceiling



18. Dishwasher - inoperable



19. Electric range



20. Refrigerators



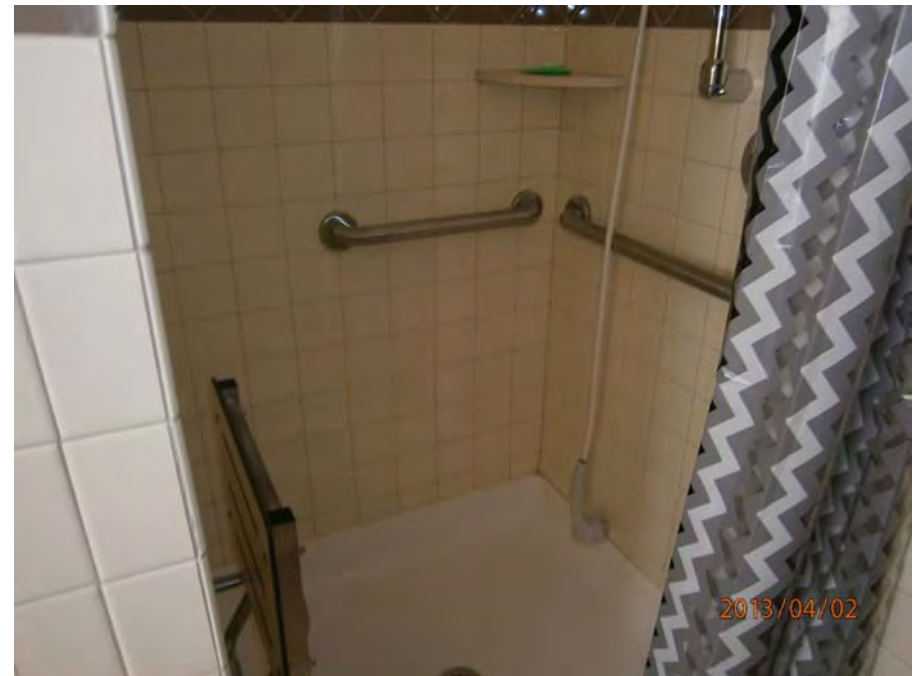
21. Typical hallway



22. Typical stairway



23. Common area bathroom



24. Common area shower



25. Split system heat pump



26. Central DHW tank



27. Zoned fire control panel



28. Typical studio unit

Comprehensive Capital Needs Assessment Schedule

Summary

Owner Sponsor Name:	Amos House, Inc.
Project Name:	Amos House
Project City / Town:	Danbury, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	April 12, 2013

Number of Units:	14
Total Square Feet:	10,080
Default Inflation Rate:	3.0%

Beginning Replacement Reserve Balance:	
Annual Replacement Reserve Contribution:	
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	225	8,490	1,881	0	0	0	9,854	2,180	0	3,724	0	6,048	2,528	0	0	2,930	0	4,718	16,515	0	0	0
2	Building Exterior	0	0	1,500	0	2,132	0	0	0	0	0	1,556	0	0	0	2,866	0	0	2,337	0	0	0	0	0
3	Roofing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40,070	0	0
4	Lobby - Mail Area	0	0	360	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	8,421	0	1,891	0	0	0	0	1,403	4,360	0	6,881	0	2,543	18,371	1,726	0	0	0	0	0	0
6	Common Hallways	0	0	3,850	303	312	321	331	341	351	2,871	2,609	384	395	407	419	432	3,531	458	472	486	3,507	516	0
7	Common Stairways	0	0	450	0	0	0	0	0	0	553	393	0	0	0	0	0	681	0	0	0	528	0	0
8	Common Laundry	0	0	1,550	0	312	0	0	0	0	1,162	0	0	0	0	419	0	1,429	0	0	0	0	0	0
9	Common Area Restrooms	0	0	0	0	284	0	0	0	0	0	0	0	0	0	382	0	0	0	0	0	0	0	0
10	Building Boilers	0	0	0	0	0	2,022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,150	0	0
11	Building Mechanical	0	0	0	0	0	0	0	0	0	3,936	0	0	12,902	0	0	0	0	0	0	0	0	0	0
12	Building Electrical	0	0	0	0	0	0	0	4,927	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	7,560	0	0	0	0	0	0	9,298	0	0	0	0	0	0	11,435	0	0	0	0	0	0
16	Unit Kitchens	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Unit Bathrooms	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Unit Electrical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Unit Mechanical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Annual Planned Expenditures	0	225	32,181	2,184	4,931	2,343	331	15,122	2,531	19,223	12,642	384	26,225	2,935	6,629	18,803	21,732	2,795	5,190	17,001	47,255	516	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			280,000																				
23	Cumulative Reserve Balance	0	(225)	247,594	245,410	240,479	238,136	237,805	222,684	220,153	200,930	188,288	187,904	161,678	158,743	152,114	133,311	111,579	108,784	103,594	86,593	39,338	38,822	

