

Reserve Fund Report

FY2028–FY2033

Generated August 22, 2026

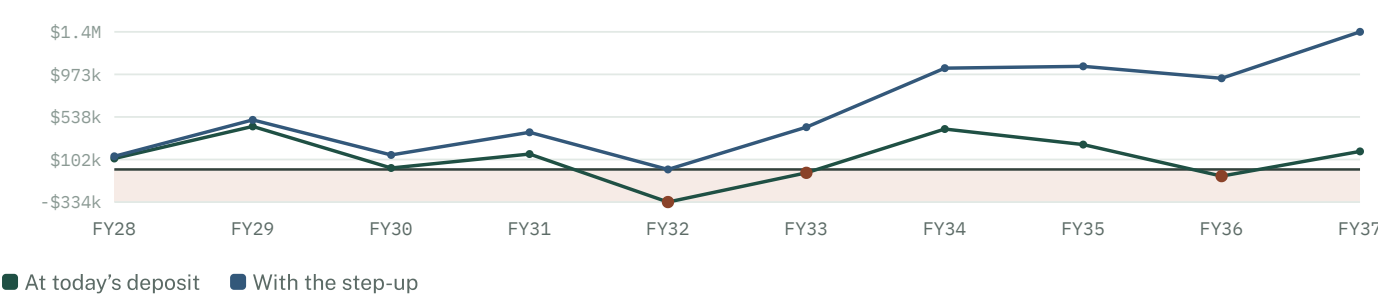
The ask

Holding today's deposits flat, closing every gap costs **\$156,869 a year** over 6 years and **\$198,423 a year** over 10. That is 6% on top of the \$2,702,660 the Town already puts in, and all of it falls on Property taxes.

Flat is the smallest constant amount added to each year of the existing plan. **Step-up** is a gradual annual increase doing the same job — the Town raises a contribution, it does not reset one, and a gradual adjustment is less price shock.

CRF: Highway Equipment

Property taxes · General Fund · runs dry FY2032



YEAR	DEPOSIT	DRAW	BALANCE	STEP-UP DEPOSIT
FY2028	\$542,375	\$728,050	\$112,239	\$564,632
FY2029	\$542,375	\$214,000	\$440,614	\$586,888
FY2030	\$542,375	\$968,114	\$14,875	\$609,145
FY2031	\$542,375	\$399,538	\$157,712	\$631,401
FY2032	\$542,375	\$1,033,935	-\$333,848	\$653,658
FY2033	\$542,375	\$243,000	-\$34,473	\$675,914
FY2034	\$542,375	\$94,000	\$413,902	\$698,171
FY2035	\$542,375	\$701,606	\$254,670	\$720,427
FY2036	\$542,375	\$865,250	-\$68,205	\$742,684
FY2037	\$542,375	\$289,400	\$184,770	\$764,941
Required	\$66,770 a year more		+\$22,257 a year	

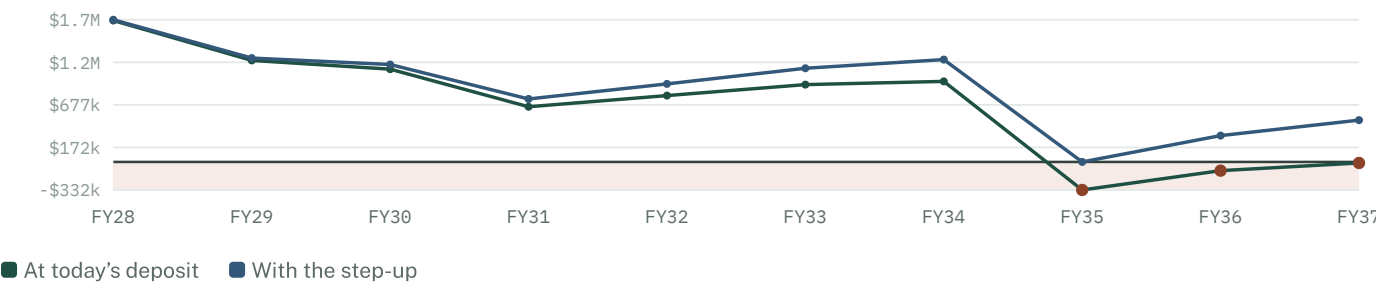
What is lingering just outside the window

This is what drives the contribution. A fund can look over-funded across the window and be correctly funded once these are on the page.

