

CHFA Capital Needs Assessment and Replacement Reserve Analysis

Prepared for:

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and

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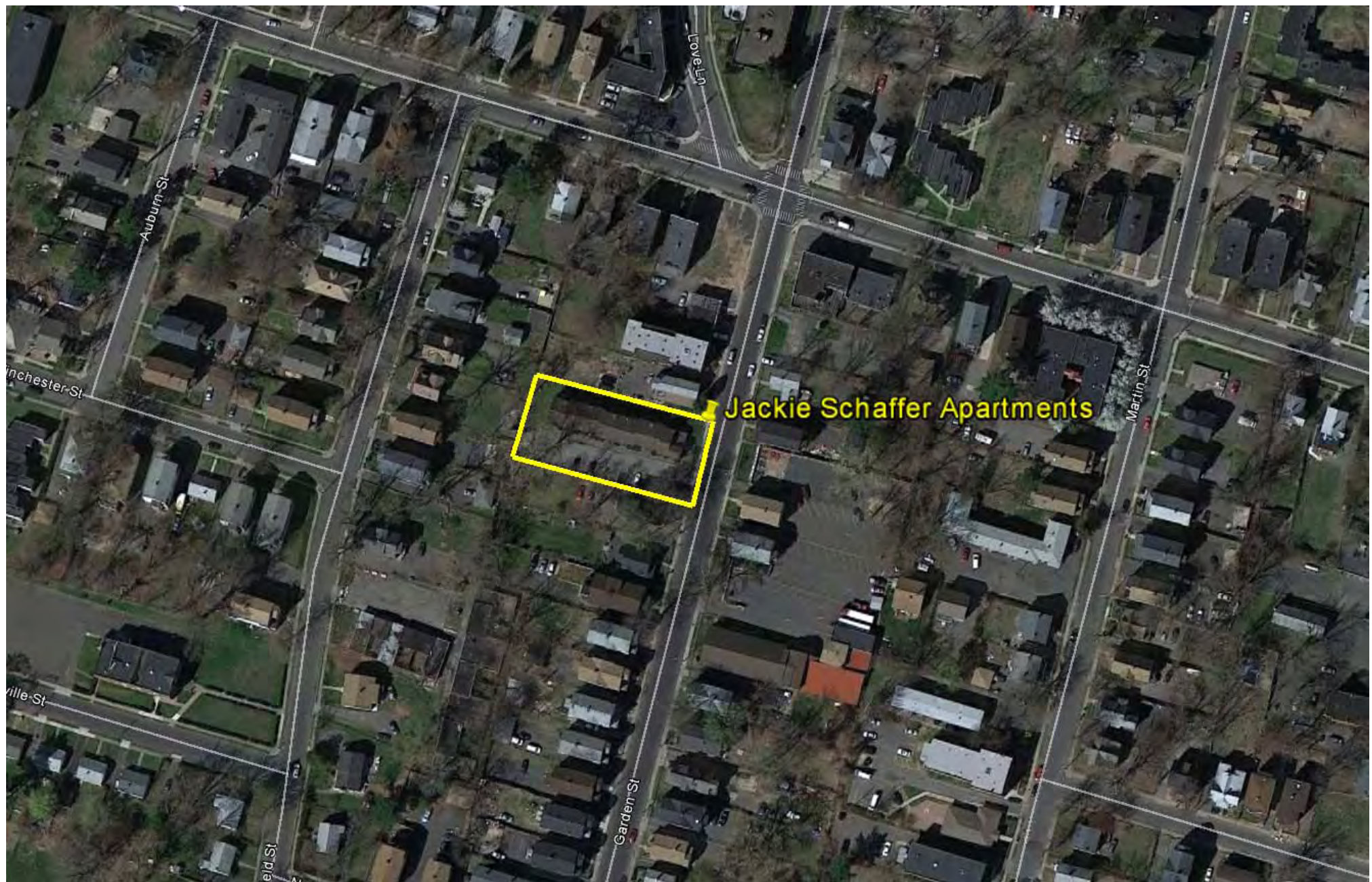
on-site-insight.com



Jackie Schaffer Apartments
CHFA # 91099D
Community Renewal Team, Inc.
Hartford CT

