

2025 Budget for The Plantations Community Association, Inc.

(Version-D1)  
FINAL  
Modified 11-Dec-2024

2025 Budget Category	Amount	Last Year -- 2024 Budget Category	Amount	Change '24 to '25	Comments
Professional Services	6,025.00	Professional Services	6,025.00	-	
Administrative & Miscellaneous	597.00	Administrative & Miscellaneous	590.00	7.00	- PO Box rental increase;
Voice-Mail Services	96.00	Voice-Mail Services	72.00	24.00	- small Teams Phone rate increase.
Electric Service	696.60	Electric Service	696.60	-	
Insurance Coverage	3,895.00	Insurance Coverage	3,895.00	-	
Legal Fees - Collection Services	5,105.00	Legal Fees - Collection Services	3,895.00	1,210.00	- increased # of collections cases to handle.
Legal Fees - General	700.00	Legal Fees - General	700.00	-	
Maintenance - General	7,864.92	Maintenance - General	8,964.92	(1,100.00)	- reduced tree removal count from 4 to 3.
Maintenance - Landscaping Contracts	39,900.03	Maintenance - Landscaping Contracts	36,081.40	3,818.63	- similar to DEI 2025 quote, but lower; 2024 & 2023 cost was \$35K.
Maintenance - Snow Removal	8,500.00	Maintenance - Snow Removal	10,500.00	(2,000.00)	- adjustment made based on 12-year and 5-year average costs.
Meeting Room Rental	601.25	Meeting Room Rental	601.25	-	
Postage & Stationary	992.88	Postage & Stationary	960.96	31.92	- postage rate increase.
Printing & Copying	1,918.30	Printing & Copying	1,548.96	369.34	- Increased copying costs.
Reserve Fund Contribution - General Fund	12,615.00	Reserve Fund Contribution - General Fund	8,700.00	3,915.00	- second of 4 years of GenRes Fund increased contributions.
Reserve Fund Contribution - Town-House Fund	5,040.00	Reserve Fund Contribution - Town-House Fund	4,920.00	120.00	- second of 4 years of T-H Reserve Fund increased contributions.
Staff Training	-	Staff Training	-	-	- this item removed in 2024.
Taxes & Fees - County, Montgomery, MD	5,261.56	Taxes & Fees - County, Montgomery, MD	5,059.83	201.73	- Water Quality Protection Charge increases.
Taxes - State of Maryland	47.85	Taxes - State of Maryland	47.85	-	
Taxes - Federal	174.00	Taxes - Federal	174.00	-	
Trash Removal & Litter Clean-Up	420.00	Trash Removal & Litter Clean-Up	308.04	111.96	- increase in charges from contractor.
Community Events	200.00	Community Events	200.00	-	
Internet Domain, Website, E-Mail, Data Services	904.03	Internet Domain, Website, E-Mail, Data Services	1,016.39	(112.36)	- some product cost increases offset by end of DPR e-mail costs.
One-Time Adjustments	-	One-Time Adjustments	-	-	(no one-time adjustments in 2025)
<b>2025 Budget Total:</b>	<b>101,554.42</b>	<b>2024 Budget Total:</b>	<b>94,957.20</b>	<b>6,597.22</b>	<b>: 2025 Budget Increase</b>
				<b>6,597.22</b>	<b>(sum of Column G -- double-check)</b>

The 2024 total assessment amount was: \$ 95,052.00 \$222 for SFD; \$304 for T-H. (\$82 of the T-H assessment goes to the T-H Reserve Fund) 6.95% Increase (decrease) in Budgeted Amounts over 2024.  
 The 2025 total assessment amount is: \$ 101,668.00 \$238 for SFD; \$322 for T-H. (\$84 of the T-H assessment goes to the T-H Reserve Fund)  
 - Difference betw 2025 and 2024 assessments: \$ 6,616.00 (the property assessments increased by this amount over last year)  
 - Difference betw assessed income and budget expenditures: \$ 113.58 (This budget is based on assessment income, and does not include income from interest, HOA doc sales, newsletter ads, or field/court rental)

NOTE 1: The 2025 Budget includes a 7% increase in the Single-Family (Base) Assessment Level, and a 6% increase in the T-H Assessment Level.

