

Camden Ridge HOA Capital Improvements Forecasting Plan

Purpose

This summary provides a clear overview of Camden Ridge HOA's financial position, planned capital projects, and how those projects will be funded — **without dues increases or special assessments.**

Current Financial Position (End of 2025)

Total Income: \$267,101

Total Expenses: \$222,878

Operating Surplus: \$44,223

Checking Balance: \$206,374

Reserve Balance: \$40,554

The Association maintains strong liquidity and consistent annual operating surpluses.

Pool Loan Status

Remaining Balance: \$74,312

Paid Off By: End of 2027

Impact: Improved annual cash flow beginning in 2028

PROJECT	YEAR	ESTIMATED COST	ANNUAL SET-ASIDE TARGET PER YEAR	FUNDING PERIOD
Entrance sign refinishing*	2027	\$6,000	\$3,000	2026–2027
Pavilion restroom refurbishment	2027	\$35,000	\$17,500	2026–2027
Pool shade structures	2028	\$45,000	\$15,000	2026–2028
Playground refurbishment*	2028	\$24,000	\$8,000	2026–2028
Capital contingency & inflation buffer	2030	\$15,000	\$3,000	2026–2030
Pickleball courts, fencing & lighting*	2031	\$90,000	\$15,000	2026–2031
Pavilion 2nd story expansion*	2033	\$240,000	\$30,000	2026–2033

*not yet confirmed, but possible improvements to be considered.



Camden Ridge HOA Capital Improvements Funding Confirmation (2026-2033)

Key Question

Can all planned capital projects be fully funded without dues increases or special assessments?

Based on current finances, historical performance, and conservative planning, **all listed capital projects are projected to be fully funded without increasing dues or issuing special assessments.**

Why This Plan Works

- **Strong starting position**
 - ~\$206,000 operating cash
 - ~\$40,500 reserves
 - Consistent annual operating surpluses
- **Costs are spread over time**
 - Projects are pre-funded over **2–8 years**
 - No single year carries the full cost of any project
- **Peak funding years are manageable**
 - Highest annual capital set-aside: **~\$91,500 (2026–2027)**
 - Supported by existing cash + ongoing surpluses
- **Cash flow improves after 2027**
 - Pool loan fully paid off
 - Additional surplus capacity begins in 2028
- **Long-range projects are responsibly planned**
 - Pickleball courts (2031): \$15k/year
 - Pavilion 2nd story (2033): \$30k/year