ASSET	YEAR	COST
Chipper	FY2034	\$80,000
Trailer 2 -9 ton	FY2034	\$14,000
Truck 5 -6 wheel dump with plow	FY2035	\$336,000
Truck 15 -F550	FY2035	\$130,491
Truck 4 pickup (Grounds) upgrade to 550	FY2035	\$89,116
Truck Buildings	FY2035	\$66,000
Truck W (Grounds)	FY2035	\$40,000
Truck 70 Recreation	FY2035	\$40,000
Truck 14 -6 wheel dump with plow	FY2036	\$384,000
Truck 12 -6 wheel dump with plow	FY2036	\$384,000
24 assets beyond the window		\$3,189,828

CRF: Building Maintenance

Property taxes · General Fund · runs dry FY2035



YEAR	DEPOSIT	DRAW	BALANCE	STEP-UP DEPOSIT
FY2028	\$246,000	\$266,000	\$1,676,552	\$255,234
FY2029	\$246,000	\$718,773	\$1,203,779	\$264,468
FY2030	\$246,000	\$350,000	\$1,099,779	\$273,703
Required	\$41,554 a year more		+\$9,234 a year	

YEAR	DEPOSIT	DRAW	BALANCE	STEP-UP DEPOSIT
FY2031	\$246,000	\$691,554	\$654,225	\$282,937
FY2032	\$246,000	\$113,500	\$786,725	\$292,171
FY2033	\$246,000	\$116,000	\$916,725	\$301,405
FY2034	\$246,000	\$207,800	\$954,925	\$310,640
FY2035	\$246,000	\$1,533,357	-\$332,432	\$319,874
FY2036	\$246,000	\$17,000	-\$103,432	\$329,108
FY2037	\$246,000	\$155,000	-\$12,432	\$338,342
Required	\$41,554 a year more			+\$9,234 a year

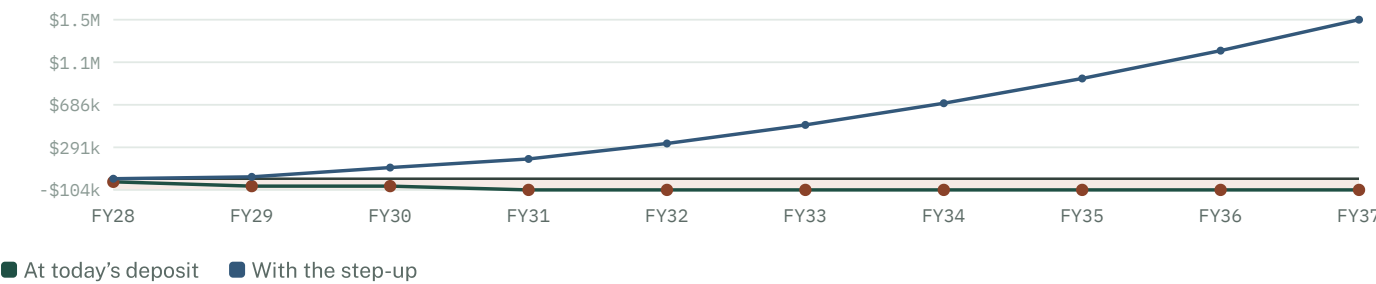
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ASSET	YEAR	COST
Roof Replacement PD	FY2034	\$128,800
Carpet RWB	FY2034	\$37,000
RWB parking lot lighting	FY2034	\$30,000
Low Temp Heat pump Etna Lib	FY2034	\$12,000
Howe Library HVAC	FY2035	\$955,000
Heat Pumps Howe	FY2035	\$305,000
Roof Replacement (west side)	FY2035	\$165,000
Generator DPW	FY2035	\$86,357
Solar Hot Water RWB	FY2035	\$22,000
RTU Air Conditioner	FY2036	\$17,000
38 assets beyond the window		\$4,638,857

