

**Lake Waynoka Property Owners Association
Long Range Planning Annual Report
2021 – 2025 Strategy Plan**

**To: Charles Beard, President, WPOA Board of Trustees
Waynoka Property Owners Association**

CC: WPOA Board of Trustees and WPOA membership

04/05/2021

Authority

The Long Range Planning Committee is charged with creating and maintaining WPOA Long Range Planning Document. This document is to be updated annually, and should contain plans and budgetary considerations for a three (3) to five (5) year window into the future. (CODE OF REGULATIONS, ARTICLE VII, SECTION 12, Rev. 5, 10-96)

The 2020-2021 Long Range Planning Committee:

Steve VonWahlde, Co-Chairperson/ WPOA Trustee
Terry Borgman, Co -Chairperson

And the following Committee members and volunteers who participated at various times throughout the past year with suggestions, comments and perspective:

Pat Helm
Greg Stover
Jim Hellyer
Michael LaPlante
Pete Livermore
Dan Federico
Jim Meyer
Paul Cahall – General Manager

Introduction

The Long Range Planning Committee (LRPC) as a service prepares the Annual Long Range Plan to the WPOA Board. The Plan defines community operating or strategic objectives and forecasts suggested activities and plans over the upcoming 1 – 5 year period. The Long Range Plan provides the WPOA Board with information that is helpful in selecting, prioritizing and planning for improvements in member services and amenities and in guiding the overall management and direction of the community for the benefit of Association members and guests.

The Long Range Plan is presented in two parts: overall vision, values and ongoing strategy plans and a separate projection of capital and operating budget impacts covering a five year timeline. The budgetary section is based on the 2017 30-year reserve study conducted by Reserve Advisors and as updated by the LRPC during the 2018 through the 2020 capital account budgeting processes.

Vision, Values and Strategy Plan

Note: The following Vision and Value Statements were previously approved by the Board. Minor modifications to the wording were made to clarify or expound upon certain points. It is recommended that the Board continue with these going forward.

WPOA Vision Statement

Lake Waynoka Association members envision a gated lake community, with members working together to achieve a highly desirable quality of life and appreciating property values. We envision a neighborhood that is considered by all to be a desirable place in which to live or vacation, share our varied recreational amenities, and enjoy the benefits of family and friends in an active member community.

WPOA Values

The manner in which WPOA community members, Trustees and Administrative department employees conduct themselves and work together in achieving our community Vision and implementing our Goals and Objectives are expressed in the community and department values, which everyone should tailor and adopt:

Community Values

In fulfilling Lake Waynoka's mission and achieving our Vision, we value:

- Interest
- Participation
- Honesty
- Equity
- Respect
- Cooperation
- Civility
- Efficiency
- Transparency
- Creativity
- Volunteerism

WPOA Board and Administrative Department Values

In keeping with our community values, we value:

- Employing responsible and sound judgment in all decisions
- Operating in an equitable, honest, effective & professional manner
- Weighing the interest of all current & future members
- Respecting each other and all members
- Being sensitive to the diverse needs of all members
- Operating openly
- Encouraging participation via committees, clubs, and individual efforts
- Advocating for our interests in the community, county, and state
- Meeting our fiduciary responsibilities to watch out for both the short term and long-term interests of our community
- Proactively consider membership growth and the future well being of our lake community.

Community Goals and Objectives

A. Lake Protection and Conservation

(Protection and conservation of the lake environment, dam, shoreline and public access areas and amenities therein)

Maintain an effective dredging program to ensure acceptable navigability of the main lake and all coves.

Protect the lake shoreline against erosion by enforcing Rules on the rocking of all lakefront lots, including both private and WPOA-owned.

Properly maintain the condition of the dam, weir area and valve, including recommended regular inspections.

Establish and maintain an acceptable balance of fish population and the lake habitat while recognizing the other recreational needs and uses of the entire membership.

Properly maintain all lake access areas, including amenities included therein.

Support the control of geese, beavers and any other invasive species of animals or plants that might affect the health of the lake and damage to property.

