

Whittlekainum Housing Co-operative - Renewal Schedule

Component	Avg Life	Qty	Unit	\$ per Unit	Pro Fees	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054		
Structure																																					
Foundations & Structure	50	1	Job	\$ 15,000	15%									19,002																							
Exterior																																					
Shingle Roofing	20	70,476	Sq. Ft.	\$ 10	15%		720,762																			1,146,713											
Stucco	30	1,333	Sq. Ft.	\$ 48	15%								78,700																								
Siding	35	51,782	Sq. Ft.	\$ 8	15%	12,500	12,875	13,261	13,659	14,069	14,491	14,926	15,373	15,835	16,151	16,474	16,804	17,140	17,483	17,832	18,189	18,553	18,924	19,302	19,688	20,082	20,484	20,893	21,311	21,738	22,172	22,616	23,068	23,529	24,000		
Windows	30	11,224	Sq. Ft.	\$ 150	15%																																
Soffit, Fascia, Eavestroughs & Downspouts	40	103	Unit(s)	\$ 1,700																																	
Exterior Doors	10	111	Unit(s)	\$ 250	7%	2,775	2,858	2,944	3,032	3,123	3,217	3,313	3,413	3,515	3,586	3,657	3,730	3,805	3,881	3,959	4,038	4,119	4,201	4,285	4,371	4,458	4,547	4,638	4,731	4,826	4,922	5,021	5,121	5,224	5,328		
Sliding & Swing Patio/Balcony Doors	25		Unit(s)	\$ 2,200	7%																																
Wood Balconies & Guard Walls	25	11,272	Sq. Ft.	\$ 35	15%																	574,074															
Exterior Guardrails & Handrails	40		Feet	\$ 110	15%																																
Exterior Painting	8	103	Unit(s)	\$ 950	7%						113,435								136,855							160,347									187,872		
Exterior Sealants	8	15,440	Feet	\$ 5	7%						89,496								107,973							126,508									148,224		
Interior																																					
Kitchen Upgrades - 15 units	25	15	Unit(s)	\$ 12,000		45,000	46,350	47,741	49,173																												
Kitchen Upgrades	25	103	Unit(s)	\$ 12,000						27,012	27,823	28,657	29,517	30,402	31,011	31,631	32,263	32,909	33,567	34,238	34,923	35,621	36,334	37,060	37,802	38,558	39,329	40,115	40,918	41,736	42,571	43,422	44,291	45,176	46,080		
Bathroom Upgrades - 15 units	20	15	Unit(s)	\$ 10,000		37,500	38,625	39,784	40,977																												
Bathroom Upgrades	20	103	Unit(s)	\$ 10,000						22,510	23,185	23,881	24,597	25,335	25,842	26,359	26,886	27,424	27,972	28,532	29,102	29,684	30,278	30,884	31,501	32,131	32,774	33,430	34,098	34,780	35,476	36,185	36,909	37,647	38,400		
Flooring - Common Areas	25	1	Job	\$ 14,000									17,218																								
Carpets & Flooring - 15 units	30	15	Unit(s)	\$ 10,000		37,500	38,625	39,784	40,977																												
Carpets & Flooring - Units	30	103	Unit(s)	\$ 10,000						22,510	23,185	23,881	24,597	25,335	25,842	26,359	26,886	27,424	27,972	28,532	29,102	29,684	30,278	30,884	31,501	32,131	32,774	33,430	34,098	34,780	35,476	36,185	36,909	37,647	38,400		
Interior Finishes - Common Areas	10	1	Unit(s)	\$ 12,000					13,113																												
Appliances - Stoves	18	103	Unit(s)	\$ 1,500		8,583	8,841	9,106	9,379	9,661	9,950	10,249	10,556	10,873	11,091	11,312	11,539	11,769	12,005	12,245	12,490	12,740	12,994	13,254	13,519	13,790	14,066	14,347	14,634	14,926	15,225	15,529	15,840	16,157	16,480		
