



**The Marina At The Bluffs Condominium
Association, Inc.**

1550 Marina Isle Way - Jupiter, Florida 33477
(561) 627-6497 - Fax (561) 627-3225

November 3, 2025

RE: 2026 BUDGET APPROVED

Dear Owner(s)

At the Tuesday October 28, 2025, Board of Directors Meeting the proposed Budget was amended to adjust:

- Under Reserve Funding Calculations page 5, the estimated reserve 12/31/2025 column.
(this did not affect the 2026 budget calculations.)
- To remove a \$10,000.00 deficit to building 1701.

The amended 2026 proposed budget was then voted on and passed by the Board of Directors. Please retain the included approval page, the amended pages, and keep with the proposed budget mailed/mailed to you prior. For building 1701 the revised budget and note the quarterly maintenance dues reduction. The Approved 2026 Budget is also posted on the association website for your convenience.

Respectfully,

Stephen Amante

1st Vice President/Acting Treasurer

barbara@marinabluffs.com

www.marinabluffs.com

Marina At The Bluffs Condominium Association, Inc.

1550 Marina Isle Way, Jupiter, FL. 33477

Phone: 561-627-6497

October 6, 2025

Attention Owners:

Enclosed is the proposed 2026 draft budget reflecting common and building specific expenses. The 2026 budget meeting will be held on Tuesday, October 28, 2025, at 5:30 pm. Attendance to the budget meeting will be both in person, at Pool 1550 Marina Isle Way and via Zoom.

Topic: 2026 Proposed Budget Meeting

Time: Tuesday October 28, 2025, at 5:30 pm Eastern Time (US and Canada)

Join Zoom Meeting

<https://us02web.zoom.us/j/87360679514>

Meeting ID: 873 6067 9514

Included in Budget Package:

Consolidated Information:

Proposed 2026 Budget – Consolidated

Reserves Straight Line & Pooled

Building Specifics

Building Information:

Building Budget

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APPROVED

Stephen Amante
1st V.P. / Acting Treasurer

All Owners are Invited to attend.

Sincerely,

Stephen Amante

Stephen Amante, 1st Vice President/ Acting Treasurer

For the Board Of Directors

The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026

Description	Forecast Jul -Dec	Projected 2025	Consolidated	
			Budget 2025	Budget 2026
INCOME:				
Member Assessment	\$1,910,512.62	\$3,821,025.41	\$3,821,025.41	\$4,043,319.00
Insurance Assessment	\$1,196,920.56	\$2,393,842.00	\$2,393,842.00	\$2,113,972.00
Reserve Income Building	\$685,933.20	\$1,371,866.40	\$1,371,866.16	\$0.00
Reserve Income Pooled	\$309,517.50	\$619,035.00	\$619,033.73	\$520,000.00
Budget Deficit Funding	\$0.00	\$0.00	\$0.00	\$0.00
Subtotal Assessment Income	\$4,102,883.88	\$8,205,768.81	\$8,205,767.30	\$6,677,291.00
Other Income:				
Application Fees/other	\$36,577.77	\$73,155.54	\$5,000.00	\$25,000.00
S/A-Elevator Modern/RedCom FS	\$0.00	\$0.00	\$0.00	\$0.00
S/A-Milestone Building Inspection Repairs	\$0.00	\$0.00	\$0.00	\$0.00
Subtotal Other Income	\$36,577.77	\$73,155.54	\$5,000.00	\$25,000.00
TOTAL INCOME	\$4,139,461.65	\$8,278,924.35	\$8,210,767.30	\$6,702,291.00
EXPENSES:				
Administrative Expenses				
Line of Credit Charges/Interest payment	\$0.00	\$0.00	\$11,000.00	\$5,000.00
Legal Fees	\$71,145.46	\$142,290.92	\$50,000.00	\$150,000.00
Audit	\$21,325.00	\$21,325.00	\$21,325.00	\$22,500.00
Insurance Claim Expense	\$0.00	\$0.00	\$20,000.00	\$10,000.00
Board Meeting	\$5,880.72	\$11,761.44	\$5,000.00	\$12,000.00
Office Supplies/misc. admin	\$8,840.16	\$17,680.32	\$15,000.00	\$35,000.00
Office Equip/Rental	\$2,255.69	\$4,511.38	\$3,000.00	\$8,000.00
Fees & Licenses	\$8,582.48	\$8,582.48	\$10,000.00	\$10,000.00
Bank Charges	\$93.00	\$186.00	\$100.00	\$100.00
Inspections	\$4,595.00	\$9,190.00	\$12,000.00	\$20,000.00
Printing /other misc.	\$4,118.40	\$8,236.80	\$3,000.00	\$8,000.00
Engineering	\$2,656.41	\$5,312.82	\$50,000.00	\$25,000.00
Postage	\$285.90	\$571.80	\$6,000.00	\$6,000.00
Newsletter /website	\$91.29	\$182.58	\$900.00	\$900.00
Bad Debt Expense	\$0.00	\$0.00	\$900.00	\$900.00
Total Administration Expenses	\$129,869.51	\$229,831.54	\$208,225.00	\$313,400.00
Payroll				
Office Payroll	\$26,543.75	\$53,087.50	\$55,750.00	\$60,000.00
Management Payroll	\$68,857.86	\$137,715.72	\$145,200.00	\$152,460.00
Payroll Taxes	\$9,844.51	\$19,689.02	\$35,000.00	\$35,000.00
Maintenance Payroll	\$78,515.68	\$157,031.36	\$193,000.00	\$210,000.00
Payroll Other - bonus, etc.	\$1,403.57	\$2,807.14	\$8,000.00	\$9,000.00
Total Payroll	\$185,165.37	\$370,330.74	\$436,950.00	\$466,460.00
Contracts				
Financial Management	\$25,500.00	\$51,000.00	\$57,900.00	\$60,400.00
Security	\$39,057.34	\$78,114.68	\$80,000.00	\$84,000.00
Mangrove Trimming	\$2,030.00	\$4,060.00	\$4,060.00	\$5,000.00
Farmer & Irwin	\$13,570.00	\$27,140.00	\$26,800.00	\$48,377.00
Elevator Contract	\$10,880.89	\$21,761.78	\$41,184.00	\$45,000.00
Bar 9	\$0.00	\$0.00	\$28,200.00	\$0.00
Tree Trimming	\$78,850.00	\$78,850.00	\$64,000.00	\$75,000.00
Pressure Cleaning	\$12,000.00	\$24,000.00	\$22,500.00	\$22,500.00
Generator Maintenance	\$1,070.00	\$2,140.00	\$13,310.00	\$14,000.00
Landscape Maintenace	\$82,002.00	\$164,004.00	\$170,000.00	\$175,100.00

The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026

Description	Forecast Jul -Dec	Projected 2025	Consolidated	
			Budget 2025	Budget 2026
Contracts				
Pest Control/Fert	\$19,632.00	\$39,264.00	\$39,268.00	\$39,268.00
Janitorial Maint Contract	\$90,142.14	\$180,284.28	\$190,000.00	\$190,000.00
Fire Extinguisher Expense	\$0.00	\$0.00	\$1,540.00	\$1,650.00
Lake Management	\$0.00	\$0.00	\$0.00	\$3,000.00
Total Contracts	\$374,734.37	\$670,618.74	\$738,762.00	\$763,295.00
Utilities				
Electric	\$49,387.94	\$98,775.88	\$96,000.00	\$115,200.00
Water	\$214,148.92	\$428,297.84	\$499,048.00	\$525,000.00
Sewer	\$99,439.68	\$198,879.36	\$227,974.20	\$268,325.00
Cable Expense	\$315,644.19	\$631,288.38	\$630,422.55	\$642,639.00
Telephone Expense/wi-fi	\$16,846.87	\$33,693.74	\$30,963.66	\$33,000.00
Total Utilities	\$695,467.60	\$1,390,935.20	\$1,484,408.41	\$1,584,164.00
Maintenance				
Bocci Courts Maint/Repair	\$1,331.56	\$2,663.12	\$4,500.00	\$5,000.00
Tennis Courts Maint/Repair	\$0.00	\$0.00	\$4,000.00	\$5,000.00
Club Houses Maint/Repair	\$6,924.42	\$13,848.84	\$20,000.00	\$20,000.00
Building Repairs	\$139,915.27	\$279,830.54	\$35,000.00	\$250,000.00
Gas & Oil	\$1,579.52	\$3,159.04	\$4,500.00	\$4,500.00
Fire System Maint/Repair	\$45,202.00	\$90,404.00	\$60,000.00	\$70,000.00
Fire Pump Maintenance	\$0.00	\$0.00	\$11,000.00	\$5,000.00
Fire Alarm Maintenance	\$2,402.00	\$4,804.00	\$15,000.00	\$15,000.00
Pool Maintenance/Chemicals	\$24,174.71	\$48,349.42	\$58,000.00	\$58,000.00
Elevator Maintenance	\$7,360.75	\$14,721.50	\$30,000.00	\$30,000.00
Trash Removal	\$48,081.67	\$96,163.34	\$95,000.00	\$115,000.00
Misc. Maint/Supplies	\$18,132.11	\$36,264.22	\$50,000.00	\$70,000.00
Miscellaneous Expense	\$14,271.18	\$28,542.36	\$61,000.00	\$50,000.00
Hurricane Expenses	\$0.00	\$0.00	\$8,500.00	\$8,500.00
SA - Elevator Life Safety Mod	\$184,062.49	\$368,124.98	\$0.00	\$0.00
SA - Fire Panel Replacement	\$50,866.67	\$101,733.34	\$0.00	\$0.00
Milestone Inspection Repairs	\$325,405.73	\$650,811.46	\$0.00	\$0.00
Total Maintenance	\$869,710.08	\$1,739,420.16	\$456,500.00	\$706,000.00
Landscape Expenses				
Grounds Mntce (landscp mntnce)	\$16,709.50	\$33,419.00	\$45,000.00	\$142,000.00
Irrigation Supplies	\$6,869.39	\$13,738.78	\$7,000.00	\$20,000.00
Plant Replacements	\$10,992.50	\$21,985.00	\$38,000.00	\$38,000.00
Mulch	\$200.00	\$400.00	\$30,000.00	\$35,000.00
Total Landscape	\$34,771.39	\$69,542.78	\$120,000.00	\$235,000.00
Insurance				
Insurance - Property	\$822,652.94	\$1,645,305.88	\$2,393,842.00	\$1,847,024.00
Insurance - General Liability	\$69,533.07	\$139,066.14	\$189,675.60	\$124,495.00
Insurance - Health	\$31,028.16	\$62,056.32	\$60,203.66	\$75,000.00
Insurance- Crime	-\$1,585.00	-\$3,170.00	\$3,504.00	\$1,508.00
Insurance - Workers Comp	\$989.08	\$1,978.16	\$9,625.00	\$5,688.00
Insurance - Umbrella	\$4,415.61	\$8,831.22	\$24,000.00	\$15,368.00
Insurance - Finance Charges	\$22,217.49	\$44,434.98	\$150,500.40	\$36,158.00
Insurance - D&O	\$1,062.28	\$2,124.56	\$13,500.00	\$8,731.00
Total Insurance	\$950,313.63	\$1,900,627.26	\$2,844,850.66	\$2,113,972.00
Non-building insurance (A)			-\$69,828.66	\$0.00

The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026

Description	Forecast Jul -Dec	Projected 2025	Consolidated	
			Budget 2025	Budget 2026
Operating Deficit Funding	\$0.00	\$0.00	\$0.00	\$0.00
Total Operating Expenses	\$3,240,031.95	\$6,371,306.42	\$6,289,696.07	\$6,182,291.00
Reserve Funding				
SIRS RESERVES POOLED				\$520,000.00
Pool Equipment & Refurbishment	\$52,084.56	\$104,169.12	\$104,168.85	\$0.00
Pavements/Parking Lot	\$6,890.46	\$13,780.92	\$13,781.28	\$0.00
Intercoastal Erosion	\$1,499.58	\$2,999.16	\$3,000.00	\$0.00
Tennis Court	\$6,654.12	\$13,308.24	\$13,308.39	\$0.00
Pool Furniture	\$17,500.50	\$35,001.00	\$35,000.00	\$0.00
Generators	\$35,882.82	\$71,765.64	\$71,764.38	\$0.00
Fire Pumps	\$105,786.18	\$211,572.36	\$211,571.25	\$0.00
Fire Alarms	\$12,138.72	\$24,277.44	\$24,277.86	\$0.00
Roofs-Buildings	\$2,732.40	\$5,464.80	\$5,465.64	\$0.00
Roof-Clubhouse / Management Room	\$4,670.10	\$9,340.20	\$9,340.00	\$0.00
Restrooms	\$6,119.58	\$12,239.16	\$12,240.00	\$0.00
Painting- Sidewalks	\$50.16	\$100.32	\$100.00	\$0.00
Sidewalks/ Pavers	\$46,181.52	\$92,363.04	\$92,361.80	\$0.00
Electrical	\$8,000.52	\$16,001.04	\$16,000.00	\$0.00
Lighting - Tennis Courts	\$625.62	\$1,251.24	\$1,250.00	\$0.00
Lighting- Path Lighting	\$1,202.46	\$2,404.92	\$2,404.28	\$0.00
Elevator	\$78,747.36	\$157,494.72	\$157,494.42	\$0.00
Roofs	\$56,987.04	\$113,974.08	\$113,974.03	\$0.00
Painting-Buildings	\$25,000.56	\$50,001.12	\$50,000.00	\$0.00
Railings Buildings	\$98,441.10	\$196,882.20	\$196,882.81	\$0.00
Plumbing	\$1,599.84	\$3,199.68	\$3,200.00	\$0.00
Structural	\$26,023.86	\$52,047.72	\$52,048.50	\$0.00
Total SIRS Reserves	\$594,819.06	\$1,189,638.12	\$1,189,633.49	\$520,000.00
OTHER RESERVES NOT BUDGETED IN 2026				
Plant Replacement	\$1,499.58	\$2,999.16	\$3,000.00	\$0.00
Windows & Doors	\$399,133.68	\$798,267.36	\$798,266.40	\$0.00
Total Other Reserves	\$400,633.26	\$801,266.52	\$801,266.40	\$0.00
TOTAL RESERVES & EXPENSES	\$4,235,484.27	\$8,362,211.06	\$8,280,595.96	\$6,702,291.00
	-\$96,022.62	-\$83,286.71	-\$69,828.66	\$0.00

Marina at the Bluffs Condominium Association, Inc.
Reserve Funding Calculations for Proposed Budget 2026

	Estimated Life	Estimated Remaining Life	Estimated Replacement	Est. Reserves 12/31/2025	2026 Budgeted Funding	2025 Budgeted Funding
SIRS RESERVES						
Common Pooled Reserve					\$520,000	
Pool Equipment	12	6	\$29,350	\$103,629	\$0	\$104,169
Hurricane	-	-	\$0	\$1,399	\$0	\$0
Intercoastal Erosion	-	-	\$0	\$170,999	\$0	\$3,000
Plant Replacement	-	-	\$0	\$15,363	\$0	\$3,000
Pavement/Pkg lots	45	5	\$151,263	\$360,545	\$0	\$13,781
Tennis Court	5	(3)	\$23,500	\$42,024	\$0	\$13,308
Pool Furniture	15	12	\$100,000	\$25,637	\$0	\$35,000
Generators	44	4	\$190,000	\$136,599	\$0	\$71,764
Fire Pump 1650	40	39	\$80,210	\$178,783	\$0	\$211,571
Fire Pump 950	30	29	\$97,210	\$0	\$0	\$0
Fire Alarms	30	28	\$859,650	\$155,591	\$0	\$24,278
Roofs	25	20	\$114,779	\$22,718	\$0	\$5,466
Painting	-	-	\$0	\$18,101	\$0	\$100
Clubhouse / Management Room	15	4	\$46,700	\$9,340	\$0	\$9,340
Restrooms	25	(15)	\$183,600	\$12,240	\$0	\$12,240
Sidewalks/ Pavers	40	27	\$1,385,420	\$92,362	\$0	\$92,362
Electrical	15	9	\$16,000	\$16,000	\$0	\$16,000
Lighting - Tennis Courts	25	23	\$30,000	\$1,250	\$0	\$1,250
Lighting- Path Lighting	25	16	\$33,660	\$2,405	\$0	\$2,404
Common Interest				\$100,000	\$0	\$0
			\$3,672,132	\$1,464,987	\$520,000	\$619,034
Building Reserves						
Elevators	25	23	\$4,400,000	\$619,273	\$0	\$157,494
Roofs	25	20	\$3,009,186	\$730,713	\$0	\$113,974
Painting	8	(2)	\$260,243	\$962,449	\$0	\$49,999
Insurance deductible				\$19,746	\$0	\$0
Railings Buildings 501-1701	50	33	\$2,142,140	\$63,002	\$0	\$63,003
Railings Buildings 1801-2601	55	15	\$2,142,140	\$133,880	\$0	\$133,880
Plumbing	10	9	\$32,000	\$3,200	\$0	\$3,200
Windows & Doors	37	9	\$7,982,664	\$0	\$0	\$798,266
Structural	10	8	\$468,441	\$52,048	\$0	\$52,049
Interest				\$29,308	\$0	\$0
			\$20,436,814	\$2,613,619	\$0	\$1,371,865
TOTAL			\$24,108,945	\$4,078,605	\$520,000	\$1,990,899

