Cypress Bend Homeowners Association, Inc.						
Proposed Budget from January 1, 2027 through December 31, 2027						
(based on 148 homes)						
INCOME:		**Year end**	**Actual**	**Anticipated YE**	**Approved**	**Propsed**
		2025	**7/31/26**	**12/31/26**	**2026**	**2027**
Assessment Income		105,600	123700	162,800	162,800	189,440
Late Fees/ Interest		3239	402	689	1000	1000
Pool Fobs		75	0	0	100	100
Legal fees - Owner Reimburse		0	2400	2400		
2025 SA Income		23760	0	0	0	0
Total Income		$132,674	**$126,502**	**$165,889**	**$163,900**	**$190,540**
EXPENSES:						
Administrative						
Accounting		345	350	350	350	350
Corporate Annual Report		61	0	61	61	61
Insurance		9993	2754	10593	11000	11440
Legal Fees		6596	6119	10489	12000	14000
Management Fees		17760	10360	17760	17760	17760
Professional Fees / Tax		33	0	0	700	700
Office Expenses		1964	1400	2100	1950	2100
Bank fees		134	908	1556	1000	1200
Social Expenses		0	0	0	250	350
Community						
Cabana Cameras/Website		6638	3796	6507	7600	7600
Cabana Maintenance		1512	80	137	3200	5000
Cabana Termite/Pest Control		0	185	317	400	200
Janitorial		4500	2625	4500	4800	4800
Misc. Recreational		0	0	0	250	4000
Pool Maintenance		9992	5851	10030	9600	12000
Pool Permits		350	350	350	350	350
Pool Repairs		2355	192	329	2400	2400
Grounds						
Fountain Repair		320	475	814	600	800
Ground Maintenance		26800	16200	27771	24000	22800
Irrigation Repairs		1300	0	480	2500	720
Lake/Waterway (shoreline repair)		1120	20412	20412	10200	12200
Landscape Improvements		0	0	0	2400	7200
Misc. Maintenance		5858	2214	3795	5000	8000
Mulch (common & playground)		0	0	0	3700	6000
Sign Maintenance		0	0	0	120	120
Tree Trimming & Removal		6610	1800	3085	7000	9600
Utilities						
Electric (all)		5303	3587	6149	6000	6456
Streetlight Annual Fee		1200	1379	1379	1200	1380
Trash Removal		0	0	0	360	360
Water/Sewer		8250	9406	16125	3600	4600
Reserve Contribution		14016	18012	24016	24016	25949

Grand Total Expenses		**133010**	**108455**	**169105**	**164367**	**190496**
Surplus (Deficit)				0	0	44
Annual Maintenance Fee					**$1,100**	**$1,280**
Paid quarterly						
Cypress Bend HOA Page 2						
Proposed Reserve Schedule						
January 1, 2027 through December 31, 2027						
Item	Est. Life	Rem. Life	Est. Cost	Bal. 1/1/26	Assess	
Cabana Roof	25	17	25,000	9,888	944	
Cabana Siding	20	17	20,000	-444	1,278	
Camera System	10	5	5,000	10,000	0	
Fountain /Pumps	8	5	8,000	6,280	430	
J. Rhodes Fence	15	10	100,000	15,729	9,364	
Pool Deck/Filtration	10	4	68,000	28,000	10,000	
Pool Resurfacing	10	9	25,000	-10,400	3,933	
Totals			$251,000	$59,053	$25,949	