

DRAFT 2026 BUDGET

	2025 Budget	Jan-Sept Actual Oct- Dec budget	2025 amts		DRAFT 2026 Budget	per month ¹	per property
			minus budgeted amount	2025 actual + 3%			
Title							
Unrestricted Maintenance Reserve	11,000			11,330	11,000		10,000.00 6.31 lot-quarter
Unrestricted Capital Equipment Reserve	11,000			11,330	10,000		10,000.00 25.25 lot -year
Unrestricted Insurance Reserve	40,000			41,200	40,000		
Unrestricted Recreation Reserve	11,000			11,330	10,000		
Unrestricted Road Reserve	13,400			13,802	15,000		
Improvements-patio cover	15,000						11,400 equipment/improvements reserve
additional storage	17,000						8,000 equipment/improvements reserve
paint club house	10,000						1,200 maintenance reserve
pickle ball court							16,000 recreation reserve
dock repair							1,400 maintenance reserve
2 used treadmills							3,000 equipment reserve
new air conditioner-club house							20,000 equipment reserve
trimmer/blower/various tools							1,700 equipment reserve
New well for gate house / entry							Take out of existing:
Kubota Credit Corp-Tractor	6,209						
Total Unrestricted Reserves	134,609						62,700
Advertising	8540	200	50	(150)	52	50	
Bad Check Expense	8550	-	-	-	-	-	
Bank Service Charges	8600	14	71	57	73	75	
Contract Labor-Bath House Cleaning	8740	19,400	21,675	2,275	22,325	22,325	
Dues & Subscriptions	8800	555	518	(37)	533	535	
Electric	8830	44,500	43,923	(577)	45,240	46,000	
Meals - Water for Workers	8840	1,030	1,195	165	1,231	1,300	
Equipment Rental	8860	7,500	7,491	(9)	7,716	8,000	
Sanitation	8880	5,500	3,928	(1,572)	4,046	1,000	
Fuel	8890	5,200	5,859	659	6,035	6,000	
Insurance (due nov)	9040	45,000	19,258	(25,742)	26,961	61,125 25% increase Nov renewals	
Insurance - Worker Comp	4,366	6,198	1,832	6,384	5,000		
Interest Expense	9030	-	40	40	41	40	
Internet Expense	9080	4,061	6,444	2,383	6,638	7,000	
Landscaping/Lawn	9060	15,000	16,806	1,806	17,310	15,000 Increase for beautification shoreline	
Licenses, Permits, Lease	9100	7,500	7,331	(169)	7,551	7,600	
Legal	9130	6,000	5,063	(938)	5,214	6,000	
Miscellaneous	9160	178	45	(134)	46	50	
Office Supplies	9180	5,213	3,014	(2,199)	3,105	3,100	
Pool Maintenance & Supplies	9190	12,160	14,814	2,654	15,259	15,000	
Payroll Fees	9195		1,420			2,200	
Payroll Tax Expense	9200		13,288			19,500	
Laundry Room Expense	9210	1,250	1,392	142	1,434	2,000	
Postage	9220	2,047	1,540	(507)	1,586	2,200	
Penalties & Fines	9240		2,693				
Professional fees/Accounting	9260	13,600	13,765	165	14,178	16,000 accg/tax services	
Taxes-FL DOR	9270		982				
Repairs & Maintenance-General	9300	27,000	56,671	29,671	58,371	27,000	
R & M-Small Equipment	9301	13,600	6,401	(7,199)	6,593	8,000	
R & M-Electric/Plumbing	9302	3,000	1,209	(1,791)	1,246	1,200	
R & M-Air Conditioning	9303	2,500	805	(1,695)	830	2,500	
R & M-Pool Heater/Filter	9304	2,500	625	(1,875)	644	1,500	
Salaries & Wages	9320	265,000	224,851	(40,149)	231,597	247,000	
Sales Tax	9350	8,000	7,210	(790)	7,426	9,000	
Surveillance Expense	9360	9,300	4,179	(5,121)	4,304	4,500	
Seminars & Training	9370	105	26	(79)	27	400	
Supplies	9380	9,218	8,352	(866)	8,602	8,600	
Telephone	9410	5,000	2,260	(2,740)	2,327	4,000	
Tool Expense	9430		279			500	
Uniform Expense	9440	1,500	1,192	(308)	1,228	1,000	
Water & Sewer	9460	21,158	22,872	1,714	23,558	24,000	
Federal Income Tax	9600	16,000	18,960	2,960	19,529	28,500 investment income has increased	
Total Expenses		584,155	554,693	(29,462)	559,237	614,800	
Laundry Income	6030	(18,000)	(15,767)	2,233	(16,240)	(15,000)	
Late Fee Income	6050		(1,064)	(1,064)	(1,096)	-	
Storage Lot Income	6060	(45,000)	(39,913)	5,087	(41,110)	(43,000)	
Estoppel Fees	6070		(1,600)	(1,600)			
Special Assessment - Road	6080		(224,035)				
Special Assessment - Road			224,305				
Interest Income	9570	(12,000)	(17,494)	(5,494)	(18,018)	(12,000)	
Donations/Miscellaneous Income	9580	-	(2,408)	(2,408)	(2,481)	-	
Total Other Income		(75,000)	(77,977)	(2,977)	(78,946)	(70,000)	
EXPENSE BUDGET		509,155	476,716	(32,439)	480,291	544,800	
Total Expense + Unrestricted per lot annually		643,764			643,009		
per lot quarterly		1,622			1,620		
		405			405		