The Marina at the Bluffs Condominium Association Inc
Proposed Budget 2026

	Building Expenses	Pooled Reserve	Building Reserve	Common Insurance	Totals	Building Deficit Funding	Building Totals
501	\$183,787.23	\$23,636.36	\$0.00	\$96,089.64	\$303,513.23	\$0.00	\$303,513.23
601	\$183,787.23	\$23,636.36	\$0.00	\$96,089.64	\$303,513.23	\$0.00	\$303,513.23
701	\$183,787.23	\$23,636.36	\$0.00	\$96,089.64	\$303,513.23	\$0.00	\$303,513.23
801	\$183,787.23	\$23,636.36	\$0.00	\$96,089.64	\$303,513.23	\$0.00	\$303,513.23
901	\$183,787.23	\$23,636.36	\$0.00	\$96,089.64	\$303,513.23	\$0.00	\$303,513.23
1001	\$183,787.23	\$23,636.36	\$0.00	\$96,089.64	\$303,513.23	\$0.00	\$303,513.23
1101	\$183,787.23	\$23,636.36	\$0.00	\$96,089.64	\$303,513.23	\$0.00	\$303,513.23
1201	\$183,787.23	\$23,636.36	\$0.00	\$96,089.64	\$303,513.23	\$0.00	\$303,513.23
1301	\$183,787.23	\$23,636.36	\$0.00	\$96,089.64	\$303,513.23	\$0.00	\$303,513.23
1401	\$183,787.23	\$23,636.36	\$0.00	\$96,089.64	\$303,513.23	\$0.00	\$303,513.23
1501	\$183,787.23	\$23,636.36	\$0.00	\$96,089.64	\$303,513.23	\$0.00	\$303,513.23
1601	\$183,787.23	\$23,636.36	\$0.00	\$96,089.64	\$303,513.23	\$0.00	\$303,513.23
1701	\$183,787.23	\$23,636.36	\$0.00	\$96,089.64	\$303,513.23	\$0.00	\$303,513.23
1801	\$183,787.23	\$23,636.36	\$0.00	\$96,089.64	\$303,513.23	\$0.00	\$303,513.23
1901	\$183,787.23	\$23,636.36	\$0.00	\$96,089.64	\$303,513.23	\$0.00	\$303,513.23
2001	\$183,787.23	\$23,636.36	\$0.00	\$96,089.64	\$303,513.23	\$0.00	\$303,513.23
2101	\$183,787.23	\$23,636.36	\$0.00	\$96,089.64	\$303,513.23	\$0.00	\$303,513.23
2201	\$183,787.23	\$23,636.36	\$0.00	\$96,089.64	\$303,513.23	\$0.00	\$303,513.23
2301	\$183,787.23	\$23,636.36	\$0.00	\$96,089.64	\$303,513.23	\$0.00	\$303,513.23
2401	\$183,787.23	\$23,636.36	\$0.00	\$96,089.64	\$303,513.23	\$0.00	\$303,513.23
2501	\$183,787.23	\$23,636.36	\$0.00	\$96,089.64	\$303,513.23	\$0.00	\$303,513.23
2601	\$183,787.23	\$23,636.36	\$0.00	\$96,089.64	\$303,513.23	\$0.00	\$303,513.23
	\$4,043,319.00	\$520,000.00	\$0.00	\$2,113,972.00	\$6,677,291.00	\$0.00	\$6,677,291.00
2025	\$3,439,845.41	\$619,033.73	\$1,371,866.16	\$2,775,022.00	\$8,205,767.30	\$0.00	\$8,205,767.30
Change	\$603,473.59	-\$99,033.73	-\$1,371,866.16	-\$661,050.00	-\$1,528,476.30	\$0.00	-\$1,528,476.30

	2026 Unit Annual	2025 Unit Annual	Annual Increase	2026 Unit Dues Quarterly	2025 Unit Quarterly	Quarterly Increase
501	\$10,117.11	\$12,297.06	-\$2,179.95	\$2,529.28	\$3,074.27	-\$544.99
601	\$10,117.11	\$12,295.07	-\$2,177.96	\$2,529.28	\$3,073.77	-\$544.49
701	\$10,117.11	\$12,293.76	-\$2,176.65	\$2,529.28	\$3,073.44	-\$544.16
801	\$10,117.11	\$12,314.35	-\$2,197.24	\$2,529.28	\$3,078.59	-\$549.31
901	\$10,117.11	\$12,296.46	-\$2,179.35	\$2,529.28	\$3,074.12	-\$544.84
1001	\$10,117.11	\$12,307.12	-\$2,190.01	\$2,529.28	\$3,076.78	-\$547.50
1101	\$10,117.11	\$12,295.20	-\$2,178.09	\$2,529.28	\$3,073.80	-\$544.52
1201	\$10,117.11	\$12,294.73	-\$2,177.62	\$2,529.28	\$3,073.68	-\$544.41
1301	\$10,117.11	\$12,294.42	-\$2,177.31	\$2,529.28	\$3,073.61	-\$544.33
1401	\$10,117.11	\$12,297.03	-\$2,179.92	\$2,529.28	\$3,074.26	-\$544.98
1501	\$10,117.11	\$12,288.87	-\$2,171.76	\$2,529.28	\$3,072.22	-\$542.94
1601	\$10,117.11	\$12,295.80	-\$2,178.69	\$2,529.28	\$3,073.95	-\$544.67
1701	\$10,117.11	\$12,298.63	-\$2,181.52	\$2,529.28	\$3,074.66	-\$545.38
1801	\$10,117.11	\$12,621.27	-\$2,504.16	\$2,529.28	\$3,155.32	-\$626.04
1901	\$10,117.11	\$12,628.71	-\$2,511.60	\$2,529.28	\$3,157.18	-\$627.90
2001	\$10,117.11	\$12,624.28	-\$2,507.17	\$2,529.28	\$3,156.07	-\$626.79
2101	\$10,117.11	\$12,625.05	-\$2,507.94	\$2,529.28	\$3,156.26	-\$626.99
2201	\$10,117.11	\$12,626.29	-\$2,509.18	\$2,529.28	\$3,156.57	-\$627.30
2301	\$10,117.11	\$12,621.10	-\$2,503.99	\$2,529.28	\$3,155.28	-\$626.00
2401	\$10,117.11	\$12,624.54	-\$2,507.43	\$2,529.28	\$3,156.14	-\$626.86
2501	\$10,117.11	\$12,641.97	-\$2,524.86	\$2,529.28	\$3,160.49	-\$631.22
2601	\$10,117.11	\$12,643.86	-\$2,526.75	\$2,529.28	\$3,160.97	-\$631.69
	\$222,576.37	\$273,525.57	-\$50,949.20	\$55,644.09	\$68,381.39	-\$12,737.30

**The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026**

Description	BUILDING 501	
	Budget 2025	Budget 2026
INCOME:		
Member Assessment	\$173,682.97	\$183,787.23
Insurance Assessment	\$108,811.00	\$96,089.64
Reserve Income Building	\$58,279.86	\$0.00
Reserve Income Common	\$28,137.90	\$23,636.36
Budget Deficit Funding	\$0.00	\$0.00
Subtotal Assessment Income	\$368,911.73	\$303,513.23
Other Income:		
Application Fees/other	\$227.27	\$1,136.36
S/A-Elevator Modern/RedCom FS		\$0.00
Subtotal Other Income	\$227.27	\$1,136.36
TOTAL INCOME	\$369,139.00	\$304,649.59
EXPENSES:		
Administrative Expenses		
Line of Credit Charges/Interest payment	\$500.00	\$227.27
Legal Fees	\$2,272.73	\$6,818.18
Audit	\$969.32	\$1,022.73
Insurance Claim Expense	\$909.09	\$454.55
Board Meeting	\$227.27	\$545.45
Office Supplies/misc. admin	\$681.82	\$1,590.91
Office Equip/Rental	\$136.36	\$363.64
Fees & Licenses	\$454.55	\$454.55
Bank Charges	\$4.55	\$4.55
Inspections	\$545.45	\$909.09
Printing /other misc.	\$136.36	\$363.64
Engineering	\$2,272.73	\$1,136.36
Postage	\$272.73	\$272.73
Newsletter /website	\$40.91	\$40.91
Bad Debt Expense	\$40.91	\$40.91
Total Administration Expenses	\$9,464.78	\$14,245.45
Payroll		
Office Payroll	\$2,534.09	\$2,727.27
Management Payroll	\$6,600.00	\$6,930.00
Payroll Taxes	\$1,590.91	\$1,590.91
Maintenance Payroll	\$8,772.73	\$9,545.45
Payroll Other - bonus, etc.	\$363.64	\$409.09
Total Payroll	\$19,861.37	\$21,202.73
Contracts		
Financial Management	\$2,631.82	\$2,745.45
Security	\$3,636.36	\$3,818.18
Mangrove Trimming	\$184.55	\$227.27
Farmer & Irwin	\$1,218.18	\$2,198.95
Elevator Contract	\$1,872.00	\$2,045.45

Bar 9	\$1,281.82	\$0.00
Tree Trimming	\$2,909.09	\$3,409.09
Pressure Cleaning	\$1,022.73	\$1,022.73
Generator Maintenance	\$605.00	\$636.36
Landscape Maintenance	\$7,727.27	\$7,959.09
Pest Control/Fert	\$1,784.91	\$1,784.91
Janitorial Maint Contract	\$8,636.36	\$8,636.36
Fire Extinguisher Expense	\$70.00	\$75.00
Lake Management	\$0.00	\$136.36
Total Contracts	\$33,580.09	\$34,695.23

Utilities

Electric	\$4,363.64	\$5,236.36
Water	\$22,684.00	\$23,863.64
Sewer	\$10,362.46	\$12,196.59
Cable Expense	\$28,655.57	\$29,210.86
Telephone Expense/wi-fi	\$1,407.44	\$1,500.00
Total Utilities	\$67,473.11	\$72,007.45

Maintenance

Bocci Courts Maint/Repair	\$204.55	\$227.27
Tennis Courts Maint/Repair	\$181.82	\$227.27
Club Houses Maint/Repair	\$909.09	\$909.09
Building Repairs	\$1,590.91	\$11,363.64
Gas & Oil	\$204.55	\$204.55
Fire System Maint/Repair	\$2,727.27	\$3,181.82
Fire Pump Maintenance	\$500.00	\$227.27
Fire Alarm Maintenance	\$681.82	\$681.82
Pool Maintenance/Chemicals	\$2,636.36	\$2,636.36
Elevator Maintenance	\$1,363.64	\$1,363.64
Trash Removal	\$4,318.18	\$5,227.27
Misc. Maint/Supplies	\$2,272.73	\$3,181.82
Miscellaneous Expense	\$2,772.73	\$2,272.73
Hurricane Expenses	\$386.36	\$386.36
SA - Elevator Life Safety Mod	\$0.00	\$0.00
SA - Fire Panel Replacement	\$0.00	\$0.00
Milestone Inspection Repairs	\$0.00	\$0.00
Total Maintenance	\$20,750.01	\$32,090.91

Landscape Expenses

Grounds Mntce (landscp mntnce)	\$2,045.45	\$6,454.55
Irrigation Supplies	\$318.18	\$909.09
Plant Replacements	\$1,727.27	\$1,727.27
Mulch	\$1,363.64	\$1,590.91
Total Landscape	\$5,454.54	\$10,681.82

Insurance

Insurance - Property-Bldg.	\$108,811.00	\$83,955.64
Insurance - Liability and Finance	\$8,621.62	\$5,658.86
Insurance - Health - non building (A)	\$2,736.53	\$3,409.09
Ins - Fidelity Bond	\$159.27	\$68.55
Insurance - Workers Comp -non building (/	\$437.50	\$258.55
Insurance - Umbrella	\$1,090.91	\$698.55
Insurance - Finance Charges	\$6,840.93	\$1,643.55
Insurance - D&O	\$613.64	\$396.86

Total Common Insurance	\$129,311.40	\$96,089.64
Non-building insurance (A)	-\$3,174.03	\$0.00
Total Insurance	\$126,137.37	\$96,089.64
Operating Deficit Funding	\$0.00	\$0.00

Total Operating Expenses	\$282,721.27	\$281,013.23
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Reserve Funding

<i>SIRS Pooled Reserve</i>		\$23,636.36
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TOTAL RESERVES & EXPENSES	\$369,139.04	\$304,649.59
	-\$0.04	\$0.00

Assessments:	2025	2026
Annual Assessment	\$12,297.06	\$10,117.11
Quarterly Assessment	\$3,074.27	\$2,529.28
Increase		-17.73%

The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026

Description	BUILDING 601	
	Budget 2025	Budget 2026
INCOME:		
Member Assessment	\$173,682.97	\$183,787.23
Insurance Assessment	\$108,811.00	\$96,089.64
Reserve Income Building	\$58,220.22	\$0.00
Reserve Income Common	\$28,137.90	\$23,636.36
Budget Deficit Funding	\$0.00	\$0.00
Subtotal Assessment Income	\$368,852.09	\$303,513.23
Other Income:		
Application Fees/other	\$227.27	\$1,136.36
S/A-Elevator Modern/RedCom FS		\$0.00
Subtotal Other Income	\$227.27	\$1,136.36
TOTAL INCOME	\$369,079.36	\$304,649.59

EXPENSES:

Administrative Expenses

Line of Credit Charges/Interest payment	\$500.00	\$227.27
Legal Fees	\$2,272.73	\$6,818.18
Audit	\$969.32	\$1,022.73
Insurance Claim Expense	\$909.09	\$454.55
Board Meeting	\$227.27	\$545.45
Office Supplies/misc. admin	\$681.82	\$1,590.91
Office Equip/Rental	\$136.36	\$363.64
Fees & Licenses	\$454.55	\$454.55
Bank Charges	\$4.55	\$4.55
Inspections	\$545.45	\$909.09
Printing /other misc.	\$136.36	\$363.64
Engineering	\$2,272.73	\$1,136.36
Postage	\$272.73	\$272.73
Newsletter /website	\$40.91	\$40.91
Bad Debt Expense	\$40.91	\$40.91
Total Administration Expenses	\$9,464.78	\$14,245.45

Payroll

Office Payroll	\$2,534.09	\$2,727.27
Management Payroll	\$6,600.00	\$6,930.00
Payroll Taxes	\$1,590.91	\$1,590.91
Maintenance Payroll	\$8,772.73	\$9,545.45
Payroll Other - bonus, etc.	\$363.64	\$409.09
Total Payroll	\$19,861.37	\$21,202.73

Contracts

Financial Management	\$2,631.82	\$2,745.45
Security	\$3,636.36	\$3,818.18
Mangrove Trimming	\$184.55	\$227.27
Farmer & Irwin	\$1,218.18	\$2,198.95
Elevator Contract	\$1,872.00	\$2,045.45

Bar 9	\$1,281.82	\$0.00
Tree Trimming	\$2,909.09	\$3,409.09
Pressure Cleaning	\$1,022.73	\$1,022.73
Generator Maintenance	\$605.00	\$636.36
Landscape Maintenance	\$7,727.27	\$7,959.09
Pest Control/Fert	\$1,784.91	\$1,784.91
Janitorial Maint Contract	\$8,636.36	\$8,636.36
Fire Extinguisher Expense	\$70.00	\$75.00
Lake Management	\$0.00	\$136.36
Total Contracts	\$33,580.09	\$34,695.23

Utilities

Electric	\$4,363.64	\$5,236.36
Water	\$22,684.00	\$23,863.64
Sewer	\$10,362.46	\$12,196.59
Cable Expense	\$28,655.57	\$29,210.86
Telephone Expense/wi-fi	\$1,407.44	\$1,500.00
Total Utilities	\$67,473.11	\$72,007.45

Maintenance

Bocci Courts Maint/Repair	\$204.55	\$227.27
Tennis Courts Maint/Repair	\$181.82	\$227.27
Club Houses Maint/Repair	\$909.09	\$909.09
Building Repairs	\$1,590.91	\$11,363.64
Gas & Oil	\$204.55	\$204.55
Fire System Maint/Repair	\$2,727.27	\$3,181.82
Fire Pump Maintenance	\$500.00	\$227.27
Fire Alarm Maintenance	\$681.82	\$681.82
Pool Maintenance/Chemicals	\$2,636.36	\$2,636.36
Elevator Maintenance	\$1,363.64	\$1,363.64
Trash Removal	\$4,318.18	\$5,227.27
Misc. Maint/Supplies	\$2,272.73	\$3,181.82
Miscellaneous Expense	\$2,772.73	\$2,272.73
Hurricane Expenses	\$386.36	\$386.36
SA - Elevator Life Safety Mod	\$0.00	\$0.00
SA - Fire Panel Replacement	\$0.00	\$0.00
Milestone Inspection Repairs	\$0.00	\$0.00
Total Maintenance	\$20,750.01	\$32,090.91

Landscape Expenses

Grounds Mntce (landscp mntnce)	\$2,045.45	\$6,454.55
Irrigation Supplies	\$318.18	\$909.09
Plant Replacements	\$1,727.27	\$1,727.27
Mulch	\$1,363.64	\$1,590.91
Total Landscape	\$5,454.54	\$10,681.82

Insurance

Insurance - Property-Bldg.	\$108,811.00	\$83,955.64
Insurance - Liability and Finance	\$8,621.62	\$5,658.86
Insurance - Health - non building (A)	\$2,736.53	\$3,409.09
Ins - Fidelity Bond	\$159.27	\$68.55
Insurance - Workers Comp -non building (/	\$437.50	\$258.55
Insurance - Umbrella	\$1,090.91	\$698.55
Insurance - Finance Charges	\$6,840.93	\$1,643.55
Insurance - D&O	\$613.64	\$396.86

Total Common Insurance	\$129,311.40	\$96,089.64
Non-building insurance (A)	-\$3,174.03	\$0.00
Total Insurance	\$126,137.37	\$96,089.64
Operating Deficit Funding	\$0.00	\$0.00

Total Operating Expenses	\$282,721.27	\$281,013.23
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Reserve Funding

<i>SIRS Pooled Reserve</i>		\$23,636.36
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TOTAL RESERVES & EXPENSES	\$369,079.40	\$304,649.59
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	-\$0.04	\$0.00
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Assessments:	2025	2026
Annual Assessment	\$12,295.07	\$10,117.11
Quarterly Assessment	\$3,073.77	\$2,529.28
Increase		-17.71%

**The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026**

Description	BUILDING 701	
	Budget 2025	Budget 2026
INCOME:		
Member Assessment	\$173,682.97	\$183,787.23
Insurance Assessment	\$108,811.00	\$96,089.64
Reserve Income Building	\$58,180.78	\$0.00
Reserve Income Common	\$28,137.90	\$23,636.36
Budget Deficit Funding	\$0.00	\$0.00
Subtotal Assessment Income	\$368,812.65	\$303,513.23
Other Income:		
Application Fees/other	\$227.27	\$1,136.36
S/A-Elevator Modern/RedCom FS		\$0.00
Subtotal Other Income	\$227.27	\$1,136.36
TOTAL INCOME	\$369,039.92	\$304,649.59

EXPENSES:

Administrative Expenses

Line of Credit Charges/Interest payment	\$500.00	\$227.27
Legal Fees	\$2,272.73	\$6,818.18
Audit	\$969.32	\$1,022.73
Insurance Claim Expense	\$909.09	\$454.55
Board Meeting	\$227.27	\$545.45
Office Supplies/misc. admin	\$681.82	\$1,590.91
Office Equip/Rental	\$136.36	\$363.64
Fees & Licenses	\$454.55	\$454.55
Bank Charges	\$4.55	\$4.55
Inspections	\$545.45	\$909.09
Printing /other misc.	\$136.36	\$363.64
Engineering	\$2,272.73	\$1,136.36
Postage	\$272.73	\$272.73
Newsletter /website	\$40.91	\$40.91
Bad Debt Expense	\$40.91	\$40.91
Total Administration Expenses	\$9,464.78	\$14,245.45

Payroll

Office Payroll	\$2,534.09	\$2,727.27
Management Payroll	\$6,600.00	\$6,930.00
Payroll Taxes	\$1,590.91	\$1,590.91
Maintenance Payroll	\$8,772.73	\$9,545.45
Payroll Other - bonus, etc.	\$363.64	\$409.09
Total Payroll	\$19,861.37	\$21,202.73

Contracts

Financial Management	\$2,631.82	\$2,745.45
Security	\$3,636.36	\$3,818.18
Mangrove Trimming	\$184.55	\$227.27
Farmer & Irwin	\$1,218.18	\$2,198.95
Elevator Contract	\$1,872.00	\$2,045.45

