TOWN OF HANOVER, NH

Reserve Fund Report

FY2028–FY2033 · scenario: fit inside 1m

Generated August 22, 2026

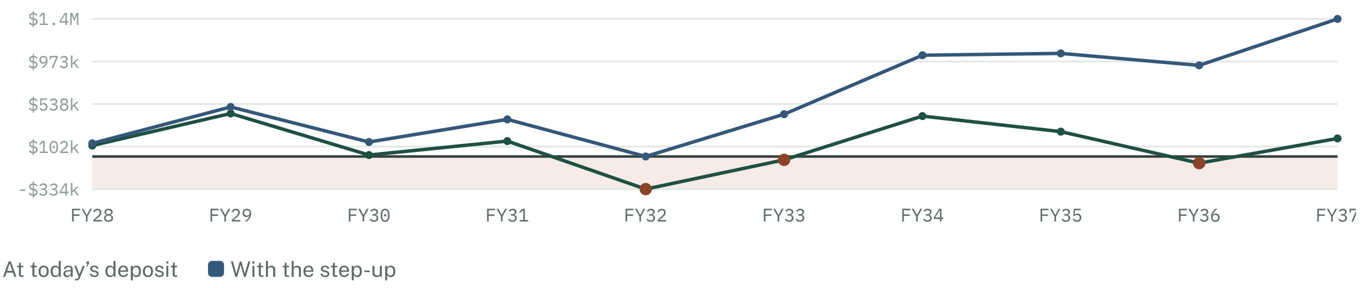
The ask

Holding today's deposits flat, closing every gap costs **$116,975 a year** over 6 years and **$158,529 a year** over 10. That is4% 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**

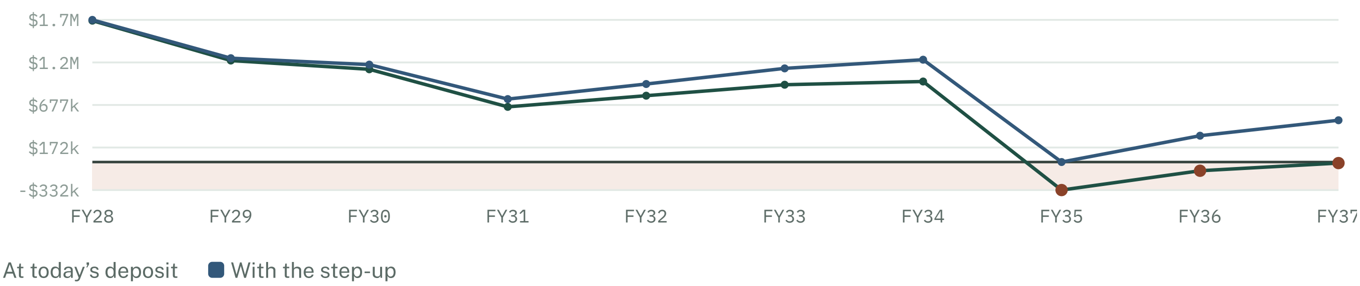
What is lingering just outside the window

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**

What is lingering just outside the window

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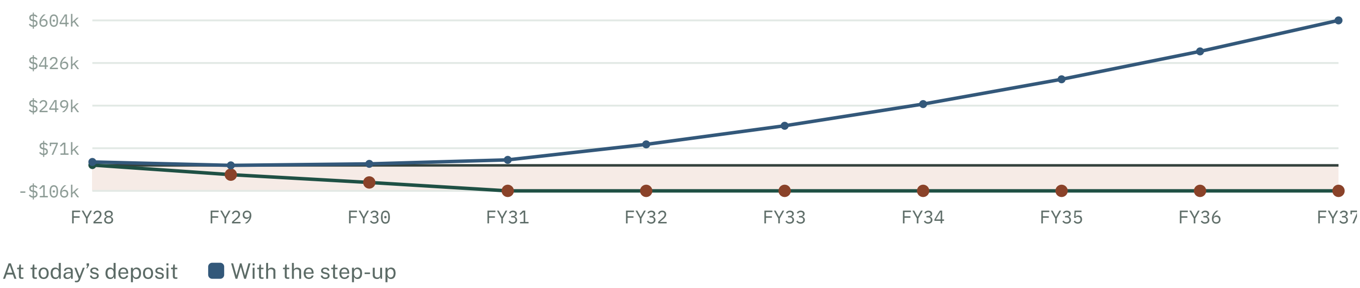
ASSET	YEAR	COST
Roof Replacement PD	FY2034	$128,800
Carpet RWB	FY2034	$37,000
RWB parking lot lighting	FY2034	$30,000
Low Temp Heat pump Etna Lib	FY2034	$12,000
Howe Library HVAC	FY2035	$955,000
Heat Pumps Howe	FY2035	$305,000
Roof Replacement (west side)	FY2035	$165,000
Generator DPW	FY2035	$86,357
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 FY2029