Appliances - Refrigerators	15	103	Unit(s)	\$ 2,000		13,733	14,145	14,570	15,007	15,457	15,921	16,398	16,890	17,397	17,745	18,100	18,462	18,831	19,208	19,592	19,984	20,383	20,791	21,207	21,631	22,064	22,505	22,955	23,414	23,882	24,360	24,847	25,344	25,851	26,368		
Attics & Related	50	103	Unit(s)	\$ 1,500	15%			163,909																													
Small Capital Costs	15	103	Unit(s)	\$ 750		5,150	5,305	5,464	5,628	5,796	5,970	6,149	6,334	6,524	6,654	6,787	6,923	7,062	7,203	7,347	7,494	7,644	7,797	7,953	8,112	8,274	8,439	8,608	8,780	8,956	9,135	9,318	9,504	9,694	9,888		
Systems																																					
Hot Water Heaters	13	103	Unit(s)	\$ 2,500		19,808	20,402	21,014	21,644	22,294	22,963	23,651	24,361	25,092	25,594	26,106	26,628	27,160	27,703	28,257	28,823	29,399	29,987	30,587	31,198	31,822	32,459	33,108	33,770	34,446	35,135	35,837	36,554	37,285	38,031		
Plumbing Piping & Related	10	103	Unit(s)	\$ 2,500	15%						298,513																										
Fire and Domestic Watermains - Replacement	50	1	Job	\$ 375,000	15%						434,728																										
Storm and Sanitary Sewers, Drainage	50	1	Job	\$ 325,000	15%																																
Foundation Sub-drains	40	1	Job	\$ 250,000	15%																																
Power & Distribution - Common	50	1	Job	\$ 20,000	15%						23,185																										
Power & Distribution	40	103	Unit(s)	\$ 1,500	8%		159,135																														
Common Interior Lighting Fixtures	20	1	Job	\$ 9,000							10,433																										
Common Exterior Lighting	25	1	Job	\$ 35,000							40,575																										
Fire & Life Safety Components	25	1	Job	\$ 10,000											13,179																						
Site & Grounds																																					
Asphalt Pavement	25	69,958	Sq. Ft.	\$ 7	7%						527,157																										
Concrete Components	15	1	Job	\$ 85,500							99,118																137,362										
Wood Fencing	25		Feet	\$ 40																																	
Guardrails & Handrails	35		Feet	\$ 110																																	
Retaining Walls	25	1	Job	\$ 96,760	15%																						155,452										
Playground Equipment	15		Job	\$ 15,000																																	
Playground Surfacing	15		Job	\$ 12,500																																	
Miscellaneous																																					
Miscellaneous Capital Allowance	10	103	Unit(s)	\$ 600		6,180	6,365	6,556	6,753	6,956	7,164	7,379	7,601	7,829	7,985	8,145	8,308	8,474	8,643	8,816	8,993	9,172	9,356	9,543	9,734	9,929	10,127	10,330	10,536	10,747	10,962	11,181	11,405	11,633	11,866		
Professional Fees																																					
BCA and AMP Updates	4	1	Job	\$ 13,000						14,632				16,468																							
Professional Fees						2,069	122,976	26,782	2,261	2,329	166,969	2,471	14,350	5,471	2,674	116,400	2,782	2,837	20,032	2,952	145,326	3,071	3,133	3,195	3,259	26,642	195,478	3,459	3,528								

Whittlekainum Housing Co-operative - Financial Plan																															
Fiscal Year Ended: Jul 31	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	
Operating Budget																															
Housing Charge Increase		1.5%	1.5%	1.5%	1.5%	1.5%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%		
CMHC ITA/RAP	104,000	105,560	107,143	71,429																											