Bar 9	\$1,281.82	\$0.00
Tree Trimming	\$2,909.09	\$3,409.09
Pressure Cleaning	\$1,022.73	\$1,022.73
Generator Maintenance	\$605.00	\$636.36
Landscape Maintenance	\$7,727.27	\$7,959.09
Pest Control/Fert	\$1,784.91	\$1,784.91
Janitorial Maint Contract	\$8,636.36	\$8,636.36
Fire Extinguisher Expense	\$70.00	\$75.00
Lake Management	\$0.00	\$136.36
Total Contracts	\$33,580.09	\$34,695.23

Utilities

Electric	\$4,363.64	\$5,236.36
Water	\$22,684.00	\$23,863.64
Sewer	\$10,362.46	\$12,196.59
Cable Expense	\$28,655.57	\$29,210.86
Telephone Expense/wi-fi	\$1,407.44	\$1,500.00
Total Utilities	\$67,473.11	\$72,007.45

Maintenance

Bocci Courts Maint/Repair	\$204.55	\$227.27
Tennis Courts Maint/Repair	\$181.82	\$227.27
Club Houses Maint/Repair	\$909.09	\$909.09
Building Repairs	\$1,590.91	\$11,363.64
Gas & Oil	\$204.55	\$204.55
Fire System Maint/Repair	\$2,727.27	\$3,181.82
Fire Pump Maintenance	\$500.00	\$227.27
Fire Alarm Maintenance	\$681.82	\$681.82
Pool Maintenance/Chemicals	\$2,636.36	\$2,636.36
Elevator Maintenance	\$1,363.64	\$1,363.64
Trash Removal	\$4,318.18	\$5,227.27
Misc. Maint/Supplies	\$2,272.73	\$3,181.82
Miscellaneous Expense	\$2,772.73	\$2,272.73
Hurricane Expenses	\$386.36	\$386.36
SA - Elevator Life Safety Mod	\$0.00	\$0.00
SA - Fire Panel Replacement	\$0.00	\$0.00
Milestone Inspection Repairs	\$0.00	\$0.00
Total Maintenance	\$20,750.01	\$32,090.91

Landscape Expenses

Grounds Mntce (landscp mntnce)	\$2,045.45	\$6,454.55
Irrigation Supplies	\$318.18	\$909.09
Plant Replacements	\$1,727.27	\$1,727.27
Mulch	\$1,363.64	\$1,590.91
Total Landscape	\$5,454.54	\$10,681.82

Insurance

Insurance - Property-Bldg.	\$108,811.00	\$83,955.64
Insurance - Liability and Finance	\$8,621.62	\$5,658.86
Insurance - Health - non building (A)	\$2,736.53	\$3,409.09
Ins - Fidelity Bond	\$159.27	\$68.55
Insurance - Workers Comp -non building (A)	\$437.50	\$258.55
Insurance - Umbrella	\$1,090.91	\$698.55
Insurance - Finance Charges	\$6,840.93	\$1,643.55
Insurance - D&O	\$613.64	\$396.86

Total Common Insurance	\$129,311.40	\$96,089.64
Non-building insurance (A)	-\$3,174.03	\$0.00
Total Insurance	\$126,137.37	\$96,089.64
Operating Deficit Funding	\$0.00	\$0.00

Total Operating Expenses	\$282,721.27	\$281,013.23
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Reserve Funding

<i>SIRS Pooled Reserve</i>		\$23,636.36
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TOTAL RESERVES & EXPENSES	\$369,039.97	\$304,649.59
	-\$0.05	\$0.00

Assessments:	2025	2026
Annual Assessment	\$12,293.76	\$10,117.11
Quarterly Assessment	\$3,073.44	\$2,529.28
Increase		-17.71%

**The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026**

Description	BUILDING 801	
	Budget 2025	Budget 2026
INCOME:		
Member Assessment	\$173,682.97	\$183,787.23
Insurance Assessment	\$108,811.00	\$96,089.64
Reserve Income Building	\$58,798.71	\$0.00
Reserve Income Common	\$28,137.90	\$23,636.36
Budget Deficit Funding	\$0.00	\$0.00
Subtotal Assessment Income	\$369,430.58	\$303,513.23
Other Income:		
Application Fees/other	\$227.27	\$1,136.36
S/A-Elevator Modern/RedCom FS		\$0.00
Subtotal Other Income	\$227.27	\$1,136.36
TOTAL INCOME	\$369,657.85	\$304,649.59

EXPENSES:

Administrative Expenses

Line of Credit Charges/Interest payment	\$500.00	\$227.27
Legal Fees	\$2,272.73	\$6,818.18
Audit	\$969.32	\$1,022.73
Insurance Claim Expense	\$909.09	\$454.55
Board Meeting	\$227.27	\$545.45
Office Supplies/misc. admin	\$681.82	\$1,590.91
Office Equip/Rental	\$136.36	\$363.64
Fees & Licenses	\$454.55	\$454.55
Bank Charges	\$4.55	\$4.55
Inspections	\$545.45	\$909.09
Printing /other misc.	\$136.36	\$363.64
Engineering	\$2,272.73	\$1,136.36
Postage	\$272.73	\$272.73
Newsletter /website	\$40.91	\$40.91
Bad Debt Expense	\$40.91	\$40.91
Total Administration Expenses	\$9,464.78	\$14,245.45

Payroll

Office Payroll	\$2,534.09	\$2,727.27
Management Payroll	\$6,600.00	\$6,930.00
Payroll Taxes	\$1,590.91	\$1,590.91
Maintenance Payroll	\$8,772.73	\$9,545.45
Payroll Other - bonus, etc.	\$363.64	\$409.09
Total Payroll	\$19,861.37	\$21,202.73

Contracts

Financial Management	\$2,631.82	\$2,745.45
Security	\$3,636.36	\$3,818.18
Mangrove Trimming	\$184.55	\$227.27
Farmer & Irwin	\$1,218.18	\$2,198.95
Elevator Contract	\$1,872.00	\$2,045.45

Bar 9	\$1,281.82	\$0.00
Tree Trimming	\$2,909.09	\$3,409.09
Pressure Cleaning	\$1,022.73	\$1,022.73
Generator Maintenance	\$605.00	\$636.36
Landscape Maintenance	\$7,727.27	\$7,959.09
Pest Control/Fert	\$1,784.91	\$1,784.91
Janitorial Maint Contract	\$8,636.36	\$8,636.36
Fire Extinguisher Expense	\$70.00	\$75.00
Lake Management	\$0.00	\$136.36
Total Contracts	\$33,580.09	\$34,695.23

Utilities

Electric	\$4,363.64	\$5,236.36
Water	\$22,684.00	\$23,863.64
Sewer	\$10,362.46	\$12,196.59
Cable Expense	\$28,655.57	\$29,210.86
Telephone Expense/wi-fi	\$1,407.44	\$1,500.00
Total Utilities	\$67,473.11	\$72,007.45

Maintenance

Bocci Courts Maint/Repair	\$204.55	\$227.27
Tennis Courts Maint/Repair	\$181.82	\$227.27
Club Houses Maint/Repair	\$909.09	\$909.09
Building Repairs	\$1,590.91	\$11,363.64
Gas & Oil	\$204.55	\$204.55
Fire System Maint/Repair	\$2,727.27	\$3,181.82
Fire Pump Maintenance	\$500.00	\$227.27
Fire Alarm Maintenance	\$681.82	\$681.82
Pool Maintenance/Chemicals	\$2,636.36	\$2,636.36
Elevator Maintenance	\$1,363.64	\$1,363.64
Trash Removal	\$4,318.18	\$5,227.27
Misc. Maint/Supplies	\$2,272.73	\$3,181.82
Miscellaneous Expense	\$2,772.73	\$2,272.73
Hurricane Expenses	\$386.36	\$386.36
SA - Elevator Life Safety Mod	\$0.00	\$0.00
SA - Fire Panel Replacement	\$0.00	\$0.00
Milestone Inspection Repairs	\$0.00	\$0.00
Total Maintenance	\$20,750.01	\$32,090.91

Landscape Expenses

Grounds Mntce (landscp mntnce)	\$2,045.45	\$6,454.55
Irrigation Supplies	\$318.18	\$909.09
Plant Replacements	\$1,727.27	\$1,727.27
Mulch	\$1,363.64	\$1,590.91
Total Landscape	\$5,454.54	\$10,681.82

Insurance

Insurance - Property-Bldg.	\$108,811.00	\$83,955.64
Insurance - Liability and Finance	\$8,621.62	\$5,658.86
Insurance - Health - non building (A)	\$2,736.53	\$3,409.09
Ins - Fidelity Bond	\$159.27	\$68.55
Insurance - Workers Comp -non building (A)	\$437.50	\$258.55
Insurance - Umbrella	\$1,090.91	\$698.55
Insurance - Finance Charges	\$6,840.93	\$1,643.55
Insurance - D&O	\$613.64	\$396.86

Total Common Insurance	\$129,311.40	\$96,089.64
Non-building insurance (A)	-\$3,174.03	\$0.00
Total Insurance	\$126,137.37	\$96,089.64
Operating Deficit Funding	\$0.00	\$0.00

Total Operating Expenses	\$282,721.27	\$281,013.23
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Reserve Funding

<i>SIRS Pooled Reserve</i>		\$23,636.36
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TOTAL RESERVES & EXPENSES	\$369,657.88	\$304,649.59
	-\$0.03	\$0.00

Assessments:	2025	2026
Annual Assessment	\$12,314.35	\$10,117.11
Quarterly Assessment	\$3,078.59	\$2,529.28
Increase		-17.84%

The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026

Description	BUILDING 901	
	Budget 2025	Budget 2026
INCOME:		
Member Assessment	\$173,682.97	\$183,787.23
Insurance Assessment	\$108,811.00	\$96,089.64
Reserve Income Building	\$58,261.92	\$0.00
Reserve Income Common	\$28,137.90	\$23,636.36
Budget Deficit Funding	\$0.00	\$0.00
Subtotal Assessment Income	\$368,893.79	\$303,513.23
Other Income:		
Application Fees/other	\$227.27	\$1,136.36
S/A-Elevator Modern/RedCom FS		\$0.00
Subtotal Other Income	\$227.27	\$1,136.36
TOTAL INCOME	\$369,121.06	\$304,649.59
EXPENSES:		
Administrative Expenses		
Line of Credit Charges/Interest payment	\$500.00	\$227.27
Legal Fees	\$2,272.73	\$6,818.18
Audit	\$969.32	\$1,022.73
Insurance Claim Expense	\$909.09	\$454.55
Board Meeting	\$227.27	\$545.45
Office Supplies/misc. admin	\$681.82	\$1,590.91
Office Equip/Rental	\$136.36	\$363.64
Fees & Licenses	\$454.55	\$454.55
Bank Charges	\$4.55	\$4.55
Inspections	\$545.45	\$909.09
Printing /other misc.	\$136.36	\$363.64
Engineering	\$2,272.73	\$1,136.36
Postage	\$272.73	\$272.73
Newsletter /website	\$40.91	\$40.91
Bad Debt Expense	\$40.91	\$40.91
Total Administration Expenses	\$9,464.78	\$14,245.45
Payroll		
Office Payroll	\$2,534.09	\$2,727.27
Management Payroll	\$6,600.00	\$6,930.00
Payroll Taxes	\$1,590.91	\$1,590.91
Maintenance Payroll	\$8,772.73	\$9,545.45
Payroll Other - bonus, etc.	\$363.64	\$409.09
Total Payroll	\$19,861.37	\$21,202.73
Contracts		
Financial Management	\$2,631.82	\$2,745.45
Security	\$3,636.36	\$3,818.18
Mangrove Trimming	\$184.55	\$227.27
Farmer & Irwin	\$1,218.18	\$2,198.95
Elevator Contract	\$1,872.00	\$2,045.45

Bar 9	\$1,281.82	\$0.00
Tree Trimming	\$2,909.09	\$3,409.09
Pressure Cleaning	\$1,022.73	\$1,022.73
Generator Maintenance	\$605.00	\$636.36
Landscape Maintenance	\$7,727.27	\$7,959.09
Pest Control/Fert	\$1,784.91	\$1,784.91
Janitorial Maint Contract	\$8,636.36	\$8,636.36
Fire Extinguisher Expense	\$70.00	\$75.00
Lake Management	\$0.00	\$136.36
Total Contracts	\$33,580.09	\$34,695.23

Utilities

Electric	\$4,363.64	\$5,236.36
Water	\$22,684.00	\$23,863.64
Sewer	\$10,362.46	\$12,196.59
Cable Expense	\$28,655.57	\$29,210.86
Telephone Expense/wi-fi	\$1,407.44	\$1,500.00
Total Utilities	\$67,473.11	\$72,007.45

Maintenance

Bocci Courts Maint/Repair	\$204.55	\$227.27
Tennis Courts Maint/Repair	\$181.82	\$227.27
Club Houses Maint/Repair	\$909.09	\$909.09
Building Repairs	\$1,590.91	\$11,363.64
Gas & Oil	\$204.55	\$204.55
Fire System Maint/Repair	\$2,727.27	\$3,181.82
Fire Pump Maintenance	\$500.00	\$227.27
Fire Alarm Maintenance	\$681.82	\$681.82
Pool Maintenance/Chemicals	\$2,636.36	\$2,636.36
Elevator Maintenance	\$1,363.64	\$1,363.64
Trash Removal	\$4,318.18	\$5,227.27
Misc. Maint/Supplies	\$2,272.73	\$3,181.82
Miscellaneous Expense	\$2,772.73	\$2,272.73
Hurricane Expenses	\$386.36	\$386.36
SA - Elevator Life Safety Mod	\$0.00	\$0.00
SA - Fire Panel Replacement	\$0.00	\$0.00
Milestone Inspection Repairs	\$0.00	\$0.00
Total Maintenance	\$20,750.01	\$32,090.91

Landscape Expenses

Grounds Mntce (landscp mntnce)	\$2,045.45	\$6,454.55
Irrigation Supplies	\$318.18	\$909.09
Plant Replacements	\$1,727.27	\$1,727.27
Mulch	\$1,363.64	\$1,590.91
Total Landscape	\$5,454.54	\$10,681.82

Insurance

Insurance - Property-Bldg.	\$108,811.00	\$83,955.64
Insurance - Liability and Finance	\$8,621.62	\$5,658.86
Insurance - Health - non building (A)	\$2,736.53	\$3,409.09
Ins - Fidelity Bond	\$159.27	\$68.55
Insurance - Workers Comp -non building (A)	\$437.50	\$258.55
Insurance - Umbrella	\$1,090.91	\$698.55
Insurance - Finance Charges	\$6,840.93	\$1,643.55
Insurance - D&O	\$613.64	\$396.86

Total Common Insurance	\$129,311.40	\$96,089.64
Non-building insurance (A)	-\$3,174.03	\$0.00
Total Insurance	\$126,137.37	\$96,089.64
Operating Deficit Funding	\$0.00	\$0.00

Total Operating Expenses	\$282,721.27	\$281,013.23
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Reserve Funding

<i>SIRS Pooled Reserve</i>		\$23,636.36
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TOTAL RESERVES & EXPENSES	\$369,121.11	\$304,649.59
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	-\$0.05	\$0.00
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Assessments:	2025	2026
Annual Assessment	\$12,296.46	\$10,117.11
Quarterly Assessment	\$3,074.12	\$2,529.28
Increase		-17.72%

**The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026**

Description	BUILDING 1001	
	Budget 2025	Budget 2026
INCOME:		
Member Assessment	\$173,682.97	\$183,787.23
Insurance Assessment	\$108,811.00	\$96,089.64
Reserve Income Building	\$58,581.75	\$0.00
Reserve Income Common	\$28,137.90	\$23,636.36
Budget Deficit Funding	\$0.00	\$0.00
Subtotal Assessment Income	\$369,213.62	\$303,513.23
Other Income:		
Application Fees/other	\$227.27	\$1,136.36
S/A-Elevator Modern/RedCom FS		\$0.00
Subtotal Other Income	\$227.27	\$1,136.36
TOTAL INCOME	\$369,440.89	\$304,649.59
EXPENSES:		
Administrative Expenses		
Line of Credit Charges/Interest payment	\$500.00	\$227.27
Legal Fees	\$2,272.73	\$6,818.18
Audit	\$969.32	\$1,022.73
Insurance Claim Expense	\$909.09	\$454.55
Board Meeting	\$227.27	\$545.45
Office Supplies/misc. admin	\$681.82	\$1,590.91
Office Equip/Rental	\$136.36	\$363.64
Fees & Licenses	\$454.55	\$454.55
Bank Charges	\$4.55	\$4.55
Inspections	\$545.45	\$909.09
Printing /other misc.	\$136.36	\$363.64
Engineering	\$2,272.73	\$1,136.36
Postage	\$272.73	\$272.73
Newsletter /website	\$40.91	\$40.91
Bad Debt Expense	\$40.91	\$40.91
Total Administration Expenses	\$9,464.78	\$14,245.45
Payroll		
Office Payroll	\$2,534.09	\$2,727.27
Management Payroll	\$6,600.00	\$6,930.00
Payroll Taxes	\$1,590.91	\$1,590.91
Maintenance Payroll	\$8,772.73	\$9,545.45
Payroll Other - bonus, etc.	\$363.64	\$409.09
Total Payroll	\$19,861.37	\$21,202.73
Contracts		
Financial Management	\$2,631.82	\$2,745.45
Security	\$3,636.36	\$3,818.18
Mangrove Trimming	\$184.55	\$227.27
Farmer & Irwin	\$1,218.18	\$2,198.95
Elevator Contract	\$1,872.00	\$2,045.45

Bar 9	\$1,281.82	\$0.00
Tree Trimming	\$2,909.09	\$3,409.09
Pressure Cleaning	\$1,022.73	\$1,022.73
Generator Maintenance	\$605.00	\$636.36
Landscape Maintenance	\$7,727.27	\$7,959.09
Pest Control/Fert	\$1,784.91	\$1,784.91
Janitorial Maint Contract	\$8,636.36	\$8,636.36
Fire Extinguisher Expense	\$70.00	\$75.00
Lake Management	\$0.00	\$136.36
Total Contracts	\$33,580.09	\$34,695.23

Utilities

Electric	\$4,363.64	\$5,236.36
Water	\$22,684.00	\$23,863.64
Sewer	\$10,362.46	\$12,196.59
Cable Expense	\$28,655.57	\$29,210.86
Telephone Expense/wi-fi	\$1,407.44	\$1,500.00
Total Utilities	\$67,473.11	\$72,007.45