B. Security and Safety for People and Property

(Security and safety of members, guests, visitors and employees and their property)

Maintain a certified and equipped Lake Waynoka Security Department with each ranger providing both law enforcement and emergency medical technician services to enhance the safety and security of all Lake Waynoka residents and guests.

Continue to increase security through the integrated use of gates, cameras, lighting, and other technological tools to limit unauthorized access and elevate identification capability by the security department thereby promoting a safe and secure environment within Lake Waynoka.

Continue to review, modify, publish, and promote the WPOA Code of Regulations and the WPOA Rules and Regulations to ensure that all WPOA members and guests are aware of these governing documents that reduce conflict and increase enjoyment of facilities and amenities within Lake Waynoka.

Maintain a high standard of safe watercraft operation by consistent and effective enforcement of all State laws and WPOA rules to help avoid watercraft injuries and accidents to members and guests on Lake Waynoka waters.

C. Grounds Maintenance and Beautification

(Maintenance and improvements to community roads, grounds, signage, etc.)

Maintain a consistent “Branding” program, where practical, covering color, fonts and size for community signage. Expand and adopt the program to encompass the color and style for community shelters, toilets, buildings, vehicles, uniforms and etc.

Maintain emphasis on the program for getting rid of the abandoned boats and trailers. Improve enforcement of rules and regulations regarding property restrictions on abandoned boats, cars, unscreened propane tanks and “messy” yards.

Maintain all public areas such as shelters, lake access locations and planting beds to acceptable standards of appearance.

Proactively support community clubs and organizations that might wish to further improve public areas with labor and equipment support, if requested.

Maintain all roadways in good condition and keep adjacent trees and bushes pruned and trimmed away from the right-of-way.

D. Administration and Operational Excellence

(adherence to best practices, recognition of employee value, member services)

Identify, research and employ best practices in the areas of fiscal management, public relations, employee relations and other administrative functions using OLCA and other lake community resources.

Continue to identify and maintain an employee recognition and appreciation program.

Identify, develop, and appraise member services through periodic surveys and focus groups.

Continue developing a work environment that promotes trust, respect, open communication and teamwork between all levels of staff, the WPOA Board, the association membership and neighboring communities.

Continue to work with the appropriate Committees, or membership if applicable, to update community Rules and Regulations for appropriateness and effectiveness.

**E. Financial Stability & Protection of Community and Member Assets
(Conservative financial management, enforcement of community rules and zoning, support of community and member property values)**

Establish and maintain an annual risk analysis and review program that assesses the adequacy of the community's general reserve account.

Research ways to enhance membership value and implement those that are feasible. Emphasize the perceived value of Lake Waynoka membership and add value/benefits whenever and wherever possible.

Consistently communicate actions taken by the Board resulting from the Long Range Plan and membership surveys.

Consistently enforce the adopted Association Rules and communicate Board actions to membership.

Actively communicate financial information to the membership which clearly summarizes the operating and capital budgets, identifies budgeting for forecasted long-range future projects, and assesses the adequacy of financial surpluses and reserves necessary for the protection of association and member property values.

Monitor progress against long-range membership category growth targets necessary to attain the vision of Lake Waynoka as a desirable community.

**F. Maintenance of Facilities and Equipment
(Equipment purchases and routine maintenance, (tools, vehicles, equipment, etc.)**

Properly maintain all amenities (both existing and future) and equipment in good operating condition and appearance through the justifiable and necessary increases to fees and assessments (including the latest updates to the reserve study).

Ensure that employees have the proper tools and equipment to perform their jobs in a safe and efficient manner.

**G. Amenity Development, Improvement, Replacement and Maintenance
(Availability, development, enhancement, replacement and routine maintenance of amenities, including related life style/quality of life issues)**

Identify and develop a plan for future or improved amenities desired by Association members that implement the Vision of Lake Waynoka as a desirable recreational community to all.

Work with and consider financial and other support for community clubs and organizations, which implement organized activities for all ages, including community youth.

