

**Cedar Cove HOA**  
**2026 Budget Forecast**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year to Date
<b>Income</b>													<b>Income</b>
Association Dues	\$16,200.00	\$16,200.00	\$16,200.00	\$16,200.00	\$16,200.00	\$16,200.00	\$16,200.00	\$16,200.00	\$16,200.00	\$16,200.00	\$16,200.00	\$16,200.00	\$194,400.00
<b>Total Income</b>	\$16,200.00	\$16,200.00	\$16,200.00	\$16,200.00	\$16,200.00	\$16,200.00	\$16,200.00	\$16,200.00	\$16,200.00	\$16,200.00	\$16,200.00	\$16,200.00	\$194,400.00
<b>Expenses</b>													<b>Forecast Expenses</b>
<b>Utilities</b>													<b>Utilities</b>
Electricity	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$2,100.00
Water	\$325.00		\$325.00		\$2,000.00		\$7,500.00		\$8,000.00		\$2,500.00		\$20,650.00
<b>Subtotal</b>	\$500.00	\$175.00	\$500.00	\$175.00	\$2,175.00	\$175.00	\$7,675.00	\$175.00	\$8,175.00	\$175.00	\$2,675.00	\$175.00	\$22,750.00
<b>Maintenance</b>													<b>Maint.</b>
Lawn Care			\$1,815.00	\$13,545.00	\$7,260.00	\$11,310.00	\$18,125.00	\$7,260.00	\$13,125.00	\$10,445.00	\$2,100.00		\$84,985.00
Snow Removal	\$6,100.00	\$9,150.00	\$3,050.00									\$6,100.00	\$24,400.00
Trash Removal	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,730.00	\$2,730.00	\$2,730.00	\$2,730.00	\$2,730.00	\$32,550.00
Landscaping					\$1,500.00			\$1,000.00					\$2,500.00
<b>Subtotal</b>	\$8,800.00	\$11,850.00	\$7,565.00	\$16,245.00	\$11,460.00	\$14,010.00	\$20,825.00	\$10,990.00	\$15,855.00	\$13,175.00	\$4,830.00	\$8,830.00	\$144,435.00
<b>Repairs</b>													<b>Repairs</b>
Sprinklers and Waterlines					\$7,580.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00			\$8,580.00
<b>Subtotal</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$7,580.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$0.00	\$0.00	\$8,580.00
<b>Insurance</b>													<b>Insurance</b>
Insurance				\$725.00									\$725.00
<b>FMA Management Fees</b>													<b>FMA Fees</b>
FMA Fees	\$825.00	\$825.00	\$825.00	\$825.00	\$825.00	\$825.00	\$825.00	\$825.00	\$825.00	\$825.00	\$825.00	\$825.00	\$9,900.00
<b>Miscellaneous</b>													<b>Misc.</b>
Licenses/Fees/Permits				\$30.00									\$30.00
Promotions and Advertising		\$275.00											\$275.00
Other Professional Fees		\$540.00											\$540.00
Bank Charges	\$55.00	\$55.00	\$55.00	\$55.00	\$55.00	\$55.00	\$55.00	\$55.00	\$55.00	\$55.00	\$55.00	\$55.00	\$660.00
Miscellaneous	\$44.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$143.00
Copies	\$1.00	\$1.00	\$1.00	\$55.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$66.00
Envelopes	\$1.00	\$1.00	\$1.00	\$13.00	\$1.00	\$1.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$30.00
Postage	\$5.00	\$5.00	\$5.00	\$90.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$145.00
<b>Subtotal</b>	\$106.00	\$886.00	\$71.00	\$252.00	\$71.00	\$71.00	\$72.00	\$72.00	\$72.00	\$72.00	\$72.00	\$72.00	\$1,889.00
<b>Total Forecast Expenses</b>	\$10,231.00	\$13,736.00	\$8,961.00	\$18,222.00	\$22,111.00	\$15,281.00	\$29,597.00	\$12,262.00	\$25,127.00	\$14,447.00	\$8,402.00	\$9,902.00	\$188,279.00
<b>Forecast Profit (Loss)</b>	\$5,969.00	\$2,464.00	\$7,239.00	(\$2,022.00)	(\$5,911.00)	\$919.00	(\$13,397.00)	\$3,938.00	(\$8,927.00)	\$1,753.00	\$7,798.00	\$6,298.00	\$6,121.00

<b>Total Actual Expenses</b>													\$0.00
<b>Forecast - Actual Expenses</b>													\$0.00
<b>Actual Profit (Loss)</b>													\$0.00

Annual Snowfall	October	November	December	January	February	March	April	Total	Duncan Enterprises Quote for Snow Removal (Sidewalks only)				
1981 - 2010	0.7	2.1	5.9	5.4	5.6	4.8	1.4	25.9	0-2"	\$1,525			
2010 - 2019	0.4	1.3	3.9	6.0	9.7	2.1	0.4	23.8	0-4"	\$3,050			
1981 - 2019	0.6	1.9	5.4	5.6	6.6	4.1	1.2	25.4	4-8"	\$5,375			
Per 10/11 Weather, 1991-2020	0.9	1.5	5.3	6.5	7.1	3.4	1.2	25.9	8-12"	\$10,075			
			\$6,100	\$6,100	\$9,150	\$3,050			12-16"	\$18,600			
<b>Duncan Enterprises</b>			<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>Aug</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>		
1 mow =	\$1,815.00		1	3	4	4	5	4	5	3	1		
5 step application =	\$4,050.00			2		1	1		1				
1 aeration =	\$5,000.00									1			
1 grub =	\$5,000.00						1						
1 gypsum =	\$4,950.00												
Edging Sidewalks Steel Blade =	\$5,000.00												
Spraying Commons Broadleaf =	\$285.00										1		
<b>Total</b>			\$1,815.00	\$13,545.00	\$7,260.00	\$11,310.00	\$18,125.00	\$7,260.00	\$13,125.00	\$10,445.00	\$2,100.00		\$84,985.00