

Harmony Lakes Central Association
January 1, 2026 through December 31, 2026

	2025 Approved Annual Budget	2026 Proposed Annual Budget
Revenues		
Regular Assessments - Full Rate		
Full Rate	\$386,668.40	\$406,200.00
Reserves	\$126,938.00	\$139,500.00
Total of Revenues	\$513,606.40	\$545,700.00
Expenses		
Operating Expenses		
Electricity - General		
Electricity - General	\$17,100.00	\$21,000.00
Pest Control		
Pest Control/Fertilization Contract	\$1,200.00	\$1,200.00
Telephone		
Telephone	\$1,450.00	\$2,400.00
Trash Removal		
Trash Removal	\$3,300.00	\$3,600.00
Landscape Maintenance		
Irrigation Repairs	\$9,500.00	\$9,000.00
Landscape Replacement	\$6,000.00	\$7,500.00
Lake Maintenance	\$6,400.00	\$7,200.00
Lawn Service	\$46,920.00	\$48,900.00
Mulch	\$13,000.00	\$13,500.00
Palm and Turf Fertilizer	\$6,892.00	\$6,900.00
Tree Trimming	\$15,000.00	\$15,000.00
Pool Repairs & Service		
Pool Service	\$11,000.00	\$10,500.00
Pool Repairs	\$6,500.00	\$6,600.00
Water & Sewer		
Water & Sewer	\$2,700.00	\$3,600.00
Repairs & Maintenance		
Electrical	\$7,000.00	\$7,200.00
Contingency	\$6,328.00	\$7,044.00
Janitorial	\$34,000.00	\$39,000.00
Pressure Cleaning	\$18,000.00	\$18,000.00
Repairs & Maintenance	\$23,900.00	\$24,000.00
Security Services		
Security Services	\$35,000.00	\$37,500.00
Other Operating Expenses		
Holiday Lighting	\$5,000.00	\$5,100.00
Professional Fees		
Accounting/Audit Fees	\$2,300.00	\$2,700.00
Legal	\$1,000.00	\$900.00
Corporate Transparency	325	\$0.00
Insurance		
Insurance	\$84,605.40	\$84,000.00
Management Fee		
Management Services Contract	\$19,862.00	\$20,856.00
Administration		
Tax, License, and Permit Fees	\$386.00	\$1,200.00
Office Supplies/Expenses	\$2,000.00	\$1,800.00
Total Operating Expenses	\$386,668.40	\$406,200.00
Transfer to Reserves & Other Expenses		
Reserves - Capital	\$126,938.00	\$139,500.00
Total of Expenses	\$513,606.40	\$545,700.00
Net Surplus (Deficit)	\$0.00	\$0.00

Unit Type with Percentage of Ownership	2025 Monthly Fee	2026 Monthly Fee
Townhomes (165)	\$ 13,200.16	\$ 14,025
Estates (236)	\$ 18,880.24	\$ 20,060
HOA(134)	\$ 10,720.13	\$ 11,390



RealManage

Approved.

JK 09/17/25

Harmony Lakes Central Association
Proposed Reserve Schedule Jan 1, 2026 through Dec 31, 2026

Description	Estimated Actual Life Years	Estimated Remaining Useful Life Years	Estimated Replacement Cost	Estimated Balance as of 12/31/2025	2025 Annual Allocation	2026 Annual Allocation	2026 Monthly Allocation
Cameras	10	0	\$ 12,000	\$ 5,885	\$ 6,420	\$ 1,200	\$ 100
Landscaping	15	1	\$ 37,500	\$ 25,681	\$ 6,420	\$ 12,000	\$ 1,000
Pavillions	30	5	\$ 24,000	\$ 16,625	\$ 5,200	\$ 4,200	\$ 350
Lake Banks	40	5	\$ 50,000	\$ 54,267	\$ 9,570	-	-
Playground Equipment	20	0	\$ 240,000	\$ 55,741	\$ 12,840	\$ 12,000	\$ 1,000
Tennis Court	15	0	\$ 45,000	\$ 8,750	\$ 2,718	\$ 3,000	\$ 250
Painting	8	3	\$ 60,000	\$ 63,453	\$ 6,420	\$ 12,000	\$ 1,000
Paving	36	6	\$ 486,000	\$ 427,466	\$ 35,620	-	-
Pool	15	1	\$ 48,000	\$ 29,629	\$ 6,420	\$ 19,500	\$ 1,625
Pool Equipment	20	5	\$ 48,000	\$ 46,583	\$ 6,420	-	-
Roof	30	9	\$ 90,000	\$ 63,733	\$ 6,420	\$ 3,000	\$ 250
Sealcoating	8	1	\$ 12,000	\$ 6,229	-	\$ 6,000	\$ 500
Fitness Station	20	16	\$ 48,000	\$ 9,267	\$ 3,210	\$ 2,400	\$ 200
Trails/Walkways	15	1	\$ 45,000	\$ 7,019	\$ 6,420	\$ 39,000	\$ 3,250
West Perimeter Fence	40	10	\$ 135,000	\$ 14,710	\$ 6,420	\$ 11,700	\$ 975
Shadowbox Fences	30	20	\$ 135,000	\$ 36,720	\$ 6,420	\$ 13,500	\$ 1,125
Interest			\$	\$ 33,000	-	-	-
			\$ 1,503,500	\$ 898,873	\$ 120,518	\$ 139,500	\$ 11,525