

Stonecreek 2026 Operating Budget Commentary

Sept 13 2025

Additional pages highlighting the assumptions for each account is included as well as a longer range plan for larger projects

Funds for the shoreline restoration project is not included in the operating budget.

Quarterly fee increase from \$1549.00 per quarter in 2025 to \$1588.00 per quarter in 2026.

ASSESSMENT CALCULATION:				
Operating	\$	5,772	\$ 5,928	
Reserve	\$	423	\$ 423	
Total	\$	6,195	\$ 6,351	\$ 156
Quarterly Operating	\$	1,443	\$ 1,482	
Quarterly Reserve	\$	106	\$ 106	
Quarterly Total	\$	1,549	\$ 1,588	\$ 39
				2.52%
Monthly Operating	\$	481	\$ 494	
Monthly Reserve	\$	35	\$ 35	
Monthly Total	\$	516	\$ 529	\$ 13

Maloney Baker
10/22/25

Significant Items:

Capital Contribution income is based on 10 houses being sold in 2026

Social Activity income of \$35k is offset by the expense of \$70k, Netting to \$35k expense
Salaries is for 4 people, CAM, Assistant, Lifestyle and maintenance person.

The Maintenance person was previously in Rec. Maintenance account.

Legal fees include \$10k for Kimley Horn (working on legal requirements to sell preserve)

Access Control includes new software from Ramco, gatehouse guard and clubhouse patrol.
Also Collier County Sheriff patrol

Front Entry Feature-more added to replace potential failing equipment

Landscape contract-negotiated with TCU to remain fixed.

Mulch-New vendor quote

Lake Bank Maintenance includes repair of 10 Cavities IF occurring before shoreline restoration is completed.

Pool and Spa repairs-anticipated failure of equipment due to age

Tennis-includes lite refresh of surface once a year.

Stonecreek 2026 Budget

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	BUDGET 2025	Budget 2026	2025B vs 2026B	Jan to June 2025 Actual	2025 Forecast (Actual *2)	26B vs 25F
RECREATIONAL EXPENSES						
TRASH REMOVAL	\$ 7,206	\$ 7,362	\$ 156	\$ 3,574	\$ 7,148	\$ 214
ELECTRIC - RECREATION	\$ 76,908	\$ 76,908	\$ -	\$ 37,466	\$ 74,932	\$ 1,976
GAS - RECREATION	\$ 547	\$ 548	\$ 1	\$ 272	\$ 544	\$ 4
TELEPHONE - RECREATION	\$ 9,624	\$ 10,896	\$ 1,272	\$ 5,133	\$ 10,266	\$ 630
WATER / SEWER - RECREATION	\$ 29,760	\$ 34,160	\$ 4,400	\$ 17,080	\$ 34,160	\$ -
LANDSCAPE MAINT - RECREATION	\$ -	\$ -	\$ -		\$ -	\$ -
LANDSCAPE EXTRAS - RECREATION	\$ -	\$ -	\$ -		\$ -	\$ -
IRRIGATION - RECREATION	\$ -	\$ -	\$ -		\$ -	\$ -
JANITORIAL EXPENSE	\$ 57,121	\$ 57,121	\$ -	\$ 27,864	\$ 55,728	\$ 1,393
JANITORIAL SUPPLIES	\$ 19,208	\$ 12,912	\$ (6,296)	\$ 7,943	\$ 15,886	\$ (2,974)
POOL & SPA CONTRACT	\$ 40,800	\$ 43,162	\$ 2,362	\$ 20,400	\$ 40,800	\$ 2,362
POOL & SPA REPAIRS	\$ 26,000	\$ 57,584	\$ 31,584	\$ 23,996	\$ 47,992	\$ 9,592
CLUBHOUSE FOB EXPENSE	\$ -	\$ -	\$ -		\$ -	\$ -
RECREATION AREA MAINTENANCE	\$ 54,618	\$ 7,132	\$ (47,486)	\$ 24,174	\$ 45,000	\$ (37,868)
Cardio lease	\$ 24,570	\$ 24,570	\$ -	\$ 12,285	\$ 24,570	\$ 0
TENNIS COURT MAINTENANCE	\$ 19,962	\$ 33,192	\$ 13,230	\$ 9,878	\$ 21,600	\$ 11,592
CLUBHOUSE STAFF			\$ -		\$ -	\$ -
CLUBHOUSE ACTIVITIES	\$ 70,000	\$ 70,000	\$ -	\$ 36,876	\$ 70,000	\$ -
PAYPAL FEES	\$ -	\$ -	\$ -		\$ -	\$ -
TOTAL RECREATIONAL	\$ 436,325	\$ 435,548	\$ (777)	\$ 226,941	\$ 448,626	\$ (13,078)
SF HOMES						
LANDSCAPE MAINT - SFH	\$ 1,022,018	\$ 1,022,018	\$ -	\$ 510,999	\$ 1,021,998	\$ 20
MULCH - SFH	\$ 96,247	\$ 80,031	\$ (16,216)	\$ 73,388	\$ 73,388	\$ 6,643
IRRIGATION - SFH/or misc	\$ -	\$ -	\$ -	\$ 233		\$ -
TOTAL SF HOMES	\$ 1,118,265	\$ 1,102,049	\$ (16,216)	\$ 584,620	\$ 1,095,386	\$ 6,663
RESERVES						
RESERVE EXPENSES	\$ 261,504	\$ 261,504	\$ -	\$ 130,752	\$ 261,504	\$ -
TOTAL RESERVE	\$ 261,504	\$ 261,504	\$ -	\$ 130,752	\$ 261,504	\$ -
TOTAL EXPENSES	\$ 3,924,142	\$ 4,004,008	\$ 79,866	\$ 1,983,388	\$ 3,980,574	\$ 23,435
NET INCOME/(LOSS)	\$ (0)	\$ (0)		\$ 29,777	\$ (24)	\$ 23,435
ASSESSMENT CALCULATION:						
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Reserve	\$ 423	\$ 423				
Total	\$ 6,195	\$ 6,351	\$ 156			
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			2.52%			
Monthly Operating	\$ 481	\$ 494				
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Monthly Total	\$ 516	\$ 529	\$ 13			

