

2026 JLPOA Budget Dues \$48 / lot / month

	As of September 24, 2025	Estimated Yr. End Totals	2025 Budget	\$ Under (Over) Budget	Proposed 2026 Budget	Comments / Assumptions	Change from 2025 Budget to 2026 Budget
Revenue							
Ordinary Income							
Annual Assessments Prepayment							
Annual Assessments (Accrual Basis)		201,600	201,600	0	201,600		
Clubhouse Rental		200	0	200	0		
Interest Income		1,321	0	1,321	0		
Total Ordinary Income		203,121	201,600	1,521	201,600		
Other Income							
Owner Chargebacks & Fees							
Late Payment Fees		1,697	0	1,697	0		
Maintenance Reimbursement by Owner		0	0	0	0		
Other Fees and Fines		0	0	0	0		
Owner Chargebacks & Fees		1,697	0	1,697	0		
MCREA Capital Credit Refund		0		0			
Delinquent dues & unpaid chargebacks		0		0			
Total Other Income		0	0	0	0		
Total Revenue		204,818	201,600	3,218	201,600		0
Expenses							
Accounting and Bookkeeping		340	4,000	3,660	500		(3,500)
Accounting & Tax Prep Fees		340	4,000	3,660	500		(3,500)
Bank Service Charges							
Bounced Check Fee		10	0	10	0		
Check Printing			0		0		
Interest Expense		0	0	0	0		
Service Charges - Other		0	0	0	0		
Total Bank Service Charges		10	0	10	0		0

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Clubhouse							
Clubhouse Repair and Improvements		1,202	1,000	(202)	1,000		0
Propane		2,598	1,700	(898)	1,700		0
Vault Pumping		420	600	180	600		0
Clubhouse Other		0		0			
Total Clubhouse		4,220	3,300	(920)	3,300		0
Collection Expense							
Collection Expense		0	0		0		
Dues		26		(26)	25		25
Entertainment							
Memorial Day/4th of July/Labor Day Bands		4,685	4,500	(185)	5,500		1,000
Clubhouse Cleaning		0	400		200		(200)
4th of July Fireworks		1,500	2,500	1,000	3,000		500
Funday/Kids Activities/Food		1,560	1,500	(60)	1,750		250
New Year's Eve		218	200	(18)	200		0
Golf Cart Parade/Ice cream social		990	750	(240)	1,000		
Ice Cream Social		0	250	250	0		(250)
Halloween Party		200	200	0	200		0
Total Entertainment		9,153	10,300	747	11,850		1,300
Insurance							
Fidelity Bond		243	0	(243)	0		0
D&O Liability Insurance		469	0	(469)	0		0
Property and Liability Insurance		7,104	0	0	0		0
Workers Compensation Insurance		0	0	0	0		0
Total Insurance		7,816	8,000	184	8,500	Total for all insurance	500
Maintenance & Repairs							
Maintenance and Repairs							0
							0

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Boat Ramp & Greenbelts						Shade screens for south shore + general beach clean up	
		12,719	15,500	2,781	9,000		
Boat Inspection program		887	1,500	613	900	camera + general supplies	(600)
Dump Station (Wastewater System)							0
Annual Maint. & Record keeping		10,600	13,000	2,400	13,000		0
Other Maintenance and repairs		973	1,000	27	4,000	Electrical upgrade	3,000
Total Dump Statuion		11,573	14,000	2,427	17,000		3,000
Mosquito Spraying		6,415	7,500	1,085	7,500		0
Equipment Maintenance and Fuel						Maintenance and fuel for association equipment	
		0	0	0	3,000		3,000
Playground						Used playground reserve for final landscaping	
		4,321	100	(4,221)	0		(100)
Road Repair		6,036	4,000	(2,036)	5,000		1,000
Tree Trimming		8,300	9,000	700	9,000		0
Water System Repair		5,504	4,000	(1,504)	5,000		1,000
Total Maintenance and Repairs		43,036	40,100	(2,936)	47,400		7,300
Miscellaneous Expenses							
Annual Meeting Expense		663	2,000	1,337	500		(1,500)
Miscellaneous		663	2,000	1,337	500		(1,500)
Office Expenses							
Office Equipment		0	1,000	1,000	300		(700)
Supplies - Office and Clubhouse		824	600	(224)	1,000		400
Website and Software Subscriptions		4,185	1,000	(3,185)	3,500		2,500
Total Office Expenses		5,009	2,600	(2,409)	4,800		2,200
Postage & Printing				0			
Postage		496	850	354	600		(250)

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Printing		300	300	0	300		0
Postage & Pr		796	1,150	354	900		(250)
Professional Fees							
Attorneys- Consulting		493	1,500	1,007	1,000		(500)
Professional		493	1,500	1,007	1,000	0	(500)
Taxes & fees							
Annual report filing		100	100	0	100		0
Federal / State Income Taxes		0	0	0	0		0
Property Taxes		30		(30)	30		30
Total Taxes		130	100	(30)	130	0	30
Utilities							
Electric		8,007	9,500	1,493	9,500		0
Trash		38,787	35,000	(3,787)	39,000		4,000
Wi-Fi		765	1,750	985	1,000		(750)
Water		51,441	50,000	(1,441)	50,000		0
Total Utilities		99,000	96,250	(2,750)	99,500	0	3,250
Total Ordinary Operating Expenses		170,692	169,300	(1,772)	178,405		
Payroll expenses				0			
Taxes		1,251	1,000	(251)	0		(1,000)
Wages						Boat ramp, administrative	
		13,570	10,000	(3,570)	14,000	assistant, mowing	4,000
Total Wages		14,821	11,000	(3,821)	14,000	0	3,000
QuickBooks Payments Fees		4,136	5,000	864	5,000		0
Reserve Fund Payments				0			
General Reserve Fund Expense		24,642		(24,642)			

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Accounting Reserve Fund Expense		0		0			
Accounting Reserve Fund payment		0	0	0	0		0
Clubhouse Improvements Expense		8,463		(8,463)			0
Playground Expense		6,000	0	(6,000)	0		0
Boat Ramp Access Reserve Expense		0	0	0	0		0
Boat Ramp Access Reserve Payment		0		0			
Erosion Reserve Expense		10,000	0	(10,000)	0		0
Erosion Reserve Payment				0			
Road Reserve Expense		5,000		(5,000)			0
Road Reserve Payment				0			
Dump Station Reserve Fund Expense				0			
Dump Station Reserve Fund Payment		5,000	5,000	0	0		(5,000)
Water Sys Reserve Fund Payment		8,400	8,400	0	8,400		0
Total Transfers		67,505	13,400	(54,105)	8,400		(5,000)
Misc. Other Expense							
Operating Expense Contingency		0		0			0
Reconciliation Discrepancies				0			
Misc. Other Expense		0	0	0	0		0
Total Expense		257,155	198,700	(58,835)	205,805		7,105