

2026 Mountain Ranch Estates Homeowners Association Budget

	2025					2026 Budget		
	YTD @ 10/31	Forecast	Budget	Variance	% of Budget	Budget	\$ Change YoY	% Change YoY
Income								
4000-00 Income								
4000-01 Operating Dues Income	68,850.00	68,850.00	68,850.00	0.00	100%	63,513.93	(5,336.07)	-8%
Total for 4000-00 Income	68,850.00	68,850.00	68,850.00	0.00	100%	63,513.93	(5,336.07)	-8%
4003-00 Fees, Interest, and Misc. Income								
4003-05 Interest Income	0.00	0.00	100.00	(100.00)	0%	100.00	0.00	0%
4003-09 DRC Fee Income	500.00	500.00	1,000.00	(500.00)	50%	1,000.00	0.00	0%
Total for 4003-00 Fees, Interest, and Misc. Income	500.00	500.00	1,100.00	(600.00)	45%	1,100.00	0.00	0%
Total for Income	69,350.00	69,350.00	69,950.00	(600.00)	99%	64,613.93	(5,336.07)	-8%
Expense								
5001-00 Administrative Expenses								
5001-01 Bank Fees	135.39	185.39	0.00	185.39		300.00	300.00	0%
5001-02 Accounting Software Fees	366.00	636.00	0.00	636.00		1,080.00	1,080.00	0%
5001-03 General Administrative	268.00	268.00	0.00	268.00		300.00	300.00	0%
5001-05 License and Permits	27.00	27.00	50.00	(23.00)	54%	108.00	58.00	116%
5001-11 Website	288.00	288.00	200.00	88.00	144%	300.00	100.00	50%
5001-12 Community Gatherings/Socials	0.00	2,500.00	2,500.00	0.00	100%	2,500.00	0.00	0%
Total for 5001-00 Administrative Expenses	1,084.39	3,904.39	2,750.00	1,154.39	142%	4,588.00	1,838.00	67%
5002-00 Professional Services Expenses								
5002-01 Accounting/Audit/Tax Prep	300.00	300.00	500.00	(200.00)	60%	725.00	225.00	45%
5002-02 DRC Oversight Fees	1,058.75	1,058.75	1,000.00	58.75	106%	1,000.00	0.00	0%
5002-04 Legal Services	1,633.00	1,633.00	7,000.00	(5,367.00)	23%	7,000.00	0.00	0%
5002-05 Management Services	14,445.00	17,155.00	12,900.00	4,255.00	133%	16,747.80	3,847.80	30%
5002-06 Special Project/Additional Oversight	2,316.25	2,779.50	0.00	2,779.50		2,500.00	2,500.00	0%
Total for 5002-00 Professional Services Expenses	19,753.00	22,926.25	21,400.00	1,526.25	107%	27,972.80	6,572.80	31%
5004-00 Insurance								
5004-07 Insurance (All Policies)	0.00	0.00	1,050.00	(1,050.00)	0%	1,050.00	0.00	0%
Total for 5004-00 Insurance	0.00	0.00	1,050.00	(1,050.00)	0%	1,050.00	0.00	0%
5005-00 Taxes								
5005-03 Property Taxes	163.89	163.89	200.00	(36.11)	82%	200.00	0.00	0%
Total for 5005-00 Taxes	163.89	163.89	200.00	(36.11)	82%	200.00	0.00	0%
5006-00 General Property Maintenance								
5006-04 Holiday Lighting	141.62	141.62	5,000.00	(4,858.38)	3%	5,000.00	0.00	0%
Total for 5006-00 General Property Maintenance	141.62	141.62	5,000.00	(4,858.38)	3%	5,000.00	0.00	0%
5007-00 General Building(s) Maintenance								
5007-24 Backflow Inspections & Maintenance	190.00	190.00	0.00	190.00		200.00	200.00	0%
Total for 5007-00 General Building(s) Maintenance	190.00	190.00	0.00	190.00		200.00	200.00	0%
5009-00 Landscaping/Grounds								
5009-02 Landscaping Contract	12,494.00	12,494.00	25,500.00	(13,006.00)	49%	15,000.00	(10,500.00)	-41%
5009-04 Landscape Improvements	3,865.00	3,865.00	2,000.00	1,865.00	193%	3,000.00	1,000.00	50%
Total for 5009-00 Landscaping/Grounds	16,359.00	16,359.00	27,500.00	(11,141.00)	59%	18,000.00	(9,500.00)	-35%
5010-00 Snow Removal Expenses								
5010-01 Snow Removal Contract	588.00	980.00	2,000.00	(1,020.00)	49%	2,000.00	0.00	0%
Total for 5010-00 Snow Removal Expenses	588.00	980.00	2,000.00	(1,020.00)	49%	2,000.00	0.00	0%
5013-00 Utilities								
5013-02 Electricity	422.62	507.14	800.00	(292.86)	63%	522.36	(277.64)	-35%
5013-06 Water	3,159.34	3,791.21	3,000.00	791.21	126%	3,980.77	980.77	33%
Total for 5013-00 Utilities	3,581.96	4,298.35	3,800.00	498.35	113%	4,503.13	703.13	19%
Total for Expense	41,861.86	48,963.50	63,700.00	(14,736.50)	77%	63,513.93	(186.07)	0%
Net Operating Income	27,488.14	20,386.50	6,250.00	14,136.50	326%	1,100.00	(5,150.00)	-82%
Non-operating Income								
7000-00 Other Income								
7000-01 Annual Reserve Income	0.00	0.00	0.00	0.00		6,156.00	6,156.00	0%
7000-02 Interest Income Reserve	49.58	59.50	0.00	59.50		0.00	0.00	0%
Total for 7000-00 Other Income	0.00	0.00	0.00	0.00		6,156.00	6,156.00	0%
Total for Non-operating Income	0.00	0.00	0.00	0.00		6,156.00	6,156.00	0%
Non-operating Expense								
8001-00 Other/Reserve Expense								
8001-00 Other/Reserve Expense - Other	0.00	0.00	6,000.00	(6,000.00)	0%	6,000.00	0.00	0%
Total for 8001-00 Other/Reserve Expense	0.00	0.00	6,000.00	(6,000.00)	0%	6,000.00	0.00	0%
Total for Non-operating Expense	0.00	0.00	6,000.00	(6,000.00)	0%	6,000.00	0.00	0%
Net Non-operating Income	0.00	0.00	(6,000.00)	6,000.00	0%	156.00	6,156.00	-103%
Net Income	27,488.14	20,386.50	250.00	20,136.50	8155%	1,256.00	1,006.00	402%

