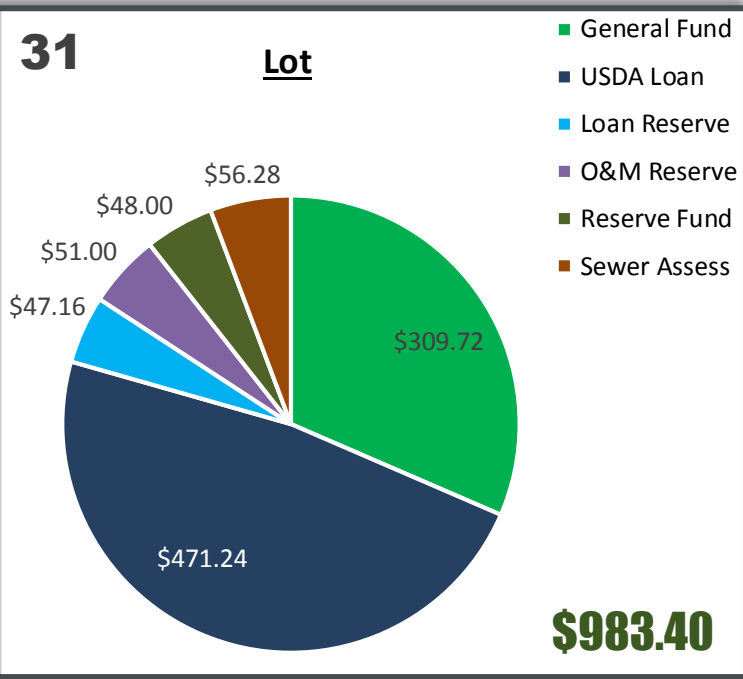
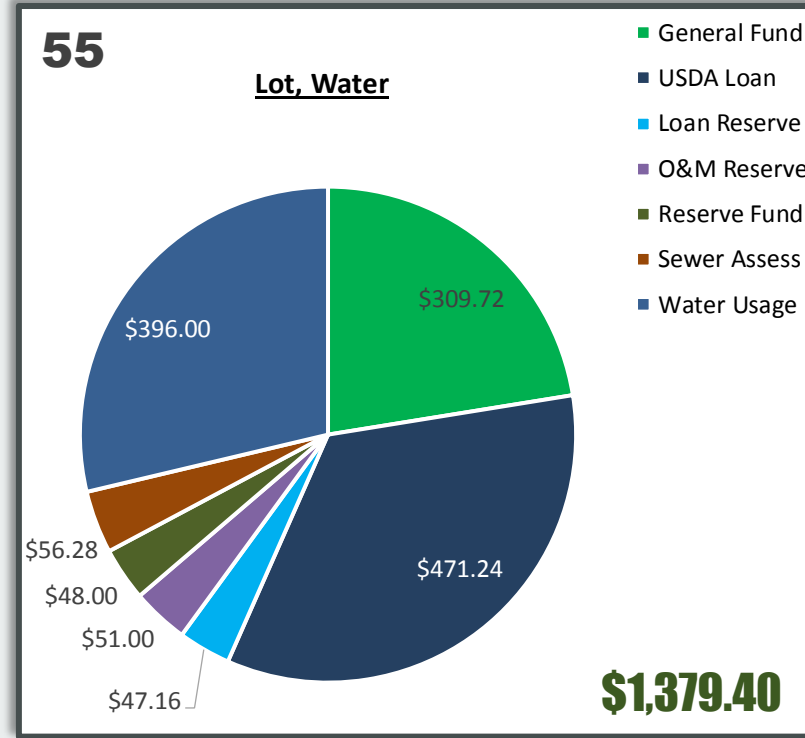


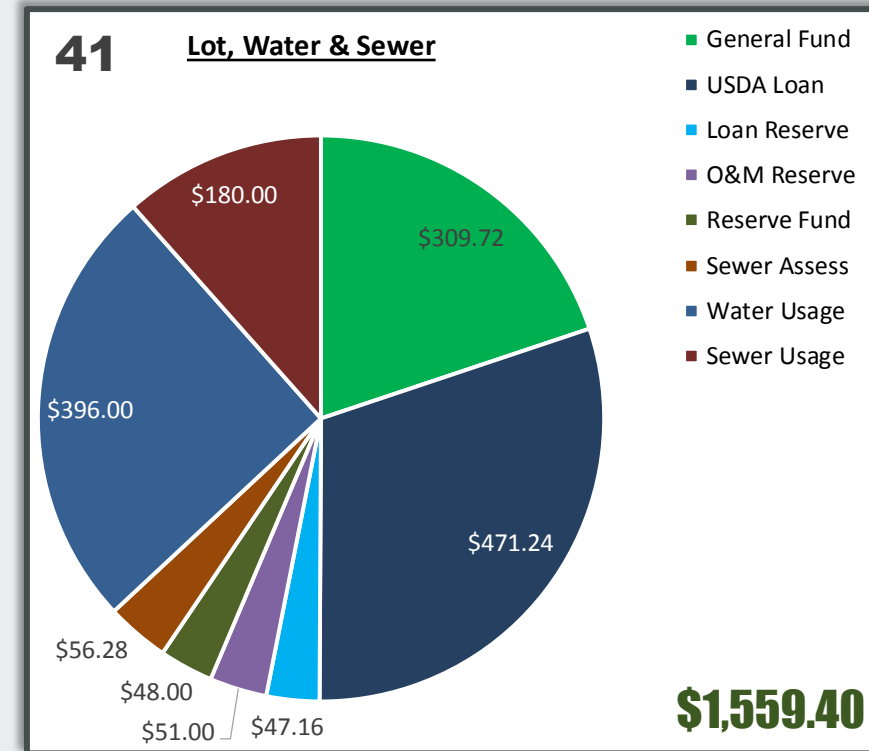
# Member dues by Lot type and where it is applied



