

**Year 2011
Reserve Study & Maintenance Plan
Orenco Gardens Homeowners Association
Hillsboro Oregon**

PREPARED BY

Regenesis

☎ 503.977.7974

www.Regenesis.net

September 20, 2010

Colleen Rathka
Bluestone & Hockley Real Estate Services
9320 SW Barbur Blvd, Suite 300
Portland OR 97219

RE: **Orenco Gardens Homeowners Association**

Enclosed is the Reserve Study you requested.

Type of Reserve Study Performed (in bold).

Level I: Full reserve study with site inspection
Level II: Reserve study update with site inspection
Level III: Reserve study update with no site inspection

Starting Reserve Balance: Effective January 1, 2011, based on information provided by the board, the Starting Balance is **\$96,610**.

Percent Funded. A key indicator of a homeowner association's reserve funding health. 100% Funded is ideal. The study indicates that this homeowner association is **124% funded (Grade: A++)**. The proposed Funding Plan will systematically adjust Annual Contributions to move this level toward the 100% goal.

Recommended Contribution to Reserves. The Funding Plan anticipates future costs to avoid special assessments when possible. To achieve this goal, a 2011 contribution of **\$6,633** is recommended.

Investment Rate. The Reserve Study allows informed long range investment planning. A **0%** yield is projected based on current investments. Investing in the highest yielding and insured investments can substantially reduce owner contributions. See www.bankrate.com for local investment options.

Inflation Rate. **1.27%** was used based on the most recent 12 month average published by www.inflationdata.com/inflation/Inflation_Rate/CurrentInflation.asp

Tax Rate. **30%** was used based on using a Federal Tax Form 1120H versus Tax Form 1120 which carries a 15% tax rate. Form 1120 is more complicated than 1120H, requirements are more stringent and tax preparers charge more to complete it. However, if interest earnings are high enough, the additional preparation cost is worth it. See your CPA for more information on tax filing options.

Annual Review & Update Service. An annual review and update of the Reserve Study is required by statute and necessary for continued accuracy. A review and update provides a new 30 year projection with current inflation factor, investment rates and any known component cost

changes. **The Client has agreed to a Three Year Price Guarantee for Years 2011, 2012 and 2013.**

Regenesis Resources

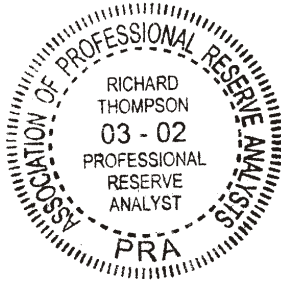
- **The Regenesis Report** (FREE) Monthly newsletter considered to be the best HOA resource available. To subscribe, email info@regensis.net.
- www.Regensis.net Gold Subscribers enjoy the largest homeowner association information resource on the planet and a personalized Ask the HOA Expert service to address specific issues. *All for only \$99 a year.* To subscribe, go to www.Regensis.net and click on [Subscribe Here](#).

It's been my pleasure to provide this valuable financial and maintenance planning information for your homeowners association.

Regards,



Richard L. Thompson PRA
PROFESSIONAL RESERVE ANALYST



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Reserve Study**

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Reserve Study

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METHODOLOGY

Explains the purpose of the reserve study, how the information was gathered and the sources used.

LIMITATIONS & ASSUMPTIONS

Explains what a Reserve Study does and does not do.

WORKSHEET REPORT

Alphabetical listing of the reserve components by type, cost, year put in service, useful life and replacement year

FUNDING PLAN SUMMARY REPORT

- **Percent Funded:** Starting Balance divided by the Ideal Balance
- **Ideal Balance:** Each component is measured, assessed for useful and remaining useful life plus cost of repair or replacement. Based on this analysis, each component should have a certain amount of money set aside as of the year in question. The Ideal Balance is the sum of all these component amounts as adjusted by the inflation factor.
- **Starting Balance:** Reserve funds total at beginning of each year
- **Annual Contribution:** Funds needed to meet the reserve schedule
- **Interest Income:** Yield on invested reserve funds
- **Tax Liability:** Federal taxes owed on investment interest earned

ANNUAL EXPENDITURES REPORT

Chronological repair and replacement schedule

STARTING BALANCE FUNDS DISTRIBUTION

Allocates available funds to the components. If funds are insufficient to fully fund each component, funds are allocated to components that are scheduled to happen sooner.

