

## RESERVE EXPENDITURES

**Beacon Hill  
Townhouse Condominium**  
Wilkinsburg, Pennsylvania

Line Item	Total Quantity	Per Phase Quantity	Units	Reserve Component Inventory	Estimated 1st Year of Event	Life Analysis, Years		Costs, \$			Percentage of Future Expenditures
						Useful	Remaining	Unit (2023)	Per Phase (2023)	Total (2023)	
<b><u>Exterior Building Elements</u></b>											
1.115	35	35	Each	Balconies, Wood, Deck Boards and Interim Repairs	2041	12 to 18	18	4,200.00	147,000	147,000	4.8%
1.240	9,200	1,533	Linear Feet	Gutters and Downspouts, Aluminum, Phased	2025	15 to 20	2 to 19	15.00	23,000	138,000	7.2%
1.280	970	162	Squares	Roofs, Asphalt Shingles, Phased	2025	15 to 20	2 to 19	600.00	97,002	582,000	30.3%
1.820	110,000	110,000	Square Feet	Walls, Masonry, Inspections and Repairs	2030	8 to 12	7	1.20	132,000	132,000	12.8%
1.860	52,000	17,333	Square Feet	Walls, Siding, Vinyl, Phased	2031	to 40	8 to 10	8.00	138,667	416,000	10.3%
<b><u>Property Site Elements</u></b>											
4.045	13,000	1,300	Square Yards	Asphalt Pavement, Total Replacement, Driveways, Phased	2025	15 to 20	2 to 20	38.50	50,050	500,500	23.6%
4.130	66	7	Each	Concrete Patios, Partial	2027	to 65	4 to 30+	1,000.00	7,000	66,000	0.6%
4.140	8,300	830	Square Feet	Concrete Sidewalks, Partial	2027	to 65	4 to 30+	11.50	9,545	95,450	0.8%
4.285	540	540	Linear Feet	Fence, Wood (2025 is Planned)	2025	15 to 20	2	44.00	23,760	23,760	1.3%
		1	Allowance	2024 Reserve Expenditures	2024	N/A	1	433,250	433,250	433,250	8.2%
<b>Anticipated Expenditures, By Year (\$5,263,646 over 30 years)</b>											

**Explanatory Notes:**

- 1) **3.0%** is the estimated Inflation Rate for estimating Future Replacement Costs.
- 2) FY2023 is Fiscal Year beginning January 1, 2023 and ending December 31, 2023.

RUL = 0 FY2023	1 2024	2 2025	3 2026	4 2027	5 2028	6 2029	7 2030	8 2031	9 2032	10 2033	11 2034	12 2035	13 2036	14 2037	15 2038
		11,680	25,133	25,887	26,663	27,463									
		49,650	105,997	109,177	112,452	115,825									
							162,343								
								175,659	180,929	186,356					
		53,098		56,332		59,762		63,402		67,263		71,359		75,705	
				7,879										10,588	
				10,743										14,438	
		25,207													
	433,250														
0	433,250	139,635	131,130	210,018	139,115	203,050	162,343	239,061	180,929	253,619	0	71,359	0	100,731	0

16 2039	17 2040	18 2041	19 2042	20 2043	21 2044	22 2045	23 2046	24 2047	25 2048	26 2049	27 2050	28 2051	29 2052	30 2053
		250,258												
			40,331	41,540	42,787	44,070	45,392	46,754						
			170,094	175,196	180,452	185,866	191,442	197,185						
	218,176											293,210		
80,316		85,207		90,396		95,901		101,741		107,937		114,511		121,484
								14,230						
								19,403						
						45,527								
80,316	218,176	335,465	210,425	307,132	223,239	371,364	236,834	379,313	0	107,937	293,210	114,511	0	121,484