Water Access loan  
 General (roads, fences, insurance)  
 Reserve funds



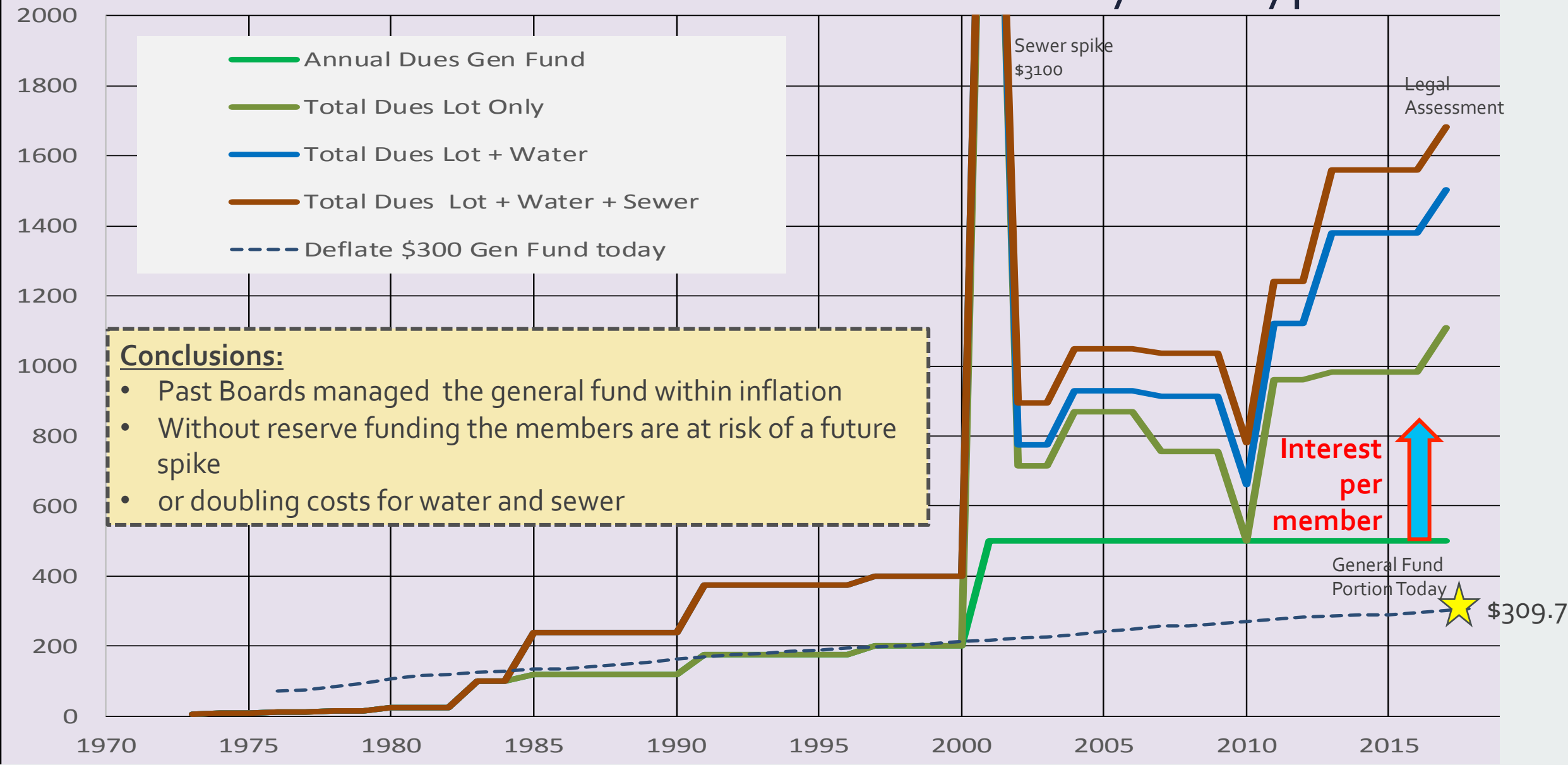
+ Water Usage



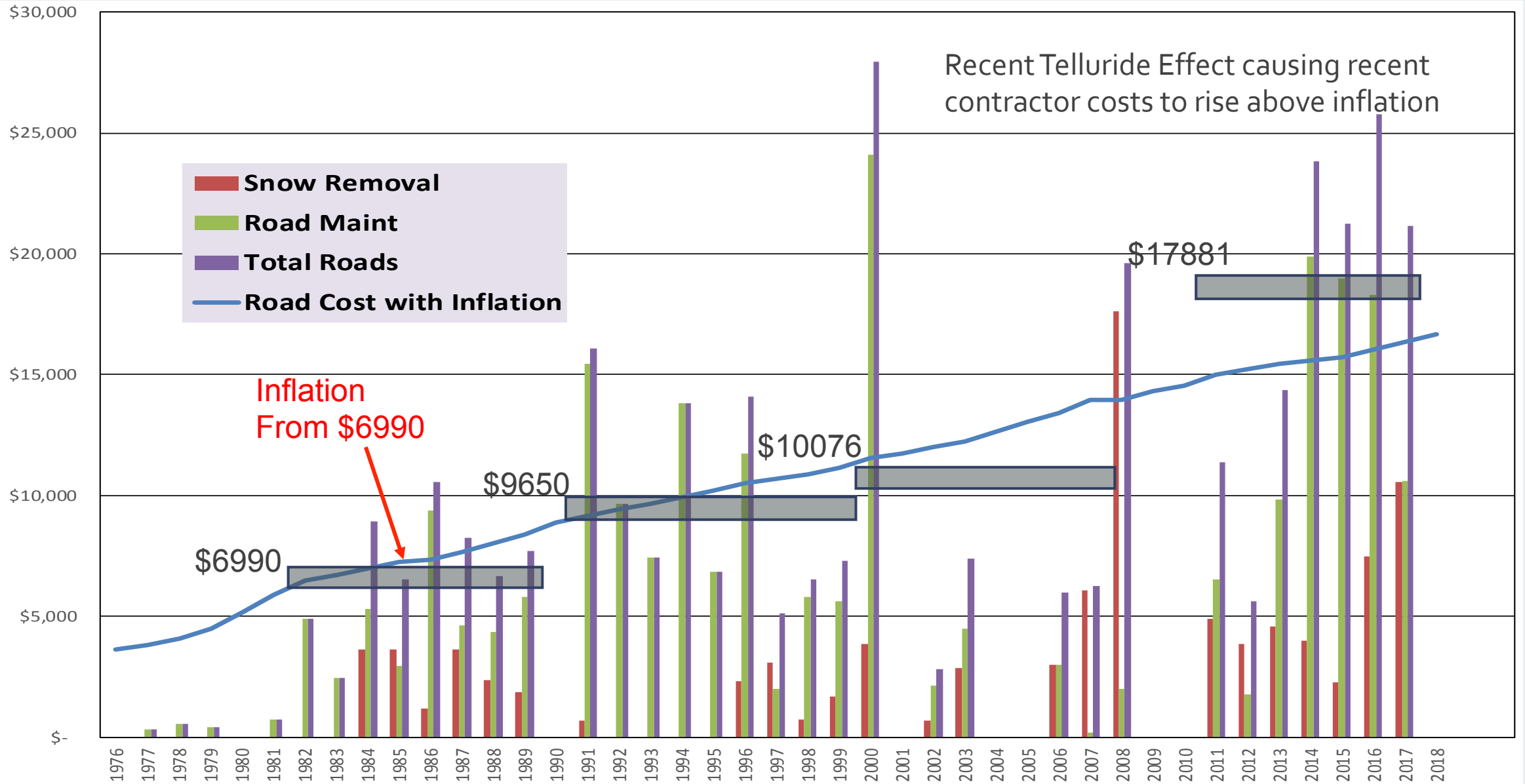
+ Sewer Usage

All members pay the same dues except for water and sewer usage

# Elk Meadows Member Dues Over Time By Lot Type



# Elk Meadows road costs with dramatic recent uptick



# Overall Conclusions From Looking at Dues and Expenses

- All members pay the same for general funds, reserve funds, and the access to water while members connected to water and/or sewer pay additional usage fees
- Healthy reserve funds can protect all members from future spikes in water or sewer costs and from high cost interest on loans
- We should look at the longevity of our systems to ensure we don't need to put in a new system while still paying off an old system as this would be hard for many to afford
- Road committee could consider alternative strategies to maintenance and snow removal
- The budget is well managed within the constraints the HOA has like rising costs due to inflation and additional locally higher inflation