

# *CHFA* Capital Needs Assessment and Replacement Reserve Analysis

Prepared for:

**Connecticut Housing Finance Authority**

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and

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## St. Elizabeth House

CHFA # 88888H

Mercy Housing and Shelter Corp  
Hartford, CT

April 20, 2013

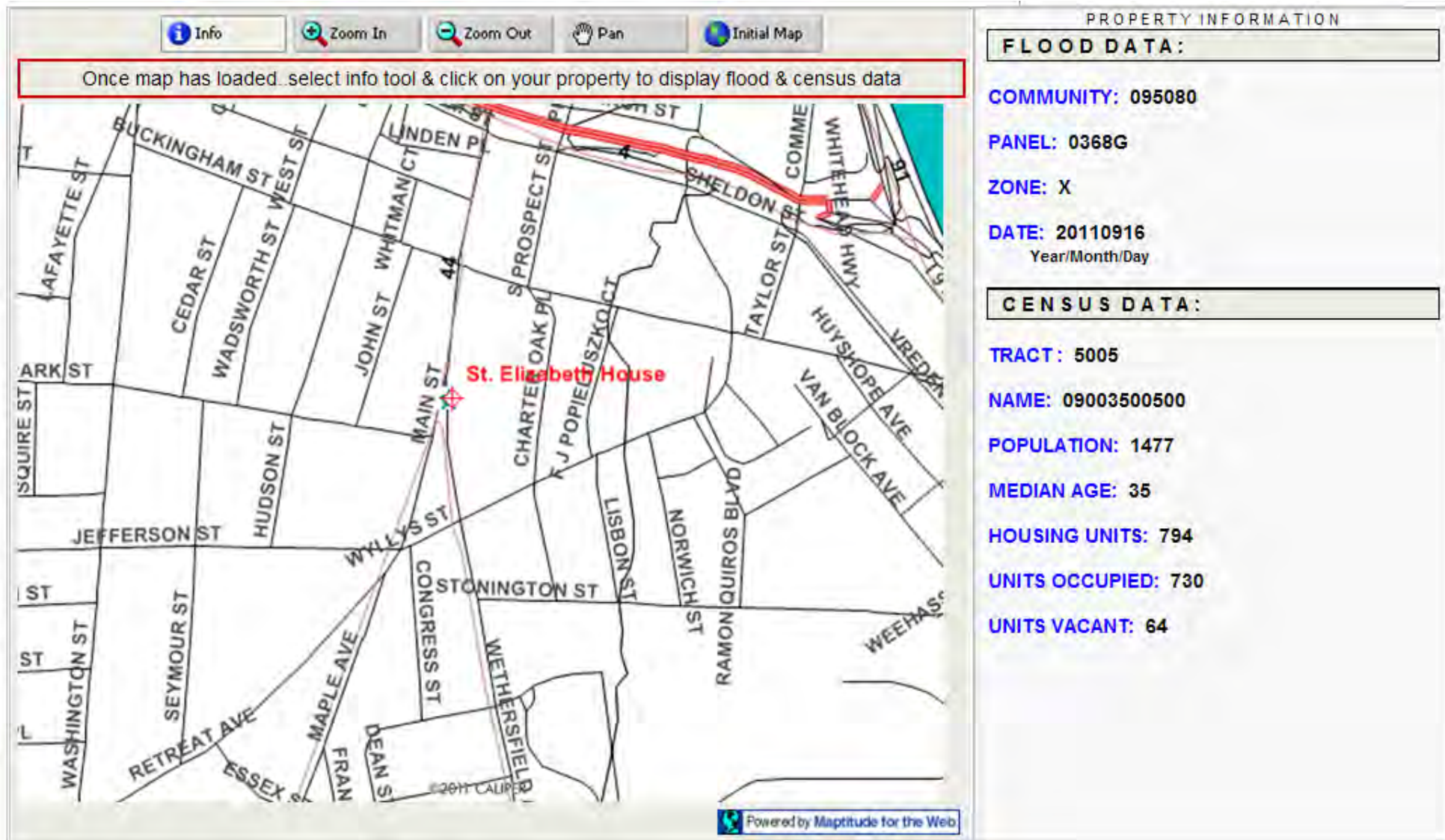
*Final Report*



## St. Elizabeth House

118 Main Street  
Hartford, CT 06106





## St. Elizabeth House

118 Main Street  
Hartford, CT 06106

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

## Executive Summary

### St. Elizabeth House

Hartford, CT

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**St. Elizabeth House** is a transitional housing development that is comprised of a single building that houses a total of 54 resident rooms. In addition to the resident rooms, the building houses an array of common and support spaces including floor lounges, restrooms, a commercial kitchen, two central dining rooms, and various offices. Original construction of the front portion of the development dates to 1807 and the rear portion is estimated to date to 1910-1920. A phased renovation/space reprogramming has reportedly been ongoing since the late 2000s. As of the time of this assessment, significant portions of the ongoing renovation work remain to be completed. This assessment has been prepared in the context of maintaining the development in its present configuration, and it does not specifically address or incorporate the owner/sponsors ongoing renovation scope of work.

Overall the exterior of development is in good condition and the interior is in fair to poor 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, both of which were understood by On-Site Insight to be nominal or unfunded at the time this report was prepared.

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

- Asphalt paving in the parking area exhibits cracks and deterioration; resurfacing is shown in Year 1.
- Concrete walkways have largely been replaced in recent years and are in good condition; future needs are seen as operating concerns.

- The building features brick exterior walls which were re-pointed in 2012; no near-term needs are anticipated.
- New aluminum-framed windows were installed throughout the building in 2012-2013; no near-term needs are anticipated.
- The main entry door to the building is in fair condition but sees frequent use; future replacement is shown in Year 6.
- Three decorative steel balconies are present on one exterior wall; surface prep and painting is shown in Years 1 and 11.
- The pitched and flat roof surfaces both feature newer coverings that are in good condition; no near-term needs are anticipated.
