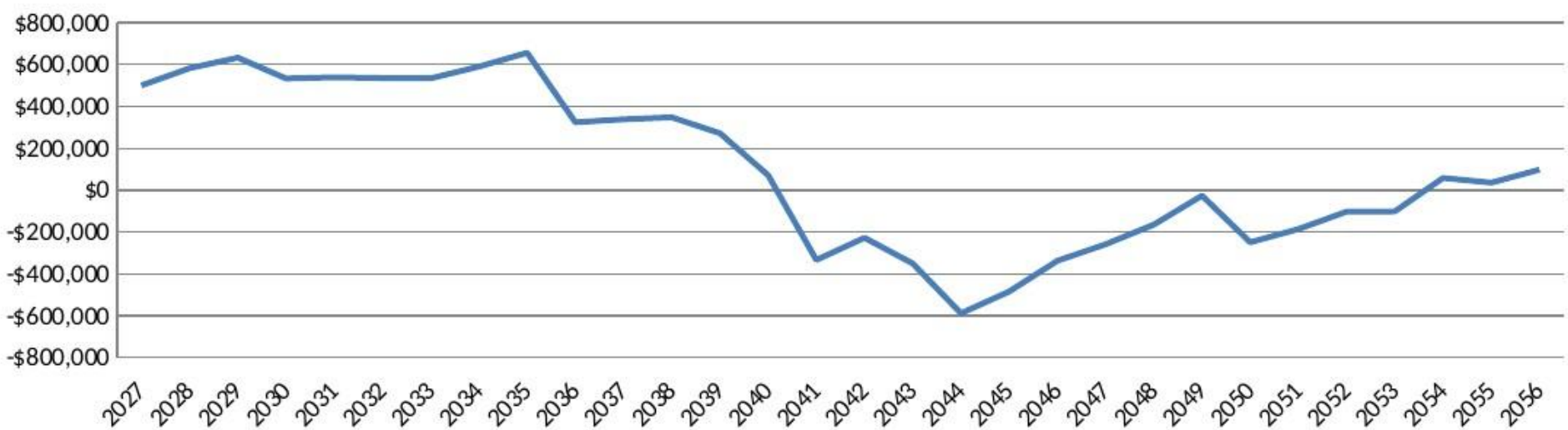
# Example Village Condominium: reserve dashboard

*30-year projection 2027–2056 · costs inflate 3.0% a year*

| Where you stand | |
|---|---|
| Percent funded today | 41% |
| Reserve balance today | $410,000 |
| Fully funded balance today | $1,003,474 |
| Funding strength | Fair (30-70%) |
| Lowest balance, current plan | -$588,442 |
| Year of the lowest balance | 2044 |
| Years below your minimum | 17 |

| What to collect | |
|---|---|
| Current year-1 contribution | $84,000 |
| Baseline plan (never below $0) | $113,532 |
| Threshold plan (never below minimum) | $117,803 |
| Threshold plan per unit / month | $204.52 |
| Biggest single year of expenses | $533,189 |
| ...in year | 2041 |
| Total 30-year expenses (inflated) | $4,412,961 |

## Ending reserve balance (current plan)



# 30-year reserve cash flow

*Interest is earned on the beginning balance. Expenses come from the Schedule. Contributions grow by the rate on Settings.*

