



**2026 Update to the Reserve Study for**

**Jupiter Lakes Villas Condominium Association, Inc.  
Jupiter, FL**

**December 18, 2025**



## Table of Contents

<u>Subject</u>	<u>Page</u>
<b>Reserve Study Summary</b>	<b>3</b>
<b>Revisions</b>	<b>3</b>
<b>Community Photos</b>	<b>12</b>
<b>Reserve Item Categories</b>	<b>14</b>
<b>Reserve Item Listing</b>	<b>17</b>
<b>Cash Flow Analysis</b>	<b>19</b>
<b>Cash Flow by Calendar Year</b>	<b>20</b>
<b>Projected Reserve Contributions</b>	<b>21</b>
<b>Annual Expenses</b>	<b>22</b>
<b>Additional Services for Your Community</b>	<b>25</b>

**Tip:** The table of contents is interactive. If viewing electronically, click to jump to each section.

December 18, 2025

Mr. James Squires  
Board President  
Jupiter Lakes Villas Condominium Association, Inc.  
431 Jupiter Lakes Blvd.  
Jupiter, FL 33458

Dear Mr. Squires,

Global Solution Partners is pleased to present the requested update to the reserve study to the Jupiter Lakes Villas Condominium Association, Inc.. We trust that you will find the report to be thorough, comprehensive, and informative. Once you've had the opportunity to review the report, please feel free to contact us with any questions. We are always happy to assist.

### **Property Description**

Jupiter Lakes Villas is a condominium community located at 431 Jupiter Lakes Blvd. in Jupiter, Florida. The community consists of 136 dwelling units across 34 buildings and is approximately 47 years old. Some of the Association's common assets include the buildings' roofs and exterior siding, individual unit privacy fencing, perimeter fencing, entrance signage, mailbox kiosks, a pond, and asphalt-paved parking and streets. The community appeared to be in fair condition for its age.

### **Revisions - December 18, 2025**

Per the directive of the client, the following changes have been made to the document dated November 18, 2025:

- Some of the items in the section of this report called, "Items Maintained by Others" have been renamed, such as, patio screen enclosure, rain gutters, and front and rear yard wooden fences.

### **Reserve Study Defined**

A reserve study is a budget planning tool that identifies the components a community association is responsible for maintaining or replacing, the current status of the reserve fund, and a stable and equitable funding plan to offset the anticipated future major common area expenditures.

This limited evaluation is conducted for budget and cash flow purposes. Tasks outside the scope of a reserve study include, but are not limited to, design review, construction evaluation, intrusive or destructive testing, budget reconciliation, accounting services, preventive maintenance plans, and structural or safety evaluations.

## Depth of Study

This study is a “Level 2” reserve study update with a site visit. The report is an update to the original Reserve Study performed in 2023 for the 2024 budget year. This Update to the Reserve Study includes a site visit. The component list, remaining life, expected life, inflation rate, interest rate, costs, and community changes supplied by the client have been reviewed, and adjustments were made accordingly. It is important to recognize that each change is likely to influence the recommended funding plan, therefore, attempting a direct comparison between this update and a previous report to isolate specific causes and effects is impractical and is not part of the update process.

## Executive Financial Summary

Based on the information collected during this Update to the Reserve Study process, the recommended reserve fund contribution for 2026 is \$236,500. The annual contribution recommendations have been set to meet future expenses while avoiding special assessments and minimizing dues increases. The recommended contributions increase annually by 4.00% until 2031 and then by 3.00% thereafter, in an effort to ensure that today's homeowners and future homeowners share a fair and equitable portion of the financial obligations to maintain the community. Additionally, the annual reserve contribution will reset one time to \$205,000 in 2031 after some large capital expenditures have been realized in order to bring the cash flow closer in line with the anticipated expenses for the community.

Most association board members find the [Cash Flow Analysis](#) table and the [Projected Reserve Contributions](#) table to be helpful overviews of the study. The cash flow table shows the recommended annual reserve payments by year for the entire 30-year study period. The Projected Reserve Contributions table breaks down the annual contribution based on the number of unit owners in the community and shows how much they will individually be contributing to the reserves on a monthly and annual basis.

This study is based on current conditions at the time of the site visit, which are expected to change over time. As a result, regular updates are essential to ensure the study remains accurate and relevant.

## Date of Site Visit

The site visit for Jupiter Lakes Villas Condominium Association, Inc. was conducted by Mr. Bobby Castleberry of Global Solution Partners on November 08, 2025. Mr. Castleberry was met on site by Board Member, Mr. James Squires, who provided pertinent information used in this report.

## Update Notes

- Per information provided by the client, the entrance signage will be replaced in 2026. Entrance signage replacement has been included in this Reserve Study.
- Per information provided by the client, the concrete walkways were repaired in November 2025 for \$28,500. Minor cracks were observed in the walks at the time of the site visit. No invoice was provided to Global Solution Partners.
- Per information provided by the client, the exterior siding surfaces were painted in 2020 for \$190,729. No invoice was provided to Global Solution Partners. There is localized staining on the exterior siding in various locations. Global Solution Partners recommends painting the stained siding using operational funds as part of routine site maintenance. The remaining useful life of the exterior siding surfaces'

painting has been moved to 2029 at the request of the client.