- Interior common area finishes vary in age and condition – the first floor hallways, resident floor common bathrooms, and laundry rooms have been updated/upgraded in recent years; the remaining three floor levels have not received any level of renovation. Annual allowances for continued interior common area refurbishment needs are shown from Year 1 forward.
- The development's boiler plant produces hydronic heat and domestic hot water – no problems were observed or reported; future replacement of the boilers, circulating pumps, domestic hot water heat exchanger, and storage tank is shown in Year 11.
- Select interior common areas at the first floor are air conditioned; future replacement of the exterior condensers is shown in Year 11.
- A newer fire alarm system is present in the building and future upgrades are not anticipated during the plan's timeframe.
- A hydraulic elevator that serves all floor levels was recently installed; no major equipment upgrades are anticipated.
- Resident rooms feature either vinyl tile or wood strip flooring; annual allowances for refinishing/tile replacement are shown.
- Annual allowances for as needed replacement of resident room entry and closet doors are shown from Year 1 forward.
- Overall, the development's interior common areas are generally compliant with regards to handicap accessibility. Recent work completed as part of the phased upgrades has included the construction of an interior ramp system to link building sections together where changes in elevation exist and refurbished bathrooms include handicap accessible toilet stalls.
- Currently, no resident rooms are specifically designated as handicap accessible. In order to meet the 10% accessibility threshold, the installation of lever-style hardware is needed on the entry doors of six units.

Additional Notes:

1. The Physical Assessment of the property was conducted on March 21<sup>st</sup>, 2013. Additional information was provided to ON-SITE INSIGHT by site staff and others. OSI was represented on this assignment by Bruce Hutchinson. We would like to thank the St. Elizabeth House 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*.





Asphalt paving at parking area exhibits age-related cracks and deterioration



Typical newer concrete sidewalk – All in good condition



Motorized gate controls access to parking area



Building architecture as seen at front elevation of original section of building



Side elevation



Rear elevation



Exterior brickwork was recently re-pointed, and new windows were recently installed throughout the building



Primary entry door





Typical newer entry door



Shingles on pitched roof sections have been replaced in recent years



Adhered rubber membrane roofing on flat roof sections also replaced in recent years



Large lounge/community room



Typical finishes at floor lounges/community spaces



Dining room



Portion of commercial kitchen that is used to prepare all meals served in the dining room

