

Appendix L

Definitions, Abbreviations and Acronyms

This appendix provides definitions and acronyms for the terminology used in the CNA guide.

1. Definitions

Applicant. Any person or legal entity that is seeking a loan or funding from the Corporation by submitting an Application or responding to a competitive solicitation pursuant to Rule Chapter 67-60, F.A.C., for one or more of the Corporation's programs. Applicant also includes any assigns or successors in interest of the Applicant.

Application. The sealed response submitted to the Corporation to participate in a competitive solicitation for funding pursuant to Rule Chapter 67-60, F.A.C.

Architect. A designation reserved by law for a person professionally qualified, examined, and registered by the appropriate governmental board having jurisdiction, to perform architectural services.

Architecture or Architectural. Professional services conducted by an architect in connection with the design and construction of buildings or built environments.

Base building. The core (common areas) and shell of the building and its systems that typically are not subject to improvements to suit tenant requirements.

Baseline. The minimum level of observations, due diligence, inquiry/research, documentation review, and preparation of opinions of costs to remedy material physical deficiencies for conducting a CNA as described in this guide.

Building codes. Rules and regulations adopted by the governmental authority having jurisdiction over the commercial real estate, which govern the design, construction, alteration, and repair of such commercial real estate.

Building Envelope. The enclosure of the building that protects the building's interior from outside elements, namely the exterior walls, roof, and soffit areas.

Building Systems. Interacting or independent components or assemblies, which form single integrated units that comprise a building and its site work, such as, pavement and flatwork, structural frame, roofing, exterior walls, plumbing, HVAC, electrical, etc.

Capital Improvement. An action of one or more of the following:

- Fixing a defect or design flaw;
- Creating an addition, physical enlargement or expansion;
- Creating an increase in capacity, productivity or efficiency;
- Rehabilitating a property after the end of its economic useful life;
- Replacing a major component or structural part of the property; and/or
- Adapting property to a new or different use.

CNA Reviewer. The individual that both exercises responsible control over the field observer and who reviews the CNA prior to delivery to the user.

Component. A portion of a building system, piece of equipment, or building element.

Consultant or CNA Consultant. The principal or primary staff member employed by or associated with the CNA Provider who has overall responsibility for the quality and accuracy of all work performed by CNA Provider staff.

Corporation or FHFC. Florida Housing Finance Corporation as defined in Section 420.503, F.S.

Credit Underwriter. The independent contractor under contract with the Corporation having the responsibility for providing stated credit underwriting services.

Deferred Maintenance. Physical deficiencies that could have been remedied with routine maintenance, normal operating maintenance, etc., excluding de minimis conditions that generally do not present a material physical deficiency to the subject property.

Due Diligence. An investigation of the physical condition of a subject property in connection with a commercial real estate transaction. The degree and type of the investigation may vary for different properties, different user purposes, and time allotted.

Effective Age (EA). The estimated age of a building component that considers actual age as affected by maintenance history, location, weather conditions, and other factors. Effective age may be more or less than actual age.

Energy Star. A joint program of the Environmental Protection Agency and the Department of Energy with a goal of adopting energy efficient products and practices. The Energy Star label identifies top performing, cost-effective products.

Engineer. A designation reserved by law for a person professionally qualified, examined, and licensed by the appropriate governmental board having jurisdiction, to perform engineering services.

Engineering. Analysis or design work conducted by a licensed engineer requiring extensive formal education, preparation, and experience in the use of mathematics, chemistry, physics, and the engineering sciences.

Evaluation Period. The 15-year period over which the RUL analysis is conducted and replacement reserves determined.

Estimated Useful Life (EUL). The average amount of time in years that an item, component, or system is estimated to function without material repair when installed new and assuming routine maintenance is practiced.

Field Observer. The individual that conducts the physical inspection.