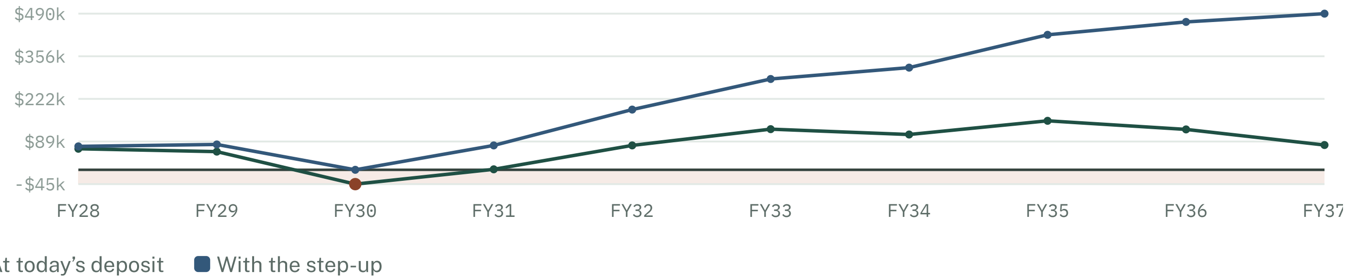


YEAR	DEPOSIT	DRAW	BALANCE	STEP-UP DEPOSIT
FY2028	$0	$0	$1,284	$12,905
FY2029	$0	$40,000	-$38,716	$25,811
FY2030	$0	$32,448	-$71,164	$38,716
FY2031	$0	$35,000	-$106,164	$51,621
FY2032	$0	$0	-$106,164	$64,527
FY2033	$0	$0	-$106,164	$77,432
Required	**$26,541 a year more**			**+$12,905 a year**

YEAR	DEPOSIT	DRAW	BALANCE	STEP-UP DEPOSIT
FY2034	$0	$0	-$106,164	$90,337
FY2035	$0	$0	-$106,164	$103,243
FY2036	$0	$0	-$106,164	$116,148
FY2037	$0	$0	-$106,164	$129,053
Required	**$26,541 a year more**			**+$12,905 a year**

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
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**

What is lingering just outside the window

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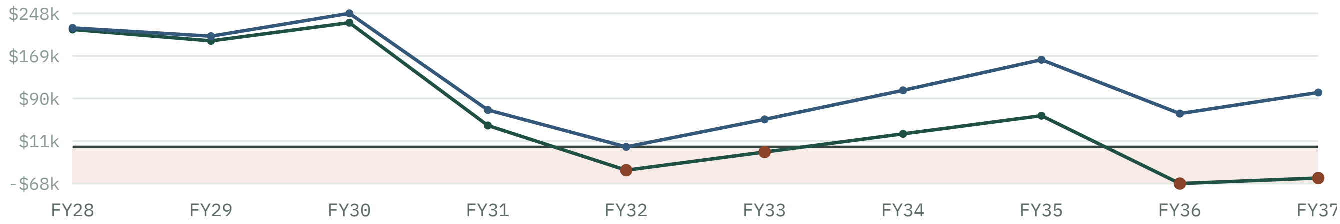
ASSET	YEAR	COST
Summer/Park Control Cabinet	FY2034	$61,000
Midblock Crossing 1	FY2034	$30,800
Park/Lyme Mast Arms	FY2035	$32,000
Lebanon/Summer Control Cabinet	FY2036	$102,000
APS - pedestrian activation	FY2037	$124,000
Main/Wheelock Video Detection System	FY2038	$40,000
Summer/Park Mast Arms	FY2039	$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