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Reserve Study Methodology

DEFINITIONS

Reserve Study Identifies the components all or part of which will normally require major maintenance, repair or replacement in more than one and less than thirty years and the cost of repair or replacement of each at recommended intervals.

RESERVE STUDY CRITERIA

1. Identify current reserve funds balance
2. Identify components to be included
3. Establish reasonable life of each component
4. Establish remaining life of each component
5. Estimate replacement or repair cost of each component
6. Assemble data in Reserve Study
7. Generate Reserve Funding Plan.

FUNDING PLAN CRITERIA

The Funding Plan goal is to reach 100% Funding of the Ideal Balance during the life of the study period. If reserves are initially severely underfunded, the Funding Plan accelerates quickly to address immediate cash needs but then eases into a gradual annual increase. Due to cash inflows and outflows, the plan rarely hits 100% exactly but hovers below or over that mark.

The Funding Plan charts the annual beginning balance, yearly expenditures, contribution requirements and ending balance. It factors in interest earned on invested reserve funds, taxes paid on interest earned and area inflation.

SOURCES OF INFORMATION (as applicable):

Original plans and specifications
Original builder and developer
Contractors and vendors
Industry Professionals (engineers, architects, construction managers, etc.)
Property Manager
Resident Manager
Cost Estimating Services

To remain accurate, the Reserve Study must be updated annually.

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Reserve Study Limitations & Assumptions

1. The Reserve Study is intended for the sole use of the Client and is not to be construed as a guarantee, warranty or an opinion on the advisability of purchase.
2. The information provided by the Reserve Study are effective for one year from the completion date of the report. An annual review and update of this Reserve Study is required to adjust known cost changes and to maintain accuracy.
3. Consultant's financial liability for errors and omissions is limited to the charge made to Client to perform the Reserve Study.
4. The scope of the Reserve Study is expressly limited to the components included.
5. The remaining useful life estimates of the Reserve Study assumes normal weather conditions and does not factor in damage by flood, wind, storm, earthquake or other insurable events. The useful life estimates assume proper construction, installation, design plus adequate preventive maintenance. Improper construction, installation, design or failure to maintain will lead to shortened useful lives.
6. The cost estimates of the Reserve Study are based in current pricing for similar installations and materials and/or based in actual costs paid by Client. Future costs are subject to change according to supply and demand, material costs, effects of inflation and other forces which are not under Consultant's control.
7. The conclusions of the Reserve Study do not involve forensic or destructive testing of the components and were arrived at by either visual inspection and/or information provided by Client.
8. The Reserve Study is not intended to address or discover construction defects, asbestos, mold, water intrusion or lead paint. Client agrees to indemnify, defend and hold Consultant harmless from all related claims.

Worksheet

September 20, 2010

Sorted Alphabetically

Orenco Gardens Homeowners Association

<u>Item Description</u>	<u>Sub-Group</u>	<u>Group</u>	<u>Number Of Items</u>	<u>Item Type</u>	<u>Item Cost</u>	<u>%</u>	<u>Total Item Cost</u>	<u>Year Built</u>	<u>Useful Life</u>	<u>Life Adj</u>	<u>Year Replace</u>	<u>Life Left</u>	<u>One Time?</u>
Basketball Court Backboard w/Net	0	0	2	Each	750.000	100	1,500	2002	10	0	2012	2	no
Comments:													
Basketball Court-Sealcoat & Restripe	0	0	3,200	Square Feet	0.500	100	1,600	2004	7	0	2011	1	no
Comments: Originally scheduled for 2009.													
Bench-Steel/Recycled Material	0	0	3	Each	750.000	100	2,250	2002	20	0	2022	12	no
Comments: Located on the west boundary pathways.													
Benches-Metal/Recycled Material-6'	0	0	30	Each	925.000	100	27,750	2002	20	0	2022	12	no
Comments: Cost including shipping from www.theparkcatalog.com													
Bridges-Wood	0	0	2	Each	3,780.000	100	7,560	2002	20	0	2022	12	no
Comments: Two bridges along west boundary pathways measuring 6' wide by 18' long constructed of pressure treatedwood and cedar.													
Drinking Fountain	0	0	1	Total	2,000.000	100	2,000	2002	20	0	2022	12	no
Comments:													
Entry Monument-Brick & Mortar-Clean & Seal	0	0	1	Total	500.000	100	500	2004	7	0	2011	1	no
Comments: Originally scheduled for 2009.													
Fence-Chainlink with Vinyl Coat-Boundary-3'	0	0	2,760	Linear Feet	14.000	100	38,640	2002	30	0	2032	22	no
Comments: This fence runs along the west retaining walls.													
Fence-Wood-Boundary-Good Neighbor-6'	0	0	1,500	Linear Feet	25.000	100	37,500	2002	20	0	2022	12	no
Comments: This fence runs along south boundary.													
Gazebo-Paint-Exterior	0	0	1	Total	1,000.000	100	1,000	2010	8	0	2018	8	no
Comments:													
Gazebo-Roof-Composition-Asphalt	0	0	6	Squares (10'x10')	150.000	100	900	2002	30	0	2032	22	no