| Yr | Year | Beginning balance | Contribution | Interest | Expenses | Ending balance | Fully funded balance (start) | Percent funded (start) | Below minimum? | Per unit / month | Cumulative expenses | Contribution growth factor (cum.) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 2027 | $410,000 | $84,000 | $6,150 | $0 | $500,150 | $1,003,474 | 41% | | $145.83 | $0 | 1.000 |
| 2 | 2028 | $500,150 | $86,520 | $7,502 | $11,742 | $582,430 | $1,133,631 | 44% | | $150.21 | $11,742 | 2.030 |
| 3 | 2029 | $582,430 | $89,116 | $8,736 | $47,210 | $633,072 | $1,258,600 | 46% | | $154.72 | $58,952 | 3.091 |
| 4 | 2030 | $633,072 | $91,789 | $9,496 | $200,843 | $533,514 | $1,353,878 | 47% | | $159.36 | $259,795 | 4.184 |
| 5 | 2031 | $533,514 | $94,543 | $8,003 | $97,019 | $539,041 | $1,296,956 | 41% | | $164.14 | $356,814 | 5.309 |
| 6 | 2032 | $539,041 | $97,379 | $8,086 | $108,857 | $535,649 | $1,330,113 | 41% | | $169.06 | $465,671 | 6.468 |
| 7 | 2033 | $535,649 | $100,300 | $8,035 | $109,852 | $534,132 | $1,392,869 | 38% | | $174.13 | $575,523 | 7.662 |
| 8 | 2034 | $534,132 | $103,309 | $8,012 | $55,098 | $590,355 | $1,426,217 | 37% | | $179.36 | $630,621 | 8.892 |
| 9 | 2035 | $590,355 | $106,409 | $8,855 | $49,404 | $656,215 | $1,544,805 | 38% | | $184.74 | $680,025 | 10.159 |
| 10 | 2036 | $656,215 | $109,601 | $9,843 | $451,190 | $324,469 | $1,658,004 | 40% | | $190.28 | $1,131,215 | 11.464 |
| 11 | 2037 | $324,469 | $112,889 | $4,867 | $104,019 | $338,206 | $1,376,790 | 24% | | $195.99 | $1,235,234 | 12.808 |
| 12 | 2038 | $338,206 | $116,276 | $5,073 | $111,431 | $348,124 | $1,451,646 | 23% | | $201.87 | $1,346,665 | 14.192 |
| 13 | 2039 | $348,124 | $119,764 | $5,222 | $201,317 | $271,793 | $1,508,224 | 23% | | $207.92 | $1,547,982 | 15.618 |
| 14 | 2040 | $271,793 | $123,357 | $4,077 | $327,777 | $71,450 | $1,219,730 | 22% | Yes | $214.16 | $1,875,759 | 17.086 |
| 15 | 2041 | $71,450 | $127,058 | $1,072 | $533,189 | -$333,609 | $1,326,867 | 5% | Yes | $220.59 | $2,408,948 | 18.599 |
| 16 | 2042 | -$333,609 | $130,869 | $0 | $24,927 | -$227,667 | $1,003,883 | -33% | Yes | $227.20 | $2,433,875 | 20.157 |
| 17 | 2043 | -$227,667 | $134,795 | $0 | $257,395 | -$350,267 | $1,016,249 | -22% | Yes | $234.02 | $2,691,270 | 21.762 |
| 18 | 2044 | -$350,267 | $138,839 | $0 | $377,014 | -$588,442 | $947,630 | -37% | Yes | $241.04 | $3,068,284 | 23.414 |
| 19 | 2045 | -$588,442 | $143,004 | $0 | $39,020 | -$484,458 | $889,130 | -66% | Yes | $248.27 | $3,107,304 | 25.117 |
| 20 | 2046 | -$484,458 | $147,295 | $0 | $0 | -$337,163 | $1,061,729 | -46% | Yes | $255.72 | $3,107,304 | 26.870 |
| 21 | 2047 | -$337,163 | $151,713 | $0 | $73,148 | -$258,598 | $1,195,876 | -28% | Yes | $263.39 | $3,180,452 | 28.676 |
| 22 | 2048 | -$258,598 | $156,265 | $0 | $62,133 | -$164,466 | $1,350,326 | -19% | Yes | $271.29 | $3,242,585 | 30.537 |
| 23 | 2049 | -$164,466 | $160,953 | $0 | $22,993 | -$26,506 | $1,553,970 | -11% | Yes | $279.43 | $3,265,578 | 32.453 |
| 24 | 2050 | -$26,506 | $165,781 | $0 | $388,401 | -$249,126 | $1,403,899 | -2% | Yes | $287.81 | $3,653,979 | 34.426 |
| 25 | 2051 | -$249,126 | $170,755 | $0 | $107,738 | -$186,109 | $1,535,741 | -16% | Yes | $296.45 | $3,761,717 | 36.459 |
| 26 | 2052 | -$186,109 | $175,877 | $0 | $92,545 | -$102,777 | $1,692,655 | -11% | Yes | $305.34 | $3,854,262 | 38.553 |
| 27 | 2053 | -$102,777 | $181,154 | $0 | $180,075 | -$101,698 | $1,772,847 | -6% | Yes | $314.50 | $4,034,337 | 40.710 |
| 28 | 2054 | -$101,698 | $186,588 | $0 | $26,655 | $58,235 | $2,015,150 | -5% | Yes | $323.94 | $4,060,992 | 42.931 |
| 29 | 2055 | $58,235 | $192,186 | $874 | $215,523 | $35,772 | $2,082,328 | 3% | Yes | $333.66 | $4,276,515 | 45.219 |
| 30 | 2056 | $35,772 | $197,952 | $537 | $136,446 | $97,815 | $2,237,267 | 2% | Yes | $343.67 | $4,412,961 | 47.575 |