CRF: Property Revaluation

Property taxes · General Fund · runs dry FY2028

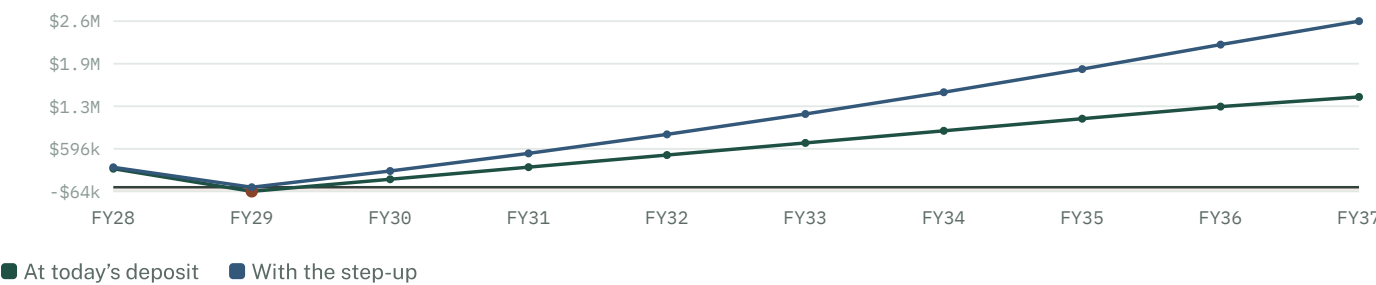


YEAR	DEPOSIT	DRAW	BALANCE	STEP-UP DEPOSIT
FY2028	\$0	\$30,000	-\$28,716	\$28,716
FY2029	\$0	\$40,000	-\$68,716	\$57,432
FY2030	\$0	\$0	-\$68,716	\$86,148
FY2031	\$0	\$35,000	-\$103,716	\$114,864
FY2032	\$0	\$0	-\$103,716	\$143,580
FY2033	\$0	\$0	-\$103,716	\$172,296
Required	\$34,358 a year more			+\$28,716 a year

YEAR	DEPOSIT	DRAW	BALANCE	STEP-UP DEPOSIT
FY2034	\$0	\$0	-\$103,716	\$201,012
FY2035	\$0	\$0	-\$103,716	\$229,728
FY2036	\$0	\$0	-\$103,716	\$258,444
FY2037	\$0	\$0	-\$103,716	\$287,160
Required	\$34,358 a year more			+\$28,716 a year

CRF: Ambulance Equipment

Property taxes · Fire Fund · runs dry FY2029



YEAR	DEPOSIT	DRAW	BALANCE	STEP-UP DEPOSIT
FY2028	\$188,000	\$694,900	\$287,847	\$209,384
FY2029	\$188,000	\$540,000	-\$64,153	\$230,769
FY2030	\$188,000	\$0	\$123,847	\$252,153
FY2031	\$188,000	\$0	\$311,847	\$273,537
FY2032	\$188,000	\$0	\$499,847	\$294,922
FY2033	\$188,000	\$0	\$687,847	\$316,306
FY2034	\$188,000	\$0	\$875,847	\$337,690
FY2035	\$188,000	\$0	\$1,063,847	\$359,075
FY2036	\$188,000	\$0	\$1,251,847	\$380,459
FY2037	\$188,000	\$37,900	\$1,401,947	\$401,843
Required	\$32,077 a year more			+\$21,384 a year

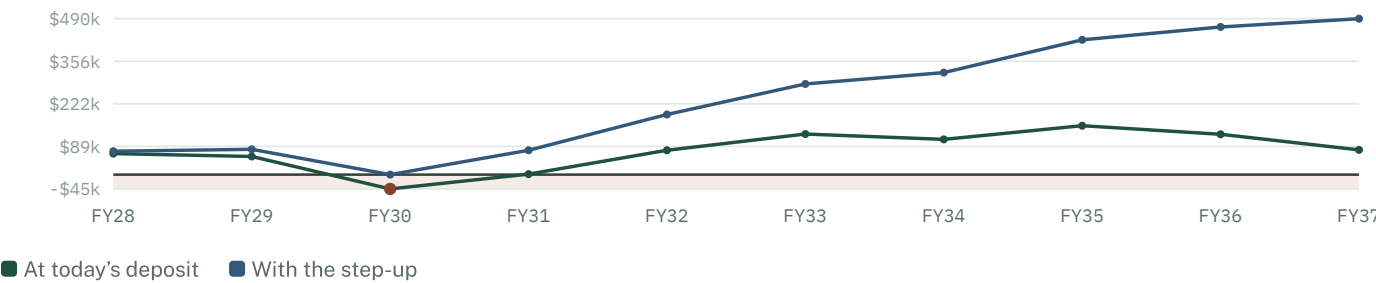
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ASSET	YEAR	COST
RTV FD	FY2037	\$37,900

