2027 draft BUDGET using 2026 approved 11/6/2025		**2026 Budget**	Sep	Actual Sep	Diff from Budget	YTD diff from Budget	Jan-Sep Actual, Oct-Dec budget	minus budgeted amount	2026 actual + 3%	**2027 Budget**	per month'				
Title		.								.					
Unrestricted Maintenance Reserve		11,000	917	-		-			11,330	11,000		10,000.00	6.31	lot-quarter	
Unrestricted Capital Equipment Reserve		10,000	833	-		-			10,300	10,000		10,000.00	25.25	lot -year	YE26 reserve
Unrestricted Insurance Reserve		40,000	3,333	-		-			41,200	25,000		deductible is now $236,000			191,024
Unrestricted Recreation Reserve		10,000	833	-		-			10,300	5,000					64,134
Unrestricted Road Reserve		15,000	1,250	-		-			15,450	20,000		Take out of existing:			28,099
Paint club house												15,000	Improvements		76,149
Washers/dryers (2/2)												6,500	Capital Equipment		67,386
Computer-office												2,000	Capital Equipment		
Flag pole												4,500	Maintenance Reserve		39,115
Bath houses												8,000	Maintenance Reserve		
Boat Dock												3,100	Maintenance Reserve		
Rescreen porches												2,000	Maintenance Reserve		
Chlorinator												11000	Capital Equipment		
												52,100			
New Well-gate house		6,000													
Kubota Credit Corp-Tractor		6,209	517						6,209	6,209					
Total Unrestricted Reserves		98,209	8,184			(8,184)				77,209	6,434				
		-													
Advertising	8540	50	4	-	(4)	18	68	18	-	50					
Bad Check Expense	8550	-	-	-	-	-	-	-	-	-					
Bank Service Charges	8600	75	6	-	(6)	199	274	199	282	100					
Contract Labor-Bath House Cleaning	8740	22,325	1,860	1,500	(360)	(619)	21,706	(619)	22,357	23,000					
Dues & Subscriptions	8800	535	45	24	(21)	144	679	144	699	800					
Electric	8830	46,000	3,833	2,882	(951)	(6,342)	39,658	(6,342)	40,848	46,000					
Estoppel Fees	8835			100	100		1,300								
Meals - Water for Workers	8840	1,300	108	112	4	(774)	526	(774)	542	800					
Equipment Rental	8860	8,000	667	-	(667)	(2,705)	5,295	(2,705)	5,454	8,000					
Sanitation	8880	1,000	83	100	17	(129)	871	(129)	897	1,000					
Fuel	8890	6,000	500	647	147	(386)	5,614	(386)	5,783	6,000					
Insurance (due jul-nov)	9040	**61,125**	5,094	3,475	(1,619)	7,488	68,613	7,488	70,671	**58,000**					
Insurance - Worker Comp		5,000	417	492	75	(1,979)	3,021	(1,979)	3,112	7,000					
Interest Expense	9030	40	3	-	(3)	(30)	10	(30)	10	40					
Internet Expense	9080	7,000	583	1,188	605	2,566	9,566	2,566	9,853	8,500					
Landscaping/Lawn	9060	15,000	1,250	1,830	580	(6,225)	8,775	(6,225)	9,038	10,000					
Licenses, Permits, Lease	9100	7,600	633	700	67	288	7,888	288	8,124	8,000					
Legal	9130	6,000	500	45	(455)	317	6,317	317	6,507	6,000					
Miscellaneous	9160	50	4	-	(4)	(38)	13	(38)	13	50					
Office Supplies	9180	3,100	258	33	(225)	(702)	2,398	(702)	2,470	3,100					
Pool Maintenance & Supplies	9190	15,000	1,250	861	(389)	4,329	19,329	4,329	19,909	21,000					