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	BUDGET	Budget	2025B vs	Jan to June	2025	
	2025	2026	2026B	2025 Actual	Forecast	26B vs 25F
					(Actual *2)	
REVENUE						
MAINTENANCE ASSESSMENT	\$ 3,567,096	\$ 3,663,504	\$ 96,408	\$ 1,783,812	\$ 3,567,624	\$ 95,880
RESERVE INCOME	\$ 261,504	\$ 261,504	\$ -	\$ 130,752	\$ 261,504	\$ -
LATE FEE INCOME			\$ -	\$ 4,686	\$ 8,000	\$ (8,000)
BANK INTEREST INCOME			\$ -	\$ 6,979	\$ 13,958	\$ (13,958)
UTILITY DEPOSIT INTEREST			\$ -	\$ 200	\$ 400	\$ (400)
NSF CHARGES			\$ -	\$ 50	\$ 100	\$ (100)
GATE ACCESS INCOME			\$ -	\$ 5,780	\$ 6,000	\$ (6,000)
CLUBHOUSE RENTAL INCOME	\$ 10,400	\$ 10,400	\$ -	\$ 6,025	\$ 10,400	\$ -
PAVILION RENTAL INCOME	\$ 1,800	\$ 1,800	\$ -	\$ 2,925	\$ 4,000	\$ (2,200)
CLUBHOUSE FOB INCOME			\$ -		\$ -	\$ -
SOCIAL / ACTIVITIES INCOME	\$ 35,000	\$ 35,000	\$ -	\$ 19,684	\$ 35,000	\$ -
PROCESSING FEE INCOME			\$ -		\$ -	\$ -
MISC INCOME	\$ 1,872	\$ -	\$ (1,872)	\$ 8,900	\$ 17,800	\$ (17,800)
Capital Contributions	\$ 46,470	\$ 31,800	\$ (14,670)	\$ 43,372	\$ 55,764	\$ (23,964)
TOTAL REVENUE	\$ 3,924,142	\$ 4,004,008	\$ 79,866	\$ 2,013,165	\$ 3,980,550	
EXPENSES						
ADMIN EXPENSES						
MANAGEMENT FEES	\$ 77,836	\$ 73,789	\$ (4,047)	\$ 36,895	\$ 73,790	\$ (1)
SALARIES	\$ 233,000	\$ 313,093	\$ 80,093	\$ 105,844	\$ 247,006	\$ 66,087
TAXES BENEFITS AND FEES	\$ 73,395	\$ 79,213	\$ 5,818	\$ 27,024	\$ 62,493	\$ 16,720
LICENSES, FEES & TAXES	\$ 1,750	\$ 3,300	\$ 1,550	\$ 10,374	\$ 10,374	\$ (7,074)
OFFICE EXPENSE	\$ 11,851	\$ 23,887	\$ 12,036	\$ 10,584	\$ 29,168	\$ (5,281)
YEAR END REPORT & TAX PREP	\$ 8,400	\$ 8,950	\$ 550	\$ 8,911	\$ 8,911	\$ 39
LEGAL FEES	\$ 36,000	\$ 34,000	\$ (2,000)	\$ 16,653	\$ 33,306	\$ 694
COMPUTER TECH SUPPORT	\$ 2,400	\$ 5,100	\$ 2,700	\$ 2,328	\$ 4,656	\$ 444
COMMUNITY WEBSITE	\$ 1,854	\$ 2,011	\$ 157	\$ 788	\$ 1,902	\$ 109