CRF: Road Construction

Property taxes · General Fund · runs dry FY2030



YEAR	DEPOSIT	DRAW	BALANCE	STEP-UP DEPOSIT
FY2028	\$75,000	\$55,000	\$66,030	\$82,495
FY2029	\$75,000	\$84,000	\$57,030	\$89,990
FY2030	\$75,000	\$177,000	-\$44,970	\$97,485
FY2031	\$75,000	\$28,500	\$1,530	\$104,980
FY2032	\$75,000	\$0	\$76,530	\$112,475
Required	\$14,990 a year more			+\$7,495 a year

YEAR	DEPOSIT	DRAW	BALANCE	STEP-UP DEPOSIT
FY2033	\$75,000	\$24,000	\$127,530	\$119,970
FY2034	\$75,000	\$91,800	\$110,730	\$127,465
FY2035	\$75,000	\$32,000	\$153,730	\$134,960
FY2036	\$75,000	\$102,000	\$126,730	\$142,455
FY2037	\$75,000	\$124,000	\$77,730	\$149,950
Required	\$14,990 a year more			+\$7,495 a year

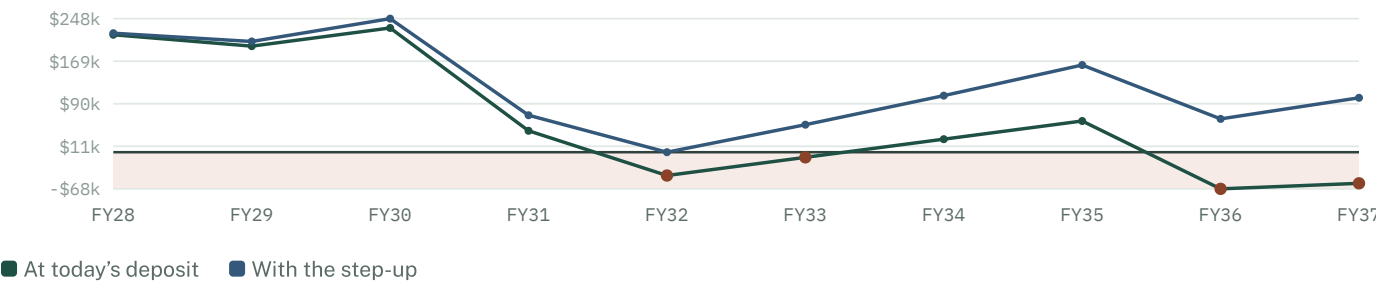
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ASSET	YEAR	COST
Summer/Park Control Cabinet	FY2034	\$61,000
Midblock Crossing 1	FY2034	\$30,800
Park/Lyme Mast Arms	FY2035	\$32,000
Lebanon/Summer Control Cabinet	FY2036	\$102,000
APS - pedestrian activation	FY2037	\$124,000
Main/Wheelock Video Detection System	FY2038	\$40,000
Summer/Park Mast Arms	FY2039	\$36,000
School zone speed flashers	FY2039	\$32,000
West/W Wheelock Control Cabinet	FY2040	\$112,000
Lebanon/Park Signals Control Cabinet	FY2040	\$112,000
22 assets beyond the window		\$1,218,300

CRF: Dispatch Center

Property taxes · General Fund · runs dry FY2032



YEAR	DEPOSIT	DRAW	BALANCE	STEP-UP DEPOSIT
FY2028	\$33,800	\$48,500	\$218,426	\$36,692
FY2029	\$33,800	\$55,000	\$197,226	\$39,583
FY2030	\$33,800	\$0	\$231,026	\$42,475
FY2031	\$33,800	\$225,000	\$39,826	\$45,366
FY2032	\$33,800	\$117,000	-\$43,374	\$48,258
FY2033	\$33,800	\$0	-\$9,574	\$51,150
FY2034	\$33,800	\$0	\$24,226	\$54,041
FY2035	\$33,800	\$0	\$58,026	\$56,933
Required	\$8,675 a year more			+\$2,892 a year

YEAR	DEPOSIT	DRAW	BALANCE	STEP-UP DEPOSIT
FY2036	\$33,800	\$160,000	-\$68,174	\$59,824
FY2037	\$33,800	\$23,500	-\$57,874	\$62,716
Required	\$8,675 a year more		+\$2,892 a year	

