AGENDA

Mainlands of Tamarac by the Gulf Unit Four
Board of Director's Budget Meeting
Clubhouse Four, 9950 Mainlands Blvd.
September 4, 2025 at 6:30 p.m.

Call to Order

Roll Call

Dispensation of Minutes

OFFICER AND DIRECTOR REPORT:

President's Report	Deborah Schnitzler
Treasurer's Report	Ken Krywanek
Secretary's Report	Megs Lashley
Property Manager's Office Report	Joe Polkowski
Recreation	Linda Byrd
Lawns & Irrigation	Ann Mosier
Alterations	Deborah Schnitzler
Paint	Nancy Buckles
Roofs	Scott Shankle

UNFINISHED BUSINESS:

Pool Sign

NEW BUSINESS:

- 2026 Budgets – Motion to Approve the 2026 Fully Funded and Partially Funded Budgets.
- Motion to replace 4 faded stop signs.

ANNOUNCEMENTS:

- Unit 4 Breakfast is September 13, 2025
- Next Board of Director's meeting is Oct 2, 2025 at 6:30 p.m.
- Annual Meeting is October 23, 2025 at 9:00 a.m. then recess until 6:30 p.m.
- Voting Oct 23, 2025 from 9:00 a.m. until 11:00 a.m.

QUESTIONS AND ANSWERS

ADJOURN

Proposed 2026 MAINLANDS UNIT 4 PARTIALLY FUNDED BUDGET

JANUARY 1, 2026 - DECEMBER 31, 2026

OPERATING ACCOUNTS

ACCT #	ITEM	BUDGET 2025	ACTUAL TO JUNE 30,2025	BUDGET 2026	YEARLY CHANGE	MONTHLY PER HOMEOWNER
7110-000	INSURANCE-GENERAL	28,300.00	15,738.00	34,000.00	5,700.00	9.02
7210-000	PROFESSIONAL-LEGAL	3,500.00	464.28	3,500.00	0.00	0.93
7212-001	AUDIT	7,500.00	6,000.00	9,000.00	1,500.00	2.39
7310-008	TAXES - FEDERAL INCOME	7,000.00	0.00	7,000.00	0.00	1.86
7310-012	PERMIT LICENSE FEE	2,500.00	361.25	2,500.00	0.00	0.66
7510-000	ADMIN EXPENSES GENERAL OFFICE	6,000.00	1,648.60	6,000.00	0.00	1.59
7810-000	UNCOLLECTIBLE ASSESSMENTS	1,500.00	0.00	1,500.00	0.00	0.40
8010-000	MASTER ASSOCIATION FEES	106,929.11	53,464.50	112,435.17	5,506.06	29.84
8021-000	SALARIES/PAYROLL EXPENSE	18,000.00	7,015.38	18,000.00	0.00	4.78
8110-038	R&M - REC AREA	32,500.00	15,093.99	33,500.00	1,000.00	8.89
8210-007	GROUNDS - LANDSCAPING	150,000.00	64,751.40	153,000.00	3,000.00	40.61
8710-001	UTILITIES - ELECTRIC	31,000.00	13,076.29	32,000.00	1,000.00	8.49
8710-004	UTILITIES - ELECTRIC - POOL HEATING	9,500.00	6,137.30	12,000.00	2,500.00	3.18
8710-005	UTILITIES, TELEPHONE	775.00	131.60	0.00	-775.00	0.00
8710-010	UTILITIES - RECLAIMED WATER	18,500.00	12,912.64	23,000.00	4,500.00	6.10
8710-012	UTILITIES - CABLE TV	200,000.00	102,170.87	210,000.00	10,000.00	55.73
8710-022	PINELLAS PARK CITY SERVICE	322,000.00	161,786.62	335,000.00	13,000.00	88.91
	TOTAL	945,504.11	460,752.72	992,435.17	46,931.06	263.39