Member Contribution	1,209,000	1,227,135	1,245,542	1,264,225	1,283,189	1,302,436	1,315,461	1,328,615	1,341,901	1,355,320	1,368,874	1,382,562	1,396,388	1,410,352	1,424,455	1,438,700	1,453,087	1,467,618	1,482,294	1,497,117	1,512,088	1,527,209	1,542,481	1,557,906	1,573,485	1,589,220	1,605,112	1,621,163	1,637,375	1,653,749	
Housing Charge Revenue	1,313,000	1,332,695	1,352,685	1,335,654	1,283,189	1,302,436	1,315,461	1,328,615	1,341,901	1,355,320	1,368,874	1,382,562	1,396,388	1,410,352	1,424,455	1,438,700	1,453,087	1,467,618	1,482,294	1,497,117	1,512,088	1,527,209	1,542,481	1,557,906	1,573,485	1,589,220	1,605,112	1,621,163	1,637,375	1,653,749	
Vacancy Losses		(13,327)	(13,527)	(13,357)	(12,832)	(13,024)	(13,155)	(13,286)	(13,419)	(13,553)	(13,689)	(13,826)	(13,964)	(14,104)	(14,245)	(14,387)	(14,531)	(14,676)	(14,823)	(14,971)	(15,121)	(15,272)	(15,425)	(15,579)	(15,735)	(15,892)	(16,051)	(16,212)	(16,374)	(16,537)	
Interest Revenue	85,000	8,000	8,160	8,323	8,490	8,659	8,833	9,009	9,189	9,373	9,561	9,752	9,947	10,146	10,349	10,556	10,767	10,982	11,203	11,426	11,654	11,888	12,125	12,368	12,615	12,867	13,125	13,387	13,655	13,928	
Sundry	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
Revenue	1,398,100	1,327,468	1,347,419	1,330,721	1,278,946	1,298,171	1,311,239	1,324,438	1,337,772	1,351,241	1,364,846	1,378,589	1,392,471	1,406,494	1,420,660	1,434,969	1,449,423	1,464,024	1,478,773	1,493,672	1,508,722	1,523,925	1,539,282	1,554,795	1,570,465	1,586,295	1,602,286	1,618,439	1,634,756	1,651,239	
Insurance	76,500	82,238	88,405	95,036	102,163	109,826	113,120	116,514	120,009	123,610	127,318	131,138	135,072	139,124	143,298	147,596	152,024	156,585	161,283	166,121	171,105	176,238	181,525	186,971	192,580	198,357	204,308	210,437	216,750	223,253	
Property Taxes	118,000	126,850	136,364	146,591	157,585	169,404	174,486	179,721	185,113	190,666	196,386	202,278	208,346	214,596	221,034	227,665	234,495	241,530	248,776	256,239	263,926	271,844	279,999	288,399	297,051	305,963	315,142	324,596	334,334	344,364	
Utilities	5,000	5,375	5,778	6,211	6,677	7,178	7,393	7,615	7,844	8,079	8,321	8,571	8,828	9,093	9,366	9,647	9,936	10,234	10,541	10,858	11,183	11,519	11,864	12,220	12,587	12,965	13,353	13,754	14,167	14,592	
Professional Fees	11,000	11,330	11,670	12,020	12,381	12,752	13,135	13,529	13,934	14,213	14,497	14,787	15,083	15,385	15,692	16,006	16,326	16,653	16,986	17,326	17,672	18,026	18,386	18,754	19,129	19,512	19,902	20,300	20,706	21,120	
Management Fees	55,000	56,650	58,350	60,100	61,903	63,760	65,673	67,643	69,672	71,066	72,487	73,937	75,416	76,924	78,462	80,032	81,632	83,265	84,930	86,629	88,361	90,129	91,931	93,770	95,645	97,558	99,509	101,499	103,529	105,600	
Maintenance	248,550	256,007	263,687	271,597	279,745	288,138	296,782	305,685	314,856	321,153	327,576	334,127	340,810	347,626	354,579	361,670	368,904	376,282	383,807	391,483	399,313	407,299	415,445	423,754	432,229	440,874	449,691	458,685	467,859	477,216	
Member Relations	19,380	19,961	20,560	21,177	21,812	22,467	23,141	23,835	24,550	25,041	25,542	26,053	26,574	27,105	27,647	28,200	28,764	29,340	29,926	30,525	31,135	31,758	32,393	33,041	33,702	34,376	35,063	35,765	36,480	37,210	
GST rebate	(7,000)	(7,210)	(7,426)	(7,649)																											
