

Cutler Creek Club Homeowner's Association
2026 Approved Budget
Jan. 1, 2026-Dec. 31, 2026

	2025					2026	
	APPROVED BUDGET					APPROVED BUDGET	
	MONTHLY	ANNUAL				MONTHLY	ANNUAL
REVENUE							
Owner Assessments	11,880.85	142,570.19				14,700.00	176,400.00
Reserve Income	2,122.93	25,475.16				3,330.02	39,960.24
Total Revenue	14,003.78	168,045.35				14,699.96	216,360.24
EXPENSES			YTD AS OF	MONTHLY	ANNUAL		
**ADMINISTRATIVE			7/31/2025				
Accounting Fees	104.17	1,250.00		0.00	0.00	112.50	1,350.00
Bad Debts	41.67	500.00		0.00	0.00	0.00	
Corporate Annual Report	5.10	61.25	61.25	8.75	61.25	5.10	61.25
Legal Fees	1,277.02	15,324.18	1,641.96	338.40	2,462.94	625.00	7,500.00
Miscellaneous Expenses	20.83	250.00	500.00	71.43	750.00	41.67	500.00
Licenses/Taxes/Permits		1,000.00	250.00	250.00	375.00	31.25	375.00
Printing and Postage	162.76	1,953.08	657.68	93.95	986.52	82.21	986.52
**TOTAL ADMINISTRATIVE	1,694.88	20,338.51	3,110.89	762.53	4,635.71	897.73	10,772.77
**INSURANCE							
Property and GL	909.33	10,911.93		1,092.62	8,740.91	1,092.62	13,111.44
Crime	191.06	2,292.70		62.62	751.44	61.78	741.34
Umbrella	217.18	2,606.13		202.98	2,435.76	294.02	3,528.29
Wind Policy	0.00	0.00		0.00	0.00	0.00	0.00
Directors & Officers	236.31	2,835.70		206.46	2,477.52	220.18	2,642.16
Finance fees	1.71	20.57		0.00	0.00	0.00	0.00
**TOTAL INSURANCE	1,555.59	18,667.03	0.00	1,564.68	14,405.63	1,668.60	20,023.23
**UTILITIES							
Electricity	1,075.22	12,902.62	5,978.71	854.10	10,249.22	854.10	10,249.22
**TOTAL UTILITIES	1,075.22	12,902.62	5,978.71	854.10	10,249.22	854.10	10,249.22
**CONTRACTS							
Janitorial Contract	604.17	7,250.00	4,200.00	600.00	7,200.00	600.00	7,200.00
Lawn Service	2,162.50	25,950.03	16,450.00	2,350.00	28,200.00	2,350.00	28,200.00
Management Services	2,156.00	25,872.00	15,140.51	2,352.00	28,224.00	2,352.00	28,224.00
**TOTAL CONTRACTS	4,922.67	59,072.03	35,790.51	5,302.00	63,624.00	5,302.00	63,624.00
**REPAIRS / MAINTENANCE							
R&M - Electrical	500.00	5,000.00	2,149.00	307.00	3,684.00	80.83	970.00
R&M - General	833.33	10,000.00	24,692.11	3,527.44	42,329.33	1,250.00	15,000.00
R&M - Hurricane Contingency	416.67	5,000.00		0.00	5,000.00	416.67	5,000.00
R&M - Irrigation	0.00	0.00		0.00	0.00	25.00	300.00
R&M - Landscape Extras	833.33	10,000.00	3,300.00	471.43	5,657.14	833.33	10,000.00
R&M - Signs	132.50	1,590.00		0.00	0.00	41.67	500.00
**TOTAL REPAIRS / MAINTENANCE	2,632.50	31,590.00	30,141.11	4,305.87	56,670.47	2,647.50	31,770.00
**RESERVE TRANSFERS							
Reserve Transfers	2,122.93	25,475.16	24,290.01	3,470.00	41,640.02	3,330.02	39,960.24
**TOTAL RESERVE TRANSFERS	2,122.93	25,475.16	24,290.01	3,470.00	41,640.02	3,330.02	39,960.24
TOTAL EXPENSES	14,003.78	168,045.35				14,699.96	176,399.46

QUARTERLY ASSESSMENT FEE

\$214.34

\$225.00

Reserve Item	Estimated Current Replacement Cost	Funds Collected as of 12/31/2024	Fundable Reserves	Annual Reserve	Remaining Life	Monthly Reserve	Annual Reserve
Reserve - General	50,000.00	26,236.18	23,763.82	4,752.76	5	396.06	\$ 4,752.76
Reserve - Drains & Paving Repairs	150,000.00	129,999.97	20,000.03	20,000.03	1	1,666.67	\$ 20,000.03
Reserve - Park Equipment	79,040.00	24,864.43	54,175.57	5,417.56	10	451.46	\$ 5,417.56
Reserve - Tree Trimming	16,000.00	-9,390.04	25,390.04	0.00	0	0.00	\$ -
Reserve - Exterior	20,000.00	12,800.00	7,200.00	1,440.00	5	120.00	\$ 1,440.00
Reserve - Hurricane Contingency	30,000.00	30,000.12	-0.12	0.00	0	0.00	\$ -
Reserve - Bulletin Board, Signs	30,000.00	21,650.15	8,349.85	8,349.85	1	695.82	\$ 8,349.85
TOTAL	\$375,040.00	\$236,160.81	\$138,879.19	\$39,960.20		\$3,330.02	\$ 39,960.20