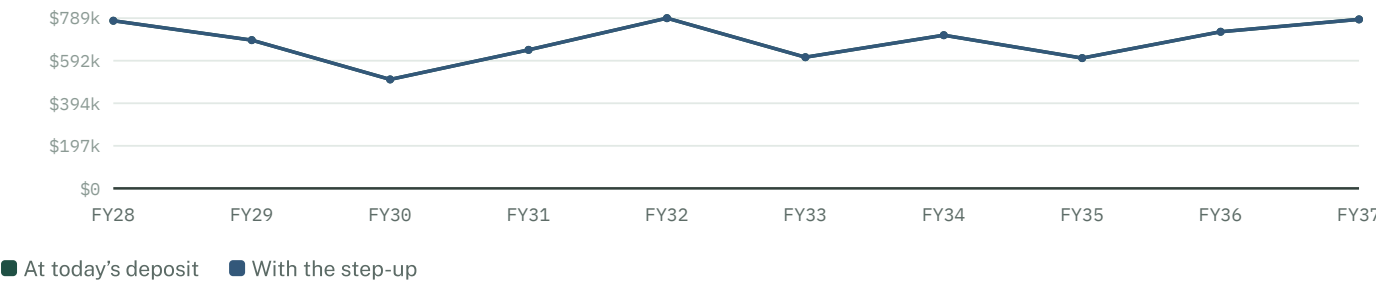
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ASSET	YEAR	COST
Dispatch furniture	FY2036	\$135,000
Hayes Hill Generator	FY2036	\$25,000
Logger recorder	FY2037	\$23,500
Town Hall/Hayes/PD Antenna	FY2038	\$375,000
Fire A & B Repeater	FY2043	\$504,000
Dispatch Ctr Renovations	FY2043	\$200,000

CRF: Fire Vehicle & Equipment

Property taxes · Fire Fund · solvent across the horizon



YEAR	DEPOSIT	DRAW	BALANCE	STEP-UP DEPOSIT
FY2028	\$162,000	\$352,390	\$777,022	\$162,000
FY2029	\$162,000	\$251,841	\$687,181	\$162,000
FY2030	\$162,000	\$344,182	\$504,999	\$162,000
FY2031	\$162,000	\$25,000	\$641,999	\$162,000
FY2032	\$162,000	\$15,000	\$788,999	\$162,000
FY2033	\$162,000	\$343,000	\$607,999	\$162,000
FY2034	\$162,000	\$60,000	\$709,999	\$162,000
FY2035	\$162,000	\$268,102	\$603,897	\$162,000
FY2036	\$162,000	\$40,000	\$725,897	\$162,000
FY2037	\$162,000	\$104,600	\$783,297	\$162,000
Required	\$0 a year more			+\$0 a year

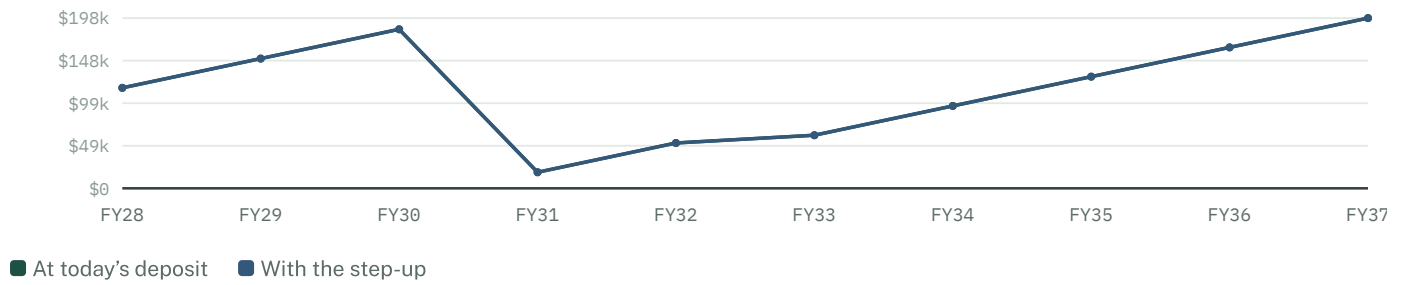
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ASSET	YEAR	COST
Exhaust Ventilation System PS	FY2034	\$60,000
Paving FD	FY2035	\$150,000
Fire Car #2	FY2035	\$84,872
Thermal Imaging Camera B	FY2035	\$33,230
Over Head Doors FD	FY2036	\$40,000
Windows Second Floor	FY2037	\$65,000
Asphalt shingled Roof	FY2037	\$39,600
Engine 3 -year 1	FY2038	\$248,943
Utility 1	FY2038	\$160,000
Air to air heat exchangers	FY2038	\$81,000
23 assets beyond the window		\$1,730,745