- Per information provided by the client, the post lighting was refurbished in April 2025. No invoice was provided to Global Solution Partners.
- The life expectancy of the current roofing system is approximately 25 years when new. Various conditions may impact the actual life expectancy; therefore, it is recommended that periodic evaluations be performed by a qualified contractor and the Reserve Study be updated accordingly.
- The evaluation of the roofing system is limited to determining the approximate remaining useful life to allow for sufficient funds to be available for future replacement. The evaluation is visual in nature and does not include any detailed inspection or engineering analysis. Global Solution Partners recommends that a qualified roofing contractor be retained to obtain a detailed inspection. Results of any third-party evaluation may be incorporated into a future update of this report.
- Per information provided by the client, the parking areas patch and seal was completed in June 2024 for \$37,589.60, and the asphalt streets patch and seal was completed in October 2025 for \$20,548. No invoices were provided to Global Solution Partners. Asphalt surfaces should be resealed on a five-year schedule to provide protection from oxidation due to exposure to the sun and elements, minimize surface cracking, and enhance the aesthetics of the community. Per information provided by the client, contractor recommendations are to mill and overlay the asphalt streets and parking mill and overlay.
- There is damaged curbing/guttering throughout the community. Global Solution Partners recommends repairing the damaged curbing/guttering. A curbing/guttering repair allowance (10% every 10 years) has been included in this Reserve Study.
- The stormwater drainage system can reasonably be expected to last 50+ years, depending on maintenance practices and geographical location. Evaluation of the stormwater drainage system is outside the scope of the Reserve Study. Global Solution Partners has included a stormwater drainage system allowance in the reserves for general repairs/maintenance and clearing of drains. Consult with a qualified contractor for specific concerns and maintenance recommendations.
- There is a localized damaged section of culvert near a stormwater drain in a grassy area at building 2130. Global Solution Partners recommends repairing the damaged section of the culvert using operational funds as part of routine site maintenance.
- There is one retention pond located on site. Global Solution Partners recommends implementing a regular maintenance schedule for the pond to help preserve its functionality and extend its useful lifespan. Consistent upkeep minimizes sediment buildup, manages vegetation, and ensures the pond's design features continue to operate effectively. Consult a qualified contractor for maintenance recommendations and schedules. Contractor recommendations may be used in future updates to this Reserve Study.
- Per information provided by the client, the irrigation system is not operating properly. Global Solution Partners recommends repairing the irrigation system. Irrigation system repairs have been included in this Reserve Study.
- There are loose and damaged sections of PVC fencing and missing post caps in various locations. Global Solution Partners recommends replacing the PVC fencing. PVC fencing replacement has been included in this Reserve Study.
- The chain-link perimeter fencing is damaged and worn. Global Solution Partners recommends replacing the chain-link fencing. Chain-link fencing replacement has been included in this Reserve Study.
- There is localized staining on the block and stucco walls in various locations for the rear yards. Global Solution Partners recommends painting the stained block and stucco walls using operational funds as part of routine site maintenance. A reserve item for painting of the block and stucco walls has been included in this Reserve Study to coincide with the exterior siding painting.
- There is exposed electrical wiring at the post lighting for the mailboxes in front of building 2115. Global Solution Partners recommends repairing the exposed electrical wiring using operational funds as part of routine site maintenance.

## Summary of Financial Assumptions

The table below contains a partial summary of information including the study start date, number of dues-paying members, and beginning reserve fund balance, provided by the client or client's representative for the Jupiter Lakes Villas Condominium Association, Inc. reserve funding study.

Reserve Study by Calendar Year Starting	January 1, 2026
Reserve Funding Study Length	30 years
Number of Dues Paying Members	136
Reserve Balance as of January 1, 2026	\$639,141
Annual Inflation Rate	2.57%
Interest Rate on Reserve Funds	0.50%
Dues Change Period	1 year

## Recommended Payment Schedule

The table below contains Global Solution Partners' recommended schedule of reserve fund contribution payments for the next five years. See the [Projected Reserve Contributions](#) table later in this report for the full 30 years. Failure to follow the proposed schedule of payments may result in inadequate reserve funds and require the use of Special Assessments in the future. The recommended reserve fund contributions have been set to meet future capital expenses while avoiding special assessments and minimizing dues increases.

Calendar Year	Member Monthly Reserve Payment	Monthly Reserve Payment	Annual Reserve Payment	Proposed Reserve Balance
2026	\$144.91	\$19,708	\$236,500	\$831,116
2027	\$150.71	\$20,497	\$245,960	\$1,041,232
2028	\$156.74	\$21,317	\$255,798	\$1,300,674
2029	\$163.01	\$22,169	\$266,030	\$769,042
2030	\$169.53	\$23,056	\$276,672	\$163,393

## Reserve Study Assumptions

The following assumptions are implicit in this reserve study:

- Cost estimates and financial information are accurate and current
- No unforeseen circumstances will cause a significant reduction in reserves
- Sufficient comprehensive property insurance exists to protect from insurable risks
- The association plans to continue to maintain the existing common areas and amenities
- Reserve payments occur at the end of every calendar month
- Expenses occur at the end of the expense year

### **Inflation Estimate**

An annual inflation multiplier of 2.57% has been applied to all future expenses within the 30-year study period. This annual inflation rate was obtained by averaging the previous 30-years' rates as published by the U.S. Bureau of Labor Statistics.

### **Initial Reserves**

Initial reserves for this Reserve Study were projected by the client to be \$639,141 on January 1, 2026. An interest rate of 0.50% per year has been factored into this Reserve Study. The implicit assumption has been made that the reserve accounts were not drawn down between the date of the known reserve balance and the study start date.

### **Financial Condition of the Association**

It is recommended that the association adjust its reserve fund contributions to align with the [Cash Flow Analysis](#) and [Projected Reserve Contributions](#) tables contained in this study.

### **Special Assessments**

Special Assessments have not been factored into this reserve study.

### **Reserve Funding Goal**

The reserve fund goal is to maintain a reserve account balance that meets or exceeds the annual cash flow requirement for the maintenance or replacement of all community reserve items. Global Solution Partners recommends maintaining reserves at a minimum of 10% +/- threshold at the lowest projected expense year throughout the 30-year study period.

### **Study Method**

Every reserve item has been given an estimated remaining useful life, an estimated useful life when new, a present cost, and an estimated future cost based on inflation. The present costs of the reserve items in this report have been estimated using a variety of sources. These include professional cost-estimating resources, contractor quotes and invoices provided by the client, our proprietary database, and the knowledge and experience of our Reserve Analysts. Equal annual payments are calculated for each reserve item based upon a payment starting year and a payment ending year using the end-of-period payment method. Interest earned, if applicable, on accumulated reserve funds and taxes on the reserve interest are also calculated. As you review this report, you may find the specifics e.g., quantities, costs, life expectancies, etc. of each reserve item in the [Reserve Item Listing](#) table.