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September 20, 2010

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Comments:													
Park-Chess Tables & Chairs	0	0	2	Each	1,000.000	100	2,000	2002	20	0	2022	12	no
Comments:													
Park-Notice Kiosk-Recycled Material	0	0	1	Total	750.000	100	750	2002	20	0	2022	12	no
Comments:													
Park-Signs-Metal	0	0	2	Each	250.000	100	500	2002	20	0	2022	12	no
Comments:													
Pavilion-Paint-Exterior	0	0	1	Total	800.000	100	800	2010	8	0	2018	8	no
Comments:													
Pavilion-Roof-Composition-Asphalt	0	0	7	Squares (10'x10')	150.000	100	1,050	2002	30	0	2032	22	no
Comments:													
Pet Waste Stations	0	0	4	Each	500.000	100	2,000	2006	10	0	2016	6	no
Comments: Fido House brand kit available from Peachtree Business Products.													
Picnic Tables-8'-Recycled	0	0	12	Each	1,000.000	100	12,000	2002	20	0	2022	12	no
Comments:													
Play Structure-Large	0	0	1	Total	20,000.000	100	20,000	2002	20	0	2022	12	no
Comments:													
Play Structure-Small	0	0	1	Total	7,500.000	100	7,500	2002	20	0	2022	12	no
Comments: From Landscape Structures www.playlsi.com													
Retaining Wall Repairs	0	0	1	Total	10,000.000	100	10,000	2008	5	0	2013	3	no
Comments: Repair approximately 5500 linear feet of CMU block retaining wall on the west and north boundary													

Worksheet

September 20, 2010

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Orenco Gardens Homeowners Association

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asneeded.													
Trash Receptacles	0	0	4	Each	500.000	100	2,000	2002	20	0	2022	12	no

Comments:

Total *22 items*

Funding Plan Summary

September 20, 2010

Orenco Gardens Homeowners Association

Year	Percent Funded	Unadjusted Ideal Balance	Inflation Adjusted Ideal Balance	Starting Balance	Annual Contribution	Interest Income	Tax Liability	Inflation Adjusted Expenditures	Unadjusted Expenditures
2011	124%	77,667	77,667	96,610	6,633	0	0	(2,100)	(2,100)
2012	116%	85,885	86,976	101,143	6,876	0	0	(1,519)	(1,500)
2013	110%	94,703	97,124	106,499	9,165	0	0	(10,256)	(10,000)
2014	107%	95,022	98,689	105,408	8,933	0	0	0	0
2015	103%	105,341	110,795	114,341	9,530	0	0	0	0
2016	101%	115,659	123,192	123,872	10,651	0	0	(2,130)	(2,000)
2017	99%	123,978	133,730	132,392	11,219	0	0	0	0
2018	98%	134,296	146,700	143,612	11,492	0	0	(15,184)	(13,900)
2019	97%	130,715	144,601	139,920	11,775	0	0	0	0
2020	96%	141,033	157,997	151,695	12,085	0	0	0	0
2021	95%	151,351	171,710	163,779	12,427	0	0	0	0
2022	95%	161,670	185,746	176,207	12,809	0	0	(141,673)	(123,310)
2023	84%	48,679	56,638	47,343	12,624	0	0	(11,635)	(10,000)
2024	84%	48,997	57,732	48,332	12,680	0	0	0	0
2025	86%	59,316	70,778	61,012	12,887	0	0	(2,506)	(2,100)
2026	87%	67,534	81,608	71,393	13,107	0	0	(4,592)	(3,800)
2027	88%	74,053	90,622	79,909	13,341	0	0	0	0
2028	89%	84,371	104,560	93,250	13,596	0	0	(12,393)	(10,000)
2029	89%	84,689	106,288	94,453	13,860	0	0	0	0
2030	90%	95,008	120,752	108,313	14,151	0	0	0	0
2031	90%	105,327	135,567	122,464	14,472	0	0	0	0
2032	91%	115,645	150,738	136,936	14,830	0	0	(57,600)	(44,190)
2033	87%	81,774	107,942	94,167	15,014	0	0	(13,200)	(10,000)
2034	87%	82,092	109,739	95,981	15,190	0	0	(2,406)	(1,800)
2035	89%	90,611	122,664	108,765	15,373	0	0	0	0
2036	90%	100,929	138,368	124,138	15,567	0	0	(2,742)	(2,000)
2037	90%	109,248	151,675	136,962	15,741	0	0	0	0
2038	91%	119,566	168,108	152,703	15,911	0	0	(14,060)	(10,000)
2039	91%	119,885	170,697	154,554	15,851	0	0	(2,990)	(2,100)
2040	91%	128,103	184,715	167,415	15,888	0	0	0	0
Total					383,679	0	0	(296,986)	(248,800)
Average				115,119	12,789	0	0	(9,900)	(8,293)
Maximum			185,746	176,207	15,911	0	0	(141,673)	(123,310)
Minimum			56,638	47,343	6,633	0	0	0	0

0.00% Investment Rate
 30.00% Tax Rate
 1.27% Inflation Rate
 0.00% Contingency Rate

Annual Expenditures

September 20, 2010

Orenco Gardens Homeowners Association

Year	Amount	Item Description
2011	1,600	Basketball Court-Sealcoat & Restripe
	500	Entry Monument-Brick & Mortar-Clean & Seal
	<u>2,100</u>	
2012	1,519	Basketball Court Backboard w/Net
	<u>1,519</u>	
2013	10,256	Retaining Wall Repairs
	<u>10,256</u>	
2016	2,130	Pet Waste Stations
	<u>2,130</u>	
2018	1,748	Basketball Court-Sealcoat & Restripe
	546	Entry Monument-Brick & Mortar-Clean & Seal
	1,092	Gazebo-Paint-Exterior
	874	Pavilion-Paint-Exterior
	10,924	Retaining Wall Repairs
	<u>15,184</u>	
2022	1,723	Basketball Court Backboard w/Net
	2,585	Bench-Steel/Recycled Material
	31,882	Benches-Metal/Recycled Material-6'
	8,686	Bridges-Wood
	2,298	Drinking Fountain
	43,084	Fence-Wood-Boundary-Good Neighbor-6'
	2,298	Park-Chess Tables & Chairs
	862	Park-Notice Kiosk-Recycled Material
	574	Park-Signs-Metal
	13,787	Picnic Tables-8'-Recycled
	22,978	Play Structure-Large

Annual Expenditures

September 20, 2010

Orenco Gardens Homeowners Association

Year	Amount	Item Description
	8,617	Play Structure-Small
	2,298	Trash Receptacles
	<u>141,673</u>	
2023	11,635	Retaining Wall Repairs
	<u>11,635</u>	
2025	1,909	Basketball Court-Sealcoat & Restripe
	597	Entry Monument-Brick & Mortar-Clean & Seal
	<u>2,506</u>	
2026	1,208	Gazebo-Paint-Exterior
	967	Pavilion-Paint-Exterior
	2,417	Pet Waste Stations
	<u>4,592</u>	
2028	12,393	Retaining Wall Repairs
	<u>12,393</u>	
2032	1,955	Basketball Court Backboard w/Net
	2,086	Basketball Court-Sealcoat & Restripe
	652	Entry Monument-Brick & Mortar-Clean & Seal
	50,366	Fence-Chainlink with Vinyl Coat-Boundary-3'
	1,173	Gazebo-Roof-Composition-Asphalt
	1,369	Pavilion-Roof-Composition-Asphalt
	<u>57,600</u>	
2033	13,200	Retaining Wall Repairs
	<u>13,200</u>	
2034	1,337	Gazebo-Paint-Exterior
	1,069	Pavilion-Paint-Exterior