Administration/Miscellaneous	7,625	7,854	8,089	8,332	8,582	8,839	9,105	9,378	9,659	9,852	10,049	10,250	10,455	10,664	10,878	11,095	11,317	11,544	11,774	12,010	12,250	12,495	12,745	13,000	13,260	13,525	13,796	14,072	14,353	14,640	
Expense	534,055	559,054	585,477	613,416	650,849	682,364	702,835	723,920	745,637	763,680	782,177	801,141	820,583	840,518	860,956	881,912	903,400	925,432	948,024	971,191	994,947	1,019,308	1,044,290	1,069,910	1,096,184	1,123,130	1,150,765	1,179,108	1,208,178	1,237,994	
Replacement Reserve Allocation	823,000	768,414	761,942	717,305	628,097	615,808	608,404	600,519	592,134	587,561	582,669	577,448	571,888	565,977	559,704	553,057	546,024	538,592	530,749	522,481	513,775	504,617	494,992	484,885	474,282	463,166	451,521	301,132	288,380	275,047	
Net Operating Income	41,045																														
Construction Loan -2052																															
Debt Obligation																															
Operating Surplus/Deficit	41,045																														
Operating Allocation/Recovery	(41,045)																														
Opening Surplus/Deficit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ending Surplus/Deficit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital Budget																															
Opening Balance	1,830,998	2,530,199	1,902,533	2,238,265	2,746,166	3,249,178	1,549,007	2,003,179	2,324,778	2,726,402	3,178,572	2,551,966	2,980,016	3,388,546	3,476,084	3,900,283	2,990,375	3,352,516	3,737,219	4,120,531	4,501,884	4,464,069	2,833,516	3,132,564	3,399,285	3,654,987	3,266,827	3,512,244	631,542	591,885	
Annual Allocation	823,000	768,414	761,942	717,305	628,097	615,808	608,404	600,519	592,134	587,561	582,669	577,448	571,888	565,977	559,704	553,057	546,024	538,592	530,749	522,481	513,775	504,617	494,992	484,885	474,282	463,166	451,521	301,132	288,380	275,047	
Interest Rate	4.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	
Interest Earned	73,240	75,906	57,076	67,148	82,385	97,475	46,470	60,095	69,743	81,792	95,357	76,559	89,400	101,656	104,283	117,008	89,711	100,575	112,117	123,616	135,057	133,922	85,005	93,977	101,979	109,650	98,005	105,367	18,946	17,757	
Borrowed Funds																															
Operating Contribution	41,045																														
Total Revenue	937,285	844,320	819,018	784,453	710,482	713,283	654,874	660,614	661,878	669,353	678,026	654,007	661,288	667,633	663,986	670,065	635,735	639,167	642,865	646,097	648,832	638,539	579,997	578,862	576,260	572,815	549,526	2,206,500	307,326	292,803	
Renewal Expenditures	238,084	1,471,986	483,286	276,552	207,470	2,413,454	200,702	339,015	260,254	217,183	1,304,632	225,957	252,758	580,095	239,787	1,579,974	273,593	254,464	259,554	264,745	686,647	2,269,091	280,949	312,142	320,558	960,975	304,108	5,087,202	346,983	767,545	
Total Renewal Costs	238,084	1,471,986	483,286	276,552	207,470	2,413,454	200,702	339,015	260,254	217,183	1,304,632	225,957	252,758	580,095	239,787	1,579,974	273,593	254,464	259,554	264,745	686,647	2,269,091	280,949	312,142	320,558	960,975	304,108	5,087,202	346,983	767,545	
Ending Balance	2,530,199	1,902,533	2,238,265	2,746,166	3,249,178	1,549,007	2,003,179	2,324,778	2,726,402	3,178,572	2,551,966	2,980,016	3,388,546	3,476,084	3,900,283	2,990,375	3,352,516	3,737,219	4,120,531	4,501,884	4,464,069	2,833,516	3,132,564	3,399,285	3,654,987	3,266,827	3,512,244	631,542	591,885	117,143	