

# 2026 TOTAL EXPENSE BUDGET

## DRAFT

### EXPENSES TO ACQUIRE,BUILD, MANAGE AND MAINTAIN ASSOCIATION PROPERTY

(Total Assessments \$1,600 = \$133.33/Month)

Administrative						
	Website Expense (Bianually due 2025)			0.00		
	ZOOM			0.00		
	Computer Support & Security			800.00		
	Telephone			500.00		
	HOA Administrative Software			0.00		
	Advertising			200.00		
	CBI			0.00		
	Discretionary Fund			200.00		
	PO Box Rental			0.00		
	Safe Deposit Box			35.00		
	Property Security			750.00		
Total Administrative					2,485.00	
Bank Charges					\$50.00	
Dues and Subscriptions					\$1,200.00	
Electric Company					\$15,000.00	
Equipment/Tools Acquisition						
	Maintenance			500.00		
	Lodge Equipment			300.00		
Total Equipment/Tools Acquisition					\$ 800.00	
Insurance						
	Pinacol (Workmans Comp)			3,300.00		
	Colorado Insurance Advisors (Gen. Liability)			9,050.00		
	Other [CNA Surety (Bond #71129454)]			485.00		
	State Auto			640.00		
	Liberty Mutual	(Property)		21,500.00		
	Travelers Insurance	(D & O)		3,500.00		
	Umbrella Policy			2,100.00		

Total Insurance					40,575.00	
Loan Payment (Sewer loan principle & interest)					\$79,242.00	
LP Gas					\$6,200.00	
Laundry Expense					\$2,500.00	
Lodge Operating Expense						
	Social Committee			2,826.00		
	Fire Inspection			550.00		
	Cleaning Supplies			700.00		
Total Lodge Expense					\$ 4,076.00	
Oil, Gas, Diesel					\$750.00	
Office Supplies					\$1,500.00	
Mileage Reimbursement					\$600.00	
Payroll Taxes					\$10,000.00	
Real Estate Tax					\$1,000.00	
Postage/Shipping						
	General Business			1,500.00		
	Potable Water Samples			800.00		
	Wastewater Samples			250.00		
Total Postage/Shipping					\$2,550.00	
Professional Fees						
	Management Company			45,000.00		
	Audit (Next is in 2025 for 2024)			0.00		
	Accounting			1,000.00		
	Legal			10,000.00		
	Tax Preparation			425.00		
Total Professional Fees					\$56,425.00	
Repair And Maintenance (Operational)						
	Water System			50,000.00		
	Sewer System			2,000.00		
	Equipment/Tools			1,000.00		
	Buildings			10,000.00		
	Grounds			2,900.00		
	Bridge			1,500.00		

	Fire Mitigation			3,000.00		
	Contract Labor			20,000.00		
Total Repair and Maintenance					90,400.00	
Vehicle Expense (Tags, License & Maintenance)					\$450.00	
Trash Collection					\$29,000.00	
Wages						
	CCOA Management			0.00		
	Cleaning (40 hrs/mo X 12 mo X \$17.00 hr.)			0.00		
	Office (Assist & Fill in Vacation Days)			0.00		
	Park Maint. (tbd breakdown)			40,000.00		
	Water Maintenance			1,500.00		
	Treasurer (\$500.00/mo X 12 mo)			0.00		
	Water/Sewer Tech (\$5000/mo X 12 mo)			60,000.00		
Total Wages					\$ 101,500.00	
Wastewater Purification Supplies					\$15,000.00	
Wastewater Testing					\$20,000.00	
Potable Water Testing					\$1,000.00	
SBR Sludge Removal					\$8,000.00	
TOTAL RECURRING COSTS						<b>490,303.00</b>
Contributions to Contingency Funds						
	Bridge Funds				\$0.00	
	Building Funds				\$5,000.00	
	Water System Maintenance				\$36,000.00	
	SBR (Sewer Plant) Cover				\$15,000.00	
	Erosion Control & Storm Water Mitigation				\$3,700.00	
	Security				\$3,000.00	
Total Contributions to Contingency Funds						<b>62,700.00</b>
USDA Mandated Contribution to Reserves (Sewer)						
	Debt Service Reserve				\$0.00	
	Asset Replacement Reserve				\$4,333.00	
Total Mandated USDA Reserves for Sewer						4,333.00
TOTAL ANNUAL COSTS FOR 2026						<b>557,336.00</b>
Delegated Funds						

	Emergency Reserve						
Total Delegated Expenses							
Contributions to Sewer Assessment Reserve						50,000.00	
TOTAL FOR ALL REQUIREMENTS BUDGETED FOR 2026						<b>607,336.00</b>	
TOTAL PROJECTED EXPENSES FOR 2025						<b>607,336.00</b>	
TOTAL PROJECTED FUNDS AVAILABLE FOR 2025						<b>607,336.00</b>	