**H. Growth of Membership, Community Promotion and Association Communications
(Promotion and marketing of Lake Waynoka as a desirable community; includes association membership communication processes)**

Maintain an active communication and publicity program with the membership, covering events and activities and results of the WPOA Board, Administration, WPOA committees, and community clubs and organizations.

Continue to enhance membership communication. Consider on a minimum annual basis, that a “state of the lake” type report be given to membership. Basic information such as current number of members, number of houses, full timers, part timers, an outline of basic budgeting categories, status of reserves, impacts of non-funding, and any other relevant information of what is going on at the time could be provided.

Foster a sense of active involvement and promote the value of Association members being involved in Lake Waynoka activities and community service, including membership on committees and serving as a Trustee.

Continually pursue activities, which promote Lake Waynoka as a safe, gated community with a great value equation (real estate values, our own water and sewer system, amenities, low dues and fees, etc.

2021 – 2025 Budgetary Impact Report

Background

In 2018 the Long Range Planning Committee performed a review of the WPOA 30 year plan prepared by Reserve Advisors in 2017. The purpose of this review was to determine a more appropriate assessment of the financial impacts of the work identified in the study based on the priorities of Lake Waynoka and more accurate cost estimates based on historical local data rather than regionalized cost estimates. This review was presented to the WPOA Board on July 9, 2018. The significant results were:

- Overall expense over the 30-year period was reduced from \$25 million to \$18 million.
- The funding plan proposed in the LRPC review was based on an attempt to avoid major swings in the assessment rates, i.e., increases were implemented early and maintained with gradual increases rather than containing large up and down swings.
- The projected increase in assessments has been reduced from \$220 per member to \$90 to date.

The revised assessment rates were put to a vote of the membership as Issue 1 in the fall of 2018 and 2019 and were voted down, as were the original rates proposed by Reserve Advisors in 2017. At the January 2019 Board meeting, the Board did approve the recommended \$10 increase to the Lake Assessment Account, and at the January 2020 Board meeting approved the \$70 increase for Roads and the \$10 increase for Improvements.

During the past last quarter of 2020, the LRPC worked with the General Manager to develop the 2021 Capital Assessment budget. This budget, which was approved by the WPOA Board in January 2021, was based on the projections in the reserve study update, with some updates based on current needs as determined by the General Manager.

Based on the current assessment account revenue projections, which include an allocation from the newly instituted Initiation Fee, the Roads, Lake, and Improvements accounts are all appropriately funded through the five-year period of this report. (Please see the expense projection worksheets and the assessment account income vs. expense charts following this report.)

A more detailed discussion of each of the three assessment accounts follows below.

Roads Assessment Account

Background

As indicated above, the WPOA Board approved the \$70 increase to the Roads assessment account recommended by the LRPC during the January 2020 Board Meeting. This increase allows the General Manger to continue with typical road maintenance and improvements as have been performed in the past, but primarily serves to build a reserve in this account to fund the re-paving of Waynoka Drive, currently in the 30 year plan to begin in 2029.

In addition to the annual dues contribution from members, the revenue for this account also includes a contribution from the Initiation Fee in the same amount as the annual roads assessment per member (\$170) plus payments from Rumpke and from the fee included with new building permits.

As in the 2019 LRPC review, the increase needed to cover the repaving of Waynoka Drive could be eliminated after 2032. However, it must be stated that another Waynoka Drive repaving will likely be required by 2049 (currently included in the 30-year projection), and funds will be required to be collected for that effort in the future.

Action – None required

Lake Assessment Account

Background

The 2019 budget approved by the WPOA Board included the \$10 assessment increase recommended by the LRPC as a result of the 2018 Reserve Study Update. This increase, along with some changes to the estimated expense items for the Lake account over the upcoming years have allowed this account to be positively funded through 2034. The expense changes included a reduction to the scope of annual dredging since the upcoming years will be in areas previously dredged, added expense every eight years for dredging at the east end of the lake, and reductions to the previously estimated costs for replacement/repair of dredging equipment.

