

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

Approved.

[Signature] 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