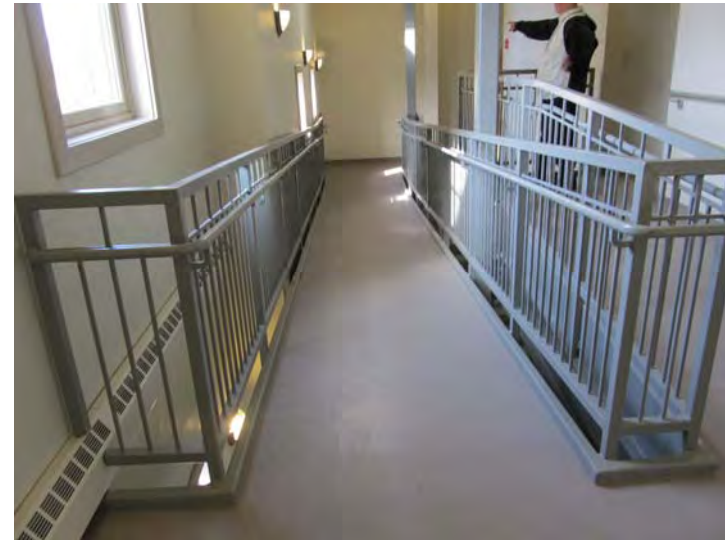


Typical common hallway

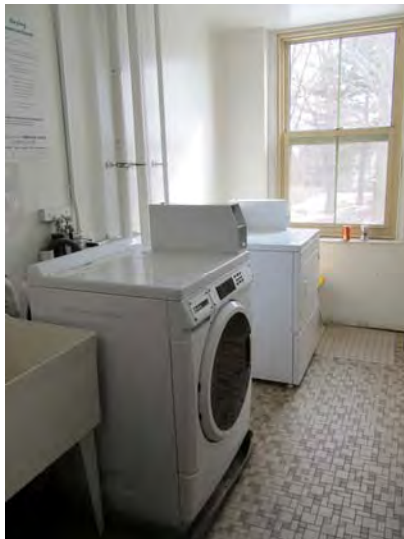




Typical stairwell



Recently constructed interior ramp system for handicap access between floor levels of original (front) portion of development and larger residential (rear) portion of building



Typical laundry room found at each residential floor level



Common bathrooms/showers at each residential floor level were recently fully refurbished





Hydrotherm natural gas-fired modular boiler plant for production of hydronic heat and domestic hot water



Hydrotherm shell and tube heat exchanger that works in concert with the boiler plant to produce domestic hot water for the facility



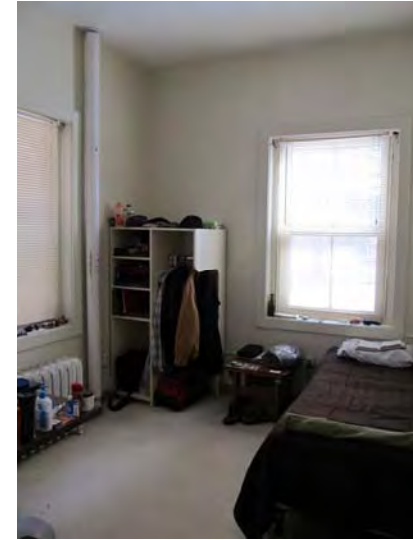
Freestanding, indirect-fired, domestic hot water tank provides storage capacity for the system



Exterior condenser unit for cooling of select areas at the first floor level of the building



Hydro-mechanical and controller/dispatcher equipment for recently installed elevator that serves all floor levels of the facility



Typical finishes in resident rooms

Comprehensive Capital Needs Assessment Schedule

Summary

Owner Sponsor Name:	Mercy Housing & Shelter Corp.
Project Name:	St. Elizabeth House
Project City / Town:	Hartford