At today's deposit · With the step-up

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
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**

What is lingering just outside the window

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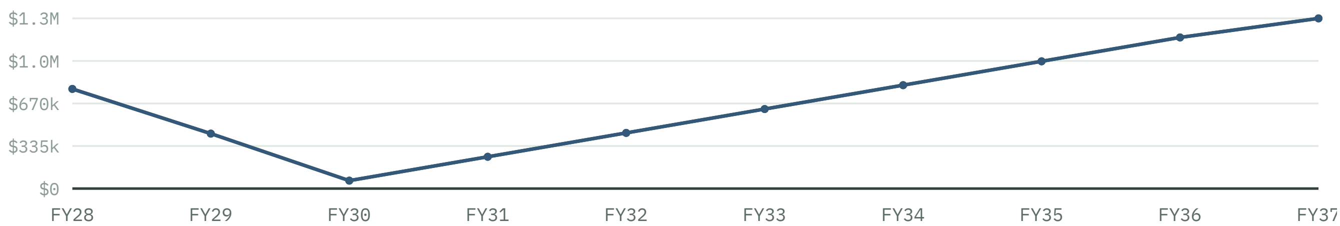
ASSET	YEAR	COST
Dispatch furniture	FY2036	$135,000
Hayes Hill Generator	FY2036	$25,000
Logger recorder	FY2037	$23,500
Town Hall/Hayes/PD Antenna	FY2038	$375,000
Fire A & B Repeater	FY2043	$504,000
Dispatch Ctr Renovations	FY2043	$200,000

CRF: Ambulance Equipment

Property taxes · Fire Fund · solvent across the horizon



At today's deposit · With the step-up

YEAR	DEPOSIT	DRAW	BALANCE	STEP-UP DEPOSIT
FY2028	$188,000	$197,900	$784,847	$188,000
FY2029	$188,000	$540,000	$432,847	$188,000
FY2030	$188,000	$558,429	$62,418	$188,000
Required	**$0 a year more**			**+$0 a year**

YEAR	DEPOSIT	DRAW	BALANCE	STEP-UP DEPOSIT
FY2031	$188,000	$0	$250,418	$188,000
FY2032	$188,000	$0	$438,418	$188,000
FY2033	$188,000	$0	$626,418	$188,000
FY2034	$188,000	$0	$814,418	$188,000
FY2035	$188,000	$0	$1,002,418	$188,000
FY2036	$188,000	$0	$1,190,418	$188,000
FY2037	$188,000	$37,900	$1,340,518	$188,000
Required	**$0 a year more**			**+$0 a year**

What is lingering just outside the window

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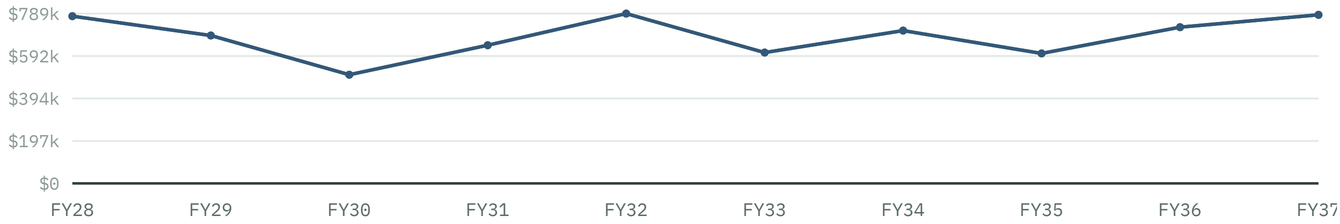
ASSET	YEAR	COST
RTV FD	FY2037	$37,900