Global Solution Partners has estimated future projected expenses for Jupiter Lakes Villas Condominium Association, Inc. based upon the preservation of existing components within the community that the association is responsible for maintaining. The reserve study is limited in scope to those expense items listed in the [Reserve Item Listing](#) table. Expense items that have an expected life of more than 30 years may not be included in this reserve study unless payment for these items overlaps the 30-year reserve study envelope.

This study uses the Cash Flow Method (also known as the Pooling Method) to develop its reserve funding plan. This approach aims to ensure that reserve contributions are sufficient to cover annual projected expenses. Various funding scenarios were tested against the anticipated schedule of reserve costs until the desired funding goal was met.

Of primary concern is the preservation of a positive funding balance, with funds sufficient to meet projected expenses throughout the study life. Based upon the included reserve funding study, it is our professional opinion that the annual reserve fund contributions recommended in the Annual Reserve Payment column of the [Cash Flow Analysis](#) table and the subsequent breakdown of those contributions as member monthly fees shown in the [Projected Reserve Contributions](#) table will realize this goal.

In the process of developing the study, Global Solution Partners gathered specific information about the property by conducting a site visit and performing research through various sources. Additionally, information e.g., current reserve fund balances, number of dues-paying members, desired start date, pertinent maintenance history, etc. were obtained directly from the client and/or the client's representative. Global Solution Partners relies on such information provided by the client and assumes it to be complete and accurate. Where the age of a particular Reserve Item (as listed in the Reserve Study) is unknown, the client or client's representative provided to Global Solution Partners the client's best-estimate age of that item. If the client or client's representative was unable to provide an estimate of a Reserve Item's age, Global Solution Partners made its own estimate of the age of the Reserve Item based on visual observation. The Reserve Study is created for the association's use and is a reflection of information gathered by and provided to Global Solution Partners.

This information is not for the purpose of performing an audit, historical records, quality, or forensic analyses. Any on-site evaluation is not considered to be a project audit, quality inspection, or structural engineering study.

### **Impact of Component Life**

The projected life expectancy of the major components and the reserve funding needs of the Association are closely tied. Performing the appropriate routine maintenance for each major component generally increases the component's useful life, effectively moving the component's expense into the future, which reduces the reserve funding payments of the Association. Failure to perform such maintenance can shorten the remaining useful life of the major components, bringing the replacement expense closer to the present, which increases the reserve funding payments of the Association.

### **Preventive Maintenance**

Preventive maintenance is a critical aspect affecting a community's life cycle costs and structural safety. Global Solution Partners encourages every association to have a preventive maintenance manual prepared in conjunction with a reserve study.

The preventive maintenance manual should outline a proactive multi-year plan for ongoing maintenance, periodic structural inspections, and timely repair and replacement of common area components such as roofs, roads, mechanical equipment, and other portions of the community's common elements. The preventive maintenance plan should incorporate all applicable common elements, not just those addressed in the reserve study.

## **Keeping Your Reserve Study Current**

Global Solution Partners recognizes reserve studies as an essential component of effective property management. Due to the ongoing changes in physical conditions and financial factors over time, the accuracy and relevance of a reserve study naturally diminish. Therefore, reserve studies typically remain useful for only a few years before an update is required.

This reserve study should be updated when any of the following occur:

- At least once every three years
- At significant changes in inflation rates
- At changes in the number of dues-paying members
- Before making changes to the property
- After a flood or fire
- After the change of ownership or management
- After Annexation or Incorporation

## **Items Beyond the Scope of This Report**

The following list includes a sampling of items that are outside the scope of the reserve study. Some assets may require consultation with qualified contractors for further evaluation.

- Engineering analysis or structural stability of the building(s) or site
- Hidden improvements, such as sewer, water, and electrical lines, or other buried or concealed items
- A Property Condition Assessment or other specialty or comprehensive inspection
- Missing or omitted information not supplied by the client for purposes of reserve study preparation
- Building or land appraisals for any purpose
- State or local zoning ordinance violations
- Building code violations
- Soil conditions, soil contamination, or geological stability of the site
- Air quality, asbestos, electromagnetic radiation, formaldehyde, lead, mercury, or radon
- Water quality or other environmental hazards
- Invasions by termites and any or all other destroying organisms or insects
- Damage or destruction due to birds, bats, or animals to the buildings or site
- Adequacy or efficiency of any system or component on-site
- Specifically excluded reserve items
- Septic systems and septic tanks
- Buried or concealed portions of swimming pools, pool liners, Jacuzzis, spas, or similar items
- Items concealed by signs, carpets, walls, or other things
- A pest inspection
- A roof inspection
- An electrical inspection
- A plumbing inspection

## **Florida State Regulations**

The requirements for community associations in the State of Florida are as follows:

Condominium financial reporting rules require a summary of association reserves, including a good-faith estimate of the annual contributions needed to fully fund reserves. Annual budgets must also provide reserve accounts for major capital components. Under Florida HB 913 in 2025, the reserve threshold has increased from \$10,000 to \$25,000, with annual adjustments for inflation based on the Consumer Price Index. However, three categories - roof replacement, building painting, and pavement resurfacing - remain mandatory regardless of cost. This change reduces the number of smaller items that must be included, allowing associations to focus reserve funding on more significant and impactful projects.

## **Governing Documents**

The CCRs (conditions, covenants, and restrictions) governing documents were provided and reviewed as part of this study to assist in determining what parties are responsible for various assets within the community.

## **Items Considered to be Long-Lived**

Items considered to be long-lived are intentionally not included in this study. Long-lived items are typically those items that have a useful life expectancy beyond the current study period. The following items have been identified as long-lived and therefore are not included in this study:

- Building structures

Although the concrete surfaces could be considered to be Long-Lived, a repair and maintenance allowance has been factored into this analysis. Routine maintenance of these items will not only enhance the look of the community, but may also extend the design life of these items.

