Reserve Study Executive Summary — No-Site-Visit

Moraga Country Club - HOA
Moraga, CA
Level of Service: **Update "No-Site-Visit"**

Report #: **18931-7**
# of Units: 521
January 1, 2026 through **December 31, 2026**

Findings & Recommendations — as of January 1, 2026

Projected Starting Reserve Balance	**$1,658,587**
Current Fully Funded Reserve Balance	**$8,040,223**
Average Reserve Deficit (Surplus) Per Unit	**$12,249**
Percent Funded	**20.6 %**
Recommended 2026 "Monthly Fully Funding Contributions"	**$135,022**
Recommended 2026 Special Assessments for Reserves	**$1,000,000**

Reserve Fund Strength: 20.6%

Weak	Fair	Strong	
< 30%	< 70%	> 130%	
X			
High	Medium	Low	

Risk of Special Assessment:

Economic Assumptions:

Net Annual "After Tax" Interest Earnings Accruing to Reserves	**2.50 %**
Annual Inflation Rate	**3.00 %**

• This is an Update "No-Site-Visit" Reserve Study.

• This Reserve Study was prepared by a credentialed Reserve Specialist (RS).

• Because your Reserve Fund is at 20.6 % Funded, this means the association's special assessment & deferred maintenance risk is currently High.

• Your multi-year Funding Plan is designed to gradually bring you to the 100% level, or "Fully Funded".

• Based on this starting point, your anticipated future expenses, and your historical Reserve allocation rate, we recommend increasing your Reserve allocations to $135,022 Monthly.

• In addition, we are recommending a one-time Special Assessment amounting to $1,000,000 to help supplement upcoming Reserve expenses.

• The Deterioration rate for your Reserve Components is $97,938.92 Monthly.

• No assets appropriate for Reserve designation were excluded.

• We recommend that this Reserve Study be updated annually, with an on-site inspection update every three years.

#	Component	Useful Life (yrs)	Rem. Useful Life (yrs)	Current Average Cost
	Streets/Driveways			
202	Asphalt - Resurface	40	37	$2,200,000
203	Asphalt - Seal/Repair	5	4	$253,000
206	Concrete Pavement - Repair	5	4	$36,400
206	Concrete Pavement - Replace	50	49	$520,000
299	Asphalt - Inspection	5	2	$7,280
1834	Storm Drain System - Replace	40	36	$1,040,000
	Unit Exteriors			
1116	Building Exteriors - Repaint, Phase 1	8	5	$338,000
1116	Building Exteriors - Repaint, Phase 2	8	6	$338,000
1116	Building Exteriors - Repaint, Phase 3	8	7	$338,000
1116	Building Exteriors - Repaint, Phase 4	8	0	$338,000
1116	Building Exteriors - Repaint, Phase 5	8	1	$338,000
1116	Building Exteriors - Repaint, Phase 6	8	2	$338,000
1116	Building Exteriors - Repaint, Phase 7	8	3	$338,000
1116	Building Exteriors - Repaint, Phase 8	8	4	$338,000
1117	Bldg Exteriors - Repair/Replace, Phase 1	8	5	$468,000
1117	Bldg Exteriors - Repair/Replace, Phase 2	8	6	$468,000
1117	Bldg Exteriors - Repair/Replace, Phase 3	8	7	$468,000
1117	Bldg Exteriors - Repair/Replace, Phase 4	8	0	$468,000
1117	Bldg Exteriors - Repair/Replace, Phase 5	8	1	$468,000
1117	Bldg Exteriors - Repair/Replace, Phase 6	8	2	$468,000
1117	Bldg Exteriors - Repair/Replace, Phase 7	8	3	$468,000
1117	Bldg Exteriors - Repair/Replace, Phase 8	8	4	$468,000
	Landscaping/Irrigation			
1001	Backflow Devices (2013) - Replace	30	17	$7,980
1001	Backflow Devices (Orig) - Replace	30	27	$83,900
1003	Irrigation Controllers - Replace	8	4	$169,000
1006	Irrigation System - Replace	50	0	$1,490,000
1008	Trees - Remove/Replace	10	8	$46,800
1009	Landscaping - Replenish	50	19	$1,010,000
	Augusta Pool			
320	Outdoor Lights - Replace	25	24	$5,060
404	Pool Furniture - Replace	6	5	$9,560
503	Metal Fence - Replace	25	24	$11,800
508	Pool Handrails - Replace	28	27	$2,260
1107	Metal Fence - Repaint	5	4	$3,090
1117	Pool Eqpt Wood Housing - Replace	25	24	$11,300
1202	Pool - Resurface	14	13	$28,100