# Components

*Costs in today's dollars. Remaining life 0 = due in year 1; it then repeats every 'useful life' years.*

| Category | Component | Quantity | Unit | Unit cost | Current cost | Useful life (yrs) | Remaining life (yrs) | Effective age | Fully funded today | Next year due | 30-year total (inflated) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Roofing | Asphalt shingle roof, buildings A-C | 420 | squares | $650.00 | $273,000 | 25 | 9 | 16 | $174,720 | 2036 | $356,203 |
| Roofing | Gutters & downspouts | 2400 | lin ft | $11.00 | $26,400 | 25 | 9 | 16 | $16,896 | 2036 | $34,446 |
| Paving & concrete | Asphalt parking: seal coat & stripe | 38000 | sq ft | $0.30 | $11,400 | 4 | 1 | 3 | $8,550 | 2028 | $147,356 |
| Paving & concrete | Asphalt parking: mill & overlay | 38000 | sq ft | $3.40 | $129,200 | 25 | 12 | 13 | $67,184 | 2039 | $184,208 |
| Paving & concrete | Concrete sidewalks: partial replace | 1 | allowance | $18,000.00 | $18,000 | 10 | 4 | 6 | $10,800 | 2031 | $84,076 |
| Painting & exterior | Exterior paint, all buildings | 1 | lump sum | $145,000.00 | $145,000 | 10 | 3 | 7 | $101,500 | 2030 | $657,552 |
| Painting & exterior | Balcony railings | 96 | each | $1,450.00 | $139,200 | 30 | 17 | 13 | $60,320 | 2044 | $230,076 |
| Painting & exterior | Siding repairs | 1 | allowance | $22,000.00 | $22,000 | 15 | 6 | 9 | $13,200 | 2033 | $67,195 |
| Mechanical | Boiler (common hot water) | 2 | each | $38,000.00 | $76,000 | 25 | 11 | 14 | $42,560 | 2038 | $105,202 |
| Mechanical | Domestic water pumps | 2 | each | $9,500.00 | $19,000 | 15 | 2 | 13 | $16,467 | 2029 | $51,561 |
| Mechanical | Common-area HVAC units | 4 | each | $8,200.00 | $32,800 | 18 | 7 | 11 | $20,044 | 2034 | $109,016 |
| Elevators | Elevator modernization | 2 | each | $165,000.00 | $330,000 | 30 | 14 | 16 | $176,000 | 2041 | $499,155 |
| Elevators | Elevator cab interiors | 2 | each | $18,000.00 | $36,000 | 15 | 5 | 10 | $24,000 | 2032 | $106,754 |
| Pool & amenities | Pool resurface | 1 | each | $42,000.00 | $42,000 | 12 | 5 | 7 | $24,500 | 2032 | $217,086 |
| Pool & amenities | Pool pump & filter | 1 | set | $7,800.00 | $7,800 | 10 | 3 | 7 | $5,460 | 2030 | $35,372 |
| Pool & amenities | Pool furniture | 1 | lot | $9,000.00 | $9,000 | 8 | 2 | 6 | $6,750 | 2029 | $56,374 |
| Pool & amenities | Clubhouse kitchen | 1 | each | $28,000.00 | $28,000 | 20 | 13 | 7 | $9,800 | 2040 | $41,119 |
| Pool & amenities | Fitness equipment | 1 | lot | $24,000.00 | $24,000 | 10 | 6 | 4 | $9,600 | 2033 | $118,928 |
| Landscaping & site | Irrigation system | 1 | allowance | $26,000.00 | $26,000 | 20 | 8 | 12 | $15,600 | 2035 | $92,422 |
| Landscaping & site | Tree trimming & removal | 1 | allowance | $12,000.00 | $12,000 | 5 | 2 | 3 | $7,200 | 2029 | $114,080 |
| Landscaping & site | Perimeter fence | 1800 | lin ft | $38.00 | $68,400 | 25 | 10 | 15 | $41,040 | 2037 | $91,924 |
| Landscaping & site | Site lighting poles | 22 | each | $3,100.00 | $68,200 | 25 | 16 | 9 | $24,552 | 2043 | $109,441 |
| Landscaping & site | Entry monument & signage | 1 | each | $16,000.00 | $16,000 | 20 | 15 | 5 | $4,000 | 2042 | $24,927 |
| Interiors & common areas | Hallway carpet | 1100 | sq yd | $62.00 | $68,200 | 12 | 4 | 8 | $45,467 | 2031 | $342,238 |
| Interiors & common areas | Lobby furniture & finishes | 1 | lot | $35,000.00 | $35,000 | 15 | 9 | 6 | $14,000 | 2036 | $116,815 |
| Interiors & common areas | Mailboxes | 48 | each | $290.00 | $13,920 | 25 | 18 | 7 | $3,898 | 2045 | $23,698 |
| Fire & life safety | Fire alarm panel | 1 | each | $46,000.00 | $46,000 | 20 | 6 | 14 | $32,200 | 2033 | $154,129 |
| Fire & life safety | Emergency lighting | 1 | allowance | $8,500.00 | $8,500 | 15 | 8 | 7 | $3,967 | 2035 | $27,543 |
| Fire & life safety | Security cameras & access control | 1 | system | $31,000.00 | $31,000 | 10 | 3 | 7 | $21,700 | 2030 | $140,581 |
| Other | Reserve study update (professional) | 1 | each | $4,500.00 | $4,500 | 3 | 2 | 1 | $1,500 | 2029 | $73,484 |