CRF: Municipal Transportation

Dedicated fee · General Fund · solvent across the horizon



YEAR	DEPOSIT	DRAW	BALANCE	STEP-UP DEPOSIT
FY2028	\$34,000	\$0	\$116,657	\$34,000
FY2029	\$34,000	\$0	\$150,657	\$34,000
FY2030	\$34,000	\$0	\$184,657	\$34,000
FY2031	\$34,000	\$200,000	\$18,657	\$34,000
FY2032	\$34,000	\$0	\$52,657	\$34,000
FY2033	\$34,000	\$25,000	\$61,657	\$34,000
FY2034	\$34,000	\$0	\$95,657	\$34,000
FY2035	\$34,000	\$0	\$129,657	\$34,000
FY2036	\$34,000	\$0	\$163,657	\$34,000
FY2037	\$34,000	\$0	\$197,657	\$34,000
Required	\$0 a year more			+\$0 a year

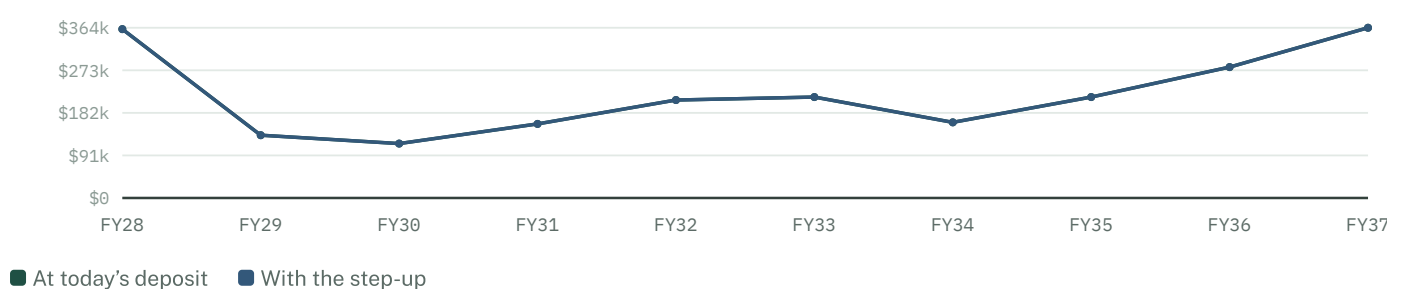
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ASSET	YEAR	COST
Sidewalk Storrs Rd to Tanzi access_x000D_ 1	FY2043	\$64,400
Sidewalk Tanzi to Greensboro	FY2043	\$40,500
Mid-block crossing 3	FY2045	\$32,000
Crosby Sidewalk Gap	FY2072	\$20,000
Sidewalk Verona and Willow Springs	FY2074	\$33,700
Sidewalk Strong Trail to Hemlock Road	FY2074	\$23,600

CRF: Parking Facilities

Parking fund · Parking Fund · solvent across the horizon



YEAR	DEPOSIT	DRAW	BALANCE	STEP-UP DEPOSIT
FY2028	\$84,000	\$25,300	\$360,574	\$84,000
FY2029	\$84,000	\$310,500	\$134,074	\$84,000
FY2030	\$84,000	\$101,900	\$116,174	\$84,000
Required	\$0 a year more			+\$0 a year

YEAR	DEPOSIT	DRAW	BALANCE	STEP-UP DEPOSIT
FY2031	\$84,000	\$42,000	\$158,174	\$84,000
FY2032	\$84,000	\$33,000	\$209,174	\$84,000
FY2033	\$84,000	\$77,650	\$215,524	\$84,000
FY2034	\$84,000	\$138,000	\$161,524	\$84,000
FY2035	\$84,000	\$30,000	\$215,524	\$84,000
FY2036	\$84,000	\$20,000	\$279,524	\$84,000
FY2037	\$84,000	\$0	\$363,524	\$84,000
Required	\$0 a year more			+\$0 a year