In the years following 2034, the Lake Assessment fee would need to increase by \$20 to \$25 dollars per member for the balance of the thirty-year period assuming no changes are made and no unforeseen circumstances occur.

Action

In 2020, two additional issues have been discovered.

1. Currently, we have budgeted for the inspection of the dam spillway. The spillway inspection report will be issued in mid 2021. It is expected that the ODNR and the engineering will recommend some repairs. The extent of the repairs will require funds that are NOT included in the 5-year plan. Upon receipt of the inspection report, the General Manager (GM) will recommend the amount of funding to engineer, develop a contract, obtain quotes from contractors, inspect the contractor's work and execute the work. The amount of funding required has yet to be determined and approved by the WPOA board.
2. There is a portion of the lake that has not been dredged in 50 years. A research project authorized by the board proposed three methods of dredging mainly: using current dredging methods (barge and excavator); hydrolytic dredging and dry dredging methods. A quote for hydraulic dredging was obtained, as it seemed to be the most effective method execution and causing the least impact to the lake recreation activities. Funding needs to be found for this scope of work and is NOT included in the 5-Year plan.

NOTE: This status assumes that the amount of the initiation fee allocated to the Lake assessment account (currently \$70 per new member) remains in place and increases as any assessment increases are approved.

Improvements Assessment Account

Background

In the 2018 LRPC Reserve Study update, any major expense items identified by the Reserve Advisors study for the lodge/restaurant and bar facilities were delayed beyond the first five years to allow for consideration of the possible replacement of these facilities. These delayed expenses are now coming into the 5-year planning cycle with \$190,000 in expense projected in 2024. The forecast maintenance expense for these areas over the thirty-year study period is \$950,000 (subject to further escalation if there are additional postponements). The LRPC recommends the upcoming two years be used to seriously consider whether it is wiser to replace these aging facilities before significant costs are expended.

It must be noted that although called the Improvements Assessment Account, the expense projections did not originally cover "improvements" or any additional amenities. These expense projections are for maintenance of existing facilities only, with the following exceptions:

- 1) The LRPC has reviewed possibilities for a new walking/recreation trail, and the Board has consented to including these expenses in 2025, just outside of the 5-year plan window.
- 2) Due to insurance recommendations, the majority of the playground equipment at Lake Waynoka was removed. The LRPC has also done some review of possible new playground sites and equipment. The original 30-year review of this account by Reserve Advisors did have funding for the replacement of playground equipment and this funding remains in the plan, currently in 2022.

Action:

In 2020, one additional issue has been discovered.

Currently, the recreation center has continued to experience a leak known as condensate dripping off the highest beam in the roof. Further delay in fixing this issue may result in a longer-term deterioration of the structure. Quotes were obtained to correct the situation. The board has decided to fix the issue in 2021. Funding needs to be found for this scope of work and is NOT included in the 5-Year plan.

NOTE: this status assumes that the amount of the initiation fee allocated to the Improvements assessment account (currently \$110 per new member) remains in place and increases as any assessment increases are approved, assuming no changes are made and no unforeseen circumstances occur.

Tabled Projects and Opportunities:

The following projects or opportunities have been reviewed by the Board in prior years and accepted for possible implementation but have been tabled for various reasons, as indicated:

- Condos: needs a developer or other funding source, then a plan
 - Storage Area: needs WPOA funding, plus a designated area within the community
 - A combined lodge/restaurant/bar complex in the area of the current lodge, on or overseeing the lake, or elsewhere: needs WPOA funding, plans & a designated area
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Outstanding Projects, Strategies and Opportunities:

The following projects or opportunities have been identified from prior Long Range Plans, community surveys and general feedback. The status of these items has not been advanced. They represent an inventory of opportunities to be prioritized and accepted for evaluation. They are included in the Long Range Plan as a benefit to the Board.

- Approve and fund the walking trail plan (included in the 30 year plan for 2025 and 2026)
- Approve and fund a new or updated playground(s)
- Consider lake beautification programs.
- Consider resurrection of the previous storage area project
- Publish rules and regulations on a monthly basis in the newsletter
- Consider membership enhancement (perks for members, tiered memberships, etc.)
- Consider further utilization or re-utilization of WPOA properties
- Maintain a list of community needs or projects, which clubs may access for ideas in fulfilling their community service and support goals.