Maintenance

Bocci Courts Maint/Repair	\$204.55	\$227.27
Tennis Courts Maint/Repair	\$181.82	\$227.27
Club Houses Maint/Repair	\$909.09	\$909.09
Building Repairs	\$1,590.91	\$11,363.64
Gas & Oil	\$204.55	\$204.55
Fire System Maint/Repair	\$2,727.27	\$3,181.82
Fire Pump Maintenance	\$500.00	\$227.27
Fire Alarm Maintenance	\$681.82	\$681.82
Pool Maintenance/Chemicals	\$2,636.36	\$2,636.36
Elevator Maintenance	\$1,363.64	\$1,363.64
Trash Removal	\$4,318.18	\$5,227.27
Misc. Maint/Supplies	\$2,272.73	\$3,181.82
Miscellaneous Expense	\$2,772.73	\$2,272.73
Hurricane Expenses	\$386.36	\$386.36
SA - Elevator Life Safety Mod	\$0.00	\$0.00
SA - Fire Panel Replacement	\$0.00	\$0.00
Milestone Inspection Repairs	\$0.00	\$0.00
Total Maintenance	\$20,750.01	\$32,090.91

Landscape Expenses

Grounds Mntce (landscp mntnce)	\$2,045.45	\$6,454.55
Irrigation Supplies	\$318.18	\$909.09
Plant Replacements	\$1,727.27	\$1,727.27
Mulch	\$1,363.64	\$1,590.91
Total Landscape	\$5,454.54	\$10,681.82

Insurance

Insurance - Property-Bldg.	\$108,811.00	\$83,955.64
Insurance - Liability and Finance	\$8,621.62	\$5,658.86
Insurance - Health - non building (A)	\$2,736.53	\$3,409.09
Ins - Fidelity Bond	\$159.27	\$68.55
Insurance - Workers Comp -non building (A)	\$437.50	\$258.55
Insurance - Umbrella	\$1,090.91	\$698.55
Insurance - Finance Charges	\$6,840.93	\$1,643.55
Insurance - D&O	\$613.64	\$396.86

Total Common Insurance	\$129,311.40	\$96,089.64
Non-building insurance (A)	-\$3,174.03	\$0.00
Total Insurance	\$126,137.37	\$96,089.64
Operating Deficit Funding	\$0.00	\$0.00

Total Operating Expenses	\$282,721.27	\$281,013.23
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Reserve Funding

<i>SIRS Pooled Reserve</i>		\$23,636.36
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TOTAL RESERVES & EXPENSES	\$369,440.93	\$304,649.59
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	-\$0.04	\$0.00
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Assessments:	2025	2026
Annual Assessment	\$12,307.12	\$10,117.11
Quarterly Assessment	\$3,076.78	\$2,529.28
Increase		-17.79%

The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026

Description	BUILDING 1101	
	Budget 2025	Budget 2026
INCOME:		
Member Assessment	\$173,682.97	\$183,787.23
Insurance Assessment	\$108,811.00	\$96,089.64
Reserve Income Building	\$58,224.19	\$0.00
Reserve Income Common	\$28,137.90	\$23,636.36
Budget Deficit Funding	\$0.00	\$0.00
Subtotal Assessment Income	\$368,856.06	\$303,513.23
Other Income:		
Application Fees/other	\$227.27	\$1,136.36
S/A-Elevator Modern/RedCom FS		\$0.00
Subtotal Other Income	\$227.27	\$1,136.36
TOTAL INCOME	\$369,083.33	\$304,649.59

EXPENSES:

Administrative Expenses

Line of Credit Charges/Interest payment	\$500.00	\$227.27
Legal Fees	\$2,272.73	\$6,818.18
Audit	\$969.32	\$1,022.73
Insurance Claim Expense	\$909.09	\$454.55
Board Meeting	\$227.27	\$545.45
Office Supplies/misc. admin	\$681.82	\$1,590.91
Office Equip/Rental	\$136.36	\$363.64
Fees & Licenses	\$454.55	\$454.55
Bank Charges	\$4.55	\$4.55
Inspections	\$545.45	\$909.09
Printing /other misc.	\$136.36	\$363.64
Engineering	\$2,272.73	\$1,136.36
Postage	\$272.73	\$272.73
Newsletter /website	\$40.91	\$40.91
Bad Debt Expense	\$40.91	\$40.91
Total Administration Expenses	\$9,464.78	\$14,245.45

Payroll

Office Payroll	\$2,534.09	\$2,727.27
Management Payroll	\$6,600.00	\$6,930.00
Payroll Taxes	\$1,590.91	\$1,590.91
Maintenance Payroll	\$8,772.73	\$9,545.45
Payroll Other - bonus, etc.	\$363.64	\$409.09
Total Payroll	\$19,861.37	\$21,202.73

Contracts

Financial Management	\$2,631.82	\$2,745.45
Security	\$3,636.36	\$3,818.18
Mangrove Trimming	\$184.55	\$227.27
Farmer & Irwin	\$1,218.18	\$2,198.95
Elevator Contract	\$1,872.00	\$2,045.45

Bar 9	\$1,281.82	\$0.00
Tree Trimming	\$2,909.09	\$3,409.09
Pressure Cleaning	\$1,022.73	\$1,022.73
Generator Maintenance	\$605.00	\$636.36
Landscape Maintenance	\$7,727.27	\$7,959.09
Pest Control/Fert	\$1,784.91	\$1,784.91
Janitorial Maint Contract	\$8,636.36	\$8,636.36
Fire Extinguisher Expense	\$70.00	\$75.00
Lake Management	\$0.00	\$136.36
Total Contracts	\$33,580.09	\$34,695.23

Utilities

Electric	\$4,363.64	\$5,236.36
Water	\$22,684.00	\$23,863.64
Sewer	\$10,362.46	\$12,196.59
Cable Expense	\$28,655.57	\$29,210.86
Telephone Expense/wi-fi	\$1,407.44	\$1,500.00
Total Utilities	\$67,473.11	\$72,007.45

Maintenance

Bocci Courts Maint/Repair	\$204.55	\$227.27
Tennis Courts Maint/Repair	\$181.82	\$227.27
Club Houses Maint/Repair	\$909.09	\$909.09
Building Repairs	\$1,590.91	\$11,363.64
Gas & Oil	\$204.55	\$204.55
Fire System Maint/Repair	\$2,727.27	\$3,181.82
Fire Pump Maintenance	\$500.00	\$227.27
Fire Alarm Maintenance	\$681.82	\$681.82
Pool Maintenance/Chemicals	\$2,636.36	\$2,636.36
Elevator Maintenance	\$1,363.64	\$1,363.64
Trash Removal	\$4,318.18	\$5,227.27
Misc. Maint/Supplies	\$2,272.73	\$3,181.82
Miscellaneous Expense	\$2,772.73	\$2,272.73
Hurricane Expenses	\$386.36	\$386.36
SA - Elevator Life Safety Mod	\$0.00	\$0.00
SA - Fire Panel Replacement	\$0.00	\$0.00
Milestone Inspection Repairs	\$0.00	\$0.00
Total Maintenance	\$20,750.01	\$32,090.91

Landscape Expenses

Grounds Mntce (landscp mntnce)	\$2,045.45	\$6,454.55
Irrigation Supplies	\$318.18	\$909.09
Plant Replacements	\$1,727.27	\$1,727.27
Mulch	\$1,363.64	\$1,590.91
Total Landscape	\$5,454.54	\$10,681.82

Insurance

Insurance - Property-Bldg.	\$108,811.00	\$83,955.64
Insurance - Liability and Finance	\$8,621.62	\$5,658.86
Insurance - Health - non building (A)	\$2,736.53	\$3,409.09
Ins - Fidelity Bond	\$159.27	\$68.55
Insurance - Workers Comp -non building (A)	\$437.50	\$258.55
Insurance - Umbrella	\$1,090.91	\$698.55
Insurance - Finance Charges	\$6,840.93	\$1,643.55
Insurance - D&O	\$613.64	\$396.86

Total Common Insurance	\$129,311.40	\$96,089.64
Non-building insurance (A)	-\$3,174.03	\$0.00
Total Insurance	\$126,137.37	\$96,089.64
Operating Deficit Funding	\$0.00	\$0.00

Total Operating Expenses	\$282,721.27	\$281,013.23
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Reserve Funding

<i>SIRS Pooled Reserve</i>		\$23,636.36
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TOTAL RESERVES & EXPENSES	\$369,083.37	\$304,649.59
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	-\$0.04	\$0.00
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Assessments:	2025	2026
Annual Assessment	\$12,295.20	\$10,117.11
Quarterly Assessment	\$3,073.80	\$2,529.28
Increase		-17.71%

**The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026**

Description	BUILDING 1201	
	Budget 2025	Budget 2026
INCOME:		
Member Assessment	\$173,682.97	\$183,787.23
Insurance Assessment	\$108,811.00	\$96,089.64
Reserve Income Building	\$58,210.05	\$0.00
Reserve Income Common	\$28,137.90	\$23,636.36
Budget Deficit Funding	\$0.00	\$0.00
Subtotal Assessment Income	\$368,841.92	\$303,513.23
Other Income:		
Application Fees/other	\$227.27	\$1,136.36
S/A-Elevator Modern/RedCom FS		\$0.00
Subtotal Other Income	\$227.27	\$1,136.36
TOTAL INCOME	\$369,069.19	\$304,649.59
EXPENSES:		
Administrative Expenses		
Line of Credit Charges/Interest payment	\$500.00	\$227.27
Legal Fees	\$2,272.73	\$6,818.18
Audit	\$969.32	\$1,022.73
Insurance Claim Expense	\$909.09	\$454.55
Board Meeting	\$227.27	\$545.45
Office Supplies/misc. admin	\$681.82	\$1,590.91
Office Equip/Rental	\$136.36	\$363.64
Fees & Licenses	\$454.55	\$454.55
Bank Charges	\$4.55	\$4.55
Inspections	\$545.45	\$909.09
Printing /other misc.	\$136.36	\$363.64
Engineering	\$2,272.73	\$1,136.36
Postage	\$272.73	\$272.73
Newsletter /website	\$40.91	\$40.91
Bad Debt Expense	\$40.91	\$40.91
Total Administration Expenses	\$9,464.78	\$14,245.45
Payroll		
Office Payroll	\$2,534.09	\$2,727.27
Management Payroll	\$6,600.00	\$6,930.00
Payroll Taxes	\$1,590.91	\$1,590.91
Maintenance Payroll	\$8,772.73	\$9,545.45
Payroll Other - bonus, etc.	\$363.64	\$409.09
Total Payroll	\$19,861.37	\$21,202.73
Contracts		
Financial Management	\$2,631.82	\$2,745.45
Security	\$3,636.36	\$3,818.18
Mangrove Trimming	\$184.55	\$227.27
Farmer & Irwin	\$1,218.18	\$2,198.95
Elevator Contract	\$1,872.00	\$2,045.45

Bar 9	\$1,281.82	\$0.00
Tree Trimming	\$2,909.09	\$3,409.09
Pressure Cleaning	\$1,022.73	\$1,022.73
Generator Maintenance	\$605.00	\$636.36
Landscape Maintenance	\$7,727.27	\$7,959.09
Pest Control/Fert	\$1,784.91	\$1,784.91
Janitorial Maint Contract	\$8,636.36	\$8,636.36
Fire Extinguisher Expense	\$70.00	\$75.00
Lake Management	\$0.00	\$136.36
Total Contracts	\$33,580.09	\$34,695.23

Utilities

Electric	\$4,363.64	\$5,236.36
Water	\$22,684.00	\$23,863.64
Sewer	\$10,362.46	\$12,196.59
Cable Expense	\$28,655.57	\$29,210.86
Telephone Expense/wi-fi	\$1,407.44	\$1,500.00
Total Utilities	\$67,473.11	\$72,007.45

Maintenance

Bocci Courts Maint/Repair	\$204.55	\$227.27
Tennis Courts Maint/Repair	\$181.82	\$227.27
Club Houses Maint/Repair	\$909.09	\$909.09
Building Repairs	\$1,590.91	\$11,363.64
Gas & Oil	\$204.55	\$204.55
Fire System Maint/Repair	\$2,727.27	\$3,181.82
Fire Pump Maintenance	\$500.00	\$227.27
Fire Alarm Maintenance	\$681.82	\$681.82
Pool Maintenance/Chemicals	\$2,636.36	\$2,636.36
Elevator Maintenance	\$1,363.64	\$1,363.64
Trash Removal	\$4,318.18	\$5,227.27
Misc. Maint/Supplies	\$2,272.73	\$3,181.82
Miscellaneous Expense	\$2,772.73	\$2,272.73
Hurricane Expenses	\$386.36	\$386.36
SA - Elevator Life Safety Mod	\$0.00	\$0.00
SA - Fire Panel Replacement	\$0.00	\$0.00
Milestone Inspection Repairs	\$0.00	\$0.00
Total Maintenance	\$20,750.01	\$32,090.91

Landscape Expenses

Grounds Mntce (landscp mntnce)	\$2,045.45	\$6,454.55
Irrigation Supplies	\$318.18	\$909.09
Plant Replacements	\$1,727.27	\$1,727.27
Mulch	\$1,363.64	\$1,590.91
Total Landscape	\$5,454.54	\$10,681.82

Insurance

Insurance - Property-Bldg.	\$108,811.00	\$83,955.64
Insurance - Liability and Finance	\$8,621.62	\$5,658.86
Insurance - Health - non building (A)	\$2,736.53	\$3,409.09
Ins - Fidelity Bond	\$159.27	\$68.55
Insurance - Workers Comp -non building (/	\$437.50	\$258.55
Insurance - Umbrella	\$1,090.91	\$698.55
Insurance - Finance Charges	\$6,840.93	\$1,643.55
Insurance - D&O	\$613.64	\$396.86

Total Common Insurance	\$129,311.40	\$96,089.64
Non-building insurance (A)	-\$3,174.03	\$0.00
Total Insurance	\$126,137.37	\$96,089.64
Operating Deficit Funding	\$0.00	\$0.00

Total Operating Expenses	\$282,721.27	\$281,013.23
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Reserve Funding

<i>SIRS Pooled Reserve</i>		\$23,636.36
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TOTAL RESERVES & EXPENSES	\$369,069.23	\$304,649.59
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	-\$0.04	\$0.00
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Assessments:	2025	2026
Annual Assessment	\$12,294.73	\$10,117.11
Quarterly Assessment	\$3,073.68	\$2,529.28
Increase		-17.71%

The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026

Description	BUILDING 1301	
	Budget 2025	Budget 2026
INCOME:		
Member Assessment	\$173,682.97	\$183,787.23
Insurance Assessment	\$108,811.00	\$96,089.64
Reserve Income Building	\$58,200.85	\$0.00
Reserve Income Common	\$28,137.90	\$23,636.36
Budget Deficit Funding	\$0.00	\$0.00
Subtotal Assessment Income	\$368,832.72	\$303,513.23
Other Income:		
Application Fees/other	\$227.27	\$1,136.36
S/A-Elevator Modern/RedCom FS		\$0.00
Subtotal Other Income	\$227.27	\$1,136.36
TOTAL INCOME	\$369,059.99	\$304,649.59

EXPENSES:

Administrative Expenses

Line of Credit Charges/Interest payment	\$500.00	\$227.27
Legal Fees	\$2,272.73	\$6,818.18
Audit	\$969.32	\$1,022.73
Insurance Claim Expense	\$909.09	\$454.55
Board Meeting	\$227.27	\$545.45
Office Supplies/misc. admin	\$681.82	\$1,590.91
Office Equip/Rental	\$136.36	\$363.64
Fees & Licenses	\$454.55	\$454.55
Bank Charges	\$4.55	\$4.55
Inspections	\$545.45	\$909.09
Printing /other misc.	\$136.36	\$363.64
Engineering	\$2,272.73	\$1,136.36
Postage	\$272.73	\$272.73
Newsletter /website	\$40.91	\$40.91
Bad Debt Expense	\$40.91	\$40.91
Total Administration Expenses	\$9,464.78	\$14,245.45

Payroll

Office Payroll	\$2,534.09	\$2,727.27
Management Payroll	\$6,600.00	\$6,930.00
Payroll Taxes	\$1,590.91	\$1,590.91
Maintenance Payroll	\$8,772.73	\$9,545.45
Payroll Other - bonus, etc.	\$363.64	\$409.09
Total Payroll	\$19,861.37	\$21,202.73

Contracts

Financial Management	\$2,631.82	\$2,745.45
Security	\$3,636.36	\$3,818.18
Mangrove Trimming	\$184.55	\$227.27
Farmer & Irwin	\$1,218.18	\$2,198.95
Elevator Contract	\$1,872.00	\$2,045.45

Bar 9	\$1,281.82	\$0.00
Tree Trimming	\$2,909.09	\$3,409.09
Pressure Cleaning	\$1,022.73	\$1,022.73
Generator Maintenance	\$605.00	\$636.36
Landscape Maintenance	\$7,727.27	\$7,959.09
Pest Control/Fert	\$1,784.91	\$1,784.91
Janitorial Maint Contract	\$8,636.36	\$8,636.36
Fire Extinguisher Expense	\$70.00	\$75.00
Lake Management	\$0.00	\$136.36
Total Contracts	\$33,580.09	\$34,695.23

Utilities

Electric	\$4,363.64	\$5,236.36
Water	\$22,684.00	\$23,863.64
Sewer	\$10,362.46	\$12,196.59
Cable Expense	\$28,655.57	\$29,210.86
Telephone Expense/wi-fi	\$1,407.44	\$1,500.00
Total Utilities	\$67,473.11	\$72,007.45

Maintenance

Bocci Courts Maint/Repair	\$204.55	\$227.27
Tennis Courts Maint/Repair	\$181.82	\$227.27
Club Houses Maint/Repair	\$909.09	\$909.09
Building Repairs	\$1,590.91	\$11,363.64
Gas & Oil	\$204.55	\$204.55
Fire System Maint/Repair	\$2,727.27	\$3,181.82
Fire Pump Maintenance	\$500.00	\$227.27
Fire Alarm Maintenance	\$681.82	\$681.82
Pool Maintenance/Chemicals	\$2,636.36	\$2,636.36
Elevator Maintenance	\$1,363.64	\$1,363.64
Trash Removal	\$4,318.18	\$5,227.27
Misc. Maint/Supplies	\$2,272.73	\$3,181.82
Miscellaneous Expense	\$2,772.73	\$2,272.73
Hurricane Expenses	\$386.36	\$386.36
SA - Elevator Life Safety Mod	\$0.00	\$0.00
SA - Fire Panel Replacement	\$0.00	\$0.00
Milestone Inspection Repairs	\$0.00	\$0.00
Total Maintenance	\$20,750.01	\$32,090.91

Landscape Expenses

Grounds Mntce (landscp mntnce)	\$2,045.45	\$6,454.55
Irrigation Supplies	\$318.18	\$909.09
Plant Replacements	\$1,727.27	\$1,727.27
Mulch	\$1,363.64	\$1,590.91
Total Landscape	\$5,454.54	\$10,681.82

Insurance

Insurance - Property-Bldg.	\$108,811.00	\$83,955.64
Insurance - Liability and Finance	\$8,621.62	\$5,658.86
Insurance - Health - non building (A)	\$2,736.53	\$3,409.09
Ins - Fidelity Bond	\$159.27	\$68.55
Insurance - Workers Comp -non building (/	\$437.50	\$258.55
Insurance - Umbrella	\$1,090.91	\$698.55
Insurance - Finance Charges	\$6,840.93	\$1,643.55
Insurance - D&O	\$613.64	\$396.86