## **Items Considered to be Operational**

Items typically covered by the operational budget are intentionally excluded from this study. Items considered to be operational are defined as assets that either individually or collectively have a repair or replacement cost under \$1,000, and/or are considered part of routine maintenance. The following items have been identified as operational budget items and therefore are not included in this study:

- General landscaping
- General community signage
- Low-voltage landscape lighting
- Community information kiosk
- Speed bumps

### **Items Maintained by Others**

Items maintained by other entities or individuals i.e., municipalities, individual dwelling unit owners, other associations, utility companies, etc. are intentionally not included in this study. The following items have been identified as being maintained by others and therefore are not included in this study:

- Fire hydrants on site
- Water supply system
- Sewer system
- Transformers on site
- Interiors of the individual dwelling units
- Doors, windows, and mechanical equipment that serve the individual dwelling units
- Patio screen enclosures
- Lift station
- Rain gutters
- Front and rear yard fences

### **Statement of Qualifications**

Global Solution Partners is a professional firm in the business of preparing reserve studies and other related property services for resorts, hotels, and community associations. We are familiar with construction practices, construction costs, and contracting practices. Our staff members have vast experience in property due diligence and hold many certifications and licenses including but not limited to: contracting, engineering, roofing, code inspection, real estate, project management, home inspection, and pest control. This study was overseen by Cheryl Rorrer, RS.

### **Liability**

This study has been performed in compliance with the Community Associations Institute (CAI) national reserve study standards, as well as any applicable state guidelines. Global Solution Partners and the Reserve Specialist overseeing the study shall incur no civil liability for performing the physical or financial portions of this reserve study, which has been performed in accordance with these standards.

### **Conflict of Interest**

As the preparer of this reserve study, Global Solution Partners certifies that we do not have any vested interests, financial interests, or other interests that would cause a conflict of interest in the preparation of this reserve study.

Global Solution Partners would like to thank the Jupiter Lakes Villas Condominium Association, Inc. for the opportunity to be of service in the preparation of this reserve study. Should you have any questions, please don't hesitate to contact us.

### **Prepared by**

Nicole Norris, RS  
Project Manager  
Global Solution Partners

## Community Photos



Dwelling building



Dwelling building



Asphalt-paved parking



Asphalt-paved street



Pond



Irrigation system



Damaged culvert



Damaged PVC fencing



Damaged curbing/guttering



Exposed electrical wiring



Damaged/worn chain-link fencing



Staining on rear yard block and stucco walls

## Reserve Item Categories

### Dwelling Unit Buildings



Item Name	Present Cost	Remaining Life	Expected Life	First Expense Year	First Expense	Repeating Item?
Dimensional asphalt shingle roofing replacement	\$831,774.54	20 Yrs	25 Yrs	2046	\$1,381,696.74	Y
Exterior siding surfaces painting	\$489,383.61	3 Yrs	8 Yrs	2029	\$528,093.09	Y
Stucco exterior siding surfaces repair allowance (10% every 14 years)	\$236,923.81	3 Yrs	14 Yrs	2029	\$255,664.12	Y

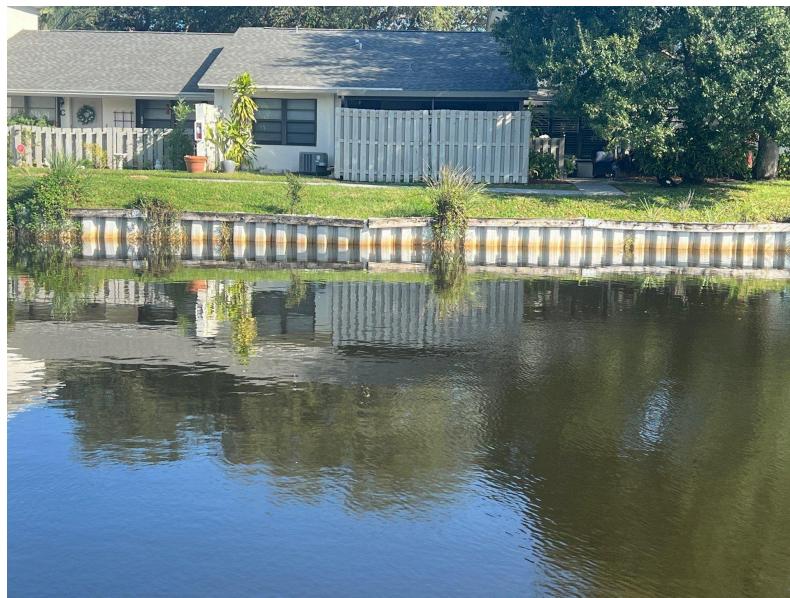
## Paving



Item Name	Present Cost	Remaining Life	Expected Life	First Expense Year	First Expense	Repeating Item?
Asphalt parking areas mill and overlay	\$569,434.92	4 Yrs	25 Yrs	2030	\$630,268.37	Y
Asphalt parking areas patch and seal	\$32,579.61	9 Yrs	5 Yrs	2035	\$40,938.23	Y
Asphalt streets mill and overlay	\$230,155.91	4 Yrs	25 Yrs	2030	\$254,743.76	Y
Asphalt streets patch and seal	\$13,401.48	9 Yrs	5 Yrs	2035	\$16,839.77	Y
Concrete curbing/guttering repair allowance (10% every 10 years)	\$15,350.56	0 Yrs	40 Yrs	2026	\$15,350.56	Y
Concrete parking stops replacement	\$29,175.74	8 Yrs	25 Yrs	2034	\$35,742.49	Y
Concrete walkways repair allowance (10% every 10 years)	\$22,514.30	10 Yrs	10 Yrs	2036	\$29,017.64	Y

Prepared by Global Solution Partners  
 Jupiter Lakes Villas Condominium Association, Inc. 2026 Update to the Reserve Study