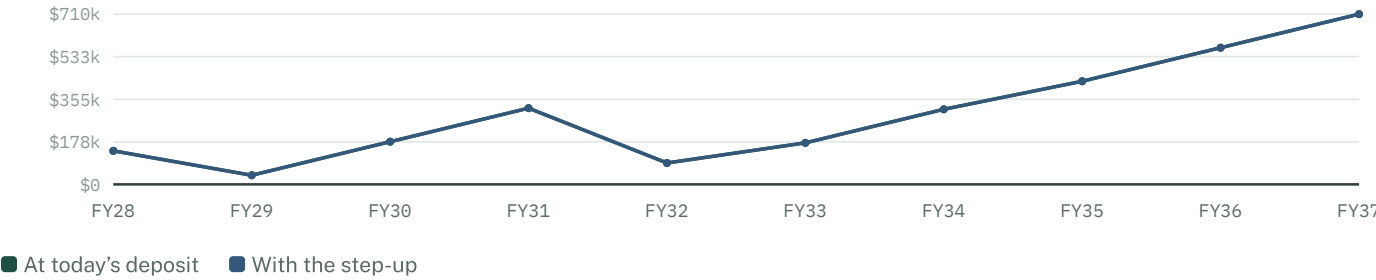
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ASSET	YEAR	COST
Lighting upgrades	FY2034	\$80,000
Hopkin Center Parking	FY2034	\$58,000
Pay & Display Meter Station (4)	FY2035	\$30,000
Allen Lot Paving	FY2036	\$20,000
Banwell Lot	FY2038	\$25,000
Lot 1 Lighting	FY2042	\$51,000
Structural, membrane, Cosmetic & repairs	FY2044	\$440,000

CRF: Police Vehicles

Property taxes · General Fund · solvent across the horizon



YEAR	DEPOSIT	DRAW	BALANCE	STEP-UP DEPOSIT
FY2028	\$140,000	\$310,150	\$139,994	\$140,000
FY2029	\$140,000	\$242,000	\$37,994	\$140,000
FY2030	\$140,000	\$0	\$177,994	\$140,000
FY2031	\$140,000	\$0	\$317,994	\$140,000
FY2032	\$140,000	\$368,750	\$89,244	\$140,000
FY2033	\$140,000	\$56,000	\$173,244	\$140,000
FY2034	\$140,000	\$0	\$313,244	\$140,000
FY2035	\$140,000	\$23,000	\$430,244	\$140,000
FY2036	\$140,000	\$0	\$570,244	\$140,000
FY2037	\$140,000	\$0	\$710,244	\$140,000
Required	\$0 a year more			+\$0 a year

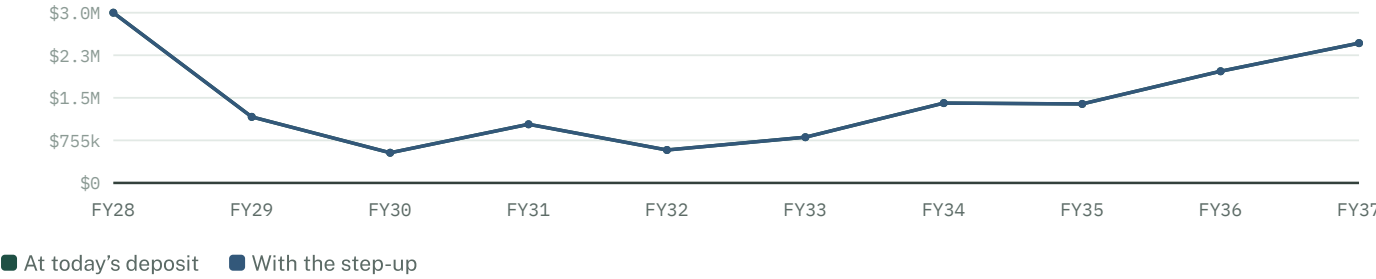
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ASSET	YEAR	COST
Firearms & related equipment	FY2035	\$23,000

CRF: Sewer Equipment

Sewer user fees · Sewer Fund · solvent across the horizon



YEAR	DEPOSIT	DRAW	BALANCE	STEP-UP DEPOSIT
FY2028	\$605,084	\$252,000	\$3,018,650	\$605,084
FY2029	\$605,084	\$2,452,400	\$1,171,334	\$605,084
FY2030	\$605,084	\$1,241,461	\$534,957	\$605,084
FY2031	\$605,084	\$100,000	\$1,040,041	\$605,084
FY2032	\$605,084	\$1,061,150	\$583,975	\$605,084
Required	\$0 a year more			+\$0 a year

YEAR	DEPOSIT	DRAW	BALANCE	STEP-UP DEPOSIT
FY2033	\$605,084	\$378,200	\$810,859	\$605,084
FY2034	\$605,084	\$0	\$1,415,943	\$605,084
FY2035	\$605,084	\$620,300	\$1,400,727	\$605,084
FY2036	\$605,084	\$25,400	\$1,980,411	\$605,084
FY2037	\$605,084	\$106,200	\$2,479,295	\$605,084
Required	\$0 a year more			+\$0 a year