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	March 30, 2013

Number of Units:	53
Total Square Feet:	31,892
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	0	14,207	0	0	0	0	12,599	0	0	0	0	3,182	0	0	0	0	3,689	0	0	0	0	0
2	Building Exterior	0	0	7,500	0	0	0	0	720	0	0	0	5,376	10,079	0	0	0	76,052	0	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	99,270	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	12,914	13,302	13,701	14,112	14,535	14,971	15,420	15,883	16,359	16,850	17,356	17,876	18,413	18,965	19,534	20,120	20,723	21,345	21,986	22,645	0
6	Common Hallways	0	0	6,306	6,495	6,690	6,890	7,097	7,310	7,529	7,755	7,988	8,227	8,474	8,728	8,990	9,260	9,538	9,824	10,119	10,422	10,735	11,057	0
7	Common Stairways	0	0	0	0	0	10,896	11,223	11,559	11,906	0	0	0	0	0	0	6,036	6,217	6,403	6,596	0	9,687	9,978	0
8	Common Laundry	0	0	0	0	0	0	0	0	0	0	1,475	0	0	0	0	0	0	0	0	0	1,982	0	0
9	Common Area Restrooms	0	0	2,097	2,160	2,224	2,291	2,360	2,431	2,504	2,579	2,656	15,827	16,302	16,791	2,989	3,079	3,171	3,267	3,365	3,465	3,569	3,677	0
10	Building Boilers	0	0	0	0	1,963	0	0	0	0	0	0	0	114,502	2,561	0	0	0	0	0	3,058	0	0	0
11	Building Mechanical	0	0	0	0	0	0	0	0	0	0	0	0	13,977	0	0	0	0	0	0	0	7,661	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	8,234	0	0	0	0	0	0	0	0	0	11,066	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	1,350	3,953	4,071	4,193	4,319	4,449	4,582	4,720	4,861	5,007	5,157	5,312	5,471	5,635	5,804	5,979	6,158	6,343	6,533	6,729	6,931	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	1,350	46,975	26,027	28,771	38,508	39,663	54,171	42,078	31,078	41,719	51,437	189,183	51,427	36,028	43,144	120,491	49,461	146,415	44,824	73,414	54,287	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			1,700,000																				
23	Cumulative Reserve Balance	0	(1,350)	1,651,675	1,625,647	1,596,877	1,558,369	1,518,706	1,464,535	1,422,456	1,391,379	1,349,660	1,298,223	1,109,040	1,057,612	1,021,585	978,441	857,950	808,489	662,074	617,251	543,836	489,549	



## Site Improvements

Owner Sponsor Name:	Mercy Housing & Shelter Corp.
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## Building Exterior

Number of Units:	53
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## Roofing

Number of Units:	53
Total Square Feet:	31,892
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	Chimney					2013			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
2	Hatches / Skylights					2013			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
3	Penthouse / Machine Rooms					2013			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
4	Roof Railings					2013			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
5	Roof - Asphalt Shingle	14,903		4	20	2029			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,915	0	0	0							
6	Roof - Built-up Tar and Gravel					2013			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
7	Roof - Single-ply Membrane	46,959		4	20	2029			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	75,355	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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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	99,270	0	0	0	0						
28	Cumulative Reserve Balance						0	(1,350)	1,651,675	1,625,647	1,596,877	1,558,369	1,518,706	1,464,535	1,422,456	1,391,379	1,349,660	1,298,223	1,109,040	1,057,612	1,021,585	978,441	857,950	808,489	662,074	617,251	543,836	489,549							



## Lobby / Mail Area

Owner Sponsor Name:	Mercy Housing & Shelter Corp.
Project Name:	St. Elizabeth House
Project City / Town:	Hartford

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Number of Units:	53
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[illegible]

## Community Room

Number of Units:	53
Total Square Feet:	31,892
Default Inflation Rate:	3.0%

13213 - St. Elizabeth House - FINAL SS 4/20/2013

## Common Hallways

Number of Units:	53
Total Square Feet:	31,892
Default Inflation Rate:	3.0%

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## Common Stairways

Number of Units:	53
Total Square Feet:	31,892
Default Inflation Rate:	3.0%

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## Common Laundry

Number of Units:	53
Total Square Feet:	31,892
Default Inflation Rate:	3.0%

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## Common Area Restrooms

Number of Units:	53
Total Square Feet:	31,892
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							
2	Ceilings					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
3	Sinks					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
4	Toilets					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
5	Partitions					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
6	Accessories					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
7	Floor					2013				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							
9	Other					2013				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							
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	Walls	4,230		varies	10	2013				423	436	449	462	476	490	505	520	536	552	568	586	603	621	640	659	679	699	720	742						
18	Ceilings	2,183		varies	10	2013				218	225	232	239	246	253	261	268	277	285	293	302	311	321	330	340	350	361	372	383						
19	Floor	14,554		varies	10	2013				1,455	1,499	1,544	1,590	1,638	1,687	1,738	1,790	1,844	1,899	1,956	2,015	2,075	2,137	2,201	2,267	2,335	2,406	2,478	2,552						
20	Fixtures	30,100		varies	20+	2022				0	0	0	0	0	0	0	0	0	13,091	13,484	13,888	0	0	0	0	0	0	0	0						
21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures						0	0	2,097	2,160	2,224	2,291	2,360	2,431	2,504	2,579	2,656	15,827	16,302	16,791	2,989	3,079	3,171	3,267	3,365	3,465	3,569	3,677	0						
28	Cumulative Reserve Balance						0	(1,350)	1,651,675	1,625,647	1,596,877	1,558,369	1,518,706	1,464,535	1,422,456	1,391,379	1,349,660	1,298,223	1,109,040	1,057,612	1,021,585	978,441	857,950	808,489	662,074	617,251	543,836	489,549							

