RIVER OAKS Of PALM BEACH COUNTY HOMEOWNERS' ASSOCIATION, INC.
c/o RealManage
11784 West Sample Road, Suite 103
Coral Springs, FL 33065

September 23, 2025

BUDGET MEETING

2026 PROPOSED BUDGET

TO: RIVER OAKS OF PALM BEACH COUNTY HOMEOWNERS' ASSOCIATION, INC.

Enclosed is a copy of the proposed budget for the year ending December 31, 2026, for River Oaks of Palm Beach County Homeowners' Association, Inc.

The discussion and adoption of the Budget are on the enclosed Agenda to be held on October 23, 2025, at 7:00 p.m. at the community clubhouse located at 23317 SW 58th Avenue, Boca Raton, Florida 33428.

We hope you can attend this important meeting.

Sincerely,
The Board of Directors
River Oaks Palm Beach County Homeowners' Association, Inc.

RIVER OAKS OF PBC HOA BOARD MEETING AGENDA
Date: October 23, 2025 Time: 7:00 PM
Place: Community Clubhouse (23317 SW 58th Ave, Boca Raton FL 33428)

1. **Call to Order**
2. **Proof of Notice**
3. **Roll Call**
4. **Old Business**
5. **New Business**
    - Budget
6. **Business Arising**
7. **Adjournment**

Public Forum

	River Oaks of PBC HOA, Inc		
	Proposed Budget		
	January 1, 2026 - December 31, 2026		
		Approved Budget 2025	Proposed Budget 2026
	EXPENSES		
	Administrative		
500000	Legal	15,000	7,500
500800	Travel Expense/Mileage	400	400
501000	Postage/Office Expense	3,500	3,500
501500	Accounting	3,000	4,500
504000	Bad Debt Expense	5,000	5,000
515000	Telephone	800	1,800
	Total Administrative	27,700	22,700
	Utilities		
503000	Licenses/Fees/Permits	600	800
513500	Electricity	41,000	41,000
514500	Water & Sewer	2,500	2,000
520000	Cable T.V.	315,000	323,000
	Total Utilities	359,100	366,800
	Lawn/Pest		
525000	Pest Control	9,000	15,000
525500	Lawn Service	120,000	120,000
528000	Irrigation - Contract/Repairs	10,000	10,000
544500	Tree Pruning/Sod/Mulch/Bu	70,000	52,500
	Total Lawn/Pest	209,000	197,500
	Pool/Clubhouse		
556500	Pool/Spa Repairs	5,000	8,000
557000	Clubhouse Repairs	3,000	3,000
	Total Pool/Clubhouse	8,000	11,000
	Property Management		
522500	Management Fee	42,840	44,982
599200	Maintenance	80,000	80,000
	Total Property Management	122,840	124,982
	Repairs & Maintenance		
557500	Repairs & Maintenance	10,000	7,500
	Total Repairs & Maintenan	10,000	7,500
	Insurance		
502000	Insurance	473,000	418,000
	Total Insurance Expenses	473,000	418,000
	Reserves		
600000	Reserve - Roof	187,621	206,383
600500	Reserve - Painting	44,529	44,529
600600	Reserves - Pool	9,691	11,075
653500	Reserve - Hurricane	1,958	2,350
654000	Reserve - Roads	50,988	54,174
655000	Reserve- Replace & Restor	12,484	13,005
657500	Reserves - Clubhouse Refu	8,040	16,079
659500	Reserve - Perimeter Hedge	4,362	5,089
	Total Reserves	319,673	352,684
	TOTAL EXPENSES	1,529,313	1,501,166
	INCOME		
400000	Maintenance Fees	1,426,313	1,498,166
404000	Screening Fee	3,000	3,000
490001	Prior Years Excess	100,000	-
	TOTAL REVENUE	1,529,313	1,501,166
	266 Units	1,341	1,408
	* The monthly Management Fee as stated in this line item in this signed, approv		
	and thus modify the Management Agreement between tl	Sign	

River Oaks of PBC HOA, Inc
Reserve Schedule - 2025

	Estimated Life	Estimated Replacement Cost	Estimated Remaining Useful Life	Estimated Balance 12/31/2023	Reserve Required 2024
Roof	25 Years	3,589,625	10 Years	1,525,796	206,383
Painting	7 Years	263,810	1 Years	219,281	44,529
Paving	25 Years	1,190,730	16 Years	323,940	54,174
Pool	15 Years	110,346	7 Years	32,819	11,075
Clubhouse		52,460	1 Years	36,381	16,079
Replace/Restore		373,073	24 Years	60,964	13,005
Perimeter Hedge		45,000	6 Years	14,468	5,089
Hurricane Reserve		30,000	5 Years	18,249	2,350
Sign Replacement				16,625	
Irrigation Certification				7,805	
					$ 352,683.97