Next Steps and Recommendations

1. Acceptance and implementation of the 2021 Long-Range Plan – Strategy report by the WPOA Board.
2. Publication of the strategy section of the 2021 Long-Range Plan to the membership.
3. Consider publication of the 2021 – 2025 Budgetary Impact Report to the WPOA membership.
4. The WPOA Board should work with the General Manager and the Long-Range Planning Committee to identify any additional activities or projects forecasted for 2022-2025.
5. Test and develop use of a member survey program to enable more WPOA membership input into improvement ideas.

FINANCIAL INFORMATION

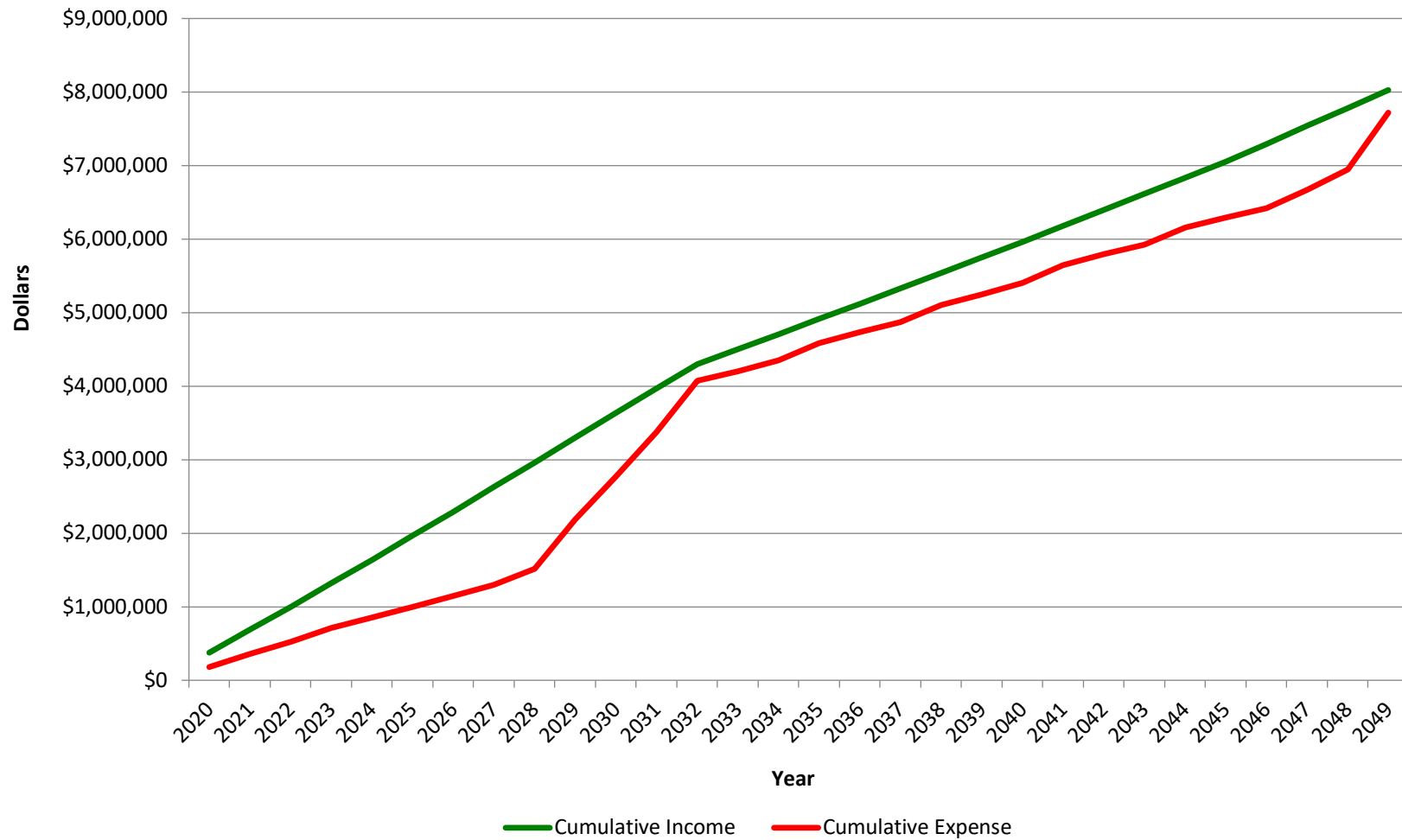
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Roads Revenue vs. Expense Chart – Thirty year projection	Page 19
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Lake Revenue vs. Expense Chart – Thirty year projection	Page 21