# RESERVE FUNDING PLAN

## CASH FLOW ANALYSIS Beacon Hill

### Townhouse Condominium Wilksburg, Pennsylvania

Individual Reserve Budgets & Cash Flows for the Next 30 Years

		FY2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038
<b>Reserves at Beginning of Year</b>	(Note 1)	309,899	330,532	181,151	147,571	146,149	89,262	127,089	106,350	131,765	85,859	103,505	54,046	198,547	278,208	435,979	499,712
Recommended Reserve Contributions		19,036	78,803	102,800	126,800	150,800	174,800	180,000	185,400	191,000	196,700	202,600	142,000	146,300	150,700	155,200	159,900
Loan			200,000														
<b>Total Recommended Reserve Contributions</b>	(Note 2)	<b>19,036</b>	<b>278,803</b>	<b>102,800</b>	<b>126,800</b>	<b>150,800</b>	<b>174,800</b>	<b>180,000</b>	<b>185,400</b>	<b>191,000</b>	<b>196,700</b>	<b>202,600</b>	<b>142,000</b>	<b>146,300</b>	<b>150,700</b>	<b>155,200</b>	<b>159,900</b>
Estimated Interest Earned, During Year	(Note 3)	1,597	5,066	3,255	2,908	2,331	2,142	2,311	2,358	2,155	1,875	1,560	2,501	4,720	7,071	9,264	11,593
Anticipated Expenditures, By Year		0	(433,250)	(139,635)	(131,130)	(210,018)	(139,115)	(203,050)	(162,343)	(239,061)	(180,929)	(253,619)	0	(71,359)	0	(100,731)	0
<b>Anticipated Reserves at Year End</b>		<b>\$330,532</b>	<b>\$181,151</b>	<b>\$147,571</b>	<b>\$146,149</b>	<b>\$89,262</b>	<b>\$127,089</b>	<b>\$106,350</b>	<b>\$131,765</b>	<b>\$85,859</b>	<b>\$103,505</b>	<b>\$54,046</b>	<b>\$198,547</b>	<b>\$278,208</b>	<b>\$435,979</b>	<b>\$499,712</b>	<b>\$671,205</b>

(NOTE 5)

Predicted Reserves based on 2024 funding level of: \$78,803 330,532 (20,849)

(continued)

Individual Reserve Budgets & Cash Flows for the Next 30 Years, Continued

	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053
<b>Reserves at Beginning of Year</b>	671,205	769,857	736,192	588,543	569,484	457,823	434,317	266,492	237,145	69,468	287,906	408,161	350,361	478,759	732,451
<b>Total Recommended Reserve Contributions</b>	<b>164,700</b>	<b>169,600</b>	<b>174,700</b>	<b>179,900</b>	<b>185,300</b>	<b>190,900</b>	<b>196,600</b>	<b>202,500</b>	<b>208,600</b>	<b>214,900</b>	<b>221,300</b>	<b>227,900</b>	<b>234,700</b>	<b>241,700</b>	<b>249,000</b>
Estimated Interest Earned, During Year	14,268	14,911	13,116	11,466	10,171	8,833	6,939	4,987	3,036	3,538	6,892	7,510	8,209	11,992	15,924
Anticipated Expenditures, By Year	(80,316)	(218,176)	(335,465)	(210,425)	(307,132)	(223,239)	(371,364)	(236,834)	(379,313)	0	(107,937)	(293,210)	(114,511)	0	(121,484)
<b>Anticipated Reserves at Year End</b>	<b>\$769,857</b>	<b>\$736,192</b>	<b>\$588,543</b>	<b>\$569,484</b>	<b>\$457,823</b>	<b>\$434,317</b>	<b>\$266,492</b>	<b>\$237,145</b>	<b>\$69,468</b>	<b>\$287,906</b>	<b>\$408,161</b>	<b>\$350,361</b>	<b>\$478,759</b>	<b>\$732,451</b>	<b>\$875,891</b>

(NOTE 5)

(NOTE 4)

**Explanatory Notes:**

- 1) Year 2023 starting reserves are as of September 30, 2023; FY2023 starts January 1, 2023 and ends December 31, 2023.
- 2) Reserve Contributions for 2023 are the remaining budgeted 3 months; 2024 is budgeted; 2025 is the first year of recommended contributions.
- 3) 2.0% is the estimated annual rate of return on invested reserves; 2023 is a partial year of interest earned.
- 4) Accumulated year 2053 ending reserves consider the age, size, overall condition and complexity of the property.
- 5) Threshold Funding Years (reserve balance at critical point).