Green Building Features or Green Building Certification. Materials, elements, or processes that are resource efficient high-performance building components that facilitate energy efficient, environmentally sustainable buildings and healthy indoor environments. Such features are requisite to Green Building Certification programs, including Leadership in Energy and Environmental Design (LEED); Florida Green Building Coalition (FGBC); or ICC 700 National Green Building Standard (NGBS).

Observation. The visual inspection of items, systems, conditions, or components that are readily accessible and easily visible during a physical inspection of the subject property.

Observe, Observed. To conduct an observation pursuant to this guide within the context of easily visible and readily accessible.

Opinions of Costs. Opinion of costs that may be encountered in correction of physical deficiencies.

Owner. The entity holding the title to the commercial real estate that is the subject of the CNA.

Physical Deficiency. A conspicuous defect or deferred maintenance of a subject property's material systems, components, or equipment as observed during completion of the CNA.

Property or Subject Property. The commercial real estate consisting of the site and primary real estate improvements that are the subject of the CNA described by this guide.

Provider or CNA Provider. The entity (or individual) that has been engaged to conduct the CNA and prepare a CNA Report.

Remaining Useful Life (RUL). A subjective estimate based upon observations, or average estimates of similar items, components, or systems, or a combination thereof, of the number of remaining years that an item, component, or system is estimated to be able to function in accordance with its intended purpose before warranting replacement. Such period of time is affected by the initial quality of an item, component, or system, the quality of the initial installation, the quality and amount of preventive maintenance exercised, climatic conditions, extent of use, etc.

Representative Observations. Observations or photographs or an otherwise reasonable number of samples of repetitive systems, components, areas, etc., which are conducted by the field observer during the physical inspection. The concept of representative observations extends to all conditions, areas, equipment, components, systems, buildings, etc., to the extent that they are similar and representative of one another.

Routine Maintenance. A repair that does not require specialized equipment, professional services, or contractors, but rather can be corrected within the budget and skill set of typical property maintenance staff.

Specialty Consultants. Individuals or entities in the fields of life safety, security, engineering, or in any particular building component, equipment, or system that have acquired detailed, specialized knowledge and experience in the design, evaluation, operation, repair, or installation of same.

Structural Frame. The components or building system that supports the building's non-variable forces or weights (dead loads) and variable forces or weights (live loads).

Suggested remedy. An opinion as to a course of action to remedy or repair a physical deficiency. Such an opinion may also be to conduct further research or testing for the purposes of discovery to gain a better understanding of the cause or extent of a physical deficiency (whether observed or highly probable) and the appropriate remedial or reparatory response. A suggested remedy may be preliminary and does not preclude alternate methods or schemes that may be more appropriate to remedy the physical deficiency or that may be more commensurate with the user's requirements.

System. A combination of interacting or interdependent components assembled to carry out one or more functions.

2. Abbreviations and Acronyms:

ABS	Acrylonitrile Butadiene Styrene Pipe
ADA	The Americans with Disabilities Act
ASTM	American Society of Testing Materials International
CNA	Capital Needs Assessment
CPSC	Consumer Products Safety Commission
EA	Effective Age
EER	Energy Efficiency Rating
EIFS	Exterior Insulation and Finish System
EUL	Estimated Useful Life
F.A.C.	Florida Administrative Code
FEMA	Federal Emergency Management Agency
FHA	Fair Housing Act
FHFC	Florida Housing Finance Corporation
FRTTP	Fire Retardant Treated Plywood
GFCI	Ground Fault Circuit Interrupter
HVAC	Heating, Ventilating and Air Conditioning
MIC	Microbiologically Influenced Corrosion
PB	Polybutylene Water Distribution Lines
PEX	Cross-Linked Polyethylene Piping
PFRI	Phenolic Foam Roofing Insulation
RFA	Request for Applications
RUL	Remaining Useful Life
SEER	Seasonal Energy Efficiency Ratio
SHGC	Solar Heat Gain Coefficient
STC	Sound Transmission Class
TPO	Thermoplastic Olefin Membrane Roofing
UEF	Uniform Energy Factor
VOC	Volatile Organic Compounds