(see the "2025 Income-Expense Summary" document for a full picture of expected income and expenses)

NOTE 2: In 2009 the Board set aside \$5,707 of budgeted funds and \$6,300 from general funds for renovation of WFM Park. These funds

are not shown in the 2025 operating budget. Less funds will now be needed, as a sitting garden, not a playground, is planned.

NOTE 3: CAUTION: Cells with an aqua background contain formulas; do not enter data in these cells.

YELLOW: Changes in Draft-1.  
GREEN:  
TAN:

ERRATA:

APPROVED ON [ 09-Dec-2024 ] by PCA Board

(1) (none)

UPDATES:

- (1) For 2022: Increase of assessment levels by the maximum allowed 10%. Necessary because our annual spending is greater than our annual income.
- (2) For 2023: Increase of assessment levels by 10%. This maintains the amount of funds we need to draw from savings to cover the operating budget, but again leaves the assessment lower than the budget expenses.
  - on 28-Nov-2022: add \$3,675 to cover unbudgeted balance of 2021 audit.
  - on 06-Dec-2022: Updated printing costs; reduced Data Services costs; net increase of ~\$90.00 to budget.
- (3) For 2024: First of 4 years of increased assessment levels; driven in part by to comply with 2023 Reserve Study-v2B. The Base Assessment Level will increase by 7% per year, and Town-House Assessment Level will increase by 6% each year (needs to be 6.5% / year for 2026 & 2027). In 2028 we will return to determining assessment levels based on cost increases. In 2024 the General Reserve Fund Contribution increased from \$6K to \$8.7K, and in 2027 it will reach the target of \$26.5K; the T-H Reserve Fund contribution will move from \$4,800 in 2023 to \$4,920 in 2024, and in 2027 will reach the target of \$5,453K.
- (4) For 2025: Second year of increased reserve fund contributions, which require assessment level increases; guided by 2023 Reserve Study.

### PCA 2025 Budget -- Line Item Breakdown

#### Professional Services

Item	Description	Unit Cost	# Items	Total Cost
1	Preparation of Independent Audit	5,000.00	1.0	5,000
2	State & Federal Tax Form Preparation	250.00	1.0	250
3	MD Personal Prop. Tax Form Prep.	50.00	1.0	50
4	Administrative Fee	25.00	1.0	25
				-
5	Preparation of Reserve Study ( 2023 cost was \$3,185; inflation adjustment added here) (perform study every 5 years)	3,500.00	0.2	700
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Total for This Category:				\$ 6,025

#### Administrative & Miscellaneous

Item	Description	Unit Cost	# Items	Total Cost
1	P.O. Box Rental	236.00	1.0	236
2	Toner, MFC-L2740W FAX/Copier/Printer:	62.00	1.5	93
3	Drum Unit, MFC-L2740W (1 per 2 years)	100.00	0.5	50
4	Inkjet printer ink, 2 B&W and 1 set color, #6	107.00	1.0	107
5	250 Checks (100 used per year)	130.00	0.4	52
6	Office Supplies, miscellaneous:	50.00	1.0	50
7	Endorsement Stamp (1 per 5 years)	45.00	0.2	9
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				-
Total for This Category:				\$ 597

#### Voice-Mail Services

Item	Description	Unit Cost	# Items	Total Cost
1	Microsoft Teams Phone	8.00	12	96
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Total for This Category:				96

#### Electric Service

Item	Description	Unit Cost	# Items	Total Cost
1	Main Sign, 35 KW-Hrs per month (\$0.150 gen & trans per KW-Hr)	5.25	12	63
2	C. V. Park, 202 KW-Hrs per month (\$0.150 gen & trans per KW-Hr)	30.30	12	364
3	Taxes & Surcharges	22.50	12	270
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Total for This Category:				697

Red == changed from 2024 budget (i.e., the 2025 amount).  
 Blue == changed from 2023 budget (i.e., the 2024 amount).