Total Common Insurance	\$129,311.40	\$96,089.64
Non-building insurance (A)	-\$3,174.03	\$0.00
Total Insurance	\$126,137.37	\$96,089.64
Operating Deficit Funding	\$0.00	\$0.00

Total Operating Expenses	\$282,721.27	\$281,013.23
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Reserve Funding

<i>SIRS Pooled Reserve</i>		\$23,636.36
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TOTAL RESERVES & EXPENSES	\$369,060.03	\$304,649.59
	-\$0.04	\$0.00

Assessments:	2025	2026
Annual Assessment	\$12,294.42	\$10,117.11
Quarterly Assessment	\$3,073.61	\$2,529.28
Increase		-17.71%

The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026

Description	BUILDING 1401	
	Budget 2025	Budget 2026
INCOME:		
Member Assessment	\$173,682.97	\$183,787.23
Insurance Assessment	\$108,811.00	\$96,089.64
Reserve Income Building	\$58,279.09	\$0.00
Reserve Income Common	\$28,137.90	\$23,636.36
Budget Deficit Funding	\$0.00	\$0.00
Subtotal Assessment Income	\$368,910.96	\$303,513.23
Other Income:		
Application Fees/other	\$227.27	\$1,136.36
S/A-Elevator Modern/RedCom FS		\$0.00
Subtotal Other Income	\$227.27	\$1,136.36
TOTAL INCOME	\$369,138.23	\$304,649.59

EXPENSES:

Administrative Expenses

Line of Credit Charges/Interest payment	\$500.00	\$227.27
Legal Fees	\$2,272.73	\$6,818.18
Audit	\$969.32	\$1,022.73
Insurance Claim Expense	\$909.09	\$454.55
Board Meeting	\$227.27	\$545.45
Office Supplies/misc. admin	\$681.82	\$1,590.91
Office Equip/Rental	\$136.36	\$363.64
Fees & Licenses	\$454.55	\$454.55
Bank Charges	\$4.55	\$4.55
Inspections	\$545.45	\$909.09
Printing /other misc.	\$136.36	\$363.64
Engineering	\$2,272.73	\$1,136.36
Postage	\$272.73	\$272.73
Newsletter /website	\$40.91	\$40.91
Bad Debt Expense	\$40.91	\$40.91
Total Administration Expenses	\$9,464.78	\$14,245.45

Payroll

Office Payroll	\$2,534.09	\$2,727.27
Management Payroll	\$6,600.00	\$6,930.00
Payroll Taxes	\$1,590.91	\$1,590.91
Maintenance Payroll	\$8,772.73	\$9,545.45
Payroll Other - bonus, etc.	\$363.64	\$409.09
Total Payroll	\$19,861.37	\$21,202.73

Contracts

Financial Management	\$2,631.82	\$2,745.45
Security	\$3,636.36	\$3,818.18
Mangrove Trimming	\$184.55	\$227.27
Farmer & Irwin	\$1,218.18	\$2,198.95
Elevator Contract	\$1,872.00	\$2,045.45

Bar 9	\$1,281.82	\$0.00
Tree Trimming	\$2,909.09	\$3,409.09
Pressure Cleaning	\$1,022.73	\$1,022.73
Generator Maintenance	\$605.00	\$636.36
Landscape Maintenance	\$7,727.27	\$7,959.09
Pest Control/Fert	\$1,784.91	\$1,784.91
Janitorial Maint Contract	\$8,636.36	\$8,636.36
Fire Extinguisher Expense	\$70.00	\$75.00
Lake Management	\$0.00	\$136.36
Total Contracts	\$33,580.09	\$34,695.23

Utilities

Electric	\$4,363.64	\$5,236.36
Water	\$22,684.00	\$23,863.64
Sewer	\$10,362.46	\$12,196.59
Cable Expense	\$28,655.57	\$29,210.86
Telephone Expense/wi-fi	\$1,407.44	\$1,500.00
Total Utilities	\$67,473.11	\$72,007.45

Maintenance

Bocci Courts Maint/Repair	\$204.55	\$227.27
Tennis Courts Maint/Repair	\$181.82	\$227.27
Club Houses Maint/Repair	\$909.09	\$909.09
Building Repairs	\$1,590.91	\$11,363.64
Gas & Oil	\$204.55	\$204.55
Fire System Maint/Repair	\$2,727.27	\$3,181.82
Fire Pump Maintenance	\$500.00	\$227.27
Fire Alarm Maintenance	\$681.82	\$681.82
Pool Maintenance/Chemicals	\$2,636.36	\$2,636.36
Elevator Maintenance	\$1,363.64	\$1,363.64
Trash Removal	\$4,318.18	\$5,227.27
Misc. Maint/Supplies	\$2,272.73	\$3,181.82
Miscellaneous Expense	\$2,772.73	\$2,272.73
Hurricane Expenses	\$386.36	\$386.36
SA - Elevator Life Safety Mod	\$0.00	\$0.00
SA - Fire Panel Replacement	\$0.00	\$0.00
Milestone Inspection Repairs	\$0.00	\$0.00
Total Maintenance	\$20,750.01	\$32,090.91

Landscape Expenses

Grounds Mntce (landscp mtnce)	\$2,045.45	\$6,454.55
Irrigation Supplies	\$318.18	\$909.09
Plant Replacements	\$1,727.27	\$1,727.27
Mulch	\$1,363.64	\$1,590.91
Total Landscape	\$5,454.54	\$10,681.82

Insurance

Insurance - Property-Bldg.	\$108,811.00	\$83,955.64
Insurance - Liability and Finance	\$8,621.62	\$5,658.86
Insurance - Health - non building (A)	\$2,736.53	\$3,409.09
Ins - Fidelity Bond	\$159.27	\$68.55
Insurance - Workers Comp -non building (/	\$437.50	\$258.55
Insurance - Umbrella	\$1,090.91	\$698.55
Insurance - Finance Charges	\$6,840.93	\$1,643.55
Insurance - D&O	\$613.64	\$396.86

Total Common Insurance	\$129,311.40	\$96,089.64
Non-building insurance (A)	-\$3,174.03	\$0.00
Total Insurance	\$126,137.37	\$96,089.64
Operating Deficit Funding	\$0.00	\$0.00

Total Operating Expenses	\$282,721.27	\$281,013.23
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Reserve Funding

<i>SIRS Pooled Reserve</i>	\$23,636.36
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TOTAL RESERVES & EXPENSES	\$369,138.28	\$304,649.59
	-\$0.05	\$0.00

Assessments:	2025	2026
Annual Assessment	\$12,297.03	\$10,117.11
Quarterly Assessment	\$3,074.26	\$2,529.28
Increase		-17.73%

**The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026**

Description	BUILDING 1501	
	Budget 2025	Budget 2026
INCOME:		
Member Assessment	\$173,682.97	\$183,787.23
Insurance Assessment	\$108,811.00	\$96,089.64
Reserve Income Building	\$58,034.36	\$0.00
Reserve Income Common	\$28,137.90	\$23,636.36
Budget Deficit Funding	\$0.00	\$0.00
Subtotal Assessment Income	\$368,666.23	\$303,513.23
Other Income:		
Application Fees/other	\$227.27	\$1,136.36
S/A-Elevator Modern/RedCom FS		\$0.00
Subtotal Other Income	\$227.27	\$1,136.36
TOTAL INCOME	\$368,893.50	\$304,649.59
EXPENSES:		
Administrative Expenses		
Line of Credit Charges/Interest payment	\$500.00	\$227.27
Legal Fees	\$2,272.73	\$6,818.18
Audit	\$969.32	\$1,022.73
Insurance Claim Expense	\$909.09	\$454.55
Board Meeting	\$227.27	\$545.45
Office Supplies/misc. admin	\$681.82	\$1,590.91
Office Equip/Rental	\$136.36	\$363.64
Fees & Licenses	\$454.55	\$454.55
Bank Charges	\$4.55	\$4.55
Inspections	\$545.45	\$909.09
Printing /other misc.	\$136.36	\$363.64
Engineering	\$2,272.73	\$1,136.36
Postage	\$272.73	\$272.73
Newsletter /website	\$40.91	\$40.91
Bad Debt Expense	\$40.91	\$40.91
Total Administration Expenses	\$9,464.78	\$14,245.45
Payroll		
Office Payroll	\$2,534.09	\$2,727.27
Management Payroll	\$6,600.00	\$6,930.00
Payroll Taxes	\$1,590.91	\$1,590.91
Maintenance Payroll	\$8,772.73	\$9,545.45
Payroll Other - bonus, etc.	\$363.64	\$409.09
Total Payroll	\$19,861.37	\$21,202.73
Contracts		
Financial Management	\$2,631.82	\$2,745.45
Security	\$3,636.36	\$3,818.18
Mangrove Trimming	\$184.55	\$227.27
Farmer & Irwin	\$1,218.18	\$2,198.95
Elevator Contract	\$1,872.00	\$2,045.45

Bar 9	\$1,281.82	\$0.00
Tree Trimming	\$2,909.09	\$3,409.09
Pressure Cleaning	\$1,022.73	\$1,022.73
Generator Maintenance	\$605.00	\$636.36
Landscape Maintenance	\$7,727.27	\$7,959.09
Pest Control/Fert	\$1,784.91	\$1,784.91
Janitorial Maint Contract	\$8,636.36	\$8,636.36
Fire Extinguisher Expense	\$70.00	\$75.00
Lake Management	\$0.00	\$136.36
Total Contracts	\$33,580.09	\$34,695.23

Utilities

Electric	\$4,363.64	\$5,236.36
Water	\$22,684.00	\$23,863.64
Sewer	\$10,362.46	\$12,196.59
Cable Expense	\$28,655.57	\$29,210.86
Telephone Expense/wi-fi	\$1,407.44	\$1,500.00
Total Utilities	\$67,473.11	\$72,007.45

Maintenance

Bocci Courts Maint/Repair	\$204.55	\$227.27
Tennis Courts Maint/Repair	\$181.82	\$227.27
Club Houses Maint/Repair	\$909.09	\$909.09
Building Repairs	\$1,590.91	\$11,363.64
Gas & Oil	\$204.55	\$204.55
Fire System Maint/Repair	\$2,727.27	\$3,181.82
Fire Pump Maintenance	\$500.00	\$227.27
Fire Alarm Maintenance	\$681.82	\$681.82
Pool Maintenance/Chemicals	\$2,636.36	\$2,636.36
Elevator Maintenance	\$1,363.64	\$1,363.64
Trash Removal	\$4,318.18	\$5,227.27
Misc. Maint/Supplies	\$2,272.73	\$3,181.82
Miscellaneous Expense	\$2,772.73	\$2,272.73
Hurricane Expenses	\$386.36	\$386.36
SA - Elevator Life Safety Mod	\$0.00	\$0.00
SA - Fire Panel Replacement	\$0.00	\$0.00
Milestone Inspection Repairs	\$0.00	\$0.00
Total Maintenance	\$20,750.01	\$32,090.91

Landscape Expenses

Grounds Mntce (landscp mntnce)	\$2,045.45	\$6,454.55
Irrigation Supplies	\$318.18	\$909.09
Plant Replacements	\$1,727.27	\$1,727.27
Mulch	\$1,363.64	\$1,590.91
Total Landscape	\$5,454.54	\$10,681.82

Insurance

Insurance - Property-Bldg.	\$108,811.00	\$83,955.64
Insurance - Liability and Finance	\$8,621.62	\$5,658.86
Insurance - Health - non building (A)	\$2,736.53	\$3,409.09
Ins - Fidelity Bond	\$159.27	\$68.55
Insurance - Workers Comp -non building (/	\$437.50	\$258.55
Insurance - Umbrella	\$1,090.91	\$698.55
Insurance - Finance Charges	\$6,840.93	\$1,643.55
Insurance - D&O	\$613.64	\$396.86

Total Common Insurance	\$129,311.40	\$96,089.64
Non-building insurance (A)	-\$3,174.03	\$0.00
Total Insurance	\$126,137.37	\$96,089.64
Operating Deficit Funding	\$0.00	\$0.00

Total Operating Expenses	\$282,721.27	\$281,013.23
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Reserve Funding

<i>SIRS Pooled Reserve</i>	\$23,636.36
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TOTAL RESERVES & EXPENSES	\$368,893.55	\$304,649.59
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	-\$0.05	\$0.00
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Assessments:	2025	2026
Annual Assessment	\$12,288.87	\$10,117.11
Quarterly Assessment	\$3,072.22	\$2,529.28
Increase		-17.67%

**The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026**

Description	BUILDING 1601	
	Budget 2025	Budget 2026
INCOME:		
Member Assessment	\$173,682.97	\$183,787.23
Insurance Assessment	\$108,811.00	\$96,089.64
Reserve Income Building	\$58,242.12	\$0.00
Reserve Income Common	\$28,137.90	\$23,636.36
Budget Deficit Funding	\$0.00	\$0.00
Subtotal Assessment Income	\$368,873.99	\$303,513.23
Other Income:		
Application Fees/other	\$227.27	\$1,136.36
S/A-Elevator Modern/RedCom FS		\$0.00
Subtotal Other Income	\$227.27	\$1,136.36
TOTAL INCOME	\$369,101.26	\$304,649.59
EXPENSES:		
Administrative Expenses		
Line of Credit Charges/Interest payment	\$500.00	\$227.27
Legal Fees	\$2,272.73	\$6,818.18
Audit	\$969.32	\$1,022.73
Insurance Claim Expense	\$909.09	\$454.55
Board Meeting	\$227.27	\$545.45
Office Supplies/misc. admin	\$681.82	\$1,590.91
Office Equip/Rental	\$136.36	\$363.64
Fees & Licenses	\$454.55	\$454.55
Bank Charges	\$4.55	\$4.55
Inspections	\$545.45	\$909.09
Printing /other misc.	\$136.36	\$363.64
Engineering	\$2,272.73	\$1,136.36
Postage	\$272.73	\$272.73
Newsletter /website	\$40.91	\$40.91
Bad Debt Expense	\$40.91	\$40.91
Total Administration Expenses	\$9,464.78	\$14,245.45
Payroll		
Office Payroll	\$2,534.09	\$2,727.27
Management Payroll	\$6,600.00	\$6,930.00
Payroll Taxes	\$1,590.91	\$1,590.91
Maintenance Payroll	\$8,772.73	\$9,545.45
Payroll Other - bonus, etc.	\$363.64	\$409.09
Total Payroll	\$19,861.37	\$21,202.73
Contracts		
Financial Management	\$2,631.82	\$2,745.45
Security	\$3,636.36	\$3,818.18
Mangrove Trimming	\$184.55	\$227.27
Farmer & Irwin	\$1,218.18	\$2,198.95
Elevator Contract	\$1,872.00	\$2,045.45

Bar 9	\$1,281.82	\$0.00
Tree Trimming	\$2,909.09	\$3,409.09
Pressure Cleaning	\$1,022.73	\$1,022.73
Generator Maintenance	\$605.00	\$636.36
Landscape Maintenance	\$7,727.27	\$7,959.09
Pest Control/Fert	\$1,784.91	\$1,784.91
Janitorial Maint Contract	\$8,636.36	\$8,636.36
Fire Extinguisher Expense	\$70.00	\$75.00
Lake Management	\$0.00	\$136.36
Total Contracts	\$33,580.09	\$34,695.23

Utilities

Electric	\$4,363.64	\$5,236.36
Water	\$22,684.00	\$23,863.64
Sewer	\$10,362.46	\$12,196.59
Cable Expense	\$28,655.57	\$29,210.86
Telephone Expense/wi-fi	\$1,407.44	\$1,500.00
Total Utilities	\$67,473.11	\$72,007.45

Maintenance

Bocci Courts Maint/Repair	\$204.55	\$227.27
Tennis Courts Maint/Repair	\$181.82	\$227.27
Club Houses Maint/Repair	\$909.09	\$909.09
Building Repairs	\$1,590.91	\$11,363.64
Gas & Oil	\$204.55	\$204.55
Fire System Maint/Repair	\$2,727.27	\$3,181.82
Fire Pump Maintenance	\$500.00	\$227.27
Fire Alarm Maintenance	\$681.82	\$681.82
Pool Maintenance/Chemicals	\$2,636.36	\$2,636.36
Elevator Maintenance	\$1,363.64	\$1,363.64
Trash Removal	\$4,318.18	\$5,227.27
Misc. Maint/Supplies	\$2,272.73	\$3,181.82
Miscellaneous Expense	\$2,772.73	\$2,272.73
Hurricane Expenses	\$386.36	\$386.36
SA - Elevator Life Safety Mod	\$0.00	\$0.00
SA - Fire Panel Replacement	\$0.00	\$0.00
Milestone Inspection Repairs	\$0.00	\$0.00
Total Maintenance	\$20,750.01	\$32,090.91

Landscape Expenses

Grounds Mntce (landscp mntnce)	\$2,045.45	\$6,454.55
Irrigation Supplies	\$318.18	\$909.09
Plant Replacements	\$1,727.27	\$1,727.27
Mulch	\$1,363.64	\$1,590.91
Total Landscape	\$5,454.54	\$10,681.82

Insurance

Insurance - Property-Bldg.	\$108,811.00	\$83,955.64
Insurance - Liability and Finance	\$8,621.62	\$5,658.86
Insurance - Health - non building (A)	\$2,736.53	\$3,409.09
Ins - Fidelity Bond	\$159.27	\$68.55
Insurance - Workers Comp -non building (A)	\$437.50	\$258.55
Insurance - Umbrella	\$1,090.91	\$698.55
Insurance - Finance Charges	\$6,840.93	\$1,643.55
Insurance - D&O	\$613.64	\$396.86

Total Common Insurance	\$129,311.40	\$96,089.64
Non-building insurance (A)	-\$3,174.03	\$0.00
Total Insurance	\$126,137.37	\$96,089.64
Operating Deficit Funding	\$0.00	\$0.00

Total Operating Expenses	\$282,721.27	\$281,013.23
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Reserve Funding

<i>SIRS Pooled Reserve</i>		\$23,636.36
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TOTAL RESERVES & EXPENSES	\$369,101.30	\$304,649.59
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	-\$0.04	\$0.00
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Assessments:	2025	2026
Annual Assessment	\$12,295.80	\$10,117.11
Quarterly Assessment	\$3,073.95	\$2,529.28
Increase		-17.72%

The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026

Description	BUILDING 1701	
	Budget 2025	Budget 2026
INCOME:		
Member Assessment	\$173,682.97	\$183,787.23
Insurance Assessment	\$108,811.00	\$96,089.64
Reserve Income Building	\$58,326.90	\$0.00
Reserve Income Common	\$28,137.90	\$23,636.36
Budget Deficit Funding	\$0.00	\$0.00
Subtotal Assessment Income	\$368,958.77	\$303,513.23
Other Income:		
Application Fees/other	\$227.27	\$1,136.36
S/A-Elevator Modern/RedCom FS		\$0.00
Subtotal Other Income	\$227.27	\$1,136.36
TOTAL INCOME	\$369,186.04	\$304,649.59

