



Annual Cost Comparison of a 1 Br Cottage in South Haven Vs Hidden Ponds RV Resort	Hidden Ponds RV Resort 1 BR Cottage Cost	South Haven Area 1 BR Cottage Cost (if available)
Annual Hidden Ponds site lease	\$4,900 / yr	(N/A)
South Haven municipal Sewer & Water	Included in Fees	\$1,200
Mowwing grass, fertilization, floral trimming etc for common areas	Included in Fees	\$910
Garbage pickup	Included in Fees	\$240
Amenitiies maintence - Heated pool, poolhouse patio, Pickle ball court, Bocci Ball Court, etc	Included in Fees	\$900
Common area maintence - walks, bathrooms, roads, lighting, signs, flowers, grass	Included in Fees	\$400
Wireless high speed internet access (Community Building)	Included in Fees	\$600
Cable TV cost (where available)	Included in Fees	\$500
Electric usage	\$360/yr	\$1,200
Gas or propane cost	\$240/yr	\$600
Average insurance cost (will vary)	\$600/yr	\$800
Resort activities - cookouts, music	Included in Fees	\$390
Safe roads; walking and biking (10 mph speed limit)	Included in Fees	????
Family Fun & new friendships created through resort & acitivites	Priceless	????
RE Taxes \$0 taxes for RV if on a leased site	\$0	\$5,400
Total Annual Operating Expenses	\$6,100 / Yr	\$13,180
Total Monthly Operating Expenses	\$509/ MO	\$1,098.33
Cottage Cost (20% down vs \$84,000 Resort RV Cottage)	Month	Yearly
RV Cottage Cost/Month (\$70,000 loan payment with 20% down w/ RE taxes & Insurance	\$500	\$6,000
South Haven Cottage debt Based on a \$180,000 (likely \$260,000) small 1 BR Cottage	\$1,200	\$14,400
	Hidden Ponds RV Cottage	South Haven 1 BR Cottage
Total Annual Operating Expenses + Debt Cost	\$6,100 /Yr	\$27,580 / Yr
	\$509/ Mo	\$2298.33/mo

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