### PCA 2025 Budget -- Line Item Breakdown

#### Insurance Coverage

Item	Description	Unit Cost	# Items	Total Cost
-	Commercial Property Insurance:			-
	- Club View Park Gazebo:		0	-
	- Club View Park Play Equipment:		0	-
-	Commercial Crime Insurance:		0	-
-	General Liability Insurance:			-
	- Premises & Personal Injury:		0	-
	- Director's & Officer's Coverage:		0	-
1	ErieSecure Business Policy: one policy covers all of the above risks.	3,895.00	1	3,895
		-	1	-
<b>Total for This Category:</b>				<b>\$ 3,895</b>

#### Legal Fees - Collection Services

Item	Description	Unit Cost	# Items	Total Cost
1	Intent to File Lien processing			-
	- 1st intent to file lien letter; PACER:	140.00	2	280
	- 2nd lien letter (if needed):	50.00	1	50
	- Filing and release of lien:	300.00	2	600
2	Civil Suit processing			-
	- initial filing of complaint:	382.00	5	1,910
	- cost of defending compaint	300.00	1	300
	- cost of process server:	75.00	5	375
3	Preparation of Payment Agreement:	100.00	5	500
4	Attorney Time, \$285 / hour:	285.00	2	570
5	Paralegal Time, \$130 / hour:	130.00	4	520
<b>Total for This Category:</b>				<b>\$ 5,105</b>

#### Legal Fees - General

Item	Description	Unit Cost	# Items	Total Cost
1	Consultation, \$285 / hour:	285.00	2	570
2	Paralegal, \$130 / hour:	130.00	1	130
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				-
				-
				-
<b>Total for This Category:</b>				<b>\$ 700</b>

#### Maintenance - General

Item	Description	Unit Cost	# Items	Total Cost
1a	Mulch Addition, Club View Park -			-
	30 cubic yards, with installation:	48.00	30.0	1,440
1b	- shipping for 60 cu yds wood chips:	800.00	0.5	400
	(60 cu yds installed every other year)			-
2	Tree pruning or removal:	1,100.00	3.0	3,300
3	Club View Park - trimming of pines:	900.00	0.3	270
4	Tree Planting:	250.00	3.0	750
5	Lighting Repair: 1 ea photocell, lamp, and ballast (parts only):	125.00	1.0	125
6	Electrical Repairs, electrician (\$90/hr):	90.00	2.0	180
7	Misc. repair materials for playground, signboards, etc:	100.00	2.0	200
8	Misc Landscaping / cleanup / repair:	200.00	2.0	400
9	Tennis Court Cleaning: (every 3 years)	2,400.00	0.3	800
<b>Total for This Category:</b>				<b>\$ 7,865</b>

Red == changed from 2024 budget (i.e., the 2025 amount).

Blue == changed from 2023 budget (i.e., the 2024 amount).

## PCA 2025 Budget -- Line Item Breakdown

### Maintenance - Landscaping Contracts

Item	Description (DEI 2025 quote used)	Unit Cost	# Items	Total Cost
1	Lawn Mowing, trimming, edging:	845.00	26	21,970
2	Weed Kill, pavement cracks	200.00	5	1,000
3	CV Park Initial Clean-up:	600.00	1	600
4	Main Sign Plantings -- maintenance	550.00	2	1,100
5	CV Park stick & pine needle clean-up:	250.00	4	1,000
6	Mulching, certain trees:	1,800.00	1	1,800
7	Common area leaf clean-up	2,100.00	1	2,100
8				-
9	Soil Test: (every three years)	91.00	0.33	30
10	Turf Treatments - Early spring treatment:	1,500.00	1	1,500
11	- Late spring treatment:	1,500.00	1	1,500
12	- Fall treatment:	1,500.00	1	1,500
13	- Fall Lime Treatment:	1,200.00	0	-
	Aerate & Over-seed:	5,800.00	1	5,800
				-
<b>Total for This Category:</b>				<b>\$ 39,900</b>