RESERVE ACCOUNTS

ACCT #	ITEM	BUDGET 2025	ACTUAL TO JUNE 30,2025	BUDGET 2026	YEARLY CHANGE	MONTHLY PER HOMEOWNER
3028-000	RESERVE EXPENSE - DEFERRED MAINTENANCE	0.00	8,700.00	0.00	0.00	0.00
3020-000	RESERVE EXPENSE- HOUSE PAINTING	94,000.00	22,853.51	133,217.40	39,217.40	35.35
3022-000	RESERVE EXPENSE - STREETS	5,000.00	0.00	5,000.00	0.00	1.33
3022-001	RESERVE EXPENSE - WALKS/GUTTERS	3,000.00	0.00	3,000.00	0.00	0.80
3023-000	RESERVE EXPENSE - ROOF, REPAIR/REPLACE	615,650.00	437,280.13	622,334.32	6,684.32	165.16
3025-001	RESERVE EXPENSE - POOL RESURFACE	3,000.00	0.00	3,000.00	0.00	0.80
3027-000	RESERVE EXPENSE - SEA WALLS	1,500.00	0.00	1,000.00	-500.00	0.27
3031-000	RESERVE EXPENSE - HOUSE REPAIR/WOOD	26,000.00	18,372.03	30,000.00	4,000.00	7.96
3039-000	RESERVE EXPENSE - RECREATION AREA	13,000.00	21,648.14	13,000.00	0.00	3.45
3040-000	RESERVE EXPENSE- - SEWER	6,500.00	0.00	8,000.00	1,500.00	2.12
3041-000	RESERVE EXPENSE - WATER	13,500.00	2,868.60	20,000.00	6,500.00	5.31
3046-000	RESERVE EXPENSE - SPRINKLERS/IRRIGATION	25,500.00	12,474.75	27,000.00	1,500.00	7.17
3052-000	RESERVE EXPENSE - STORM DRAINS	6,455.00	9521.24	9,485.00	3,030.00	2.52
3080-000	RESERVE INTEREST	-63,000.00	0.00	-40,000.00	-23,000.00	-10.62
	TOTAL	750,105.00	533,718.40	835,036.72	38,931.72	221.61
TOTAL OPERATING AND RESERVE EXPENSES		**1,695,609.11**		**1,827,471.89**		
COST PER HOME OWNER (UNIT)		**5,400.03**		**5,819.97**		**2026 MONTHLY**
	PER MONTH	**$450.00**		**$485.00**		**$485.00**

Increase per month	$35.00
Percentage increase	7.78%

Mainlands Unit Four
Proposed Fully Funded Budget
January 1, 2026 - December 31, 2026

ACCT #	RESERVE ITEM	ESTIMATED LIFE WHEN NEW	REPAIR/REPLACEMENT COST	BALANCE AS OF 6/30/2025	ESTIMATED LIFE LEFT	ANNUAL FUND
3025-001	POOL REMARCHITE	12	$40,295.40	$17,717.84	8	$4,854.30
3040-000	SEWER SYSTEM	50	$1,222,171.44	$116,857.33	13	$196,045.45
3041-000	WATER SYSTEM	50	$1,142,957.47	$27,386.72	13	$185,082.34
3052-000	STORM DRAINS	1	$5,463.64	$89,404.88	1	$38,559.69
3039-000	RECREATION CENTER	5-40	$518,715.32	$128,422.22	1-39	$71,565.56
3046-000	IRRIGATION SYSTEM	1	$27,318.18	$29,247.43	1	$34,243.45
3020-000	PAINTING	7	$108,179.97	$113,684.59	1-7	$241,640.58
3031-000	HOUSE REPAIR	1	$25,132.72	$7,547.10	1	$42,130.30
3022-000	STREETS	5-25	$598,756.48	$270,243.04	2-10	$103,950.96
3022-001	GUTTERS & WALKS	1	$50,046.90	$65,255.91	1	$0.00
3023-000	ROOF REPAIR & REPLACE	20-25	$7,263,793.46	$733,852.71	1-25	$1,010,835.96
3027-000	SEA WALLS	20	$68,076.89	$50,677.19	4	$5,574.75

TOTAL FULLY FUNDED RESERVES	$1,934,483.34
TOTAL OPERATING BUDGET	992,435.17
TOTAL	$2,926,918.51
FULLY FUNDED MONTHLY FEE PER OWNER	$776.78

*PLEASE SEE 2022 RESERVE STUDY FOR EXPANDED SCHEDULE

3% ADDED EACH YEAR FOR INFLATION