EXPENSES:

Administrative Expenses

Line of Credit Charges/Interest payment	\$500.00	\$227.27
Legal Fees	\$2,272.73	\$6,818.18
Audit	\$969.32	\$1,022.73
Insurance Claim Expense	\$909.09	\$454.55
Board Meeting	\$227.27	\$545.45
Office Supplies/misc. admin	\$681.82	\$1,590.91
Office Equip/Rental	\$136.36	\$363.64
Fees & Licenses	\$454.55	\$454.55
Bank Charges	\$4.55	\$4.55
Inspections	\$545.45	\$909.09
Printing /other misc.	\$136.36	\$363.64
Engineering	\$2,272.73	\$1,136.36
Postage	\$272.73	\$272.73
Newsletter /website	\$40.91	\$40.91
Bad Debt Expense	\$40.91	\$40.91
Total Administration Expenses	\$9,464.78	\$14,245.45

Payroll

Office Payroll	\$2,534.09	\$2,727.27
Management Payroll	\$6,600.00	\$6,930.00
Payroll Taxes	\$1,590.91	\$1,590.91
Maintenance Payroll	\$8,772.73	\$9,545.45
Payroll Other - bonus, etc.	\$363.64	\$409.09
Total Payroll	\$19,861.37	\$21,202.73

Contracts

Financial Management	\$2,631.82	\$2,745.45
Security	\$3,636.36	\$3,818.18
Mangrove Trimming	\$184.55	\$227.27
Farmer & Irwin	\$1,218.18	\$2,198.95
Elevator Contract	\$1,872.00	\$2,045.45

Bar 9	\$1,281.82	\$0.00
Tree Trimming	\$2,909.09	\$3,409.09
Pressure Cleaning	\$1,022.73	\$1,022.73
Generator Maintenance	\$605.00	\$636.36
Landscape Maintenance	\$7,727.27	\$7,959.09
Pest Control/Fert	\$1,784.91	\$1,784.91
Janitorial Maint Contract	\$8,636.36	\$8,636.36
Fire Extinguisher Expense	\$70.00	\$75.00
Lake Management	\$0.00	\$136.36
Total Contracts	\$33,580.09	\$34,695.23

Utilities

Electric	\$4,363.64	\$5,236.36
Water	\$22,684.00	\$23,863.64
Sewer	\$10,362.46	\$12,196.59
Cable Expense	\$28,655.57	\$29,210.86
Telephone Expense/wi-fi	\$1,407.44	\$1,500.00
Total Utilities	\$67,473.11	\$72,007.45

Maintenance

Bocci Courts Maint/Repair	\$204.55	\$227.27
Tennis Courts Maint/Repair	\$181.82	\$227.27
Club Houses Maint/Repair	\$909.09	\$909.09
Building Repairs	\$1,590.91	\$11,363.64
Gas & Oil	\$204.55	\$204.55
Fire System Maint/Repair	\$2,727.27	\$3,181.82
Fire Pump Maintenance	\$500.00	\$227.27
Fire Alarm Maintenance	\$681.82	\$681.82
Pool Maintenance/Chemicals	\$2,636.36	\$2,636.36
Elevator Maintenance	\$1,363.64	\$1,363.64
Trash Removal	\$4,318.18	\$5,227.27
Misc. Maint/Supplies	\$2,272.73	\$3,181.82
Miscellaneous Expense	\$2,772.73	\$2,272.73
Hurricane Expenses	\$386.36	\$386.36
SA - Elevator Life Safety Mod	\$0.00	\$0.00
SA - Fire Panel Replacement	\$0.00	\$0.00
Milestone Inspection Repairs	\$0.00	\$0.00
Total Maintenance	\$20,750.01	\$32,090.91

Landscape Expenses

Grounds Mntce (landscp mtnce)	\$2,045.45	\$6,454.55
Irrigation Supplies	\$318.18	\$909.09
Plant Replacements	\$1,727.27	\$1,727.27
Mulch	\$1,363.64	\$1,590.91
Total Landscape	\$5,454.54	\$10,681.82

Insurance

Insurance - Property-Bldg.	\$108,811.00	\$83,955.64
Insurance - Liability and Finance	\$8,621.62	\$5,658.86
Insurance - Health - non building (A)	\$2,736.53	\$3,409.09
Ins - Fidelity Bond	\$159.27	\$68.55
Insurance - Workers Comp -non building (/	\$437.50	\$258.55
Insurance - Umbrella	\$1,090.91	\$698.55
Insurance - Finance Charges	\$6,840.93	\$1,643.55
Insurance - D&O	\$613.64	\$396.86

Total Common Insurance	\$129,311.40	\$96,089.64
Non-building insurance (A)	-\$3,174.03	\$0.00
Total Insurance	\$126,137.37	\$96,089.64
Operating Deficit Funding	\$0.00	\$0.00

Total Operating Expenses	\$282,721.27	\$281,013.23
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Reserve Funding

<i>SIRS Pooled Reserve</i>		\$23,636.36
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TOTAL RESERVES & EXPENSES	\$369,186.09	\$304,649.59
	-\$0.05	\$0.00

Assessments:	2025	2026
Annual Assessment	\$12,298.63	\$10,117.11
Quarterly Assessment	\$3,074.66	\$2,529.28
Increase		-17.74%

**The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026**

Description	BUILDING 1801	
	Budget 2025	Budget 2026
INCOME:		
Member Assessment	\$173,682.97	\$183,787.23
Insurance Assessment	\$108,811.00	\$96,089.64
Reserve Income Building	\$68,006.33	\$0.00
Reserve Income Common	\$28,137.90	\$23,636.36
Budget Deficit Funding	\$0.00	\$0.00
Subtotal Assessment Income	\$378,638.20	\$303,513.23
Other Income:		
Application Fees/other	\$227.27	\$1,136.36
S/A-Elevator Modern/RedCom FS		\$0.00
Subtotal Other Income	\$227.27	\$1,136.36
TOTAL INCOME	\$378,865.47	\$304,649.59

EXPENSES:

Administrative Expenses

Line of Credit Charges/Interest payment	\$500.00	\$227.27
Legal Fees	\$2,272.73	\$6,818.18
Audit	\$969.32	\$1,022.73
Insurance Claim Expense	\$909.09	\$454.55
Board Meeting	\$227.27	\$545.45
Office Supplies/misc. admin	\$681.82	\$1,590.91
Office Equip/Rental	\$136.36	\$363.64
Fees & Licenses	\$454.55	\$454.55
Bank Charges	\$4.55	\$4.55
Inspections	\$545.45	\$909.09
Printing /other misc.	\$136.36	\$363.64
Engineering	\$2,272.73	\$1,136.36
Postage	\$272.73	\$272.73
Newsletter /website	\$40.91	\$40.91
Bad Debt Expense	\$40.91	\$40.91
Total Administration Expenses	\$9,464.78	\$14,245.45

Payroll

Office Payroll	\$2,534.09	\$2,727.27
Management Payroll	\$6,600.00	\$6,930.00
Payroll Taxes	\$1,590.91	\$1,590.91
Maintenance Payroll	\$8,772.73	\$9,545.45
Payroll Other - bonus, etc.	\$363.64	\$409.09
Total Payroll	\$19,861.37	\$21,202.73

Contracts

Financial Management	\$2,631.82	\$2,745.45
Security	\$3,636.36	\$3,818.18
Mangrove Trimming	\$184.55	\$227.27
Farmer & Irwin	\$1,218.18	\$2,198.95
Elevator Contract	\$1,872.00	\$2,045.45

Bar 9	\$1,281.82	\$0.00
Tree Trimming	\$2,909.09	\$3,409.09
Pressure Cleaning	\$1,022.73	\$1,022.73
Generator Maintenance	\$605.00	\$636.36
Landscape Maintenance	\$7,727.27	\$7,959.09
Pest Control/Fert	\$1,784.91	\$1,784.91
Janitorial Maint Contract	\$8,636.36	\$8,636.36
Fire Extinguisher Expense	\$70.00	\$75.00
Lake Management	\$0.00	\$136.36
Total Contracts	\$33,580.09	\$34,695.23

Utilities

Electric	\$4,363.64	\$5,236.36
Water	\$22,684.00	\$23,863.64
Sewer	\$10,362.46	\$12,196.59
Cable Expense	\$28,655.57	\$29,210.86
Telephone Expense/wi-fi	\$1,407.44	\$1,500.00
Total Utilities	\$67,473.11	\$72,007.45

Maintenance

Bocci Courts Maint/Repair	\$204.55	\$227.27
Tennis Courts Maint/Repair	\$181.82	\$227.27
Club Houses Maint/Repair	\$909.09	\$909.09
Building Repairs	\$1,590.91	\$11,363.64
Gas & Oil	\$204.55	\$204.55
Fire System Maint/Repair	\$2,727.27	\$3,181.82
Fire Pump Maintenance	\$500.00	\$227.27
Fire Alarm Maintenance	\$681.82	\$681.82
Pool Maintenance/Chemicals	\$2,636.36	\$2,636.36
Elevator Maintenance	\$1,363.64	\$1,363.64
Trash Removal	\$4,318.18	\$5,227.27
Misc. Maint/Supplies	\$2,272.73	\$3,181.82
Miscellaneous Expense	\$2,772.73	\$2,272.73
Hurricane Expenses	\$386.36	\$386.36
SA - Elevator Life Safety Mod	\$0.00	\$0.00
SA - Fire Panel Replacement	\$0.00	\$0.00
Milestone Inspection Repairs	\$0.00	\$0.00
Total Maintenance	\$20,750.01	\$32,090.91

Landscape Expenses

Grounds Mntce (landscp mntnce)	\$2,045.45	\$6,454.55
Irrigation Supplies	\$318.18	\$909.09
Plant Replacements	\$1,727.27	\$1,727.27
Mulch	\$1,363.64	\$1,590.91
Total Landscape	\$5,454.54	\$10,681.82

Insurance

Insurance - Property-Bldg.	\$108,811.00	\$83,955.64
Insurance - Liability and Finance	\$8,621.62	\$5,658.86
Insurance - Health - non building (A)	\$2,736.53	\$3,409.09
Ins - Fidelity Bond	\$159.27	\$68.55
Insurance - Workers Comp -non building (A)	\$437.50	\$258.55
Insurance - Umbrella	\$1,090.91	\$698.55
Insurance - Finance Charges	\$6,840.93	\$1,643.55
Insurance - D&O	\$613.64	\$396.86

Total Common Insurance	\$129,311.40	\$96,089.64
Non-building insurance (A)	-\$3,174.03	\$0.00
Total Insurance	\$126,137.37	\$96,089.64
Operating Deficit Funding	\$0.00	\$0.00

Total Operating Expenses	\$282,721.27	\$281,013.23
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Reserve Funding

<i>SIRS Pooled Reserve</i>		\$23,636.36
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TOTAL RESERVES & EXPENSES	\$378,865.51	\$304,649.59
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	-\$0.04	\$0.00
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Assessments:	2025	2026
Annual Assessment	\$12,621.27	\$10,117.11
Quarterly Assessment	\$3,155.32	\$2,529.28
Increase		-19.84%

**The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026**

Description	BUILDING 1901	
	Budget 2025	Budget 2026
INCOME:		
Member Assessment	\$173,682.97	\$183,787.23
Insurance Assessment	\$108,811.00	\$96,089.64
Reserve Income Building	\$68,229.45	\$0.00
Reserve Income Common	\$28,137.90	\$23,636.36
Budget Deficit Funding	\$0.00	\$0.00
Subtotal Assessment Income	\$378,861.32	\$303,513.23
Other Income:		
Application Fees/other	\$227.27	\$1,136.36
S/A-Elevator Modern/RedCom FS		\$0.00
Subtotal Other Income	\$227.27	\$1,136.36
TOTAL INCOME	\$379,088.59	\$304,649.59

EXPENSES:

Administrative Expenses

Line of Credit Charges/Interest payment	\$500.00	\$227.27
Legal Fees	\$2,272.73	\$6,818.18
Audit	\$969.32	\$1,022.73
Insurance Claim Expense	\$909.09	\$454.55
Board Meeting	\$227.27	\$545.45
Office Supplies/misc. admin	\$681.82	\$1,590.91
Office Equip/Rental	\$136.36	\$363.64
Fees & Licenses	\$454.55	\$454.55
Bank Charges	\$4.55	\$4.55
Inspections	\$545.45	\$909.09
Printing /other misc.	\$136.36	\$363.64
Engineering	\$2,272.73	\$1,136.36
Postage	\$272.73	\$272.73
Newsletter /website	\$40.91	\$40.91
Bad Debt Expense	\$40.91	\$40.91
Total Administration Expenses	\$9,464.78	\$14,245.45

Payroll

Office Payroll	\$2,534.09	\$2,727.27
Management Payroll	\$6,600.00	\$6,930.00
Payroll Taxes	\$1,590.91	\$1,590.91
Maintenance Payroll	\$8,772.73	\$9,545.45
Payroll Other - bonus, etc.	\$363.64	\$409.09
Total Payroll	\$19,861.37	\$21,202.73

Contracts

Financial Management	\$2,631.82	\$2,745.45
Security	\$3,636.36	\$3,818.18
Mangrove Trimming	\$184.55	\$227.27
Farmer & Irwin	\$1,218.18	\$2,198.95
Elevator Contract	\$1,872.00	\$2,045.45

Bar 9	\$1,281.82	\$0.00
Tree Trimming	\$2,909.09	\$3,409.09
Pressure Cleaning	\$1,022.73	\$1,022.73
Generator Maintenance	\$605.00	\$636.36
Landscape Maintenance	\$7,727.27	\$7,959.09
Pest Control/Fert	\$1,784.91	\$1,784.91
Janitorial Maint Contract	\$8,636.36	\$8,636.36
Fire Extinguisher Expense	\$70.00	\$75.00
Lake Management	\$0.00	\$136.36
Total Contracts	\$33,580.09	\$34,695.23

Utilities

Electric	\$4,363.64	\$5,236.36
Water	\$22,684.00	\$23,863.64
Sewer	\$10,362.46	\$12,196.59
Cable Expense	\$28,655.57	\$29,210.86
Telephone Expense/wi-fi	\$1,407.44	\$1,500.00
Total Utilities	\$67,473.11	\$72,007.45

Maintenance

Bocci Courts Maint/Repair	\$204.55	\$227.27
Tennis Courts Maint/Repair	\$181.82	\$227.27
Club Houses Maint/Repair	\$909.09	\$909.09
Building Repairs	\$1,590.91	\$11,363.64
Gas & Oil	\$204.55	\$204.55
Fire System Maint/Repair	\$2,727.27	\$3,181.82
Fire Pump Maintenance	\$500.00	\$227.27
Fire Alarm Maintenance	\$681.82	\$681.82
Pool Maintenance/Chemicals	\$2,636.36	\$2,636.36
Elevator Maintenance	\$1,363.64	\$1,363.64
Trash Removal	\$4,318.18	\$5,227.27
Misc. Maint/Supplies	\$2,272.73	\$3,181.82
Miscellaneous Expense	\$2,772.73	\$2,272.73
Hurricane Expenses	\$386.36	\$386.36
SA - Elevator Life Safety Mod	\$0.00	\$0.00
SA - Fire Panel Replacement	\$0.00	\$0.00
Milestone Inspection Repairs	\$0.00	\$0.00
Total Maintenance	\$20,750.01	\$32,090.91

Landscape Expenses

Grounds Mntce (landscp mntnce)	\$2,045.45	\$6,454.55
Irrigation Supplies	\$318.18	\$909.09
Plant Replacements	\$1,727.27	\$1,727.27
Mulch	\$1,363.64	\$1,590.91
Total Landscape	\$5,454.54	\$10,681.82

Insurance

Insurance - Property-Bldg.	\$108,811.00	\$83,955.64
Insurance - Liability and Finance	\$8,621.62	\$5,658.86
Insurance - Health - non building (A)	\$2,736.53	\$3,409.09
Ins - Fidelity Bond	\$159.27	\$68.55
Insurance - Workers Comp -non building (/	\$437.50	\$258.55
Insurance - Umbrella	\$1,090.91	\$698.55
Insurance - Finance Charges	\$6,840.93	\$1,643.55
Insurance - D&O	\$613.64	\$396.86

Total Common Insurance	\$129,311.40	\$96,089.64
Non-building insurance (A)	-\$3,174.03	\$0.00
Total Insurance	\$126,137.37	\$96,089.64
Operating Deficit Funding	\$0.00	\$0.00

Total Operating Expenses	\$282,721.27	\$281,013.23
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Reserve Funding

<i>SIRS Pooled Reserve</i>		\$23,636.36
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TOTAL RESERVES & EXPENSES	\$379,088.63	\$304,649.59
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	-\$0.04	\$0.00
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Assessments:	2025	2026
Annual Assessment	\$12,628.71	\$10,117.11
Quarterly Assessment	\$3,157.18	\$2,529.28
Increase		-19.89%

**The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026**

Description	BUILDING 2001	
	Budget 2025	Budget 2026
INCOME:		
Member Assessment	\$173,682.97	\$183,787.23
Insurance Assessment	\$108,811.00	\$96,089.64
Reserve Income Building	\$68,096.65	\$0.00
Reserve Income Common	\$28,137.90	\$23,636.36
Budget Deficit Funding	\$0.00	\$0.00
Subtotal Assessment Income	\$378,728.52	\$303,513.23
Other Income:		
Application Fees/other	\$227.27	\$1,136.36
S/A-Elevator Modern/RedCom FS		\$0.00
Subtotal Other Income	\$227.27	\$1,136.36
TOTAL INCOME	\$378,955.79	\$304,649.59

EXPENSES:

Administrative Expenses

Line of Credit Charges/Interest payment	\$500.00	\$227.27
Legal Fees	\$2,272.73	\$6,818.18
Audit	\$969.32	\$1,022.73
Insurance Claim Expense	\$909.09	\$454.55
Board Meeting	\$227.27	\$545.45
Office Supplies/misc. admin	\$681.82	\$1,590.91
Office Equip/Rental	\$136.36	\$363.64
Fees & Licenses	\$454.55	\$454.55
Bank Charges	\$4.55	\$4.55
Inspections	\$545.45	\$909.09
Printing /other misc.	\$136.36	\$363.64
Engineering	\$2,272.73	\$1,136.36
Postage	\$272.73	\$272.73
Newsletter /website	\$40.91	\$40.91
Bad Debt Expense	\$40.91	\$40.91
Total Administration Expenses	\$9,464.78	\$14,245.45

Payroll

Office Payroll	\$2,534.09	\$2,727.27
Management Payroll	\$6,600.00	\$6,930.00
Payroll Taxes	\$1,590.91	\$1,590.91
Maintenance Payroll	\$8,772.73	\$9,545.45
Payroll Other - bonus, etc.	\$363.64	\$409.09
Total Payroll	\$19,861.37	\$21,202.73