NOTE: - 2020 Cost: \$29,435. - 2021 Cost: \$27,700. - 2022 cost: \$32,500.  
 - 2023 & 2024 Cost with Harman's: \$35,000. -- Returning to DEI would mean a \$9K increase (\$43,837), even with a minimal turf treatment plan.

### Meeting Room Rental

Item	Description	Unit Cost	# Items	Total Cost
	Woodfield Elementary School,			-
1	- 12 Board meetings:	46.25	12	555
2	- 1 annual meeting / election: (2.5 hours each date, \$18.50 per hour)	46.25	1	46
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<b>Total for This Category:</b>				<b>\$ 601</b>

Red == changed from 2024 budget (i.e., the 2025 amount).  
 Blue == changed from 2023 budget (i.e., the 2024 amount).

### Maintenance - Snow Removal

Item	Description	Unit Cost	# Items	Total Cost
1	Snow Removal & Surface Treatments:	8,500.00	1	8,500
	(This budget item needs to reflect )			-
	(the average yearly cost; a surplus )			-
	(from one year is then carried over )			-
	(to the next year. )			-
	[ 2021 -> 2010 ]			-
	[ 12-year avg: \$7,582. ]			-
	[ 7-year avg: \$7,367. ]			-
	[ 5-year avg: \$5,666. ]			-
	[ High: \$14,286 in 2010 ]			-
	[ Low: \$ 3,110 in 2020 ]			-
	<b>[ \$5,786 in 2024 ]</b>			-
				-
				-
<b>Total for This Category:</b>				<b>\$ 8,500</b>

### Postage & Stationary

Item	Description	Unit Cost	# Items	Total Cost
1	Postage, assessment mailings, (399-- 1st notice) + (80--2nd) + (40--3rd):	0.73	519	379
2	Postage, election mailing -- 399 pcs:	0.73	399	291
3	Postage, newsletters to landlords:	0.73	40	29
4	Postage, miscellaneous:	0.73	100	73
5	Envelopes, #10, dbl-window, 399--election, 519--assessment:	0.1200	918	110
6	Envelopes, #10, security (100-misc)	0.0848	100	8
7	Envelopes, #9, dbl-window ( 519--assess., 399 election):	0.0800	918	73
8	Labels (60--newsletters, 120--misc):	0.0198	180	4
9	Paper, 8-1/2 x 11, 20-lb:	0.0166	1,500	25
				-
				-
<b>Total for This Category:</b>				<b>\$ 993</b>

NOTE: Postage stamp rate increase from 0.66 to 0.73.

## PCA 2025 Budget -- Line Item Breakdown

### Printing & Copying

Item	Description	Unit Cost	# Items	Total Cost
1	Newsletter, 450 copies, quarterly: (5 pages, dbl-sided printing -> 2,250 sides; + stapling + tax) (can have 6th page if paid for by ads)	334.00	4	1,336
2	Mailing, Annual Meeting / Election, agenda + ballot, 420 copies each:	0.218	840	183
3	Mailing, Assessment 1st Invoice, budget w/ CCOC notice on back.	0.368	400	147
4	Copying, Invoice Cover Letter:	0.221	380	84
5	Copying, 10 HOA document sets: (10 doc sets, twice per year)	84.00	2	168
	(NOTES: Items 1 -> 4 based on Staples bulk pricing as of Dec 2024) (all prices per printed side)			
<b>Total for This Category:</b>				<b>\$ 1,918</b>

- \$383 for 6-pg newsletter, stapled, 450 copies.