RESERVE FUNDING PLAN				No. of Property Xfers	100	No. of New Homes		15					
	Roads												
	Current Assessment	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
	Additional Assessment	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00
	Per 9/25 Update	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00
CASH FLOW ANALYSIS		#NAME?											
Lake Waynoka													
Property Owners Association													
Lake Waynoka, Ohio		FY2017	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Reserves at Beginning of Year (Note 1)		193,000	324,513	475,346	607,844	783,231	963,087	1,141,426	1,324,291	1,441,293	1,113,874	856,626	
RA Recommended Reserve Contributions		419,500	426,200	433,000	439,900	446,900	454,100	461,400	468,800	476,300	483,900	491,600	
Equivalent Members		1,610	1,620	1,630	1,640	1,650	1,660	1,670	1,680	1,690	1,700	1,710	
Assessment Revenue		161,000	162,000	163,000	164,000	165,000	166,000	167,000	168,000	169,000	170,000	171,000	
Additional Assessment		112,700	113,400	114,100	114,800	115,500	116,200	116,900	117,600	118,300	119,000	119,700	
Initiation Fees		17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	
New House Permit Fees		7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	
Rumpke Road Fee		9,600	9,600	9,600	9,600	9,600	9,600	9,600	9,600	9,600	9,600	9,600	
Total Recommended Reserve Contributions (Note 1)		307,800	309,500	311,200	312,900	314,600	316,300	318,000	319,700	321,400	323,100	324,800	
Anticipated Interest Rate		1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	
Estimated Interest Earned, During Year (Note 3)		3,087	4,771	6,460	8,297	10,415	12,552	14,706	16,495	15,240	11,752	8,639	
Total Income for Year		312,497	315,891	319,290	322,837	326,665	330,512	334,376	337,875	338,330	336,552	335,149	
Anticipated Expenditures, By Year		(179,374)	(163,438)	(185,162)	(145,810)	(145,159)	(150,513)	(149,841)	(219,193)	(664,059)	(592,100)	(598,293)	
Anticipated Reserves at Year End		<u>\$83,601</u>	<u>\$324,513</u>	<u>\$475,346</u>	<u>\$607,844</u>	<u>\$783,231</u>	<u>\$963,087</u>	<u>\$1,141,426</u>	<u>\$1,324,291</u>	<u>\$1,441,293</u>	<u>\$1,113,874</u>	<u>\$856,626</u>	
Actual Reserves at Year End		<u>\$83,601</u>											