## Building Boilers

Number of Units:	53
Total Square Feet:	31,892
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	63,000		10	20	2023			0	0	0	0	0	0	0	0	0	0	84,667	0	0	0	0	0	0	0	0	0							
2	Boiler Operating Controls	4,500		10	20	2023			0	0	0	0	0	0	0	0	0	0	6,048	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	Hydronic Heat Circ. Pumps	6,700		10	20	2023			0	0	0	0	0	0	0	0	0	0	9,004	0	0	0	0	0	0	0	0	0							
10	DHW Heat Exchanger	7,850		10	20	2023			0	0	0	0	0	0	0	0	0	0	10,550	0	0	0	0	0	0	0	0	0							
11	DHW Storage Tanks	3,150		5	15	2023			0	0	0	0	0	0	0	0	0	0	4,233	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	DHW Circulating Pumps	1,850		varies	15	2015			0	0	1,963	0	0	0	0	0	0	0	2,561	0	0	0	0	0	0	3,058	0	0							
18																																			
19																																			
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21																																			
22																																			
23																																			
24																																			
25																																			
26																																			
27	Annual Planned Expenditures						0	0	0	0	1,963	0	0	0	0	0	0	114,502	2,561	0	0	0	0	0	3,058	0	0	0							
28	Cumulative Reserve Balance						0	(1,350)	1,651,675	1,625,647	1,596,877	1,558,369	1,518,706	1,464,535	1,422,456	1,391,379	1,349,660	1,298,223	1,109,040	1,057,612	1,021,585	978,441	857,950	808,489	662,074	617,251	543,836	489,549							

Comprehensive Capital Needs Assessment Schedule

Building Mechanical

Owner Sponsor Name:	Mercy Housing & Shelter Corp.
Project Name:	St. Elizabeth House
Project City / Town:	Hartford

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	March 30, 2013

Number of Units:	53
Total Square Feet:	31,892
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	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	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	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	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	0							
6	Ventilation & Exhaust					2013				0	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	0							
8	Common Area Air Conditioning	10,400		5	15	2023				0	0	0	0	0	0	0	0	13,977	0	0	0	0	0	0	0	0	0	0	0							
9	Kitchen Exhaust Fan	4,500		2	20	2031				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,661	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	13,977	0	0	0	0	0	0	0	0	0	7,661	0	0						
28	Cumulative Reserve Balance							0		(1,350)	1,651,675	1,625,647	1,596,877	1,558,369	1,518,706	1,464,535	1,422,456	1,391,379	1,349,660	1,298,223	1,109,040	1,057,612	1,021,585	978,441	857,950	808,489	662,074	617,251	543,836	489,549						



## Building Electrical

Owner Sponsor Name:	Mercy Housing & Shelter Corp.
Project Name:	St. Elizabeth House
Project City / Town:	Hartford

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	March 30, 2013

Number of Units:	53
Total Square Feet:	31,892
Default Inflation Rate:	3.0%

[illegible]

## Building Elevator

Owner Sponsor Name:	Mercy Housing & Shelter Corp.
Project Name:	St. Elizabeth House
Project City / Town:	Hartford

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	March 30, 2013

Number of Units:	53
Total Square Feet:	31,892
Default Inflation Rate:	3.0%

[illegible]



## Unit Living

Number of Units:	53
Total Square Feet:	31,892
Default Inflation Rate:	3.0%

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Comprehensive Capital Needs Assessment Schedule

Unit Bathrooms

Owner Sponsor Name:	Mercy Housing & Shelter Corp.
Project Name:	St. Elizabeth House
Project City / Town:	Hartford