**Site**



Item Name	Present Cost	Remaining Life	Expected Life	First Expense Year	First Expense	Repeating Item?
Block and stucco wall painting and general repairs - rear yards	\$5,305.41	3 Yrs	8 Yrs	2029	\$5,725.06	Y
Chain-link fencing replacement - perimeter fence	\$37,782.44	1 Yrs	24 Yrs	2027	\$38,753.45	Y
Concrete drains and stormwater drainage system repair allowance	\$47,198.17	13 Yrs	15 Yrs	2039	\$65,643.20	Y
Entrance signage replacement	\$3,146.54	0 Yrs	12 Yrs	2026	\$3,146.54	Y
Irrigation system equipment replacement allowance	\$12,872.23	0 Yrs	5 Yrs	2026	\$12,872.23	Y
Mailbox pedestal kiosk replacement	\$72,733.12	6 Yrs	25 Yrs	2032	\$84,694.33	Y
Post lighting replacement	\$11,799.70	3 Yrs	20 Yrs	2029	\$12,733.04	Y
PVC fencing replacement - perimeter fence	\$15,392.44	0 Yrs	25 Yrs	2026	\$15,392.44	Y
Retention pond bulkhead wall replacement	\$26,901.00	9 Yrs	40 Yrs	2035	\$33,802.72	Y
Retention pond maintenance and repair allowance	\$22,320.09	9 Yrs	10 Yrs	2035	\$28,046.54	Y
Street lighting lamps replacement	\$4,444.01	10 Yrs	28 Yrs	2036	\$5,727.68	Y

**Reserve Item Listing**

Category	Reserve Items	Unit Cost	No Units	Current Cost When New	Estimated Remaining Life	Estimated Remaining Life When New	Year	Estimated Future Cost	Straight Line Payment
Dwelling Unit Buildings	Dimensional asphalt shingle roofing replacement	\$4.47 sqft	186,027 sqft	\$831,775	20 Yrs	25 Yrs	2046 2071 2096	\$1,381,697 \$2,605,683 \$4,913,947	\$65,795 \$104,227 \$196,558
Dwelling Unit Buildings	Exterior siding surfaces painting	\$2.65 sqft	184,590 sqft	\$489,384	3 Yrs	8 Yrs	2029 2037 2045	\$528,093 \$646,954 \$792,567	\$132,023 \$80,869 \$99,071
Dwelling Unit Buildings	Stucco exterior siding surfaces repair allowance (10% every 14 years)	\$12.84 sqft	18,459 sqft	\$236,924	3 Yrs	14 Yrs	2029 2043 2057	\$255,664 \$364,716 \$520,283	\$63,916 \$26,051 \$37,163
Paving	Asphalt parking areas mill and overlay	\$4.23 sqft	134,641 sqft	\$569,435	4 Yrs	25 Yrs	2030 2055 2080	\$630,268 \$1,188,596 \$2,241,523	\$126,054 \$47,544 \$89,661
Paving	Asphalt parking areas patch and seal	\$0.24 ea	134,641 ea	\$32,580	9 Yrs	5 Yrs	2035 2040 2045	\$40,938 \$46,476 \$52,763	\$4,094 \$9,295 \$10,553
Paving	Asphalt streets mill and overlay	\$4.16 sqft	55,384 sqft	\$230,156	4 Yrs	25 Yrs	2030 2055 2080	\$254,744 \$480,410 \$905,986	\$50,949 \$19,216 \$36,239
Paving	Asphalt streets patch and seal	\$0.24 sqft	55,384 sqft	\$13,401	9 Yrs	5 Yrs	2035 2040 2045	\$16,840 \$19,118 \$21,704	\$1,684 \$3,824 \$4,341
Paving	Concrete curbing/guttering repair allowance (10% every 10 years)	\$25.93 lnft	592 lnft	\$15,351	0 Yrs	40 Yrs	2026 2066 2106	\$15,351 \$42,358 \$116,883	\$15,351 \$1,059 \$2,922
Paving	Concrete parking stops replacement	\$97.25 ea	300 ea	\$29,176	8 Yrs	25 Yrs	2034 2059 2084	\$35,742 \$67,405 \$127,117	\$3,971 \$2,696 \$5,085
Paving	Concrete walkways repair allowance (10% every 10 years)	\$13.90 sqft	1,620 sqft	\$22,514	10 Yrs	10 Yrs	2036 2046 2056	\$29,018 \$37,399 \$48,202	\$2,638 \$3,740 \$4,820
Site	Block and stucco wall painting and general repairs - rear yards	\$3.25 sqft	1,632 sqft	\$5,305	3 Yrs	8 Yrs	2029 2037 2045	\$5,725 \$7,014 \$8,592	\$1,431 \$877 \$1,074
Site	Chain-link fencing replacement - perimeter fence	\$19.52 lnft	1,936 lnft	\$37,782	1 Yrs	24 Yrs	2027 2051 2075	\$38,753 \$71,252 \$131,005	\$19,377 \$2,969 \$5,459
Site	Concrete drains and stormwater drainage system repair allowance	\$3146.54 ea	15 ea	\$47,198	13 Yrs	15 Yrs	2039 2054 2069	\$65,643 \$96,049 \$140,540	\$4,689 \$6,403 \$9,369

**Reserve Item Listing**

Category	Reserve Items	Unit Cost	No Units	Current Cost When New	Estimated Remaining Life	Estimated Remaining Life When New	Year	Estimated Future Cost	Straight Line Payment
Site	Entrance signage replacement	\$3146.54 ea	1 ea	\$3,147	0 Yrs	12 Yrs	2026 2038 2050	\$3,147 \$4,267 \$5,785	\$3,147 \$356 \$482
Site	Irrigation system equipment replacement allowance	\$4290.74 lump sum	3 lump sum	\$12,872	0 Yrs	5 Yrs	2026 2031 2036	\$12,872 \$14,614 \$16,590	\$12,872 \$2,923 \$3,318
Site	Mailbox pedestal kiosk replacement	\$2508.04 ea	29 ea	\$72,733	6 Yrs	25 Yrs	2032 2057 2082	\$84,694 \$159,721 \$301,212	\$12,099 \$6,389 \$12,048
Site	Post lighting replacement	\$393.32 ea	30 ea	\$11,800	3 Yrs	20 Yrs	2029 2049 2069	\$12,733 \$21,151 \$35,136	\$3,183 \$1,058 \$1,757
Site	PVC fencing replacement - perimeter fence	\$27.59 lnft	558 lnft	\$15,392	0 Yrs	25 Yrs	2026 2051 2076	\$15,392 \$29,028 \$54,743	\$15,392 \$1,161 \$2,190
Site	Retention pond bulkhead wall replacement	\$441.00 lnft	61 lnft	\$26,901	9 Yrs	40 Yrs	2035 2075 2115	\$33,803 \$93,275 \$257,383	\$3,380 \$2,332 \$6,435
Site	Retention pond maintenance and repair allowance	\$0.74 sqft	30,308 sqft	\$22,320	9 Yrs	10 Yrs	2035 2045 2055	\$28,047 \$36,148 \$46,589	\$2,805 \$3,615 \$4,659
Site	Street lighting lamps replacement	\$444.40 ea	10 ea	\$4,444	10 Yrs	28 Yrs	2036 2064 2092	\$5,728 \$11,656 \$23,720	\$521 \$416 \$847