INSURANCE	\$ 143,462	\$ 135,746	\$ (7,716)	\$ 67,158	\$ 134,585	\$ 1,161
BAD DEBT EXPENSE	\$ -					
TOTAL ADMIN	\$ 589,948	\$ 679,089	\$ 89,141	\$ 286,559	\$ 606,191	\$ 72,898
OPERATING EXPENSES						
ELECTRIC	\$ 119,400	\$ 108,400	\$ (11,000)	\$ 52,661	\$ 105,322	\$ 3,078
WATER/SEWER	\$ 9,960	\$ 6,000	\$ (3,960)	\$ 3,437	\$ 6,874	\$ (874)
FRONT ENTRY FEATURE		\$ 69,000	\$ 69,000	\$ 49,107	\$ 120,000	\$ (51,000)
ACCESS CONTROL	\$ 331,870	\$ 315,908	\$ (15,962)	\$ 156,538	\$ 313,076	\$ 2,832
GATE MAINTENANCE	\$ 10,920	\$ 10,920	\$ -	\$ 6,571	\$ 13,142	\$ (2,222)
GATEHOUSE PHONES	\$ 3,816	\$ 4,800	\$ 984	\$ 2,396	\$ 4,792	\$ 8
GATE STICKERS			\$ -	\$ 2,115	\$ 4,230	\$ (4,230)
ALARM MONITORING	\$ 86,621	\$ 86,621	\$ -	\$ 43,226	\$ 86,452	\$ 169
LANDSCAPE CONTRACT Common/Rec	\$ 264,600	\$ 264,600	\$ -	\$ 132,300	\$ 264,600	\$ -
LANDSCAPE EXTRAS	\$ 72,350	\$ 72,000	\$ (350)	\$ 54,681	\$ 72,350	\$ (350)
MULCHING	\$ 21,868	\$ 31,080	\$ 9,212	\$ 20,425	\$ 20,425	\$ 10,655
IRRIGATION MAINTENANCE	\$ 61,046	\$ 33,790	\$ (27,256)	\$ 15,290	\$ 45,000	\$ (11,210)
TREE TRIMMING	\$ 20,500	\$ 43,760	\$ 23,260	\$ 20,000	\$ 20,000	\$ 23,760
HURRICANE PREPARATION	\$ 8,000	\$ 8,000	\$ -	\$ -	\$ 8,000	\$ -
HOLIDAY LIGHTING	\$ 18,500	\$ 19,055	\$ 555		\$ 18,500	\$ 555
LAKE MAINTENANCE	\$ 62,721	\$ 62,721	\$ -	\$ 31,052	\$ 62,104	\$ 617
LAKE/WETLAND LITTORAL MAINTENAN	\$ -	\$ -	\$ -		\$ -	\$ -
LAKE/WETLAND MITIGATION SECT 12	\$ 77,250	\$ 77,250	\$ -	\$ 25,000	\$ 75,000	\$ 2,250
LAKE/WETLAND MITIGATION 341	\$ 89,610	\$ 89,610	\$ -	\$ 29,000	\$ 87,000	\$ 2,610
LAKE/WETLAND MITIGATION 115ACRES	\$ 19,570	\$ 19,570	\$ -	\$ 19,000	\$ 19,000	\$ 570
LAKE BANK MAINTENANCE	\$ 93,000	\$ 62,000	\$ (31,000)	\$ 24,800	\$ 93,000	\$ (31,000)
GENERAL REPAIRS	\$ 146,500	\$ 140,735	\$ (5,765)	\$ 66,917	\$ 130,000	\$ 10,735
TOTAL OPERATING	\$ 1,518,101	\$ 1,525,819	\$ 7,718	\$ 754,516	\$ 1,568,867	\$ (43,048)

