WINDOW CLEANING BAY AREA

WHITE PAPER

Building Exterior Cleaning Into An HOA Reserve Study

What California Civil Code §5550 requires of HOA reserve studies (a three-year inspection, annual review and a 30-year component horizon) and a framework for budgeting window cleaning and pressure washing.

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Executive Summary

California HOA boards must study their reserve needs under Civil Code §5550. The statute is about major components the association must repair, replace, restore or maintain. It does not mention window cleaning or pressure washing. This paper explains what §5550 requires and offers a framework for deciding where exterior cleaning belongs: in the operating budget, in the reserve study, or in both.

Key Points

- **Three-Year Inspection:** At least once every three years, the board must have a visual inspection of accessible major components done. Civ. Code §5550(a)
- **Threshold:** This applies if the replacement value of major components is at least half of the association's gross budget. §5550(a)
- **Annual Review:** The board must review the study, or have it reviewed, every year. §5550(a)
- **30-Year Horizon:** The study identifies major components with a remaining useful life of less than 30 years. §5550(b)(1)
- **Cleaning Is Not Named:** Whether a cleaning cost belongs in reserves is a judgment call for the board and its reserve specialist.

What Civil Code §5550 Requires

The board "shall cause to be conducted a reasonably competent and diligent visual inspection of the accessible areas of the major components that the association is obligated to repair, replace, restore, or maintain" at least once every three years, and review the study annually. §5550(a)

Required Study Contents

Element	Statute
Major Components With Under 30 Years Remaining Useful Life	§5550(b)(1)
Probable Remaining Useful Life	§5550(b)(2)
Estimated Cost Of Repair, Replacement, Restoration Or Maintenance	§5550(b)(3)
Total Annual Contribution Necessary	§5550(b)(4)
Reserve Funding Plan	§5550(b)(5)

Source: Cal. Civil Code §5550, as amended by SB 900 (effective January 1, 2025).

Components vs Operating Expenses

A reserve study covers major components and their long-term repair, replacement, restoration or maintenance. Recurring, predictable services that happen every year are commonly paid from the operating budget. Large, infrequent projects tied to a component's life cycle are the kind of items a reserve study is built to plan for.

Where Cleaning Fits

Example Item	Typical Budget Home
Routine Common-Area Window Cleaning	Operating (recurring annual service)
Routine Walkway And Entry Pressure Washing	Operating
Cleaning And Restoration Before Facade Recoating	Board and reserve specialist decide; may tie to a component
Restoration Of Glass Damaged By Rundown (See G12)	Board and reserve specialist decide

Illustrative framework only; not drawn from §5550.

Board Planning Checklist

- **Confirm The Threshold:** Check whether major component value is at least half the gross budget.
- **Calendar The Inspection:** At least once every three years.
- **Review Annually:** Put the study review on each year's agenda.
- **Budget Recurring Cleaning:** Plan the window and pressure washing cadence (see G9).
- **Ask Your Reserve Specialist:** Ask how they treat cleaning tied to coatings or glazing.

Sources

- Cal. Civil Code §5550. https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CIV&sectionNum=5550.

This paper summarizes regulations and agency guidance for general information and is not legal advice. Requirements may change and vary by city; consult the current text, your local agency and qualified professionals.

About Window Cleaning Bay Area

Window Cleaning Bay Area provides commercial window cleaning, pressure washing and solar panel cleaning across the San Francisco Bay Area. Contact: grayson@windowcleaningbayarea.com