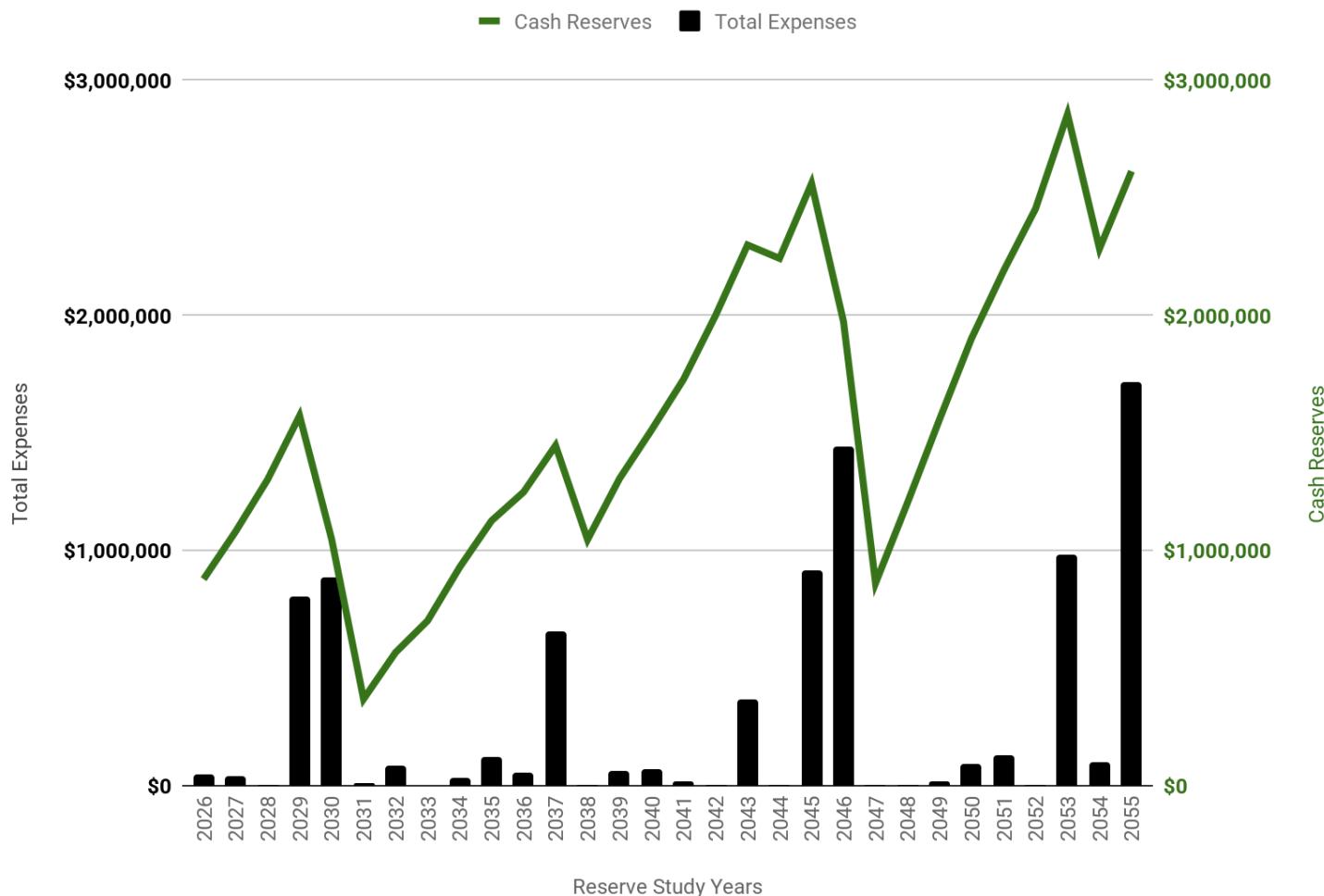
Note for communities using straight line funding: Straight Line Annual Payments do not include earned interest, tax adjustments, or payments made with initial reserves.

## Cash Flow Analysis

Calendar Year	Annual Reserve Payment	Annual Interest	Annual Expenses	Annual Income Tax on Interest	Net Reserve Funds
2026	\$236,500	\$3,196	\$46,762	\$959	\$831,116
2027	\$245,960	\$4,156	\$38,753	\$1,247	\$1,041,232
2028	\$255,798	\$5,206	\$0	\$1,562	\$1,300,674
2029	\$266,030	\$6,503	\$802,215	\$1,951	\$769,042
2030	\$276,672	\$3,845	\$885,012	\$1,154	\$163,393
2031	\$205,000	\$817	\$14,614	\$245	\$354,351
2032	\$211,150	\$1,772	\$84,694	\$532	\$482,047
2033	\$217,485	\$2,410	\$0	\$723	\$701,219
2034	\$224,009	\$3,506	\$35,742	\$1,052	\$891,940
2035	\$230,729	\$4,460	\$119,627	\$1,338	\$1,006,163
2036	\$237,651	\$5,031	\$51,336	\$1,509	\$1,196,000
2037	\$244,781	\$5,980	\$653,968	\$1,794	\$791,000
2038	\$252,124	\$3,955	\$4,267	\$1,186	\$1,041,626
2039	\$259,688	\$5,208	\$65,643	\$1,562	\$1,239,316
2040	\$267,479	\$6,197	\$65,594	\$1,859	\$1,445,538
2041	\$275,503	\$7,228	\$18,835	\$2,168	\$1,707,266
2042	\$283,768	\$8,536	\$0	\$2,561	\$1,997,009
2043	\$292,281	\$9,985	\$364,716	\$2,996	\$1,931,564
2044	\$301,049	\$9,658	\$0	\$2,897	\$2,239,373
2045	\$310,081	\$11,197	\$911,775	\$3,359	\$1,645,517
2046	\$319,383	\$8,228	\$1,440,479	\$2,468	\$530,181
2047	\$328,965	\$2,651	\$0	\$795	\$861,002
2048	\$338,834	\$4,305	\$0	\$1,292	\$1,202,849
2049	\$348,999	\$6,014	\$21,151	\$1,804	\$1,534,906
2050	\$359,469	\$7,675	\$90,326	\$2,302	\$1,809,421
2051	\$370,253	\$9,047	\$124,555	\$2,714	\$2,061,451
2052	\$381,360	\$10,307	\$0	\$3,092	\$2,450,027
2053	\$392,801	\$12,250	\$981,481	\$3,675	\$1,869,922
2054	\$404,585	\$9,350	\$96,049	\$2,805	\$2,185,002
2055	\$416,723	\$10,925	\$1,715,596	\$3,278	\$893,776
<b>Totals</b>	<b>\$8,755,109</b>	<b>\$189,596</b>	<b>\$8,633,191</b>	<b>\$56,879</b>	