[illegible]

Stonecreek Budget 2026 ASSUMPTIONS

Sept 13 2025

GL AC	Account Description	Vendor	Assumption	TOTAL
3010	MAINTENANCE ASSESSMENT			\$ 3,663,504
3015	Capital Contribution		2 Quarters-10 houses	\$ 31,800
3011	RESERVE INCOME		Same as 2025	\$ 261,504
	Misc Income			\$ -
3080	GATE ACCESS INCOME			\$ -
3085	CLUBHOUSE RENTAL INCOME		400 social Room, twice a month(Nov & Dec 3 times)	\$ 10,400
3086	PAVILION RENTAL INCOME		150 for Pavillion..12 times	\$ 1,800
3088	CLUBHOUSE FOB INCOME			\$ -
3090	SOCIAL / ACTIVITIES INCOME		Refer to Clubhouse activities offset net to \$35k spending	\$ 35,000
5100	MANAGEMENT FEES	Troon-Contract	9.95 per door until Feb 2028	\$ 73,789
5102	TAXES BENEFITS AND FEES		same run rate as 2025 25.3%	\$ 79,213
	SALARIES	Refer to payroll sheet-confidential	4 employeesCAM,Asst, Lifestyle and Maintenan	\$ 313,093
5110	LICENSES, FEES & TAXES	FLORIDA DEPT HEALTH COLLIER COUNTY	Pool inspection-yearly	\$ 500
5110	LICENSES, FEES & TAXES	FLORIDA DEPT HEALTH COLLIER COUNTY	Lap Pool Inspection-yearly	\$ 500
5110	LICENSES, FEES & TAXES	FLORIDA DEPT HEALTH COLLIER COUNTY	Spa inspection-yearly	\$ 375
5110	LICENSES, FEES & TAXES	FLORIDA DEPT HEALTH COLLIER COUNTY	Splash pool inspection-yearly	\$ 375
5110	LICENSES, FEES & TAXES	Hendry county	property tax	\$ 1,550
5120	OFFICE EXPENSE	Refer to detail tab	Refer to detail tab	\$ 23,887
5135	YEAR END REPORT & TAX PREP	Stroemer Audit	Annual Audit	\$ 8,500
5135	YEAR END REPORT & TAX PREP	Stroemer Tax Prep	350+100 notification fee	\$ 450
5145	LEGAL FEES	Attorney	should be less than 2025	\$ 24,000
5145	LEGAL FEES	Kimney Horn	Technical assistance with preserve	\$ 10,000
5150	COMPUTER TECH SUPPORT	ENTECH/Troon COMPUTER SERVICES,	Computer assistance/computers-random no contract	\$ 5,100
5155	COMMUNITY WEBSITE	Frontsteps/WebX,Troon	162.20... & add 5% in May	\$ 2,011
5160	INSURANCE	Acrisure & Zenith	10% decrease in property and 10% increase in Liability-July 1 Insight provided by Agent& increase Liability for preserve 600/mo	\$ 135,746
				\$ -
5205	ELECTRIC		2025 run rates+ increase rates related	\$ 108,400
5230	WATER/SEWER		2025 run rates	\$ 6,000
5235	FRONT ENTRY FEATURE			\$ 69,000
5305	ACCESS CONTROL	Ramco Gate	\$4084 per week in 2025... plus 3%	\$ 218,739
		Ramco Sage Software	Equipment purchase of 15k and monthly fee	\$ 25,363
5305	ACCESS CONTROL	Ramco Security	1204/week plus 3%	\$ 64,486
5305	ACCESS CONTROL	Collier county Sheriff	2 patrols per month	\$ 7,320
5310	GATE MAINTENANCE	Ramco repairs offset with resident remimb	Gross amount	\$ 10,920
5320	GATEHOUSE PHONES	Comcast	400 per month	\$ 4,800
5330	GATE STICKERS	not used		\$ -
5360	ALARM MONITORING	Vector	Agreement ,same as 2024 \$11 per house+tax	\$ 86,471
5360	ALARM MONITORING	North Collier county fire inspection fee	150 per year, if failed additional is 75	\$ 150
5405	LANDSCAPE CONTRACT Common/Rec		same as 2025	\$ 264,600
5410	LANDSCAPE EXTRAS		Same amount as 2025-Focus on clubhouse	\$ 72,000
5420	MULCHING		Once a year-Southeast spreading	\$ 31,080
5430	IRRIGATION MAINTENANCE	Hoover	2026 is year 5 of 5 for 2590 Maintenance.-- twice a year--billed yearly	\$ 2,590
5430	IRRIGATION MAINTENANCE	Hoover repairs		\$ 2,400
5430	IRRIGATION MAINTENANCE	TCU	valves/heads etc	\$ 27,600
5430	IRRIGATION MAINTENANCE	Irrigation Plus	Water Testing as required by SFWMD	\$ 1,200
5445	TREE TRIMMING		Palm trees-\$20,535 in 2025--Hardwood trees-45920 in 2024(1/2 the hardwoods in 2025)	\$ 43,760
5450	HURRICANE PREPARATION	L&L Proservices		\$ 8,000
5455	HOLIDAY LIGHTING	The Christmas Guy	Prepaid for Nov-should be less than 2024 of \$17415 because we own some of the décor plus 3%	\$ 19,055
5605	LAKEMAINTENANCE	Seabreeze	Lakes inside community-New Contract signed Aug 30 2024..3% added in Sept 2026	\$ 62,721
				\$ -
5606	LAKE/WETLAND LITTORAL MAINTENANCE		Littorals added to lake bank where no homes-20	\$ -
5607	LAKE/WETLAND MITIGATION SECT	Woods & Wetlands	2025 of 75k plus 3%	\$ 77,250
5608	LAKE/WETLAND MITIGATION 341	Woods & Wetlands	on site-2025 of 87k+3%	\$ 89,610
5609	LAKE/WETLAND MITIGATION 115A	Woods & Wetlands	only once a yearHendry county Labelle 2024 of 19k+3%	\$ 19,570
5610	LAKE BANK MAINTENANCE	Seabreeze	Erosion repairs if needed \$6.2k for10spots	\$ 62,000