After 2025 allocation is transferred at year-end based on final 2025 forecast

2025 Reserve Allocation	\$ 6,000.00
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Account balances as of 12/10/2025

Operating	\$ 39,309.99
Reserve	\$ 54,310.30

Operating	\$ 20,309.99
Reserve	\$ 73,310.30

2026 Fully Funded Reserve Balance per Reserve Study	
% Funded	#DIV/0!
Rating	

2026 Recommended Annual Contribution per	
2026 Recommended Annual Contribution - based on HOA Board	\$6,156.00
% Funded	#DIV/0!
Rating	

Ratings per Reserve Study (Pg 4)

% Funded (current/target)			Rating	Description
0%	-	30%	<i>Weak</i>	Associations that fall into this category are more likely to have special assessments and deferred maintenance. Action should be taken to improve the financial strength of the reserve fund.
31%	-	69%	<i>Fair</i>	Associations that fall into this category are less likely to experience special assessments and deferred maintenance than being in a weak financial position. Action should be taken to improve the financial strength of the reserve fund.
70%	-	99%	<i>Strong</i>	Associations that fall into this category are less likely to experience special assessments and deferred maintenance than being in a fair financial position. Action should be taken to improve the financial strength of the reserve fund.
100%			<i>Ideal</i>	Action should be taken to maintain the financial strength of the reserve fund.