## Cash Flow by Calendar Year

The following chart shows that the reserve account balance meets or exceeds the annual cash flow requirement for the maintenance or replacement of all community reserve items.



This Cash Flow chart is a visual representation of the Cash Flow Analysis table on the previous page.

## Projected Reserve Contributions

Calendar Year	Member Monthly Reserve Payment	Member Annual Reserve Payment	Monthly Reserve Payment	Annual Reserve Payment
2026	\$144.91	\$1,738.97	\$19,708.33	\$236,500.00
2027	\$150.71	\$1,808.53	\$20,496.67	\$245,960.00
2028	\$156.74	\$1,880.87	\$21,316.53	\$255,798.40
2029	\$163.01	\$1,956.11	\$22,169.19	\$266,030.34
2030	\$169.53	\$2,034.35	\$23,055.96	\$276,671.55
2031	\$125.61	\$1,507.35	\$17,083.33	\$205,000.00
2032	\$129.38	\$1,552.57	\$17,595.83	\$211,150.00
2033	\$133.26	\$1,599.15	\$18,123.71	\$217,484.50
2034	\$137.26	\$1,647.13	\$18,667.42	\$224,009.04
2035	\$141.38	\$1,696.54	\$19,227.44	\$230,729.31
2036	\$145.62	\$1,747.44	\$19,804.27	\$237,651.19
2037	\$149.99	\$1,799.86	\$20,398.39	\$244,780.72
2038	\$154.49	\$1,853.85	\$21,010.35	\$252,124.14
2039	\$159.12	\$1,909.47	\$21,640.66	\$259,687.87
2040	\$163.90	\$1,966.75	\$22,289.88	\$267,478.50
2041	\$168.81	\$2,025.76	\$22,958.57	\$275,502.86
2042	\$173.88	\$2,086.53	\$23,647.33	\$283,767.94
2043	\$179.09	\$2,149.12	\$24,356.75	\$292,280.98
2044	\$184.47	\$2,213.60	\$25,087.45	\$301,049.41
2045	\$190.00	\$2,280.01	\$25,840.07	\$310,080.89
2046	\$195.70	\$2,348.41	\$26,615.28	\$319,383.32
2047	\$201.57	\$2,418.86	\$27,413.74	\$328,964.82
2048	\$207.62	\$2,491.42	\$28,236.15	\$338,833.76
2049	\$213.85	\$2,566.17	\$29,083.23	\$348,998.78
2050	\$220.26	\$2,643.15	\$29,955.73	\$359,468.74
2051	\$226.87	\$2,722.45	\$30,854.40	\$370,252.80
2052	\$233.68	\$2,804.12	\$31,780.03	\$381,360.39
2053	\$240.69	\$2,888.24	\$32,733.43	\$392,801.20
2054	\$247.91	\$2,974.89	\$33,715.44	\$404,585.23
2055	\$255.34	\$3,064.14	\$34,726.90	\$416,722.79

## Annual Expenses

Year	Category	Reserve Item	Cost
2026	Paving	Concrete curbing/guttering repair allowance (10% every 10 years)	\$15,351
2026	Site	Entrance signage replacement	\$3,147
2026	Site	Irrigation system equipment replacement allowance	\$12,872
2026	Site	PVC fencing replacement - perimeter fence	\$15,392
<b>Total for 2026:</b>			<b>\$46,762</b>
2027	Site	Chain-link fencing replacement - perimeter fence	\$38,753
<b>Total for 2027:</b>			<b>\$38,753</b>
2028		No reserve items for this year.	\$0
<b>Total for 2028:</b>			<b>\$0</b>
2029	Dwelling Unit Buildings	Exterior siding surfaces painting	\$528,093
2029	Dwelling Unit Buildings	Stucco exterior siding surfaces repair allowance (10% every 14 years)	\$255,664
2029	Site	Block and stucco wall painting and general repairs - rear yards	\$5,725
2029	Site	Post lighting replacement	\$12,733
<b>Total for 2029:</b>			<b>\$802,215</b>
2030	Paving	Asphalt parking areas mill and overlay	\$630,268
2030	Paving	Asphalt streets mill and overlay	\$254,744
<b>Total for 2030:</b>			<b>\$885,012</b>
2031	Site	Irrigation system equipment replacement allowance	\$14,614
<b>Total for 2031:</b>			<b>\$14,614</b>
2032	Site	Mailbox pedestal kiosk replacement	\$84,694
<b>Total for 2032:</b>			<b>\$84,694</b>
2033		No reserve items for this year.	\$0
<b>Total for 2033:</b>			<b>\$0</b>
2034	Paving	Concrete parking stops replacement	\$35,742
<b>Total for 2034:</b>			<b>\$35,742</b>
2035	Paving	Asphalt parking areas patch and seal	\$40,938
2035	Paving	Asphalt streets patch and seal	\$16,840
2035	Site	Retention pond maintenance and repair allowance	\$28,047
2035	Site	Retention pond bulkhead wall replacement	\$33,803
<b>Total for 2035:</b>			<b>\$119,627</b>
2036	Paving	Concrete walkways repair allowance (10% every 10 years)	\$29,018
2036	Site	Irrigation system equipment replacement allowance	\$16,590