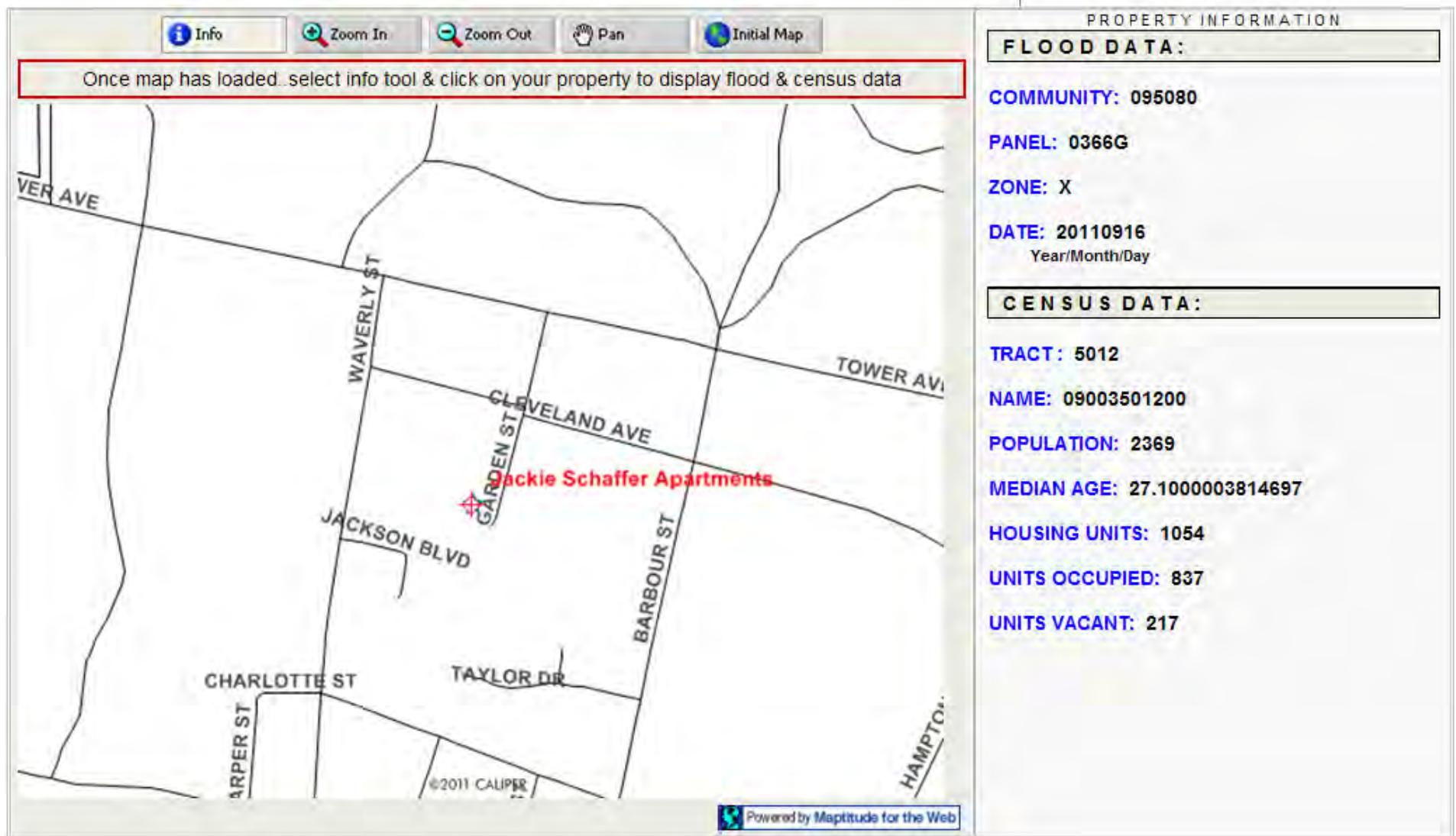
April 20, 2013

Final Report



Jackie Schaffer Apartments

711 Garden Street
Hartford, CT 06112



Jackie Schaffer Apartments

711 Garden Street
Hartford, CT 06112

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

Executive Summary

Jackie Schaffer Apartments

Hartford CT

Jackie Schaffer Apartments is a residential development for families that is comprised of one wood framed townhouse style residential building. The development includes 9 two-bedroom units, and 1 three-bedroom accessible unit. Original construction of the development dates to 1990.

