

Pepper Tree HOA Budget

Approved 2026 Budget (10% Dues Increase & Insurance Special Assessement)

	2025	*2025 Actual	2025 Projected	2026 Approved
Income	Approved	YTD		
Assessments (48 x \$222 x 12)	116,352.00	95,264.65	116,352.00	127,872.00
Insurance Claim Proceeds	0.00	18,059.99	18,059.99	0.00
Insurance Special Assessment (48 x \$77 x 12)	0.00	0.00	0.00	44,352.00
Interest Income	0.00	35.96	46.36	0.00
Late Fees	0.00	107.80	107.80	0.00
Violations/Fines	0.00	0.00	0.00	0.00
Total Income	116,352.00	113,468.40	134,566.15	172,224.00

	2025	*2025 Actual	2025 Projected	2026 Approved
Expenses	Approved	YTD		
Repair & Maintenance	12,274.38	518.66	518.66	30,000.00
HVAC (Heat, Ventilation, Air)	0.00	17,177.67	17,177.67	0.00
Roof Repair/Replacement/Maintenance	16,100.00	150.00	150.00	17,000.00
Landscape Maint-On Contract	17,910.00	15,854.00	17,910.00	18,300.00
Landscape Maint-Off Contract	0.00	0.00	0.00	0.00
Tree and Shrub Maintenance	1,500.00	0.00	0.00	1,500.00
Irrigation System Expense	5,000.00	5,428.68	5,600.00	6,500.00
Irrigation Vault Cleaning	0.00	0.00	0.00	1,000.00
Snow Removal	900.00	0.00	450.00	900.00
Lien/Filing & Processing	0.00	104.00	104.00	200.00
Management	5,136.00	3,946.00	4,714.00	4,608.00
One-Time Start Up Fee	0.00	150.00	150.00	0.00
Insurance	25,000.00	20,490.88	31,190.88	43,900.00
Insurance Claim Expenses (Water Break)	0.00	32,525.14	32,525.14	0.00
Electricity	1,000.00	522.20	650.00	850.00
Water	18,500.00	14,473.97	19,500.00	19,900.00
Sewer	15,000.00	13,161.04	16,000.00	16,700.00
Trash Disposal	7,500.00	6,588.15	8,793.15	8,000.00
Postage & Mailing	250.00	483.75	643.00	600.00
Income Tax	0.00	17.47	17.47	570.00
Legal & Accounting	550.00	266.00	266.00	650.00
Taxes & Licenses	50.00	25.00	69.00	80.00
Website	318.00	0.00	0.00	0.00
Miscellaneous	50.00	1,050.00	1,050.00	0.00
Reserve Fund	0.00	0.00	0.00	950.00
Total Expenses	127,038.38	132,932.61	157,478.97	172,208.00

Net Income	-10,686.38	-19,464.21	-22,912.82	16.00
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Balance Operating Account 11/04/25	11,649.88
Balance Money Market Account 11/04/25	19,664.65
Total Cash as of 8/8/25	31,314.53

*2025 Actual YTD is as of 11/04/25