Annual Expenditures

September 20, 2010

Orenco Gardens Homeowners Association

Year	Amount	Item Description
	<u>2,406</u>	
2036	2,742	Pet Waste Stations
	<u>2,742</u>	
2038	14,060	Retaining Wall Repairs
	<u>14,060</u>	
2039	2,278	Basketball Court-Sealcoat & Restripe
	712	Entry Monument-Brick & Mortar-Clean & Seal
	<u>2,990</u>	

Total: 296,986

Starting Balance Funds Distribution

Sorted Alphabetically

September 20, 2010

Orenco Gardens Homeowners Association

Item Description	Useful Life	Year	Total	Ideal	Actual	2011	
	Life Left	Replace	Item Cost	Balance	Balance	Contribution	
Basketball Court Backboard w/Net	10	2	2012	1,500	1,350	1,500	0
Basketball Court-Sealcoat & Restripe	7	1	2011	1,600	1,600	1,600	229
Bench-Steel/Recycled Material	20	12	2022	2,250	1,013	2,250	0
Benches-Metal/Recycled Material-6'	20	12	2022	27,750	12,488	12,488	1,388
Bridges-Wood	20	12	2022	7,560	3,402	6,271	117
Drinking Fountain	20	12	2022	2,000	900	2,000	0
Entry Monument-Brick & Mortar-Clean & Seal	7	1	2011	500	500	500	71
Fence-Chainlink with Vinyl Coat-Boundary-3'	30	22	2032	38,640	11,592	11,592	1,288
Fence-Wood-Boundary-Good Neighbor-6'	20	12	2022	37,500	16,875	16,875	1,875
Gazebo-Paint-Exterior	8	8	2018	1,000	125	1,000	0
Gazebo-Roof-Composition-Asphalt	30	22	2032	900	270	270	30
Park-Chess Tables & Chairs	20	12	2022	2,000	900	2,000	0
Park-Notice Kiosk-Recycled Material	20	12	2022	750	338	750	0
Park-Signs-Metal	20	12	2022	500	225	500	0
Pavilion-Paint-Exterior	8	8	2018	800	100	800	0
Pavilion-Roof-Composition-Asphalt	30	22	2032	1,050	315	315	35
Pet Waste Stations	10	6	2016	2,000	1,000	2,000	0
Picnic Tables-8'-Recycled	20	12	2022	12,000	5,400	5,400	600
Play Structure-Large	20	12	2022	20,000	9,000	9,000	1,000
Play Structure-Small	20	12	2022	7,500	3,375	7,500	0
Retaining Wall Repairs	5	3	2013	10,000	6,000	10,000	0
Trash Receptacles	20	12	2022	2,000	900	2,000	0
Total		<i>22 items</i>		179,800	77,667	96,610	6,633

0.00% Investment Rate	Contingency	0	0	0
30.00% Tax Rate	Total	77,667	96,610	6,633
1.27% Inflation Rate				
0.00% Contingency Rate				

**Year 2011
Maintenance Plan**

**Orenco Gardens Homeowners Association
Hillsboro Oregon**

PREPARED BY

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Maintenance Plan for Orengo Gardens Homeowners Association

The proper care and maintenance of substantial assets have been entrusted to the homeowner association. The key to any effective Maintenance Plan is consistency and expertise. The goal of this Maintenance Plan is to provide general information and direction on how to maintain those assets to produce the highest livability and market values for member units. While many specific items are included, the list is not exhaustive and some issues may develop over time which should be added to the Plan.

Many building and grounds components require specific maintenance to ensure their proper function. Many of the tasks are suitable only to trained professionals with a thorough understanding of the systems. It is highly recommended that only licensed, bonded and insured workman with the training, knowledge, tools and equipment to handle the maintenance of those systems or components be used to ensure highest service quality.

The Maintenance Plan is divided into two parts: **Annual Maintenance** and **Reserve Repairs & Replacements**. The first deals with annual tasks while the second deals with cyclical tasks. Close attention to both are required to achieve the desired results.