Overall the development is in good condition. However, 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:

- Asphalt resurfacing, sidewalk, site lighting, and privacy fencing replacements are shown in Year 1 of the report. Chain link fencing replacement costs are shown in Year 8.
- Management reported failure of an electrical service meter socket which damaged the 600-Amp distribution buss. Costs to replace the distribution buss and all meter sockets are shown in Year 1.
- Future costs to replace the second story vinyl siding are shown in Year 18. Allowances for future brick repointing are shown in Years 7 and 17.

- Costs to replace the weather caulking around the first story's windows are shown in Year 1.
- Window replacement costs are shown in Year 13.
- Roof replacement costs are shown in Year 1, and gutter and downspout replacement costs are shown in Year 3.
- Allowances for as needed replacements of interior passage doors are shown in Years 1-10. Closet door replacements are shown as needed throughout the report.
- Dwelling unit carpet replacement costs are shown annually on six year cycles.
- Future costs to replace the bathroom toilets and the wall hung sinks are shown in Year 8.
- Annual allowances for as needed tub reglazing and ceramic shower stall repairs are shown throughout the report.
- Bathroom and kitchen vinyl floor tile replacement costs are shown annually on a ten year cycle.
- Replacement costs for the kitchen cabinets, countertops, stoves, and rangehoods are shown in Years 1 and 2. A future cycle of counter top replacements is shown starting in Year 10.
- Refrigerator replacement costs are shown in Years 1-10 and 16-20.
- Allowances for annual smoke detector repairs or replacements are shown throughout the report.
- The National Fire Protection Association has upgraded its recommendation for multi-family smoke detector coverage to include all bedrooms. Costs to add detectors to each bedroom are shown in Year 1.
- Costs to replace the dwelling unit heating boilers are shown in Years 1 and 2. Domestic hot water heater replacement costs are shown annually throughout the report.

Additional Notes:

1. The Physical Assessment of the property was conducted on March 13th, 2013. Additional information was provided to ON-SITE INSIGHT by site staff and others. OSI was represented on this assignment by bob Labadini. 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 entrance drive and parking area



Typical asphalt paved walkway



A view of the privacy fencing



The street elevation showing the accessible unit entry



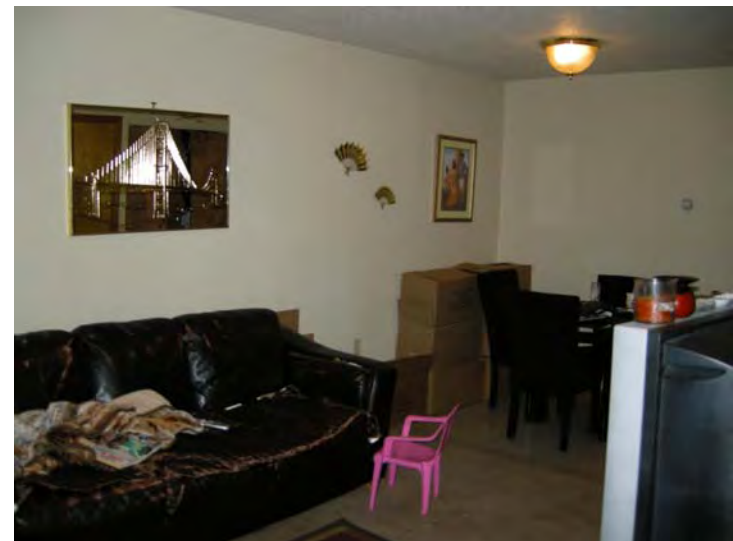
The parking area elevation showing the unit entries