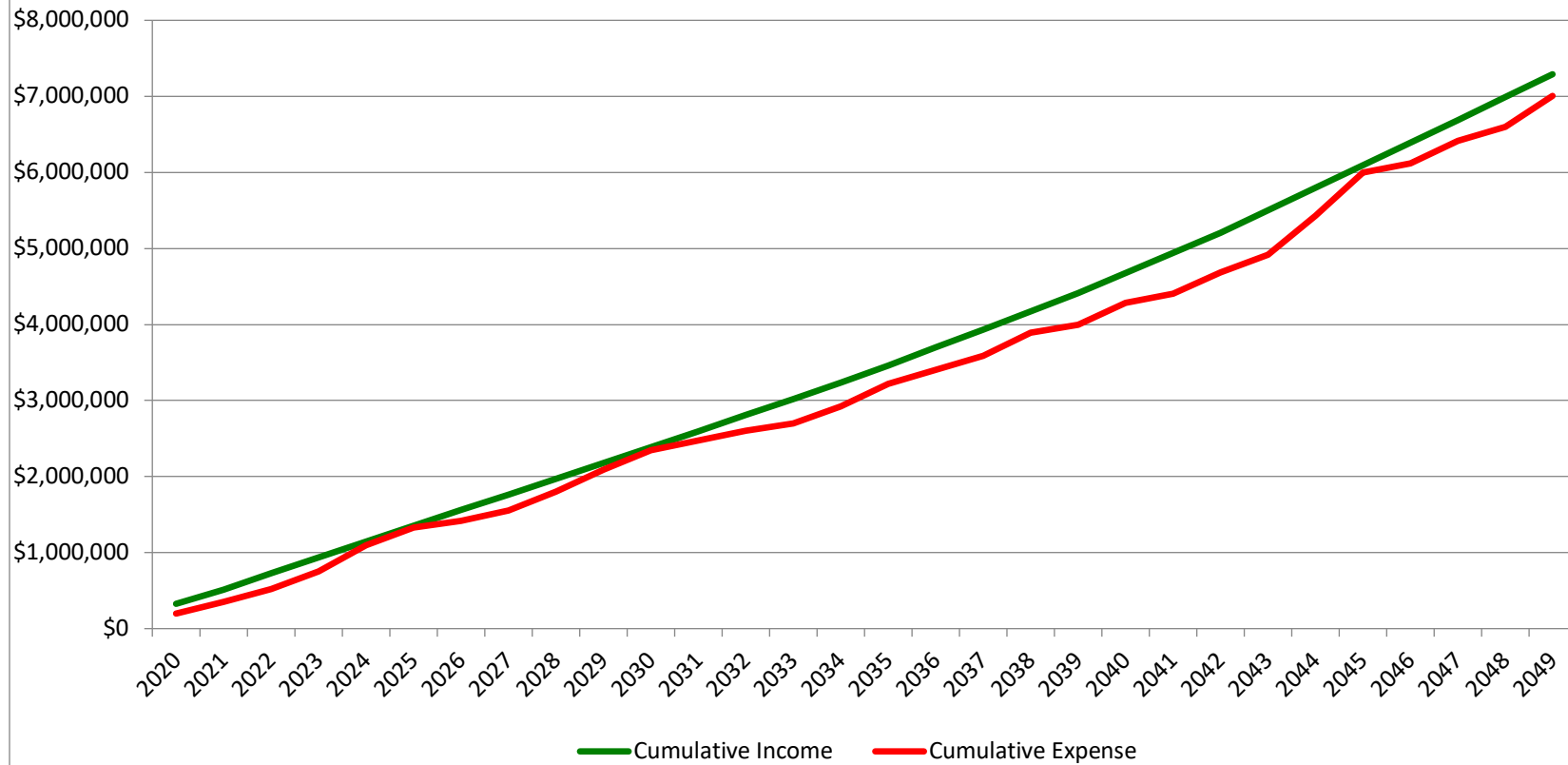
RESERVE FUNDING PLAN		No. of Property Xfers	100										
Improvement													
	Current Assessment	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
	Add'tl Assessment	\$10.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
		\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
CASH FLOW ANALYSIS													
Lake Waynoka													
Property Owners Association													
	Lake Waynoka, Ohio	FY2017	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
	Reserves at Beginning of Year (Note 1)	131,000	168,088	209,148	182,149	51,589	26,320	147,220	216,692	170,519	92,965	39,724	
	RA Recommended Reserve Contributions (Ref)	218,000	192,000	195,100	198,200	201,400	204,600	207,900	211,200	214,600	218,000	221,500	
	Equivalent Members	1,610	1,620	1,630	1,640	1,650	1,660	1,670	1,680	1,690	1,700	1,710	
	Assessment Revenue	161,000	162,000	163,000	164,000	165,000	166,000	167,000	168,000	169,000	170,000	171,000	
	Additional Assessment	16,100	32,400	32,600	32,800	33,000	24,900	25,050	25,200	25,350	25,500	25,650	
	Initiation Fee	11,000	12,000	12,000	12,000	12,000	11,500	11,500	11,500	11,500	11,500	11,500	
	Total Recommended Reserve Contribut	0	188,100	206,400	207,600	208,800	210,000	202,400	203,550	204,700	205,850	207,000	208,150
	Anticipated Interest Rate	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%
	Estimated Interest Earned, During Year (Note 3)	1,784	2,250	2,334	1,394	465	1,035	2,170	2,309	1,571	791	994	
	Total Income for Year	320,884	376,738	419,082	392,343	262,054	229,755	352,940	423,701	377,940	300,756	248,868	
	Anticipated Expenditures, By Year	(152,796)	(167,590)	(236,933)	(340,754)	(235,734)	(82,535)	(136,248)	(253,182)	(284,975)	(261,032)	(121,888)	
	Anticipated Reserves at Year End	<u>\$23,723</u>	<u>\$168,088</u>	<u>\$209,148</u>	<u>\$182,149</u>	<u>\$51,589</u>	<u>\$26,320</u>	<u>\$147,220</u>	<u>\$216,692</u>	<u>\$170,519</u>	<u>\$92,965</u>	<u>\$39,724</u>	<u>\$126,980</u>
	Actual Reserves at Year End	<u>\$23,723</u>											