Annual Maintenance

The following tasks should be performed on according to a regular and adequate schedule as preventive maintenance:

Landscape-Maintenance Landscaping is an extremely important aspect of livability and market value. Having a contractor that is competent and regularly attending to the landscaping is the proper approach. When the contractor completes work, a job slip should be left with a designated Committee member so the work can be reviewed. If there are deficiencies, the contractor should be notified immediately. If the contractor is consistently unresponsive or the quality of work deficient, a change in contractors is indicated. For details on landscape maintenance, refer to the landscape contractor's agreement.

Lights-Exterior For appearance and security, all exterior light fixtures should be in good working order. Repair fixture or replace bulbs as needed.

Pressure Washing Each year, selected areas of asphalt and concrete sidewalks and steps should be pressure washed to remove oil spots, algae and moss which could cause slipping hazards.

Roof Maintenance Applies to park Pavilion and Gazebo. To ensure the roof lasts its normal useful life, the roof must be kept clean of dirt, debris, moss and algae. As needed, apply moss killer and clear moss away when it is dead and dry. Repair roofing and flashing as needed at least once a year.

Treework Inspect large common area trees for deadwood and remove as needed.

Reserve Repairs & Replacements

The following items should be performed according to the schedule outlined in the Reserve Study:

Barkdust Barkdust beautifies, reduces irrigation water and retards weed growth. Install 2" of medium fresh fir on all planting beds.

Basketball Court-Sealcoat & Restripe

1. Keep sprinkler system (if applies) turned off before and throughout process
2. Thoroughly clean all asphalt surfaces removing moss, algae, oil, dirt, rocks and weeds
3. Seal cracks with rubberized sealer
4. Apply two coats of emulsified sealcoat.
5. Add 3 lbs of sand per gallon to first coat
6. Apply sealcoat in dry weather only with surface temperature of at least 60 degrees F
7. Allow first coat to dry to touch before applying second coat.
8. Restripe court to original pattern.

Entry Monument-Brick & Mortar-Clean, Repair & Seal

1. Pressure wash to remove dirt, algae and moss.
2. Repair mortar as needed.
3. Apply two coats of high quality ten year warranty sealer according to manufacturer's specifications.

Fence-Wood-Boundary-Good Neighbor-6'

1. Install 4" x 4" x 8' pressure treated fence posts set a minimum of 18" deep
2. Fill each post hole with one sack of premixed concrete
3. 2" x 4" treated horizontal rails for attaching vertical boards
4. Install 1" x 6" x 6' #1 tight knot cedar board alternating on railings with 1/2" overlap
5. Install 1" x 6" #1 tight knot cedar horizontal boards on top and bottom of vertical overlapping boards
6. Install 2" x 6" #1 tight knot cedar cap rail
7. Use brass screws or cement coated galvanized nails as fasteners

Landscape Renovation Bushes and plants mature, overgrow their location and die. This fund is to remove and replace those specimens that need it. It is recommended to use drought and pest resistant native species.

Paint-Exterior Applies to Pavilion and Gazebo.

1. Inspect and repair as needed.
2. Power wash all surfaces to remove peeling paint, moss, algae, dirt and other contaminants.
3. Treat areas with mildew with mildewcide.
4. Scrape or wire brush loose paint and prime all bare spots with primer.
5. Remove and/or provide adequate protection for lighting fixtures and other hardware.

6. Mask with tape and paper, cover with plastic tarp or otherwise protect windows, other unpainted surfaces, landscaping and personal property from paint drips and/or overspray.
7. Surface to be painted shall be dry and free of dirt, dust, oils or other contaminants which will prevent adhesion of the coating.
8. Coating shall be applied at a temperature in accordance with manufacturer's specification.
10. Spray and backroll high quality paint or stain product suitable for siding, trim, soffit and fascia according to manufacturer's guidelines.
11. Spray high quality paint or sealer product as applies on exterior doors.
12. Clean up all work related debris and dispose of off site.

Roof-Composition-Asphalt Applies to Pavilion and Gazebo. When due for replacement, roofing must be removed to install the new shingles. Consider upgrading to a longer life product for greater durability and smaller per year cost. Remove and replace with comparable quality roofing according to manufacture's specification; replace all flashing.

Treework Have all common area trees inspected by certified arborist; Perform corrective pruning as needed to insure maximum health and beauty of trees. Remove deadwood to prevent injury from falling limbs.