Typical unit entry



The side elevation showing the dwelling unit rear egress and patios



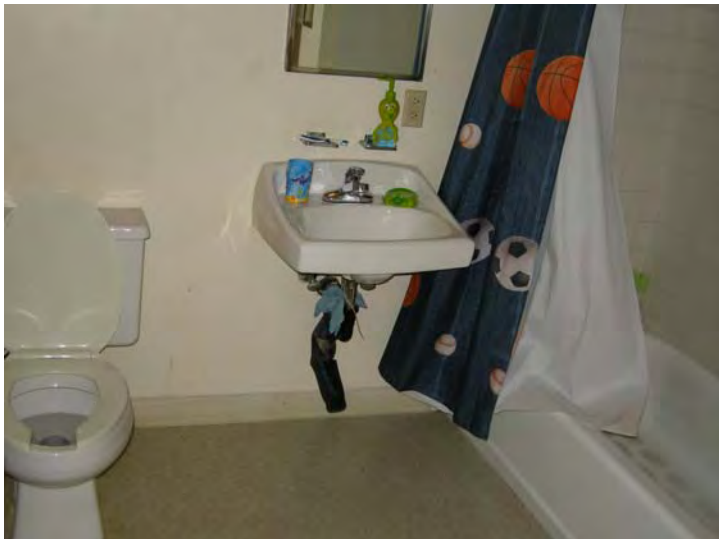
Typical living room, dining area



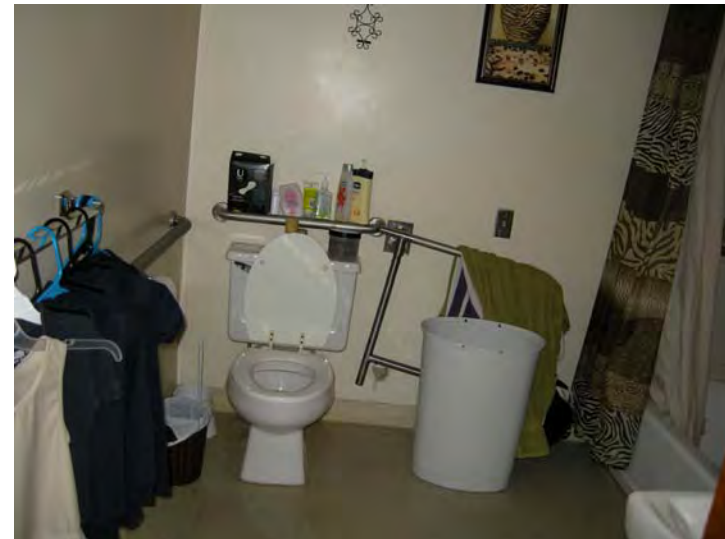
Typical unit kitchen



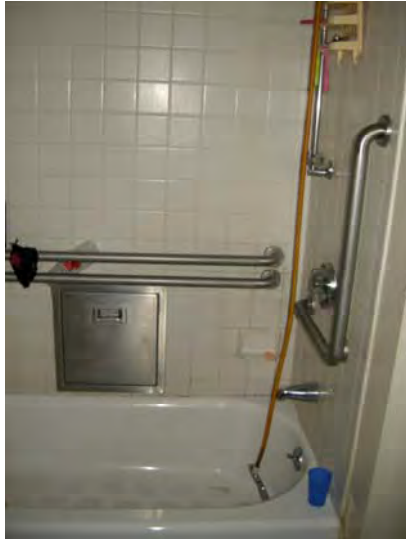
The accessible unit kitchen



Typical unit bathroom



The accessible unit bathroom



The accessible unit tub/shower



Typical gas-fired hydronic boiler



Typical gas-fired storage
tank water heater



Typical unit circuit breaker panel

Comprehensive Capital Needs Assessment Schedule

Summary

Owner Sponsor Name:	Community Renewal Team Inc.
Project Name:	Jackie Schaffer Apartments
Project City / Town:	Hartford