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	March 30, 2013

Number of Units:	53
Total Square Feet:	31,892
Default Inflation Rate:	3.0%

	Component	Current Total Replacement Cost	Expected Annual Rate of Inflation	Current Age	Total Expected Useful Life	Initial Replacement Year	Planned Expenditures by Year																												
							Code	Emergency	Code	Deferred	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Revitalization				
											2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032					
1	Walls					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
2	Ceiling					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
3	Lavatory / Vanity					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
4	Toilet					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
5	Tub / Surround					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
6	Floor					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
7	Accessories					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
8	Lighting Features					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
9	Exhaust Fan					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
10	GFI Outlet					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
11	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
12	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
13	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
14	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
15	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
16	Other					2013				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
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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						0	(1,350)	1,651,675	1,625,647	1,596,877	1,558,369	1,518,706	1,464,535	1,422,456	1,391,379	1,349,660	1,298,223	1,109,040	1,057,612	1,021,585	978,441	857,950	808,489	662,074	617,251	543,836	489,549							

## Unit Kitchens

Owner Sponsor Name:	Mercy Housing & Shelter Corp.
Project Name:	St. Elizabeth House
Project City / Town:	Hartford

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	March 30, 2013

Number of Units:	53
Total Square Feet:	31,892
Default Inflation Rate:	3.0%

[illegible]

## Unit Electrical

Number of Units:	53
Total Square Feet:	31,892
Default Inflation Rate:	3.0%

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## Unit Mechanical

Owner Sponsor Name:	Mercy Housing & Shelter Corp.
Project Name:	St. Elizabeth House
Project City / Town:	Hartford

Current Year:	2013
Budget Effective Date:	January 1, 2013
Report Date:	March 30, 2013

Number of Units:	53
Total Square Feet:	31,892
Default Inflation Rate:	3.0%

[illegible]



## **Appendix A: Statement of Delivery**

Our Capital Needs Assessment (the "CNA" or the "Report") on the subject property is delivered subject to the following terms and conditions:

1. This report and analysis are based upon observations for the visible and apparent condition of the building and its major components on the date of the fieldwork. Although care has been taken in the performance of this assessment, ON-SITE INSIGHT, Inc. (and/or its representatives) makes no representations regarding latent or concealed defects that may exist and no warranty or guarantee is expressed or implied. This report is made only in the best exercise of our ability and judgment.
2. We have undertaken no formal evaluation of environmental concerns, including but not limited to asbestos containing materials (ACMs), lead-based paint, chlorofluorocarbons (CFCs), polychlorinated biphenyls (PCBs), and mildew/mold.
3. Conclusions in this report are based on estimates of the age and normal working life of various items of equipment and/or statistical comparisons. Actual conditions can alter the useful life of any item. When an item needs immediate replacement depends on many factors, including previous use/misuse, irregularity of servicing, faulty manufacture, unfavorable conditions, Acts of God and unforeseen circumstances. Certain components that may be working when we made our inspection might deteriorate or break in the future without notice.
4. To prepare this report, we used historic data on capital activities and costs, blueprints (when available), and current prices for capital actions. We have not independently verified this information, have assumed that it is reliable, but assume no responsibility for its accuracy.
5. Unless otherwise noted in the report, we assume that all building components meet code requirements in force when the property was built.
6. If accessibility issues are referenced in the report, the site elements, common areas, and dwelling units at the development were examined for compliance with the requirements of the Uniform Federal Accessibility Standards (UFAS), and for Massachusetts properties, the Massachusetts Architectural Accessibility Board (AAB). The methodology employed in undertaking this examination is adapted from a Technical Assistance Guide (TAG-88-11) titled "Supplemental Information About the Section 504 Transition Plan Requirements" published by the Coordination and Review section of the U.S. Department of Justice Civil Rights Division, and the AAB Rules and Regulations, 521 CMR effective July 10, 1987. The Guide also incorporates the requirements of UFAS, published April 1, 1988 by the General Services Administration, the Department of Defense, the Department of Housing and Urban Development, and the U.S. Postal Service. Changes in legislation and/or regulations may make some observations moot.
7. Response Actions and estimated costs of responses were developed by ON-SITE INSIGHT, Inc. If additional structural work is necessary, costs for some Response Actions may exceed estimates. Whenever the Response Action is to remove, reposition, or modify walls, a competent structural engineer should be retained before any work is done, because such investigation may disclose that a Response Action is either more costly than estimated, or is not possible.
8. Conclusions reached in this report assume current and continuing responsible ownership and competent property management.
9. Regular updates of this plan are recommended to ensure careful monitoring of major building systems and to adjust the program to accommodate unanticipated circumstances surrounding the buildings, operations, and/or occupants.