

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]

[Date]

[Board Member Name, if known]
[Board of Directors/Management Company Name]
[HOA Name]
[Address]
[City, State, Zip Code]

RE: Formal Request for the Establishment of a Reserve Account

Dear Board of Directors,

I am writing to you as a homeowner in good standing within the [HOA Name] community. I am formally requesting that the Board of Directors take immediate steps to establish and fund a dedicated reserve account for our association.

As our community ages, the need for major repairs and replacements of common area components-such as roofing, paving, and structural elements-is inevitable. Establishing a reserve account is a critical component of responsible fiscal management. It ensures that the association can meet these long-term financial obligations without the need for sudden, large-scale special assessments which can place an undue financial burden on individual homeowners.

I specifically request that the Board:

- Commission a professional reserve study to determine the appropriate funding levels.
- Open a separate, interest-bearing account specifically designated for reserve funds.
- Adopt a formal policy for the ongoing contribution to this account as part of our annual budget.

Adequate reserve funding protects property values and ensures the long-term viability of our neighborhood. I look forward to hearing how the Board intends to proceed with this matter at the next scheduled meeting.

Thank you for your time and your service to our community.

Sincerely,

[Your Signature]

[Your Printed Name]