Stonecreek 2026 Budget ASSUMPTIONS-Specific Account Detail

Account Description	Vendor	Assumption	TOTAL
Landscape Extras	TCU	Flowers-twice a year	\$ 16,200
	TCU	Clubhouse area	\$ 55,800
	TOTAL LANDSCAPE EXTRAS		\$ 72,000
Office expense	Kinetic Voip		\$ 1,140.00
	Delage Landon	120.06/month copy machine	\$ 1,440.72
	Accent Business	140/month copy machine	\$ 1,680.00
	Accent Business	plus excess clicks—estimate	\$ 600.00
	Credit Card	postage, violation tags, misc office, Copy paper	\$ 1,400.00
	Credit card	SW License fee adobe-1 year	\$ 240.00
	Credit Card	EZVOTE 170.00 per vote	\$ 200.00
	info from Zack(??? From 2024)	Microsoft license fees-annual	\$ 2,250.00
	Troon	Coupon book for bank	\$ 3,090.00
	Troon	past due mailings--\$10 per letter	\$ 6,800.00
	Troon	Support services-mailings etc	\$ 600.00
			\$ -
	Amazon	Prime subscription	\$ 180.00
	Sir Speedy	Printing annual notices and mailings	\$ 3,600.00
			\$ 66.00
		Water for workers	\$ 600.00
	TOTAL OFFICE EXPENSE		\$ 23,886.72
GENERAL REPAIRS			
		AC Vendor Quarterly contract \$980/qtr plus repairs and filters and 175 for guardhouse	\$ 8,320
Aries		Electric issues	\$ 18,000
Lassiter		Regular and routine	\$ 840
First Call pest Control		Rodent traps	\$ 750
First Call pest Control		6 times	\$ 4,776
Pesky Varmits		Pipe cleanout for pipes less than 40% clogged in 2024	\$ -
MRI		annual sevice-dec, other inspections and repair	\$ 3,910
Wayne Automatic Sprinklers		New outdoor signs, tennis, pickleball and outdoor basketball	\$ 3,000
Diego signs		Supplies for misc repairs/paint etc	\$ 11,100
Credit card		Pressure washing Swales full community	\$ 7,539
RollingSuds		Common Areas, sidewalks,cubs and swales	\$ 8,100
Rolling Suds		Acman	\$ 5,500
Air duct cleaning		Jim' supplies(paint, hardware etc)	\$ 18,000
Fountain Kings		Lake Fountain Maintenance -Quarterly	\$ 900
			\$ -
Preserve Fence Repair		if needed	\$ -
and MORE as determined during the year			\$ -
Misc		Larger repairs as needed	\$ 50,000
TOTAL			\$ 140,735
Rec Area Maintenance	Steam Fresh-Upholstery cleaning	Chairs -Cleaning ones in storage and card room--960 in 2024	\$ 980
	Steam Fresh-Carpet cleaning	550 in 2024 carpet cleaning-game and card room	\$ 550
	Steam Fresh	tile cleaning	\$ 1,350
			\$ -
	Fitness Smith	Maintenance of equipment	\$ 1,752
	Fitness Smith	Repairs	\$ 2,000
	??? In house? Lowes	Playground Mulch	\$ 500
			\$ -
Total			\$ 7,132