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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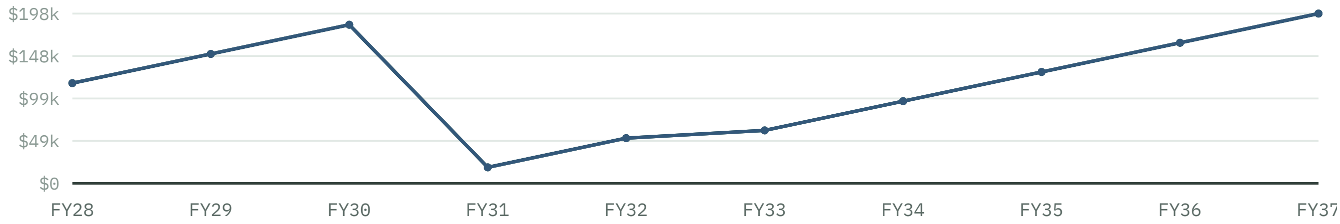
ASSET	YEAR	COST
Exhaust Ventilation System PS	FY2034	$60,000
Paving FD	FY2035	$150,000
Fire Car #2	FY2035	$84,872
Thermal Imaging Camera B	FY2035	$33,230
Over Head Doors FD	FY2036	$40,000
Windows Second Floor	FY2037	$65,000
Asphalt shingled Roof	FY2037	$39,600
Engine 3 -year 1	FY2038	$248,943
Utility 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



At today's deposit · With the step-up

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**

What is lingering just outside the window

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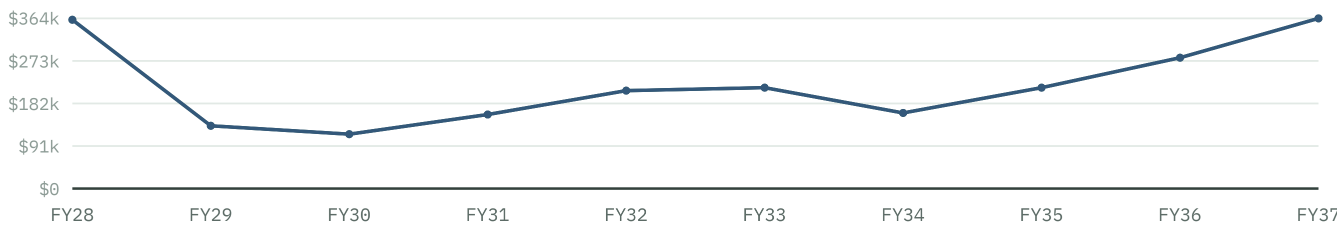
ASSET	YEAR	COST
Sidewalk Storrs Rd to Tanzi access_x000D_ 1	FY2043	$64,400
Sidewalk Tanzi to Greensboro	FY2043	$40,500
Mid-block crossing 3	FY2045	$32,000
Crosby Sidewalk Gap	FY2072	$20,000
Sidewalk Verona and Willow Springs	FY2074	$33,700
Sidewalk Strong Trail to Hemlock Road	FY2074	$23,600

CRF: Parking Facilities

Parking fund · Parking Fund · solvent across the horizon



At today's deposit · With the step-up

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**

What is lingering just outside the window

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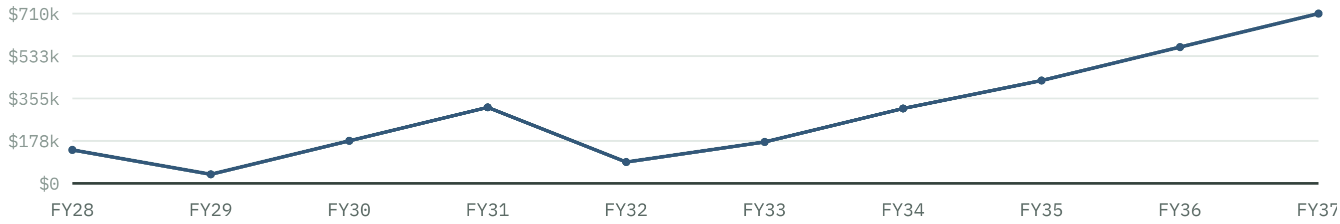
ASSET	YEAR	COST
Lighting upgrades	FY2034	$80,000
Hopkin Center Parking	FY2034	$58,000
Pay & Display Meter Station (4)	FY2035	$30,000
Allen Lot Paving	FY2036	$20,000
Banwell Lot	FY2038	$25,000
Lot 1 Lighting	FY2042	$51,000
Structural, membrane, Cosmetic & repairs	FY2044	$440,000