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	April 3, 2013

Number of Units:	10
Total Square Feet:	9,852
Default Inflation Rate:	3.0%

Beginning Replacement Reserve Balance:	\$35,826
Annual Replacement Reserve Contribution:	\$1,197
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	0	25,244	0	0	0	0	2,664	0	11,726	0	0	0	3,181	0	0	0	0	0	3,798	0	0	0
2	Building Exterior	0	0	2,356	0	0	0	0	0	5,777	3,044	0	0	0	0	50,451	0	0	0	7,764	41,255	0	0	0
3	Roofing	0	0	21,476	0	3,941	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Lobby - Mail Area	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Community Room	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	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	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	14,785	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	4,040	4,161	4,286	4,415	4,547	4,683	4,824	4,969	5,118	5,254	4,897	2,044	5,196	5,351	5,512	5,678	5,848	6,023	6,204	6,390	0
16	Unit Kitchens	0	0	14,754	15,196	1,113	1,146	1,181	1,216	1,253	1,290	1,329	2,298	1,466	1,511	1,555	1,603	573	1,634	1,683	1,733	1,786	1,840	0
17	Unit Bathrooms	0	0	689	710	731	752	776	799	823	21,264	873	899	926	954	982	1,012	1,042	1,073	1,106	1,139	1,173	1,209	0
18	Unit Electrical	0	0	6,974	802	826	851	877	903	930	958	987	1,016	1,047	1,078	1,111	1,144	1,178	1,214	1,250	1,288	1,326	1,366	0
19	Unit Mechanical	0	0	20,184	20,789	1,289	1,328	1,367	1,409	1,451	1,494	1,539	1,585	1,633	1,682	1,732	1,784	1,838	1,893	1,950	2,008	2,068	2,131	0
20	Annual Planned Expenditures	0	0	110,502	41,658	12,186	8,492	8,748	11,674	15,058	44,745	9,846	11,052	9,969	10,450	61,027	10,894	10,143	11,492	19,601	57,244	12,557	12,936	0
21	Annual Provision (indexed at 3%)			1,197	1,232	1,269	1,308	1,347	1,387	1,429	1,472	1,516	1,561	1,608	1,656	1,706	1,757	1,810	1,864	1,920	1,978	2,037	2,098	
22	Outside Capital			500,000																				
23	Cumulative Reserve Balance	35,826	35,826	426,521	386,095	375,179	367,995	360,593	350,306	336,677	293,404	285,074	275,583	267,222	258,428	199,108	189,971	181,638	172,010	154,330	99,063	88,543	77,705	

Site Improvements

Number of Units:	10
Total Square Feet:	9,852
Default Inflation Rate:	3.0%

Jackie Schaffer Apartments • Capital Needs Assessment • © On-Site Insight

Building Exterior

Number of Units:	10
Total Square Feet:	9,852
Default Inflation Rate:	3.0%

[illegible]

Roofing

Number of Units:	10
Total Square Feet:	9,852
Default Inflation Rate:	3.0%

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Lobby / Mail Area

Owner Sponsor Name:	Community Renewal Team Inc.
Project Name:	Jackie Schaffer Apartments
Project City / Town:	Hartford

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	April 3, 2013

Number of Units:	10
Total Square Feet:	9,852
Default Inflation Rate:	3.0%

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Community Room

Owner Sponsor Name:	Community Renewal Team Inc.
Project Name:	Jackie Schaffer Apartments
Project City / Town:	Hartford

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	April 3, 2013

Number of Units:	10
Total Square Feet:	9,852
Default Inflation Rate:	3.0%

[illegible]

Common Hallways

Number of Units:	10
Total Square Feet:	9,852
Default Inflation Rate:	3.0%

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Common Stairways

Number of Units:	10
Total Square Feet:	9,852
Default Inflation Rate:	3.0%

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Comprehensive Capital Needs Assessment Schedule

Common Laundry

Owner Sponsor Name:	Community Renewal Team Inc.
Project Name:	Jackie Schaffer Apartments
Project City / Town:	Hartford

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	April 3, 2013

Number of Units:	10
Total Square Feet:	9,852
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	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						
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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						35,826	35,826	426,521	386,095	375,179	367,995	360,593	350,306	336,677	293,404	285,074	275,583	267,222	258,428	199,108	189,971	181,638	172,010	154,330	99,063	88,543	77,705							

Common Area Restrooms

Number of Units:	10
Total Square Feet:	9,852
Default Inflation Rate:	3.0%

[illegible]

Comprehensive Capital Needs Assessment Schedule

Building Boilers

Owner Sponsor Name:	Community Renewal Team Inc.
Project Name:	Jackie Schaffer Apartments
Project City / Town:	Hartford