Site Improvements

Number of Units:	14
Total Square Feet:	10,080
Default Inflation Rate:	3.0%

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Building Exterior

Owner Sponsor Name:	Amos House, Inc.
Project Name:	Amos House
Project City / Town:	Danbury, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	April 12, 2013

Number of Units:	14
Total Square Feet:	10,080
Default Inflation Rate:	3.0%

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Roofing

Owner Sponsor Name:	Amos House, Inc.
Project Name:	Amos House
Project City / Town:	Danbury, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	April 12, 2013

Number of Units:	14
Total Square Feet:	10,080
Default Inflation Rate:	3.0%

[illegible]

Lobby / Mail Area

Owner Sponsor Name:	Amos House, Inc.
Project Name:	Amos House
Project City / Town:	Danbury, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	April 12, 2013

Number of Units:	14
Total Square Feet:	10,080
Default Inflation Rate:	3.0%

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Community Room

Owner Sponsor Name:	Amos House, Inc.
Project Name:	Amos House
Project City / Town:	Danbury, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	April 12, 2013

Number of Units:	14
Total Square Feet:	10,080
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	2,160		25	20	2013					2,160	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
2	Kitchen Cabinets / Sink	11,250		7	20	2026					0	0	0	0	0	0	0	0	0	0	0	0	16,521	0	0	0	0	0	0						
3	Kitchen Appliances	3,442		7	15	2021					0	0	0	0	0	0	0	4,360	0	0	0	0	0	0	0	0	0	0	0						
4	Furnishings	3,500		10	10	2013					3,500	0	0	0	0	0	0	0	0	4,704	0	0	0	0	0	0	0	0	0	0					
5	Dishwasher	745		7	7	2013					745	0	0	0	0	0	0	916	0	0	0	0	0	0	1,127	0	0	0	0	0					
6	Ceiling Tiles-Replace	965		7	20	2026					0	0	0	0	0	0	0	0	0	0	0	0	1,417	0	0	0	0	0	0	0					
7	Lounge-Ceiling Tiles-Replace	295		7	20	2026					0	0	0	0	0	0	0	0	0	0	0	0	433	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	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	Kitchen-Walls-Paint Cycles	417		7	10	2015					0	0	442	0	0	0	0	0	0	0	0	0	595	0	0	0	0	0	0	0	0				
18	Lounge-Walls-Paint Cycles	228		7	10	2015					0	0	242	0	0	0	0	0	0	0	0	0	325	0	0	0	0	0	0	0	0				
19	Lounge Carpet	396		17	7	2013					396	0	0	0	0	0	0	487	0	0	0	0	0	0	599	0	0	0	0	0	0				
20	Offices-Walls and Ceilings-Paint Cycles	1,138		7	10	2015					0	0	1,207	0	0	0	0	0	0	0	0	0	1,623	0	0	0	0	0	0	0	0				
21	Offices-Carpet	1,620		17	10	2013					1,620	0	0	0	0	0	0	0	0	0	0	2,177	0	0	0	0	0	0	0	0	0				
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures						0	0	8,421	0	1,891	0	0	0	0	1,403	4,360	0	6,881	0	2,543	18,371	1,726	0	0	0	0	0	0	0	0	0			
28	Cumulative Reserve Balance						0	(225)	247,594	245,410	240,479	238,136	237,805	222,684	220,153	200,930	188,288	187,904	161,678	158,743	152,114	133,311	111,579	108,784	103,594	86,593	39,338	38,822							