## Annual Expenses

Year	Category	Reserve Item	Cost
2036	Site	Street lighting lamps replacement	\$5,728
<b>Total for 2036:</b>			<b>\$51,336</b>
2037	Dwelling Unit Buildings	Exterior siding surfaces painting	\$646,954
2037	Site	Block and stucco wall painting and general repairs - rear yards	\$7,014
<b>Total for 2037:</b>			<b>\$653,968</b>
2038	Site	Entrance signage replacement	\$4,267
<b>Total for 2038:</b>			<b>\$4,267</b>
2039	Site	Concrete drains and stormwater drainage system repair allowance	\$65,643
<b>Total for 2039:</b>			<b>\$65,643</b>
2040	Paving	Asphalt parking areas patch and seal	\$46,476
2040	Paving	Asphalt streets patch and seal	\$19,118
<b>Total for 2040:</b>			<b>\$65,594</b>
2041	Site	Irrigation system equipment replacement allowance	\$18,835
<b>Total for 2041:</b>			<b>\$18,835</b>
2042		No reserve items for this year.	\$0
<b>Total for 2042:</b>			<b>\$0</b>
2043	Dwelling Unit Buildings	Stucco exterior siding surfaces repair allowance (10% every 14 years)	\$364,716
<b>Total for 2043:</b>			<b>\$364,716</b>
2044		No reserve items for this year.	\$0
<b>Total for 2044:</b>			<b>\$0</b>
2045	Dwelling Unit Buildings	Exterior siding surfaces painting	\$792,567
2045	Paving	Asphalt parking areas patch and seal	\$52,763
2045	Paving	Asphalt streets patch and seal	\$21,704
2045	Site	Block and stucco wall painting and general repairs - rear yards	\$8,592
2045	Site	Retention pond maintenance and repair allowance	\$36,148
<b>Total for 2045:</b>			<b>\$911,775</b>
2046	Dwelling Unit Buildings	Dimensional asphalt shingle roofing replacement	\$1,381,697
2046	Paving	Concrete walkways repair allowance (10% every 10 years)	\$37,399
2046	Site	Irrigation system equipment replacement allowance	\$21,383
<b>Total for 2046:</b>			<b>\$1,440,479</b>
2047		No reserve items for this year.	\$0

## Annual Expenses

Year	Category	Reserve Item	Cost
<b>Total for 2047:</b>			<b>\$0</b>
2048		No reserve items for this year.	\$0
<b>Total for 2048:</b>			<b>\$0</b>
2049	Site	Post lighting replacement	\$21,151
<b>Total for 2049:</b>			<b>\$21,151</b>
2050	Paving	Asphalt parking areas patch and seal	\$59,901
2050	Paving	Asphalt streets patch and seal	\$24,640
2050	Site	Entrance signage replacement	\$5,785
<b>Total for 2050:</b>			<b>\$90,326</b>
2051	Site	Chain-link fencing replacement - perimeter fence	\$71,252
2051	Site	Irrigation system equipment replacement allowance	\$24,275
2051	Site	PVC fencing replacement - perimeter fence	\$29,028
<b>Total for 2051:</b>			<b>\$124,555</b>
2052		No reserve items for this year.	\$0
<b>Total for 2052:</b>			<b>\$0</b>
2053	Dwelling Unit Buildings	Exterior siding surfaces painting	\$970,955
2053	Site	Block and stucco wall painting and general repairs - rear yards	\$10,526
<b>Total for 2053:</b>			<b>\$981,481</b>
2054	Site	Concrete drains and stormwater drainage system repair allowance	\$96,049
<b>Total for 2054:</b>			<b>\$96,049</b>
2055	Paving	Asphalt parking areas mill and overlay	\$1,188,596
2055	Paving	Asphalt streets mill and overlay	\$480,410
2055	Site	Retention pond maintenance and repair allowance	\$46,589
<b>Total for 2055:</b>			<b>\$1,715,596</b>

## Additional Services for Your Community



Global Solution Partners

### Reserve Studies

A comprehensive analysis of your community's reserve fund needs, helping you plan for future repairs and replacements with confidence and clarity.

### SIRS (Structural Integrity Reserve Studies)

A Florida State-mandated funding study for the structural elements of buildings three stories or taller. We help you stay compliant while planning for long-term safety.

### Insurance Appraisals

A replacement cost analysis that estimates how much it would cost to rebuild or replace a structure for insurance purposes. Unlike market valuations, it focuses solely on the cost approach and the community's insurable assets.

### **Wind Mitigation Inspections**

An in-depth assessment of your community's storm-resistant features, aimed at helping lower insurance premiums and meet windstorm coverage requirements.

### Contractor Solutions (pilot program)

From routine maintenance to large-scale construction, Global Solution Partners sources competitive bids from vetted, high-quality contractors, so you don't have to.



Our sister company, [GSP Engineers](#), offers a range of professional engineering services to support your property's longevity and integrity.

### **Building/Property Structural Inspections & Assessments**

If you've spotted cracks, leaning walls, or other signs of movement, we'll assess the condition of visible structural systems and outline next steps, including stamped repair plans if needed.

### **Property Alterations**

Planning to change how a space is used? We are happy to review the proposed changes and certify them for the new loading requirements per the most recent and applicable building codes/provisions.

### **Project Management**

Coordinating multiple repairs or upgrades? We offer engineering oversight to keep your project compliant, on schedule, and done right.

### **Third Party Structural Review**

Need a second opinion? We provide independent structural reviews to ensure safety, compliance, and peace of mind before you move forward.

Need support or a tailored quote? We're here to help.

Email: [info@globalsolutionpartners.com](mailto:info@globalsolutionpartners.com)

Website: [globalsolutionpartners.com/quotes](http://globalsolutionpartners.com/quotes)

Phone: (844) 477-7883