



Use this planner to estimate and plan for your property's major capital needs over the next five years. A proactive reserve strategy helps you avoid surprises, protect asset value and make smarter financial decisions.



HOW TO USE THIS PLANNER

- 1 List major building systems or components.
- 2 Estimate when each item will need repair or replacement.
- 3 Project today's estimated cost (or use current vendor/industry data).
- 4 Schedule the cost in the year you expect the work to occur.

Building System / Component	Estimated Useful Life (Years)	Year Installed / Last Replaced	Condition (Good / Fair / Poor)	Projected Capital Cost					Notes
				Year 1	Year 2	Year 3	Year 4	Year 5	
5-Year Total									



CAPITAL PLANNING TIPS

- ✓ Base estimates on current condition and industry standards.
- ✓ Include all major building systems: roof, HVAC, plumbing, electrical, exterior, interior and site work.
- ✓ Factor in inflation (typically 3–5% per year).
- ✓ Update this planner at least annually.
- ✓ Use your forecast to build the right reserve funding plan.



THE BENEFITS

- ✓ Avoid unexpected and costly emergencies
- ✓ Extend the life of your assets
- ✓ Support accurate budgeting and financing
- ✓ Maintain or increase property value
- ✓ Make confident, data-driven decisions

