

GCSD HOA 2025 YEAR END FINANCIAL PROJECTION AND DRAFT 2026 BUDGET

2026 DRAFT BUDGET

The 2026 budget was prepared using trended data from 2025. In many instances 2025 expenses were skewed by start up costs (i.e. utility deposits, higher legal fees, etc.) that were not included in the projection.

The budget includes a projected \$50,000 for road sealing in 2026. This amount is scheduled for August but may shift based on contract timing.

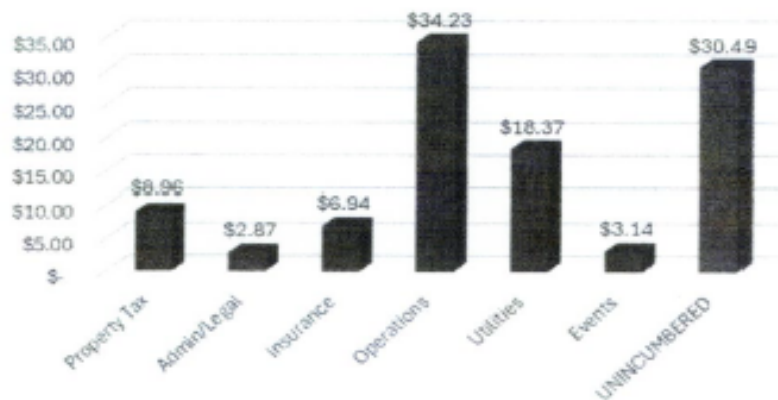
The 2026 budget includes a nominal increase in HOA dues to \$105 per lot, per month. This increase is necessary to cover the cost of the road project AND allow for a minimal reserve of roughly \$20,000.

2025 CARRY OVER	\$ 41,000.00
\$105 per lot / per month	
CASH FLOW MODEL	TOTAL
Annualized Payments	\$ 59,220.00
Monthly Payments	\$ 56,700.00
Realized revenue	\$ 115,920.00
FIX EXPENSES	TOTAL
Common Area Property Tax	\$ 10,000.00
Bank Charges	\$ 1,200.00
Club House Ins	\$ 7,750.00
Legal Fund	\$ 2,000.00
Tree Trimming	\$ 6,000.00
Entertainment fund	\$ 3,500.00
Special landscaping	\$ 1,000.00
Common Area Mowing	\$ 6,000.00
ROUTINE TOTAL	\$ 37,450.00
VARRIBALE EXPENSES	TOTAL
Maintenance	\$ 62,000.00
Housekeeping	\$ 1,200.00
Club House Pool	\$ 12,000.00
Utilities	\$ 20,500.00
VARRIABLE TOTAL	\$ 95,700.00
	TOTAL
TOTAL EXPENSE	\$ 133,150.00
BALANCE	\$ (17,230.00)
CARRY OVER APPLIED	\$ 17,230.00

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	2025	2025 Actual	2026	
Common Area Property Tax	\$ 10,000	\$ 6,376	\$ 10,000	0%
Bank Charges	\$ 1,800	\$ 307	\$ 1,200	-33%
Club House Ins	\$ 4,200	\$ 7,519	\$ 7,750	85%
Legal Fund	\$ 6,500	\$ 15,061	\$ 2,000	-69%
Tree Trimming	\$ 6,000	\$ 5,000	\$ 6,000	0%
Common Area Mowing	\$ 4,800	\$ 5,200	\$ 6,000	25%
Maintenance	\$ 11,000	\$ 2,675	\$ 62,000	464%
Club House Maids	\$ -	\$ -	\$ -	0%
Club House Pool	\$ 7,200	\$ 6,221	\$ 12,000	67%
Utilities	\$ 18,100	\$ 20,332	\$ 20,500	13%
Entertainment fund	\$ 2,500	\$ 1,936	\$ 3,500	40%
Special landscaping	\$ 1,000	\$ 945	\$ 1,000	0%
Clubhouse repairs	\$ 3,500	\$ 1,710	\$ -	-100%

Where does \$105 Go?



Reserve Strategy