\$ 63,513.93 \$ 6,156.00

Lot	Operating Dues Allocation	Reserve Dues Allocation	Total Annual Dues	2025	YoY Change	% YoY
1	784.00	76.00	860.00	850.00	10.00	1%
2	784.00	76.00	860.00	850.00	10.00	1%
3	784.00	76.00	860.00	850.00	10.00	1%
4	784.00	76.00	860.00	850.00	10.00	1%
5	784.00	76.00	860.00	850.00	10.00	1%
6	784.00	76.00	860.00	850.00	10.00	1%
7	784.00	76.00	860.00	850.00	10.00	1%
8	784.00	76.00	860.00	850.00	10.00	1%
9	784.00	76.00	860.00	850.00	10.00	1%
10	784.00	76.00	860.00	850.00	10.00	1%
11	784.00	76.00	860.00	850.00	10.00	1%
12	784.00	76.00	860.00	850.00	10.00	1%
13	784.00	76.00	860.00	850.00	10.00	1%
14	784.00	76.00	860.00	850.00	10.00	1%
15	784.00	76.00	860.00	850.00	10.00	1%
16	784.00	76.00	860.00	850.00	10.00	1%
17	784.00	76.00	860.00	850.00	10.00	1%
18	784.00	76.00	860.00	850.00	10.00	1%
19	784.00	76.00	860.00	850.00	10.00	1%
20	784.00	76.00	860.00	850.00	10.00	1%
21	784.00	76.00	860.00	850.00	10.00	1%
22	784.00	76.00	860.00	850.00	10.00	1%
23	784.00	76.00	860.00	850.00	10.00	1%
24	784.00	76.00	860.00	850.00	10.00	1%
25	784.00	76.00	860.00	850.00	10.00	1%
26	784.00	76.00	860.00	850.00	10.00	1%
27	784.00	76.00	860.00	850.00	10.00	1%
28	784.00	76.00	860.00	850.00	10.00	1%
29	784.00	76.00	860.00	850.00	10.00	1%
30	784.00	76.00	860.00	850.00	10.00	1%
31	784.00	76.00	860.00	850.00	10.00	1%
32	784.00	76.00	860.00	850.00	10.00	1%
33	784.00	76.00	860.00	850.00	10.00	1%
34	784.00	76.00	860.00	850.00	10.00	1%
35	784.00	76.00	860.00	850.00	10.00	1%
36	784.00	76.00	860.00	850.00	10.00	1%
37	784.00	76.00	860.00	850.00	10.00	1%
38	784.00	76.00	860.00	850.00	10.00	1%
39	784.00	76.00	860.00	850.00	10.00	1%
40	784.00	76.00	860.00	850.00	10.00	1%
41	784.00	76.00	860.00	850.00	10.00	1%
42	784.00	76.00	860.00	850.00	10.00	1%
43	784.00	76.00	860.00	850.00	10.00	1%
44	784.00	76.00	860.00	850.00	10.00	1%
45	784.00	76.00	860.00	850.00	10.00	1%
46	784.00	76.00	860.00	850.00	10.00	1%
47	784.00	76.00	860.00	850.00	10.00	1%
48	784.00	76.00	860.00	850.00	10.00	1%
49	784.00	76.00	860.00	850.00	10.00	1%
50	784.00	76.00	860.00	850.00	10.00	1%
51	784.00	76.00	860.00	850.00	10.00	1%
52	784.00	76.00	860.00	850.00	10.00	1%
53	784.00	76.00	860.00	850.00	10.00	1%
54	784.00	76.00	860.00	850.00	10.00	1%
55	784.00	76.00	860.00	850.00	10.00	1%
56	784.00	76.00	860.00	850.00	10.00	1%
57	784.00	76.00	860.00	850.00	10.00	1%
58	784.00	76.00	860.00	850.00	10.00	1%
59	784.00	76.00	860.00	850.00	10.00	1%
60	784.00	76.00	860.00	850.00	10.00	1%
61	784.00	76.00	860.00	850.00	10.00	1%
62	784.00	76.00	860.00	850.00	10.00	1%
63	784.00	76.00	860.00	850.00	10.00	1%
64	784.00	76.00	860.00	850.00	10.00	1%
65	784.00	76.00	860.00	850.00	10.00	1%
66	784.00	76.00	860.00	850.00	10.00	1%
67	784.00	76.00	860.00	850.00	10.00	1%
68	784.00	76.00	860.00	850.00	10.00	1%
69	784.00	76.00	860.00	850.00	10.00	1%
70	784.00	76.00	860.00	850.00	10.00	1%
71	784.00	76.00	860.00	850.00	10.00	1%
72	784.00	76.00	860.00	850.00	10.00	1%
73	784.00	76.00	860.00	850.00	10.00	1%
74	784.00	76.00	860.00	850.00	10.00	1%
75	784.00	76.00	860.00	850.00	10.00	1%
76	784.00	76.00	860.00	850.00	10.00	1%
77	784.00	76.00	860.00	850.00	10.00	1%
78	784.00	76.00	860.00	850.00	10.00	1%
79	784.00	76.00	860.00	850.00	10.00	1%
80	784.00	76.00	860.00	850.00	10.00	1%
81	784.00	76.00	860.00	850.00	10.00	1%
Total	63,504.00	6,156.00	69,660.00			