Contracts

Financial Management	\$2,631.82	\$2,745.45
Security	\$3,636.36	\$3,818.18
Mangrove Trimming	\$184.55	\$227.27
Farmer & Irwin	\$1,218.18	\$2,198.95
Elevator Contract	\$1,872.00	\$2,045.45

Bar 9	\$1,281.82	\$0.00
Tree Trimming	\$2,909.09	\$3,409.09
Pressure Cleaning	\$1,022.73	\$1,022.73
Generator Maintenance	\$605.00	\$636.36
Landscape Maintenance	\$7,727.27	\$7,959.09
Pest Control/Fert	\$1,784.91	\$1,784.91
Janitorial Maint Contract	\$8,636.36	\$8,636.36
Fire Extinguisher Expense	\$70.00	\$75.00
Lake Management	\$0.00	\$136.36
Total Contracts	\$33,580.09	\$34,695.23

Utilities

Electric	\$4,363.64	\$5,236.36
Water	\$22,684.00	\$23,863.64
Sewer	\$10,362.46	\$12,196.59
Cable Expense	\$28,655.57	\$29,210.86
Telephone Expense/wi-fi	\$1,407.44	\$1,500.00
Total Utilities	\$67,473.11	\$72,007.45

Maintenance

Bocci Courts Maint/Repair	\$204.55	\$227.27
Tennis Courts Maint/Repair	\$181.82	\$227.27
Club Houses Maint/Repair	\$909.09	\$909.09
Building Repairs	\$1,590.91	\$11,363.64
Gas & Oil	\$204.55	\$204.55
Fire System Maint/Repair	\$2,727.27	\$3,181.82
Fire Pump Maintenance	\$500.00	\$227.27
Fire Alarm Maintenance	\$681.82	\$681.82
Pool Maintenance/Chemicals	\$2,636.36	\$2,636.36
Elevator Maintenance	\$1,363.64	\$1,363.64
Trash Removal	\$4,318.18	\$5,227.27
Misc. Maint/Supplies	\$2,272.73	\$3,181.82
Miscellaneous Expense	\$2,772.73	\$2,272.73
Hurricane Expenses	\$386.36	\$386.36
SA - Elevator Life Safety Mod	\$0.00	\$0.00
SA - Fire Panel Replacement	\$0.00	\$0.00
Milestone Inspection Repairs	\$0.00	\$0.00
Total Maintenance	\$20,750.01	\$32,090.91

Landscape Expenses

Grounds Mntce (landscp mtnce)	\$2,045.45	\$6,454.55
Irrigation Supplies	\$318.18	\$909.09
Plant Replacements	\$1,727.27	\$1,727.27
Mulch	\$1,363.64	\$1,590.91
Total Landscape	\$5,454.54	\$10,681.82

Insurance

Insurance - Property-Bldg.	\$108,811.00	\$83,955.64
Insurance - Liability and Finance	\$8,621.62	\$5,658.86
Insurance - Health - non building (A)	\$2,736.53	\$3,409.09
Ins - Fidelity Bond	\$159.27	\$68.55
Insurance - Workers Comp -non building (/	\$437.50	\$258.55
Insurance - Umbrella	\$1,090.91	\$698.55
Insurance - Finance Charges	\$6,840.93	\$1,643.55
Insurance - D&O	\$613.64	\$396.86

Total Common Insurance	\$129,311.40	\$96,089.64
Non-building insurance (A)	-\$3,174.03	\$0.00
Total Insurance	\$126,137.37	\$96,089.64
Operating Deficit Funding	\$0.00	\$0.00

Total Operating Expenses	\$282,721.27	\$281,013.23
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Reserve Funding

<i>SIRS Pooled Reserve</i>		\$23,636.36
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TOTAL RESERVES & EXPENSES	\$378,955.83	\$304,649.59
	-\$0.04	\$0.00

Assessments:	2025	2026
Annual Assessment	\$12,624.28	\$10,117.11
Quarterly Assessment	\$3,156.07	\$2,529.28
Increase		-19.86%

**The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026**

Description	BUILDING 2101	
	Budget 2025	Budget 2026
INCOME:		
Member Assessment	\$173,682.97	\$183,787.23
Insurance Assessment	\$108,811.00	\$96,089.64
Reserve Income Building	\$68,119.56	\$0.00
Reserve Income Common	\$28,137.90	\$23,636.36
Budget Deficit Funding	\$0.00	\$0.00
Subtotal Assessment Income	\$378,751.43	\$303,513.23
Other Income:		
Application Fees/other	\$227.27	\$1,136.36
S/A-Elevator Modern/RedCom FS		\$0.00
Subtotal Other Income	\$227.27	\$1,136.36
TOTAL INCOME	\$378,978.70	\$304,649.59
EXPENSES:		
Administrative Expenses		
Line of Credit Charges/Interest payment	\$500.00	\$227.27
Legal Fees	\$2,272.73	\$6,818.18
Audit	\$969.32	\$1,022.73
Insurance Claim Expense	\$909.09	\$454.55
Board Meeting	\$227.27	\$545.45
Office Supplies/misc. admin	\$681.82	\$1,590.91
Office Equip/Rental	\$136.36	\$363.64
Fees & Licenses	\$454.55	\$454.55
Bank Charges	\$4.55	\$4.55
Inspections	\$545.45	\$909.09
Printing /other misc.	\$136.36	\$363.64
Engineering	\$2,272.73	\$1,136.36
Postage	\$272.73	\$272.73
Newsletter /website	\$40.91	\$40.91
Bad Debt Expense	\$40.91	\$40.91
Total Administration Expenses	\$9,464.78	\$14,245.45
Payroll		
Office Payroll	\$2,534.09	\$2,727.27
Management Payroll	\$6,600.00	\$6,930.00
Payroll Taxes	\$1,590.91	\$1,590.91
Maintenance Payroll	\$8,772.73	\$9,545.45
Payroll Other - bonus, etc.	\$363.64	\$409.09
Total Payroll	\$19,861.37	\$21,202.73
Contracts		
Financial Management	\$2,631.82	\$2,745.45
Security	\$3,636.36	\$3,818.18
Mangrove Trimming	\$184.55	\$227.27
Farmer & Irwin	\$1,218.18	\$2,198.95
Elevator Contract	\$1,872.00	\$2,045.45

Bar 9		
Tree Trimming	\$1,281.82	\$0.00
Pressure Cleaning	\$2,909.09	\$3,409.09
Generator Maintenance	\$1,022.73	\$1,022.73
Landscape Maintenance	\$605.00	\$636.36
Pest Control/Fert	\$7,727.27	\$7,959.09
Janitorial Maint Contract	\$1,784.91	\$1,784.91
Fire Extinguisher Expense	\$8,636.36	\$8,636.36
Lake Management	\$70.00	\$75.00
Total Contracts	<u>\$0.00</u>	<u>\$136.36</u>
	\$33,580.09	\$34,695.23

Utilities

Electric		
Water	\$4,363.64	\$5,236.36
Sewer	\$22,684.00	\$23,863.64
Cable Expense	\$10,362.46	\$12,196.59
Telephone Expense/wi-fi	\$28,655.57	\$29,210.86
Total Utilities	<u>\$1,407.44</u>	<u>\$1,500.00</u>
	\$67,473.11	\$72,007.45

Maintenance

Bocci Courts Maint/Repair	\$204.55	\$227.27
Tennis Courts Maint/Repair	\$181.82	\$227.27
Club Houses Maint/Repair	\$909.09	\$909.09
Building Repairs	\$1,590.91	\$11,363.64
Gas & Oil	\$204.55	\$204.55
Fire System Maint/Repair	\$2,727.27	\$3,181.82
Fire Pump Maintenance	\$500.00	\$227.27
Fire Alarm Maintenance	\$681.82	\$681.82
Pool Maintenance/Chemicals	\$2,636.36	\$2,636.36
Elevator Maintenance	\$1,363.64	\$1,363.64
Trash Removal	\$4,318.18	\$5,227.27
Misc. Maint/Supplies	\$2,272.73	\$3,181.82
Miscellaneous Expense	\$2,772.73	\$2,272.73
Hurricane Expenses	\$386.36	\$386.36
SA - Elevator Life Safety Mod	\$0.00	\$0.00
SA - Fire Panel Replacement	\$0.00	\$0.00
Milestone Inspection Repairs	\$0.00	\$0.00
Total Maintenance	<u>\$20,750.01</u>	<u>\$32,090.91</u>

Landscape Expenses

Grounds Mntce (landscp mtnce)	\$2,045.45	\$6,454.55
Irrigation Supplies	\$318.18	\$909.09
Plant Replacements	\$1,727.27	\$1,727.27
Mulch	\$1,363.64	\$1,590.91
Total Landscape	<u>\$5,454.54</u>	<u>\$10,681.82</u>

Insurance

Insurance - Property-Bldg.	\$108,811.00	\$83,955.64
Insurance - Liability and Finance	\$8,621.62	\$5,658.86
Insurance - Health - non building (A)	\$2,736.53	\$3,409.09
Ins - Fidelity Bond	\$159.27	\$68.55
Insurance - Workers Comp -non building (A)	\$437.50	\$258.55
Insurance - Umbrella	\$1,090.91	\$698.55
Insurance - Finance Charges	\$6,840.93	\$1,643.55
Insurance - D&O	\$613.64	\$396.86

Total Common Insurance	\$129,311.40	\$96,089.64
Non-building Insurance (A)	-\$3,174.03	\$0.00
Total Insurance	\$126,137.37	\$96,089.64
Operating Deficit Funding	\$0.00	\$0.00

Total Operating Expenses	\$282,721.27	\$281,013.23
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Reserve Funding

<i>SIRS Pooled Reserve</i>	\$23,636.36
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TOTAL RESERVES & EXPENSES	\$378,978.74	\$304,649.59
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	-\$0.04	\$0.00
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Assessments:	2025	2026
Annual Assessment	\$12,625.05	\$10,117.11
Quarterly Assessment	\$3,156.26	\$2,529.28
Increase		-19.86%

**The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026**

Description	BUILDING 2201	
	Budget 2025	Budget 2026
INCOME:		
Member Assessment	\$173,682.97	\$183,787.23
Insurance Assessment	\$108,811.00	\$96,089.64
Reserve Income Building	\$68,156.89	\$0.00
Reserve Income Common	\$28,137.90	\$23,636.36
Budget Deficit Funding	\$0.00	\$0.00
Subtotal Assessment Income	\$378,788.76	\$303,513.23
Other Income:		
Application Fees/other	\$227.27	\$1,136.36
S/A-Elevator Modern/RedCom FS		\$0.00
Subtotal Other Income	\$227.27	\$1,136.36
TOTAL INCOME	\$379,016.03	\$304,649.59
EXPENSES:		
Administrative Expenses		
Line of Credit Charges/Interest payment	\$500.00	\$227.27
Legal Fees	\$2,272.73	\$6,818.18
Audit	\$969.32	\$1,022.73
Insurance Claim Expense	\$909.09	\$454.55
Board Meeting	\$227.27	\$545.45
Office Supplies/misc. admin	\$681.82	\$1,590.91
Office Equip/Rental	\$136.36	\$363.64
Fees & Licenses	\$454.55	\$454.55
Bank Charges	\$4.55	\$4.55
Inspections	\$545.45	\$909.09
Printing /other misc.	\$136.36	\$363.64
Engineering	\$2,272.73	\$1,136.36
Postage	\$272.73	\$272.73
Newsletter /website	\$40.91	\$40.91
Bad Debt Expense	\$40.91	\$40.91
Total Administration Expenses	\$9,464.78	\$14,245.45
Payroll		
Office Payroll	\$2,534.09	\$2,727.27
Management Payroll	\$6,600.00	\$6,930.00
Payroll Taxes	\$1,590.91	\$1,590.91
Maintenance Payroll	\$8,772.73	\$9,545.45
Payroll Other - bonus, etc.	\$363.64	\$409.09
Total Payroll	\$19,861.37	\$21,202.73
Contracts		
Financial Management	\$2,631.82	\$2,745.45
Security	\$3,636.36	\$3,818.18
Mangrove Trimming	\$184.55	\$227.27
Farmer & Irwin	\$1,218.18	\$2,198.95
Elevator Contract	\$1,872.00	\$2,045.45

Bar 9	\$1,281.82	\$0.00
Tree Trimming	\$2,909.09	\$3,409.09
Pressure Cleaning	\$1,022.73	\$1,022.73
Generator Maintenance	\$605.00	\$636.36
Landscape Maintenance	\$7,727.27	\$7,959.09
Pest Control/Fert	\$1,784.91	\$1,784.91
Janitorial Maint Contract	\$8,636.36	\$8,636.36
Fire Extinguisher Expense	\$70.00	\$75.00
Lake Management	\$0.00	\$136.36
Total Contracts	\$33,580.09	\$34,695.23

Utilities

Electric	\$4,363.64	\$5,236.36
Water	\$22,684.00	\$23,863.64
Sewer	\$10,362.46	\$12,196.59
Cable Expense	\$28,655.57	\$29,210.86
Telephone Expense/wi-fi	\$1,407.44	\$1,500.00
Total Utilities	\$67,473.11	\$72,007.45

Maintenance

Bocci Courts Maint/Repair	\$204.55	\$227.27
Tennis Courts Maint/Repair	\$181.82	\$227.27
Club Houses Maint/Repair	\$909.09	\$909.09
Building Repairs	\$1,590.91	\$11,363.64
Gas & Oil	\$204.55	\$204.55
Fire System Maint/Repair	\$2,727.27	\$3,181.82
Fire Pump Maintenance	\$500.00	\$227.27
Fire Alarm Maintenance	\$681.82	\$681.82
Pool Maintenance/Chemicals	\$2,636.36	\$2,636.36
Elevator Maintenance	\$1,363.64	\$1,363.64
Trash Removal	\$4,318.18	\$5,227.27
Misc. Maint/Supplies	\$2,272.73	\$3,181.82
Miscellaneous Expense	\$2,772.73	\$2,272.73
Hurricane Expenses	\$386.36	\$386.36
SA - Elevator Life Safety Mod	\$0.00	\$0.00
SA - Fire Panel Replacement	\$0.00	\$0.00
Milestone Inspection Repairs	\$0.00	\$0.00
Total Maintenance	\$20,750.01	\$32,090.91

Landscape Expenses

Grounds Mntce (landscp mntnce)	\$2,045.45	\$6,454.55
Irrigation Supplies	\$318.18	\$909.09
Plant Replacements	\$1,727.27	\$1,727.27
Mulch	\$1,363.64	\$1,590.91
Total Landscape	\$5,454.54	\$10,681.82

Insurance

Insurance - Property-Bldg.	\$108,811.00	\$83,955.64
Insurance - Liability and Finance	\$8,621.62	\$5,658.86
Insurance - Health - non building (A)	\$2,736.53	\$3,409.09
Ins - Fidelity Bond	\$159.27	\$68.55
Insurance - Workers Comp -non building (/	\$437.50	\$258.55
Insurance - Umbrella	\$1,090.91	\$698.55
Insurance - Finance Charges	\$6,840.93	\$1,643.55
Insurance - D&O	\$613.64	\$396.86

Total Common Insurance	\$129,311.40	\$96,089.64
Non-building insurance (A)	-\$3,174.03	\$0.00
Total Insurance	\$126,137.37	\$96,089.64
Operating Deficit Funding	\$0.00	\$0.00

Total Operating Expenses	\$282,721.27	\$281,013.23
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Reserve Funding

<i>SIRS Pooled Reserve</i>		\$23,636.36
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TOTAL RESERVES & EXPENSES	\$379,016.06	\$304,649.59
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	-\$0.03	\$0.00
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Assessments:	2025	2026
Annual Assessment	\$12,626.29	\$10,117.11
Quarterly Assessment	\$3,156.57	\$2,529.28
Increase		-19.87%

**The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026**

Description	BUILDING 2301	
	Budget 2025	Budget 2026
INCOME:		
Member Assessment	\$173,682.97	\$183,787.23
Insurance Assessment	\$108,811.00	\$96,089.64
Reserve Income Building	\$68,001.20	\$0.00
Reserve Income Common	\$28,137.90	\$23,636.36
Budget Deficit Funding	\$0.00	\$0.00
Subtotal Assessment Income	\$378,633.07	\$303,513.23
Other Income:		
Application Fees/other	\$227.27	\$1,136.36
S/A-Elevator Modern/RedCom FS		\$0.00
Subtotal Other Income	\$227.27	\$1,136.36
TOTAL INCOME	\$378,860.34	\$304,649.59

EXPENSES:

Administrative Expenses

Line of Credit Charges/Interest payment	\$500.00	\$227.27
Legal Fees	\$2,272.73	\$6,818.18
Audit	\$969.32	\$1,022.73
Insurance Claim Expense	\$909.09	\$454.55
Board Meeting	\$227.27	\$545.45
Office Supplies/misc. admin	\$681.82	\$1,590.91
Office Equip/Rental	\$136.36	\$363.64
Fees & Licenses	\$454.55	\$454.55
Bank Charges	\$4.55	\$4.55
Inspections	\$545.45	\$909.09
Printing /other misc.	\$136.36	\$363.64
Engineering	\$2,272.73	\$1,136.36
Postage	\$272.73	\$272.73
Newsletter /website	\$40.91	\$40.91
Bad Debt Expense	\$40.91	\$40.91
Total Administration Expenses	\$9,464.78	\$14,245.45

Payroll

Office Payroll	\$2,534.09	\$2,727.27
Management Payroll	\$6,600.00	\$6,930.00
Payroll Taxes	\$1,590.91	\$1,590.91
Maintenance Payroll	\$8,772.73	\$9,545.45
Payroll Other - bonus, etc.	\$363.64	\$409.09
Total Payroll	\$19,861.37	\$21,202.73

Contracts

Financial Management	\$2,631.82	\$2,745.45
Security	\$3,636.36	\$3,818.18
Mangrove Trimming	\$184.55	\$227.27
Farmer & Irwin	\$1,218.18	\$2,198.95
Elevator Contract	\$1,872.00	\$2,045.45

Bar 9	\$1,281.82	\$0.00
Tree Trimming	\$2,909.09	\$3,409.09
Pressure Cleaning	\$1,022.73	\$1,022.73
Generator Maintenance	\$605.00	\$636.36
Landscape Maintenance	\$7,727.27	\$7,959.09
Pest Control/Fert	\$1,784.91	\$1,784.91
Janitorial Maint Contract	\$8,636.36	\$8,636.36
Fire Extinguisher Expense	\$70.00	\$75.00
Lake Management	\$0.00	\$136.36
Total Contracts	\$33,580.09	\$34,695.23

Utilities

Electric	\$4,363.64	\$5,236.36
Water	\$22,684.00	\$23,863.64
Sewer	\$10,362.46	\$12,196.59
Cable Expense	\$28,655.57	\$29,210.86
Telephone Expense/wi-fi	\$1,407.44	\$1,500.00
Total Utilities	\$67,473.11	\$72,007.45