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	April 3, 2013

Number of Units:	10
Total Square Feet:	9,852
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	Boilers / Warm Air Furnaces					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
2	Boiler Operating Controls					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
3	Pneumatic Systems Controls					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
4	Condensate & Feed Water					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
5	Fuel Oil Storage					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
6	Fuel Oil Transfer System					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
7	Fuel Exhaust					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
8	Combustion Air					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						35,826	35,826	426,521	386,095	375,179	367,995	360,593	350,306	336,677	293,404	285,074	275,583	267,222	258,428	199,108	189,971	181,638	172,010	154,330	99,063	88,543	77,705							

Building Mechanical

Number of Units:	10
Total Square Feet:	9,852
Default Inflation Rate:	3.0%

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Building Electrical

Number of Units:	10
Total Square Feet:	9,852
Default Inflation Rate:	3.0%

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Building Elevator

Owner Sponsor Name:	Community Renewal Team Inc.
Project Name:	Jackie Schaffer Apartments
Project City / Town:	Hartford

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	April 3, 2013

Number of Units:	10
Total Square Feet:	9,852
Default Inflation Rate:	3.0%

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Building Structural

Number of Units:	10
Total Square Feet:	9,852
Default Inflation Rate:	3.0%

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Unit Living

Number of Units:	10
Total Square Feet:	9,852
Default Inflation Rate:	3.0%

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Unit Bathrooms

Owner Sponsor Name:	Community Renewal Team Inc.
Project Name:	Jackie Schaffer Apartments
Project City / Town:	Hartford

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	April 3, 2013

Number of Units:	10
Total Square Feet:	9,852
Default Inflation Rate:	3.0%

[illegible]

Comprehensive Capital Needs Assessment Schedule

Unit Kitchens

Owner Sponsor Name:	Community Renewal Team Inc.
Project Name:	Jackie Schaffer Apartments
Project City / Town:	Hartford

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	April 3, 2013

Number of Units:	10
Total Square Feet:	9,852
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	3,785		10	10	2013				379	390	402	414	427	439	453	466	480	495	509	525	540	557	573	590	608	626	645	665						
18	Cabinets; Upper/Lower & Countertops	20,250		23	20	2013				10,125	10,429	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
19	Future Countertops	3,560		1	10	2022				0	0	0	0	0	0	0	0	929	957	986	1,015	1,046	0	0	0	0	0	0	0						
20	Rangehoods	2,810		23	20	2013				1,405	1,447	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
21	Refrigerators	6,700		varies	15	2013				670	690	711	732	754	777	800	824	849	874	0	0	0	0	0	1,044	1,075	1,107	1,141	1,175						
22	Electric Stoves	4,350		23	20	2013				2,175	2,240	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures							0		0	14,754	15,196	1,113	1,146	1,181	1,216	1,253	1,290	1,329	2,298	1,466	1,511	1,555	1,603	573	1,634	1,683	1,733	1,786	1,840	0				
28	Cumulative Reserve Balance							35,826		35,826	426,521	386,095	375,179	367,995	360,593	350,306	336,677	293,404	285,074	275,583	267,222	258,428	199,108	189,971	181,638	172,010	154,330	99,063	88,543	77,705					

Unit Electrical

Number of Units:	10
Total Square Feet:	9,852
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 - Replace/Repair	7,790		varies	10	2013			779	802	826	851	877	903	930	958	987	1,016	1,047	1,078	1,111	1,144	1,178	1,214	1,250	1,288	1,326	1,366							
18	Smoke Detectors ADD to Bedrooms	6,195		Add	10	2013			6,195	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
19																																			
20																																			
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures						0	0	6,974	802	826	851	877	903	930	958	987	1,016	1,047	1,078	1,111	1,144	1,178	1,214	1,250	1,288	1,326	1,366	0						
28	Cumulative Reserve Balance						35,826	35,826	426,521	386,095	375,179	367,995	360,593	350,306	336,677	293,404	285,074	275,583	267,222	258,428	199,108	189,971	181,638	172,010	154,330	99,063	88,543	77,705							

Unit Mechanical

Owner Sponsor Name:	Community Renewal Team Inc.
Project Name:	Jackie Schaffer Apartments
Project City / Town:	Hartford

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	April 3, 2013

Number of Units:	10
Total Square Feet:	9,852
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.