Common Hallways

Owner Sponsor Name:	Amos House, Inc.
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Project City / Town:	Danbury, CT

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Number of Units:	14
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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 1					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
2	Walls 2					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
3	Walls 3					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
4	Ceiling 1					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
5	Ceiling 2					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
6	Ceiling 3					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
7	Floors 1					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
8	Floors 2					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
9	Floors 3					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
10	Unit Doors					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
11	Hand Railings					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
12	Interior Lighting 1					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
13	Interior Lighting 2					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
14	Interior Lighting 3					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
15	Common Doors					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	Halls-Carpet	2,040		17	7	2013				2,040	0	0	0	0	0	0	2,509	0	0	0	0	0	0	3,086	0	0	0	0	0						
18	Halls-Walls-Paint Cycles	1,766		1	10	2021				0	0	0	0	0	0	0	0	2,237	0	0	0	0	0	0	0	0	0	3,006	0						
19	Halls-Ceiling Tiles-Replace	1,516		25	20	2013				1,516	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
20	Unit Hallway Doors-Repairs or Replacement	5,880		25	25	2013				294	303	312	321	331	341	351	362	372	384	395	407	419	432	445	458	472	486	501	516						
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures						0	0	3,850	303	312	321	331	341	351	2,871	2,609	384	395	407	419	432	3,531	458	472	486	3,507	516	0						
28	Cumulative Reserve Balance						0	(225)	247,594	245,410	240,479	238,136	237,805	222,684	220,153	200,930	188,288	187,904	161,678	158,743	152,114	133,311	111,579	108,784	103,594	86,593	39,338	38,822							

Common Stairways

Number of Units:	14
Total Square Feet:	10,080
Default Inflation Rate:	3.0%

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Comprehensive Capital Needs Assessment Schedule

Common Laundry

Owner Sponsor Name:	Amos House, Inc.
Project Name:	Amos House
Project City / Town:	Danbury, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	April 12, 2013

Number of Units:	14
Total Square Feet:	10,080
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	605		25	20	2013				605	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	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	Walls and Ceiling-Paint Cycles	294		7	10	2015				0	0	312	0	0	0	0	0	0	0	0	0	419	0	0	0	0	0	0	0						
18	Washer and Dryer	945		10	7	2013				945	0	0	0	0	0	0	1,162	0	0	0	0	0	0	1,429	0	0	0	0	0						
19																																			
20																																			
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures							0	0	1,550	0	312	0	0	0	0	1,162	0	0	0	0	419	0	1,429	0	0	0	0	0	0					
28	Cumulative Reserve Balance							0	(225)	247,594	245,410	240,479	238,136	237,805	222,684	220,153	200,930	188,288	187,904	161,678	158,743	152,114	133,311	111,579	108,784	103,594	86,593	39,338	38,822						

Common Area Restrooms

Number of Units:	14
Total Square Feet:	10,080
Default Inflation Rate:	3.0%

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Building Boilers

Owner Sponsor Name:	Amos House, Inc.
Project Name:	Amos House
Project City / Town:	Danbury, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	April 12, 2013

Number of Units:	14
Total Square Feet:	10,080
Default Inflation Rate:	3.0%

[illegible]

Comprehensive Capital Needs Assessment Schedule

Building Mechanical

Owner Sponsor Name:	Amos House, Inc.
Project Name:	Amos House
Project City / Town:	Danbury, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	April 12, 2013