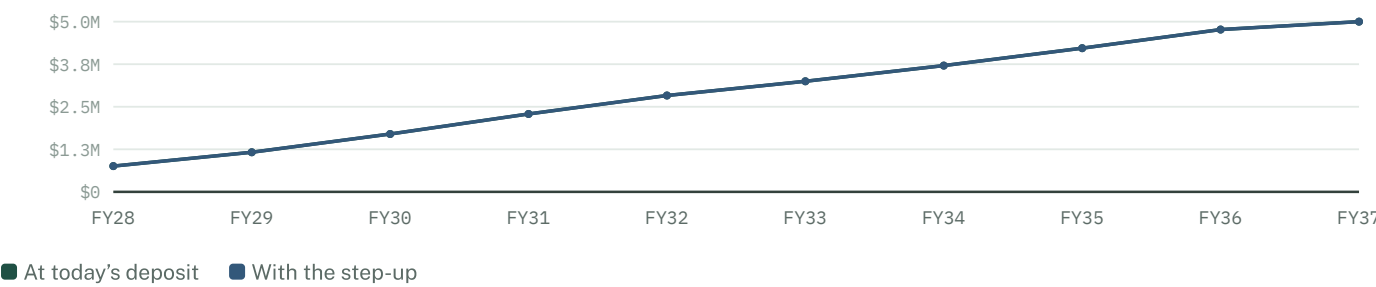
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ASSET	YEAR	COST
WRF Roof	FY2035	\$295,000
Digester heat exchangers	FY2035	\$96,500
Digester heat exchangers	FY2035	\$96,500
Digester 2 mixing pump	FY2035	\$62,200
Digester 1 recirculation pump	FY2035	\$38,900
Digester 2 sludge level sensor	FY2035	\$15,600
Chemical feed heat trace system	FY2035	\$15,600
Domestic boiler recirculation pumps WRF	FY2036	\$25,400
Automatic transfer switch	FY2037	\$89,200
Digester level sensor	FY2037	\$17,000
28 assets beyond the window		\$6,566,100

CRF: Water Treatment

Water user fees · Water Fund · solvent across the horizon



YEAR	DEPOSIT	DRAW	BALANCE	STEP-UP DEPOSIT
FY2028	\$592,401	\$915,000	\$761,035	\$592,401
FY2029	\$592,401	\$183,400	\$1,170,036	\$592,401
FY2030	\$592,401	\$53,300	\$1,709,137	\$592,401
FY2031	\$592,401	\$0	\$2,301,538	\$592,401
FY2032	\$592,401	\$47,037	\$2,846,902	\$592,401
FY2033	\$592,401	\$172,000	\$3,267,303	\$592,401
FY2034	\$592,401	\$129,000	\$3,730,704	\$592,401
FY2035	\$592,401	\$78,000	\$4,245,105	\$592,401
Required	\$0 a year more			+\$0 a year

YEAR	DEPOSIT	DRAW	BALANCE	STEP-UP DEPOSIT
FY2036	\$592,401	\$42,000	\$4,795,506	\$592,401
FY2037	\$592,401	\$358,695	\$5,029,212	\$592,401
Required	\$0 a year more			+\$0 a year

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ASSET	YEAR	COST
F550 Dump Truck	FY2034	\$129,000
Utility Engineer Vehicle	FY2035	\$78,000
Boiler (Propane) WTF	FY2036	\$42,000
Vactron	FY2037	\$155,797
Secondary Chlorination	FY2037	\$125,000
Manganese Monitor & Analyzier	FY2037	\$77,898
Generator WTF	FY2038	\$125,000
Water Meters phase 1	FY2040	\$360,000
1 TON Utility truck	FY2040	\$82,400
Pressure Reducing Valve 1	FY2040	\$25,000
17 assets beyond the window		\$3,001,395

Assumptions in force. Cost index 4.0% · bond 4.00% over 20 years · contributions adopted, held flat · reserve interest 0.0% · no assessed valuation loaded, so nothing converts to a tax rate · no existing debt loaded, so debt-service totals understate
 Tax-supported cost means reserve deposits plus debt service plus pay-as-you-go, never gross outlay. Generated August 22, 2026 from the Town of Hanover capital plan.