



Making Buildings Better

# LWC2024-25 Funding Model

Little Whale Cove - Main



Start Year	July 2024 /June 2025	Reserve Balance Threshold	\$0	Investment Rate	4.00%
Planning Horizon	30	Reserve Contribution Above Threshold	\$225,004	Tax Rate	15.00%
Starting Reserve Balance	\$567,000	Reserve Contribution Below Threshold	\$0	Inflation Rate	3.50%
Minimum Closing Balance	\$0	Reserve Contribution Increase %	(below)	One Time Special Assessment	
Contingency Reserve	\$0		↳ 3.50 % for 30Yrs		
Number of Units	268	Monthly Avg. Unit Contribution	\$70		

Year	Opening Balance	Reserve Contribution	Special Assessment	Reserve Income	Renewal Costs	Tax Liability	Closing Balance	Percent Funded
2025	\$567,000	\$225,004	\$0	\$22,680	\$203,876	\$3,402	\$607,406	35.43%
2026	\$607,406	\$232,879	\$0	\$24,296	\$194,598	\$3,644	\$666,339	36.76%
2027	\$666,339	\$241,030	\$0	\$26,654	\$161,727	\$3,998	\$768,297	38.93%
2028	\$768,297	\$249,466	\$0	\$30,732	\$208,614	\$4,610	\$835,271	42.43%
2029	\$835,271	\$258,197	\$0	\$33,411	\$275,376	\$5,012	\$846,492	44.76%
2030	\$846,492	\$267,234	\$0	\$33,860	\$523,228	\$5,079	\$619,279	45.39%
2031	\$619,279	\$276,587	\$0	\$24,771	\$179,837	\$3,716	\$737,085	37.66%
2032	\$737,085	\$286,268	\$0	\$29,483	\$258,805	\$4,423	\$789,608	41.54%
2033	\$789,608	\$296,287	\$0	\$31,584	\$192,432	\$4,738	\$920,310	43.00%
2034	\$920,310	\$306,657	\$0	\$36,812	\$280,052	\$5,522	\$978,206	46.73%
2035	\$978,206	\$317,390	\$0	\$39,128	\$168,674	\$5,869	\$1,160,182	48.31%
2036	\$1,160,182	\$328,499	\$0	\$46,407	\$436,651	\$6,961	\$1,091,476	52.88%
2037	\$1,091,476	\$339,996	\$0	\$43,659	\$229,723	\$6,549	\$1,238,860	51.75%
2038	\$1,238,860	\$351,896	\$0	\$49,554	\$315,557	\$7,433	\$1,317,320	55.40%
2039	\$1,317,320	\$364,213	\$0	\$52,693	\$387,581	\$7,904	\$1,338,741	57.53%
2040	\$1,338,741	\$376,960	\$0	\$53,550	\$321,260	\$8,032	\$1,439,958	58.22%
2041	\$1,439,958	\$390,154	\$0	\$57,598	\$291,623	\$8,640	\$1,587,448	60.34%
2042	\$1,587,448	\$403,809	\$0	\$63,498	\$210,436	\$9,525	\$1,834,794	63.26%
2043	\$1,834,794	\$417,942	\$0	\$73,392	\$387,552	\$11,009	\$1,927,568	67.63%
2044	\$1,927,568	\$432,570	\$0	\$77,103	\$266,806	\$11,565	\$2,158,869	69.99%
2045	\$2,158,869	\$447,710	\$0	\$86,355	\$350,619	\$12,953	\$2,329,362	73.91%
2046	\$2,329,362	\$463,380	\$0	\$93,174	\$366,783	\$13,976	\$2,505,158	77.27%
2047	\$2,505,158	\$479,599	\$0	\$100,206	\$322,669	\$15,031	\$2,747,263	79.77%
2048	\$2,747,263	\$496,385	\$0	\$109,891	\$236,282	\$16,484	\$3,100,772	82.61%
2049	\$3,100,772	\$513,758	\$0	\$124,031	\$636,801	\$18,605	\$3,083,156	86.03%
2050	\$3,083,156	\$531,740	\$0	\$123,326	\$777,999	\$18,499	\$2,941,724	87.94%
2051	\$2,941,724	\$550,350	\$0	\$117,669	\$551,861	\$17,650	\$3,040,232	89.69%
2052	\$3,040,232	\$569,613	\$0	\$121,609	\$527,362	\$18,241	\$3,185,850	92.00%
2053	\$3,185,850	\$589,549	\$0	\$127,434	\$298,610	\$19,115	\$3,585,108	94.35%
2054	\$3,585,108	\$610,183	\$0	\$143,404	\$347,680	\$21,511	\$3,969,505	97.45%
		\$11,615,309	\$0	\$1,997,965	\$9,911,074	\$299,695		