NEW RESERVE FUNDING PLAN		No. of Property Xfers		100									
	Lake												
	Current Assessment	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00
	Add'tl Assessment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Per 9/25 Update	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH FLOW ANALYSIS													
Lake Waynoka													
Property Owners Association													
Lake Waynoka, Ohio		FY2017	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Reserves at Beginning of Year (Note 1)		44,483	63,158	85,060	124,641	105,609	142,577	173,936	46,654	68,043	125,234	143,129	
RA Recommended Reserve Contributions		166,000	151,000	153,400	155,900	158,400	160,900	163,500	166,100	168,800	171,500	174,200	
Equivalent Members		1,610	1,620	1,630	1,640	1,650	1,660	1,670	1,680	1,690	1,700	1,710	
Assessment Revenue		112,700	113,400	114,100	114,800	115,500	116,200	116,900	117,600	118,300	119,000	119,700	
Additional Assessment		0	0	0	0	0	0	0	0	0	0	0	
Initiation Fee		7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	
Total Recommended Reserve Contributions (Note 2)		119,700	120,400	121,100	121,800	122,500	123,200	123,900	124,600	125,300	126,000	126,700	
Anticipated Interest Rate		1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	
Estimated Interest Earned, During Year (Note 3)		642	884	1,251	1,373	1,480	1,888	1,316	684	1,153	1,601	1,869	
Total Income for Year		164,825	184,442	207,411	247,814	229,589	267,665	299,152	171,938	194,496	252,835	271,698	
Anticipated Expenditures, By Year		(101,667)	(99,382)	(82,770)	(142,205)	(87,012)	(93,729)	(252,498)	(103,895)	(69,262)	(109,706)	(101,470)	
Anticipated Reserves at Year End		<u>\$69,961</u>	<u>\$63,158</u>	<u>\$85,060</u>	<u>\$124,641</u>	<u>\$105,609</u>	<u>\$142,577</u>	<u>\$173,936</u>	<u>\$46,654</u>	<u>\$68,043</u>	<u>\$125,234</u>	<u>\$143,129</u>	
Actual Reserves at Year End		<u>\$69,961</u>											

ROADS ASSESSMENT ACCOUNT CUMULATIVE INCOME VS. EXPENSE 2020 - 2049



IMPROVEMENTS ASSESSMENT ACCOUNT CUMULATIVE INCOME VS. EXPENSE 2020 - 2049



LAKE ASSESSMENT ACCOUNT CUMULATIVE INCOME VS. EXPENSE 2020 - 2049

