

**BWRMA Alternate Paths Forward**  
**Scenario Summary by Year**

YEAR	GRVL & ADMIN (all Scenarios) esc'n: 0.19%	DOOR #1 (Scenario 5e)					DOOR #2 (Scenario 7e)					DOOR #3 (Scenario 8d)							
		ACTIVITY	EST'D COST	% ESC	RESERVE FUND	SPECIAL ASSESSMENT	TOTAL FEES	ACTIVITY	EST'D COST	% ESC	RESERVE FUND	SPECIAL ASSESSMENT	TOTAL FEES	ACTIVITY	EST'D COST	% ESC	RESERVE FUND	TOTAL FEES	LENDER LOTS
2024	\$300	Start Building Reserve Fund to do work later; Repair critical parts of paved roads to stabilize	\$60,000		\$600		\$900	Start Building Reserve Fund to do work later; Repair critical parts of paved roads to stabilize	\$60,000	3.0%	\$700		\$1,000	Start Building Reserve Fund to do work later; Repair critical parts of paved roads to stabilize	\$60,000		\$550	\$850	\$850
2025	\$301			3.0%	\$618		\$919			3.0%	\$721		\$1,022	Chip-Seal BW/NBW/Fern Gully (12-yr life). Requires 34 Lot Owners willing to loan BWRMA \$2700-3000 by 7/15/25.	\$186,264	4.0%	\$572	\$873	\$3,573
2026	\$301	Chip-seal BW/NBW/Fern Gully (10-yr expected life)	\$193,715	3.0%	\$637	\$450	\$1,388	Chip-seal BW/NBW/Fern Gully (11-yr expected life)	\$193,715	3.0%	\$743	\$200	\$1,244	Lender lots receive \$300 discount thru 2036		4.0%	\$595	\$896	\$596
2027	\$302			3.0%	\$656		\$957			3.0%	\$765		\$1,067		4.0%	\$619	\$920	\$620	
2028	\$302			3.0%	\$675		\$978			3.0%	\$788		\$1,090		4.0%	\$643	\$946	\$646	
2029	\$303			3.0%	\$696		\$998			3.0%	\$811		\$1,114		4.0%	\$669	\$972	\$672	
2030	\$303	Overlay Olympic Ridge & Parkview (20-yr life)	\$152,724	3.0%	\$716		\$1,020	Overlay Olympic Ridge & Parkview (20-yr life)	\$152,724	3.0%	\$836		\$1,139	Overlay Olympic Ridge & Parkview (20-yr life)	\$152,724	4.0%	\$696	\$999	\$699
2031	\$304			3.0%	\$738		\$1,042			3.0%	\$861		\$1,165		3.0%	\$717	\$1,021	\$721	
2032	\$305			3.0%	\$760		\$1,065	Consider rehabilitation & overlay of Hidden Springs presuming Reserve Fund is adequate	\$110,000	0.0%	\$861		\$1,166		3.0%	\$738	\$1,043	\$743	
2033	\$305			3.0%	\$783		\$1,088			0.0%	\$861		\$1,166		3.0%	\$760	\$1,066	\$766	
2034	\$306			3.0%	\$806		\$1,112			0.0%	\$861		\$1,167		3.0%	\$783	\$1,089	\$789	
2035	\$306			3.0%	\$831		\$1,137			0.0%	\$861		\$1,167		3.0%	\$807	\$1,113	\$813	
2036	\$307	Anticipate 2" overlay of roads chip-sealed in 2026	\$418,000	3.0%	\$855		\$1,162			0.0%	\$861		\$1,168	Last year of reduction for Lender Lots		3.0%	\$831	\$1,138	\$838
2037	\$307	Reduce Reserve Fund contribution but continue saving for later re-work as roads deteriorate		0.0%	\$600		\$907	Anticipate 2" overlay of roads chip-sealed in 2026	\$434,000	0.0%	\$861		\$1,168	Anticipate 2" overlay of roads chip-sealed in 2025	\$434,000	3.0%	\$856	\$1,163	\$1,163
2038	\$308	etc.		0.0%	\$600		\$908	Reduce Reserve Fund contribution but continue saving for later re-work as roads deteriorate		0.0%	\$700		\$1,008	Reduce Reserve Fund contribution but continue saving for later re-work as roads deteriorate		-29.9%	\$600	\$908	\$908