CRF: Police Vehicles

Property taxes · General Fund · solvent across the horizon



At today's deposit   With the step-up

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**

What is lingering just outside the window

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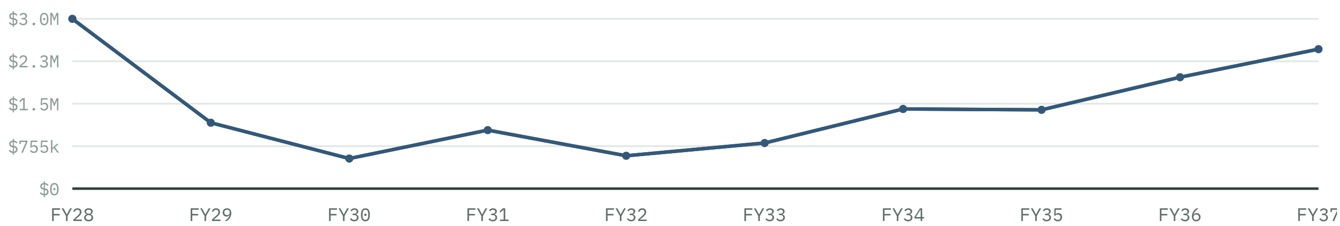
ASSET	YEAR	COST
Firearms & related equipment	FY2035	$23,000

CRF: Sewer Equipment

Sewer user fees · Sewer Fund · solvent across the horizon



At today's deposit   With the step-up

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**

What is lingering just outside the window

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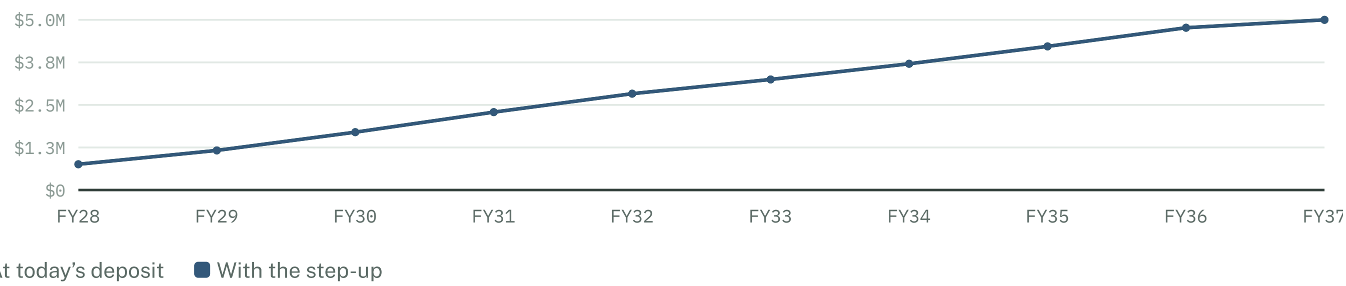
ASSET	YEAR	COST
WRF Roof	FY2035	$295,000
Digester heat exchangers	FY2035	$96,500
Digester heat exchangers	FY2035	$96,500
Digester 2 mixing pump	FY2035	$62,200
Digester 1 recirculation pump	FY2035	$38,900
Digester 2 sludge level sensor	FY2035	$15,600
Chemical feed heat trace system	FY2035	$15,600
Domestic 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**

What is lingering just outside the window

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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.