Maintenance

Bocci Courts Maint/Repair	\$204.55	\$227.27
Tennis Courts Maint/Repair	\$181.82	\$227.27
Club Houses Maint/Repair	\$909.09	\$909.09
Building Repairs	\$1,590.91	\$11,363.64
Gas & Oil	\$204.55	\$204.55
Fire System Maint/Repair	\$2,727.27	\$3,181.82
Fire Pump Maintenance	\$500.00	\$227.27
Fire Alarm Maintenance	\$681.82	\$681.82
Pool Maintenance/Chemicals	\$2,636.36	\$2,636.36
Elevator Maintenance	\$1,363.64	\$1,363.64
Trash Removal	\$4,318.18	\$5,227.27
Misc. Maint/Supplies	\$2,272.73	\$3,181.82
Miscellaneous Expense	\$2,772.73	\$2,272.73
Hurricane Expenses	\$386.36	\$386.36
SA - Elevator Life Safety Mod	\$0.00	\$0.00
SA - Fire Panel Replacement	\$0.00	\$0.00
Milestone Inspection Repairs	\$0.00	\$0.00
Total Maintenance	\$20,750.01	\$32,090.91

Landscape Expenses

Grounds Mntce (landscp mntnce)	\$2,045.45	\$6,454.55
Irrigation Supplies	\$318.18	\$909.09
Plant Replacements	\$1,727.27	\$1,727.27
Mulch	\$1,363.64	\$1,590.91
Total Landscape	\$5,454.54	\$10,681.82

Insurance

Insurance - Property-Bldg.	\$108,811.00	\$83,955.64
Insurance - Liability and Finance	\$8,621.62	\$5,658.86
Insurance - Health - non building (A)	\$2,736.53	\$3,409.09
Ins - Fidelity Bond	\$159.27	\$68.55
Insurance - Workers Comp -non building (A)	\$437.50	\$258.55
Insurance - Umbrella	\$1,090.91	\$698.55
Insurance - Finance Charges	\$6,840.93	\$1,643.55
Insurance - D&O	\$613.64	\$396.86

Total Common Insurance	\$129,311.40	\$96,089.64
Non-building Insurance (A)	-\$3,174.03	\$0.00
Total Insurance	\$126,137.37	\$96,089.64
Operating Deficit Funding	\$0.00	\$0.00
Total Operating Expenses	\$282,721.27	\$281,013.23

Reserve Funding

SIRS Pooled Reserve \$23,636.36

TOTAL RESERVES & EXPENSES	\$378,860.38	\$304,649.59
	-\$0.04	\$0.00

Assessments:	2025	2026
Annual Assessment	\$12,621.10	\$10,117.11
Quarterly Assessment	\$3,155.28	\$2,529.28
Increase		-19.84%

**The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026**

Description	BUILDING 2401	
	Budget 2025	Budget 2026
INCOME:		
Member Assessment	\$173,682.97	\$183,787.23
Insurance Assessment	\$108,811.00	\$96,089.64
Reserve Income Building	\$68,104.24	\$0.00
Reserve Income Common	\$28,137.90	\$23,636.36
Budget Deficit Funding	\$0.00	\$0.00
Subtotal Assessment Income	\$378,736.11	\$303,513.23
Other Income:		
Application Fees/other	\$227.27	\$1,136.36
S/A-Elevator Modern/RedCom FS		\$0.00
Subtotal Other Income	\$227.27	\$1,136.36
TOTAL INCOME	\$378,963.38	\$304,649.59

EXPENSES:

Administrative Expenses

Line of Credit Charges/Interest payment	\$500.00	\$227.27
Legal Fees	\$2,272.73	\$6,818.18
Audit	\$969.32	\$1,022.73
Insurance Claim Expense	\$909.09	\$454.55
Board Meeting	\$227.27	\$545.45
Office Supplies/misc. admin	\$681.82	\$1,590.91
Office Equip/Rental	\$136.36	\$363.64
Fees & Licenses	\$454.55	\$454.55
Bank Charges	\$4.55	\$4.55
Inspections	\$545.45	\$909.09
Printing /other misc.	\$136.36	\$363.64
Engineering	\$2,272.73	\$1,136.36
Postage	\$272.73	\$272.73
Newsletter /website	\$40.91	\$40.91
Bad Debt Expense	\$40.91	\$40.91
Total Administration Expenses	\$9,464.78	\$14,245.45

Payroll

Office Payroll	\$2,534.09	\$2,727.27
Management Payroll	\$6,600.00	\$6,930.00
Payroll Taxes	\$1,590.91	\$1,590.91
Maintenance Payroll	\$8,772.73	\$9,545.45
Payroll Other - bonus, etc.	\$363.64	\$409.09
Total Payroll	\$19,861.37	\$21,202.73

Contracts

Financial Management	\$2,631.82	\$2,745.45
Security	\$3,636.36	\$3,818.18
Mangrove Trimming	\$184.55	\$227.27
Farmer & Irwin	\$1,218.18	\$2,198.95
Elevator Contract	\$1,872.00	\$2,045.45

Bar 9	\$1,281.82	\$0.00
Tree Trimming	\$2,909.09	\$3,409.09
Pressure Cleaning	\$1,022.73	\$1,022.73
Generator Maintenance	\$605.00	\$636.36
Landscape Maintenance	\$7,727.27	\$7,959.09
Pest Control/Fert	\$1,784.91	\$1,784.91
Janitorial Maint Contract	\$8,636.36	\$8,636.36
Fire Extinguisher Expense	\$70.00	\$75.00
Lake Management	\$0.00	\$136.36
Total Contracts	\$33,580.09	\$34,695.23

Utilities

Electric	\$4,363.64	\$5,236.36
Water	\$22,684.00	\$23,863.64
Sewer	\$10,362.46	\$12,196.59
Cable Expense	\$28,655.57	\$29,210.86
Telephone Expense/wi-fi	\$1,407.44	\$1,500.00
Total Utilities	\$67,473.11	\$72,007.45

Maintenance

Bocci Courts Maint/Repair	\$204.55	\$227.27
Tennis Courts Maint/Repair	\$181.82	\$227.27
Club Houses Maint/Repair	\$909.09	\$909.09
Building Repairs	\$1,590.91	\$11,363.64
Gas & Oil	\$204.55	\$204.55
Fire System Maint/Repair	\$2,727.27	\$3,181.82
Fire Pump Maintenance	\$500.00	\$227.27
Fire Alarm Maintenance	\$681.82	\$681.82
Pool Maintenance/Chemicals	\$2,636.36	\$2,636.36
Elevator Maintenance	\$1,363.64	\$1,363.64
Trash Removal	\$4,318.18	\$5,227.27
Misc. Maint/Supplies	\$2,272.73	\$3,181.82
Miscellaneous Expense	\$2,772.73	\$2,272.73
Hurricane Expenses	\$386.36	\$386.36
SA - Elevator Life Safety Mod	\$0.00	\$0.00
SA - Fire Panel Replacement	\$0.00	\$0.00
Milestone Inspection Repairs	\$0.00	\$0.00
Total Maintenance	\$20,750.01	\$32,090.91

Landscape Expenses

Grounds Mntce (landscp mntnce)	\$2,045.45	\$6,454.55
Irrigation Supplies	\$318.18	\$909.09
Plant Replacements	\$1,727.27	\$1,727.27
Mulch	\$1,363.64	\$1,590.91
Total Landscape	\$5,454.54	\$10,681.82

Insurance

Insurance - Property-Bldg.	\$108,811.00	\$83,955.64
Insurance - Liability and Finance	\$8,621.62	\$5,658.86
Insurance - Health - non building (A)	\$2,736.53	\$3,409.09
Ins - Fidelity Bond	\$159.27	\$68.55
Insurance - Workers Comp -non building (A)	\$437.50	\$258.55
Insurance - Umbrella	\$1,090.91	\$698.55
Insurance - Finance Charges	\$6,840.93	\$1,643.55
Insurance - D&O	\$613.64	\$396.86

Total Common Insurance	\$129,311.40	\$96,089.64
Non-building insurance (A)	-\$3,174.03	\$0.00
Total Insurance	\$126,137.37	\$96,089.64
Operating Deficit Funding	\$0.00	\$0.00
Total Operating Expenses	\$282,721.27	\$281,013.23

Reserve Funding

<i>SIRS Pooled Reserve</i>	\$23,636.36
	-\$0.03
	\$0.00

Assessments:	2025	2026
Annual Assessment	\$12,624.54	\$10,117.11
Quarterly Assessment	\$3,156.14	\$2,529.28
Increase		-19.86%

The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026

Description	BUILDING 2501	
	Budget 2025	Budget 2026
INCOME:		
Member Assessment	\$173,682.97	\$183,787.23
Insurance Assessment	\$108,811.00	\$96,089.64
Reserve Income Building	\$68,627.22	\$0.00
Reserve Income Common	\$28,137.90	\$23,636.36
Budget Deficit Funding	\$0.00	\$0.00
Subtotal Assessment Income	\$379,259.09	\$303,513.23
Other Income:		
Application Fees/other	\$227.27	\$1,136.36
S/A-Elevator Modern/RedCom FS		\$0.00
Subtotal Other Income	\$227.27	\$1,136.36
TOTAL INCOME	\$379,486.36	\$304,649.59
EXPENSES:		
Administrative Expenses		
Line of Credit Charges/Interest payment	\$500.00	\$227.27
Legal Fees	\$2,272.73	\$6,818.18
Audit	\$969.32	\$1,022.73
Insurance Claim Expense	\$909.09	\$454.55
Board Meeting	\$227.27	\$545.45
Office Supplies/misc. admin	\$681.82	\$1,590.91
Office Equip/Rental	\$136.36	\$363.64
Fees & Licenses	\$454.55	\$454.55
Bank Charges	\$4.55	\$4.55
Inspections	\$545.45	\$909.09
Printing /other misc.	\$136.36	\$363.64
Engineering	\$2,272.73	\$1,136.36
Postage	\$272.73	\$272.73
Newsletter /website	\$40.91	\$40.91
Bad Debt Expense	\$40.91	\$40.91
Total Administration Expenses	\$9,464.78	\$14,245.45
Payroll		
Office Payroll	\$2,534.09	\$2,727.27
Management Payroll	\$6,600.00	\$6,930.00
Payroll Taxes	\$1,590.91	\$1,590.91
Maintenance Payroll	\$8,772.73	\$9,545.45
Payroll Other - bonus, etc.	\$363.64	\$409.09
Total Payroll	\$19,861.37	\$21,202.73
Contracts		
Financial Management	\$2,631.82	\$2,745.45
Security	\$3,636.36	\$3,818.18
Mangrove Trimming	\$184.55	\$227.27
Farmer & Irwin	\$1,218.18	\$2,198.95
Elevator Contract	\$1,872.00	\$2,045.45

Bar 9	\$1,281.82	\$0.00
Tree Trimming	\$2,909.09	\$3,409.09
Pressure Cleaning	\$1,022.73	\$1,022.73
Generator Maintenance	\$605.00	\$636.36
Landscape Maintenance	\$7,727.27	\$7,959.09
Pest Control/Fert	\$1,784.91	\$1,784.91
Janitorial Maint Contract	\$8,636.36	\$8,636.36
Fire Extinguisher Expense	\$70.00	\$75.00
Lake Management	\$0.00	\$136.36
Total Contracts	\$33,580.09	\$34,695.23

Utilities

Electric	\$4,363.64	\$5,236.36
Water	\$22,684.00	\$23,863.64
Sewer	\$10,362.46	\$12,196.59
Cable Expense	\$28,655.57	\$29,210.86
Telephone Expense/wi-fi	\$1,407.44	\$1,500.00
Total Utilities	\$67,473.11	\$72,007.45

Maintenance

Bocci Courts Maint/Repair	\$204.55	\$227.27
Tennis Courts Maint/Repair	\$181.82	\$227.27
Club Houses Maint/Repair	\$909.09	\$909.09
Building Repairs	\$1,590.91	\$11,363.64
Gas & Oil	\$204.55	\$204.55
Fire System Maint/Repair	\$2,727.27	\$3,181.82
Fire Pump Maintenance	\$500.00	\$227.27
Fire Alarm Maintenance	\$681.82	\$681.82
Pool Maintenance/Chemicals	\$2,636.36	\$2,636.36
Elevator Maintenance	\$1,363.64	\$1,363.64
Trash Removal	\$4,318.18	\$5,227.27
Misc. Maint/Supplies	\$2,272.73	\$3,181.82
Miscellaneous Expense	\$2,772.73	\$2,272.73
Hurricane Expenses	\$386.36	\$386.36
SA - Elevator Life Safety Mod	\$0.00	\$0.00
SA - Fire Panel Replacement	\$0.00	\$0.00
Milestone Inspection Repairs	\$0.00	\$0.00
Total Maintenance	\$20,750.01	\$32,090.91

Landscape Expenses

Grounds Mntce (landscp mntnce)	\$2,045.45	\$6,454.55
Irrigation Supplies	\$318.18	\$909.09
Plant Replacements	\$1,727.27	\$1,727.27
Mulch	\$1,363.64	\$1,590.91
Total Landscape	\$5,454.54	\$10,681.82

Insurance

Insurance - Property-Bldg.	\$108,811.00	\$83,955.64
Insurance - Liability and Finance	\$8,621.62	\$5,658.86
Insurance - Health - non building (A)	\$2,736.53	\$3,409.09
Ins - Fidelity Bond	\$159.27	\$68.55
Insurance - Workers Comp -non building (u	\$437.50	\$258.55
Insurance - Umbrella	\$1,090.91	\$698.55
Insurance - Finance Charges	\$6,840.93	\$1,643.55
Insurance - D&O	\$613.64	\$396.86

Total Common Insurance	\$129,311.40	\$96,089.64
Non-building insurance (A)	-\$3,174.03	\$0.00
Total Insurance	\$126,137.37	\$96,089.64
Operating Deficit Funding	\$0.00	\$0.00
Total Operating Expenses	\$282,721.27	\$281,013.23

Reserve Funding

SIRS Pooled Reserve \$23,636.36

TOTAL RESERVES & EXPENSES	\$379,486.40	\$304,649.59
	-\$0.04	\$0.00

Assessments:	2025	2026
Annual Assessment	\$12,641.97	\$10,117.11
Quarterly Assessment	\$3,160.49	\$2,529.28
Increase		-19.97%

The Marina at the Bluffs
Condominium Association, Inc.
Proposed Budget 2026

Description	BUILDING 2601	
	Budget 2025	Budget 2026
INCOME:		
Member Assessment	\$173,682.97	\$183,787.23
Insurance Assessment	\$108,811.00	\$96,089.64
Reserve Income Building	\$68,683.82	\$0.00
Reserve Income Common	\$28,137.90	\$23,636.36
Budget Deficit Funding	\$0.00	\$0.00
Subtotal Assessment Income	\$379,315.69	\$303,513.23
Other Income:		
Application Fees/other	\$227.27	\$1,136.36
S/A-Elevator Modern/RedCom FS		\$0.00
Subtotal Other Income	\$227.27	\$1,136.36
TOTAL INCOME	\$379,542.96	\$304,649.59

EXPENSES:

Administrative Expenses

Line of Credit Charges/Interest payment	\$500.00	\$227.27
Legal Fees	\$2,272.73	\$6,818.18
Audit	\$969.32	\$1,022.73
Insurance Claim Expense	\$909.09	\$454.55
Board Meeting	\$227.27	\$545.45
Office Supplies/misc. admin	\$681.82	\$1,590.91
Office Equip/Rental	\$136.36	\$363.64
Fees & Licenses	\$454.55	\$454.55
Bank Charges	\$4.55	\$4.55
Inspections	\$545.45	\$909.09
Printing /other misc.	\$136.36	\$363.64
Engineering	\$2,272.73	\$1,136.36
Postage	\$272.73	\$272.73
Newsletter /website	\$40.91	\$40.91
Bad Debt Expense	\$40.91	\$40.91
Total Administration Expenses	\$9,464.78	\$14,245.45

Payroll

Office Payroll	\$2,534.09	\$2,727.27
Management Payroll	\$6,600.00	\$6,930.00
Payroll Taxes	\$1,590.91	\$1,590.91
Maintenance Payroll	\$8,772.73	\$9,545.45
Payroll Other - bonus, etc.	\$363.64	\$409.09
Total Payroll	\$19,861.37	\$21,202.73

Contracts

Financial Management	\$2,631.82	\$2,745.45
Security	\$3,636.36	\$3,818.18
Mangrove Trimming	\$184.55	\$227.27
Farmer & Irwin	\$1,218.18	\$2,198.95
Elevator Contract	\$1,872.00	\$2,045.45

Bar 9	\$1,281.82	\$0.00
Tree Trimming	\$2,909.09	\$3,409.09
Pressure Cleaning	\$1,022.73	\$1,022.73
Generator Maintenance	\$605.00	\$636.36
Landscape Maintenance	\$7,727.27	\$7,959.09
Pest Control/Fert	\$1,784.91	\$1,784.91
Janitorial Maint Contract	\$8,636.36	\$8,636.36
Fire Extinguisher Expense	\$70.00	\$75.00
Lake Management	\$0.00	\$136.36
Total Contracts	\$33,580.09	\$34,695.23

Utilities

Electric	\$4,363.64	\$5,236.36
Water	\$22,684.00	\$23,863.64
Sewer	\$10,362.46	\$12,196.59
Cable Expense	\$28,655.57	\$29,210.86
Telephone Expense/wi-fi	\$1,407.44	\$1,500.00
Total Utilities	\$67,473.11	\$72,007.45

Maintenance

Bocci Courts Maint/Repair	\$204.55	\$227.27
Tennis Courts Maint/Repair	\$181.82	\$227.27
Club Houses Maint/Repair	\$909.09	\$909.09
Building Repairs	\$1,590.91	\$11,363.64
Gas & Oil	\$204.55	\$204.55
Fire System Maint/Repair	\$2,727.27	\$3,181.82
Fire Pump Maintenance	\$500.00	\$227.27
Fire Alarm Maintenance	\$681.82	\$681.82
Pool Maintenance/Chemicals	\$2,636.36	\$2,636.36
Elevator Maintenance	\$1,363.64	\$1,363.64
Trash Removal	\$4,318.18	\$5,227.27
Misc. Maint/Supplies	\$2,272.73	\$3,181.82
Miscellaneous Expense	\$2,772.73	\$2,272.73
Hurricane Expenses	\$386.36	\$386.36
SA - Elevator Life Safety Mod	\$0.00	\$0.00
SA - Fire Panel Replacement	\$0.00	\$0.00
Milestone Inspection Repairs	\$0.00	\$0.00
Total Maintenance	\$20,750.01	\$32,090.91

Landscape Expenses

Grounds Mntce (landscp mtnce)	\$2,045.45	\$6,454.55
Irrigation Supplies	\$318.18	\$909.09
Plant Replacements	\$1,727.27	\$1,727.27
Mulch	\$1,363.64	\$1,590.91
Total Landscape	\$5,454.54	\$10,681.82

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