Number of Units:	14
Total Square Feet:	10,080
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	Building Fire Suppression					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
2	Building Heating Distribution					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
3	Domestic Hot / Cold Water Dist.					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
4	Building Sanitary Waste & Vent.					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
5	Make-Up Air Unit					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
6	Ventalation & Exhaust					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
7	Air Handling Units					2013					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
8	American Standard-Split System Heat Pump	3,200		8	15	2020					0	0	0	0	0	0	3,936	0	0	0	0	0	0	0	0	0	0	0	0						
9	Bryant-Split System Heat Pump	9,600		5	15	2023					0	0	0	0	0	0	0	0	0	12,902	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						
11	Other					2013					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						
13	Other					2013					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						
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																																			
18																																			
19																																			
20																																			
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures							0		0	0	0	0	0	0	0	3,936	0	0	12,902	0	0	0	0	0	0	0	0	0	0					
28	Cumulative Reserve Balance							0		(225)	247,594	245,410	240,479	238,136	237,805	222,684	220,153	200,930	188,288	187,904	161,678	158,743	152,114	133,311	111,579	108,784	103,594	86,593	39,338	38,822					

Building Electrical

Number of Units:	14
Total Square Feet:	10,080
Default Inflation Rate:	3.0%

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Building Elevator

Owner Sponsor Name:	Amos House, Inc.
Project Name:	Amos House
Project City / Town:	Danbury, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	April 12, 2013

Number of Units:	14
Total Square Feet:	10,080
Default Inflation Rate:	3.0%

[illegible]

Building Structural

Number of Units:	14
Total Square Feet:	10,080
Default Inflation Rate:	3.0%

Amos House_Spreadsheet 4/12/2013

Comprehensive Capital Needs Assessment Schedule

Unit Living

Owner Sponsor Name:	Amos House, Inc.
Project Name:	Amos House
Project City / Town:	Danbury, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	April 12, 2013

Number of Units:	14
Total Square Feet:	10,080
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	0						
2	Walls					2013				0	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	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	0						
5	Floors					2013				0	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	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	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	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	Carpet	7,560		17	7	2013				7,560	0	0	0	0	0	0	9,298	0	0	0	0	0	0	11,435	0	0	0	0	0	0						
18																																				
19																																				
20																																				
21																																				
22																																				
23																																				
24																																				
25																																				
26																																				
27	Annual Planned Expenditures							0		0	7,560	0	0	0	0	0	0	9,298	0	0	0	0	0	0	11,435	0	0	0	0	0	0					
28	Cumulative Reserve Balance							0		(225)	247,594	245,410	240,479	238,136	237,805	222,684	220,153	200,930	188,288	187,904	161,678	158,743	152,114	133,311	111,579	108,784	103,594	86,593	39,338	38,822						

Unit Bathrooms

Owner Sponsor Name:	Amos House, Inc.
Project Name:	Amos House
Project City / Town:	Danbury, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	April 12, 2013

Number of Units:	14
Total Square Feet:	10,080
Default Inflation Rate:	3.0%

[illegible]

Unit Kitchens

Owner Sponsor Name:	Amos House, Inc.
Project Name:	Amos House
Project City / Town:	Danbury, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	April 12, 2013

Number of Units:	14
Total Square Feet:	10,080
Default Inflation Rate:	3.0%

[illegible]

Comprehensive Capital Needs Assessment Schedule

Unit Electrical

Owner Sponsor Name:	Amos House, Inc.
Project Name:	Amos House
Project City / Town:	Danbury, CT

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	April 12, 2013

Number of Units:	14
Total Square Feet:	10,080
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						
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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	(225)	247,594	245,410	240,479	238,136	237,805	222,684	220,153	200,930	188,288	187,904	161,678	158,743	152,114	133,311	111,579	108,784	103,594	86,593	39,338	38,822							

Unit Mechanical

Number of Units:	14
Total Square Feet:	10,080
Default Inflation Rate:	3.0%

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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.