Payroll Fees	9195	2,200	183	160	(23)	(111)	2,089	(111)	2,152	2,200					
Payroll Tax Expense	9200	19,500	1,625	1,006	(619)	(1,340)	18,160	(1,340)	18,704	21,000					
Laundry Room Expense	9210	2,000	167	42	(125)	(1,062)	938	(1,062)	966	2,000					
Postage	9220	2,200	183	10	(173)	(383)	1,817	(383)	1,871	2,500					
Penalties & Fines	9240			-	-		-								
Professional fees/Accounting	9260	**16,000**	1,333	3,389	2,056	18,987	34,987	18,987	36,037	**30,000**		audit/reviewed financial			
Taxes-FL DOR	9270			-	-		14,032								
Repairs & Maintenance-General	9300	27,000	2,250	1,164	(1,086)	(4,786)	22,214	(4,786)	22,881	27,000					
R & M-Small Equipment	9301	8,000	667	306	(361)	(3,840)	4,160	(3,840)	4,284	6,000					
R & M-Electric/Plumbing	9302	1,200	100	-	(100)	1,015	2,215	1,015	2,281	1,500					
R & M-Air Conditioning	9303	2,500	208	-	(208)	(1,596)	904	(1,596)	931	2,500					
R & M-Pool Heater/Filter	9304	1,500	125	-	(125)	(1,125)	375	(1,125)	386	1,500					
Salaries & Wages	9320	247,000	20,583	18,839	(1,744)	(11,217)	235,783	(11,217)	242,856	269,000					
Sales Tax	9350	9,000	750	408	(342)	(1,572)	7,428	(1,572)	7,651	10,000					
Surveillance Expense	9360	4,500	375	276	(99)	(1,911)	2,589	(1,911)	2,666	4,000					
Seminars & Training	9370	400	33	-	(33)	(300)	100	(300)	103	300					
Supplies	9380	8,600	717	501	(216)	1,970	10,570	1,970	10,887	11,000					
Suspense	9390			(151)	(151)		(0)	(0)							
Telephone	9410	4,000	333	(23)	(356)	(2,011)	1,989	(2,011)	2,048	3,200					
Tool Expense	9430	500	42	13	(29)	(66)	434	(66)		500					
Uniform Expense	9440	1,000	83	-	(83)	(97)	903	(97)	930	1,000					
Utilities	9450			-	-		35	35							
Water & Sewer	9460	24,000	2,000	1,204	(796)	(6,089)	17,911	(6,089)	18,448	24,000		rate increase			
Income Tax Payable	9600	28,500	2,375	2,940	565	(12,557)	15,943	(12,557)	16,421	25,000					
Total Expenses		614,800	51,233	44,073	(7,160)	(32,673)	597,494	(32,638)	599,073	651,640					
			-												
Laundry Income	6030	(15,000)		-	-	3,646	(15,067)	(67)	(15,519)	(14,000)					
Late Fee Income	6050	-	-	119	119	(1,027)	(1,027)	(1,027)	(1,058)	-					
Storage Lot Income	6060	(43,000)	(3,583)	(10,305)	(6,722)	(9,157)	(52,153)	(9,153)	(53,718)	(43,000)					
Estoppel Fees	6070		-	(150)	(150)	(1,950)	(1,950)	(1,950)							
Interest Income	9570	(12,000)	(1,000)	(1,087)	(87)	(361)	(12,361)	(361)	(12,732)	(10,000)					
Donations/Miscellaneous Income	9580	-	-	(10)	(10)	(1,340)	(1,340)	(1,340)	(1,380)	-					
Total Other Income		(70,000)	(4,583)	(11,433)	(6,850)	(10,189)	(83,898)	(13,898)	(84,407)	(67,000)					
					-	-									
EXPENSE BUDGET		544,800	46,650	32,640	(14,010)	(42,862)	513,596	(46,536)	514,667	584,640					
					-	-									
Total Expense + Unrestricted		643,009	54,834	32,640	(14,010)	(42,862)				661,849					
per lot annually		**1,620**								**1,667**					
per lot quarterly		**405**								**417**					