#	Component	Useful Life (yrs)	Rem. Useful Life (yrs)	Current Average Cost
1206	Pool Filter - Replace	15	14	$2,810
1208	Pool Heater - Replace	10	9	$7,870
1210	Pool Pump - Replace	10	9	$2,810
1212	Pool Chlorinator - Replace	10	9	$1,410
1224	Pool - Retile	28	27	$11,200
1226	Pool Deck Coping - Replace	28	27	$11,300
2765	Pool Deck - Replace	30	29	$28,100
2766	Pool Deck- Seal	5	4	$7,310
	Cypress Point Pool			
320	Outdoor Lights- Replace	25	0	$5,060
321	In-Pool Light - Replace	28	0	$1,460
404	Pool Furniture - Replace	6	0	$9,560
503	Metal Fence - Replace	25	0	$11,800
508	Pool Handrails - Repair/Replace	28	0	$2,260
1107	Metal Fence - Repaint	5	0	$3,090
1117	Pool Eqpt Wood Housing - Replace	25	0	$11,300
1202	Pool - Resurface	14	0	$28,100
1206	Pool Filter - Replace	18	0	$2,810
1208	Pool Heater - Replace	10	0	$7,870
1210	Pool Pump - Replace	10	0	$2,810
1212	Pool Chlorinator - Replace	10	0	$1,410
1224	Pool - Retile	28	0	$11,200
1226	Pool Deck Coping - Replace	28	0	$11,300
2765	Pool Deck - Repair/Replace (25%)	30	0	$28,100
2766	Pool Deck - Seal	5	0	$7,310
	Doral Pool			
320	Outdoor Lights- Replace	30	0	$5,060
404	Pool Furniture - Replace	6	0	$9,560
503	Metal Fence - Replace	25	0	$31,700
508	Pool Handrails - Repair/Replace	28	0	$2,010
509	Wood Trellis - Replace	25	0	$17,500
1107	Metal Fence - Repaint	5	0	$5,370
1117	Pool Eqpt Wood Housing - Replace	25	0	$11,300
1202	Pool - Resurface	14	0	$28,100
1206	Pool Filter - Replace	18	0	$2,810
1208	Pool Heater - Replace	10	0	$7,870
1210	Pool Pump - Replace	10	0	$2,810
1212	Pool Chlorinator - Replace	10	0	$1,410
1224	Pool - Retile	28	0	$11,200
1226	Pool Deck Coping - Replace	28	0	$11,300
2765	Pool Deck - Repair/Replace (25%)	30	0	$28,100
2766	Pool Deck - Seal	5	0	$7,310
	Waterways			
1702	Bridge (Pond 2) - Replace	25	0	$16,800

#	Component	Useful Life (yrs)	Rem. Useful Life (yrs)	Current Average Cost
1702	Bridge (Pond 3) - Replace	25	0	$16,800
1704	Pond 1 Pump/Controller - Replace	12	0	$28,100
1704	Pond 2 Pump/Controller - Replace	12	0	$28,100
1704	Pond 3 Pump/Controller - Replace	12	0	$28,100
1704	Pond 4 Pump/Controller - Replace	12	0	$28,100
1704	Pond 5 Pump/Controller - Replace	12	0	$28,100
1704	Pond 6 Pump/Controller - Replace	12	0	$28,100
1799	Waterways - Restore	50	0	$765,000
	Common Grounds (Lighting, Mailboxes, Signage, Retaining Walls, Wood Fences)			
403	Metal Mailboxes - Replace	25	15	$15,400
404	Metal Mailbox Posts - Replace	25	5	$16,700
405	Wood Mailbox Kiosks - Replace	25	19	$89,100
409	Benches/Trash Container- Replace	10	0	$5,030
505	Common Wood Fencing - Partial Replace	1	0	$36,400
514	Retaining Wall (Augusta) - Replace	20	1	$26,200
514	Retaining Wall (Brookline) - Replace	25	1	$25,500
514	Retaining Wall (Carnoustie) - Replace	25	1	$14,600
514	Retaining Wall (Country Club) - Replace	30	4	$47,600
514	Retaining Wall (Glen Eagle) - Replace	20	3	$7,580
514	Retaining Wall (Spyglass) - Replc (50%)	24	6	$79,800
514	Retaining Wall (St. Andrews) - Replace	30	19	$18,100
514	Retaining Wall (Westchester) - Replace	30	5	$77,800
1103	Metal Mailboxes/Posts - Repaint	10	0	$9,770
1401	Driveway Signs - Replace	20	10	$13,200
1402	Street Signs - Replace	20	3	$22,800
1403	Monument Sign - Replace	12	2	$14,600
1608	Basketball Rim/Backboard - Replace	15	5	$2,880
1820	Electrical System - Repair/Replace	20	18	$20,800
	Vehicles			
1860	Toyota Tacoma (2018) - Replace	10	2	$78,800
1863	V-Ride Mower (2015) - Replace	10	0	$17,500
1863	V-Ride Mower (2018) - Replace	10	2	$17,500
2854	Ford Transit Connect (2014) - Replace	10	0	$36,200
2857	Toyota Tacoma (2007) - Replace	10	0	$36,200

108 Total Funded Components

Note 1: Yellow highlighted line items are expected to require attention in this initial year.