### Reserve Fund Contribution - General Fund

Item	Description	Unit Cost	# Items	Total Cost
1	Lump Sum Contribution, for park equipment upgrades, park structure renovation, other major projects:	12,615.00	1	12,615
	( 7.0 % Base Assessment Rate Increase from 2024: )			
	( (222*1.07) = 237.54 --> \$238 assessment level. )			
	( 238 - 222 = \$16 increase per property. )			
	( \$16 x 406 properties = \$6,496 increased income. )			
	( Increase to Gen Res is \$3,915; \$12,615 total contribution. )			
	NOTE: The Base Assessment Amount is paid by all properties.			
<b>Total for This Category:</b>				<b>\$ 12,615</b>

### Reserve Fund Contribution - Town-House Fund

Item	Description	Unit Cost	# Items	Total Cost
1	Difference betw SFD and T-H assessment, x 60 T-Hs: NOTE: To be used for parking space area maintenance.	84.00	60	5,040
	( 6.0% T-H Assessment Increase from 2024: )			
	( (304*1.06) = 322.24 --> \$322 assessment )			
	( 322 - 304 = \$18 increase per property. )			
	( \$18 x 60 properties = \$1,080 increased income. )			
	( \$322 - \$238 -> \$84 of charge goes to the T-H Res Fund )			
	( \$84/prop x 60 properties -> \$5,040 to T-H Reserve Fund. )			
	NOTE: T-H properties pay the Base Assessment Rate + the T-H Assessment charge for parking space maintenance.			
<b>Total for This Category:</b>				<b>\$ 5,040</b>

Red == changed from 2024 budget (i.e., the 2025 amount).

Blue == changed from 2023 budget (i.e., the 2024 amount).

### Staff Training

Item	Description	Unit Cost	# Items	Total Cost
1	CAI Conference Attendance, 2 Board members: ( early sign-up may reduce the cost )	59.00	0	-
2	CAI Membership, per member: (in 2024, \$260 for full Board membership)	140.00	0	-
3	CAI Approved Training Course	65.00	0	-
<b>Total for This Category:</b>				<b>\$ -</b>

- we used to encourage a Board member or two to attend the annual CAI Conference in DC, and to take a training course.



## PCA 2025 Budget -- Line Item Breakdown

### Community Events

Item	Description	Unit Cost	# Items	Total Cost
1	Community Events:	200.00	1	200
	(possible clean-up event, or other neighborhood event)			-
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				-
				-
				-
				-
				-
				-
<b>Total for This Category:</b>				<b>\$ 200</b>

### Internet Domain, Website, E-Mail, Data Services

Item	Description	Unit Cost	# Items	Total Cost
1	Plantations1.org Website Hosting Fee:	152.52	1	153
				-
2	Plantations1.org/.net/.com domain fees:	19.17	3	58
3	Security Software Renewal Fee:	64.00	1	64
4	MS Office 365 Business Standard: (on-line data access)			-
	(\$12.50/month/person for 3 Directors)	37.50	12	450
5	MS Exchange Online, 2 accounts:	4.00	2	8
6	Yahoo Mail Annual Fee (forwarding):	12.00	1	12
7	Zoom annual fee.	160.00	1	160
				-
				-
				-
				-
				-
				-
				-
<b>Total for This Category:</b>				<b>\$ 904</b>

### One-Time Adjustments

Item	Description	Unit Cost	# Items	Total Cost
1				-
				-
				-
2				-
				-
				-
				-
				-
				-
				-
				-
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				-
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				-
				-
<b>Total for This Category:</b>				<b>\$ -</b>

Item	Description	Unit Cost	# Items	Total Cost
1				-
				-
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				-
				-
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				-
				-
				-
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				-
				-
<b>Total for This Category:</b>				<b>\$ -</b>

Red == changed from 2024 budget (i.e., the 2025 amount).  
 Blue == changed from 2023 budget (i.e., the 2024 amount).