

2026 Budget for The Plantations Community Association, Inc.

Version 2-B
Modified 25-Nov-2025

2026 Budget Category	Amount	2025 Budget Category	Amount	Δ '25 to '26	Comments
Professional Services	8,218.40	Professional Services	6,025.00	2,193.40	- expected increases in audit and reserve study costs.
Administrative & Miscellaneous	595.00	Administrative & Miscellaneous	597.00	(2.00)	- PO Box rental increase; fewer checks.
[voice-mail is now a part of Data Services]	-	Voice-Mail Services	-	-	
Electric Service	808.20	Electric Service	696.60	111.60	
Insurance Coverage	4,000.00	Insurance Coverage	3,895.00	105.00	- inflation adjustments to building values.
Legal Fees - Collection Services	5,974.00	Legal Fees - Collection Services	5,105.00	869.00	- increase in # collections cases.
Legal Fees - General	700.00	Legal Fees - General	700.00	-	
Maintenance - General	10,014.92	Maintenance - General	7,864.92	2,150.00	
Maintenance - Landscaping Contracts	36,880.03	Maintenance - Landscaping Contracts	39,900.03	(3,020.00)	- Reduction based on recent-year contracts.
Maintenance - Snow Removal	8,500.00	Maintenance - Snow Removal	8,500.00	-	- adjustment made based on 12-year and 5-year average costs.
Meeting Room Rental	416.00	Meeting Room Rental	601.25	(185.25)	- Reduction in cost of room rentals.
Postage & Stationary	1,045.78	Postage & Stationary	992.88	52.90	- postage rate increase.
Printing & Copying	2,063.50	Printing & Copying	1,918.30	145.20	
Reserve Fund Contribution - General Fund	18,292.00	Reserve Fund Contribution - General Fund	12,615.00	5,677.00	- third of 4 years of GenRes Fund increased contributions.
Reserve Fund Contribution - Town-House Fund	5,280.00	Reserve Fund Contribution - Town-House Fund	5,040.00	240.00	- third of 4 years of T-H Reserve Fund increased contributions.
Staff Training / Conference	144.00	Staff Training	-	144.00	
Taxes & Fees - County, Montgomery, MD	5,463.29	Taxes & Fees - County, Montgomery, MD	5,261.56	201.73	- Water Quality Protection Charge increases.
Taxes - State of Maryland	34.80	Taxes - State of Maryland	47.85	(13.05)	
Taxes - Federal	174.00	Taxes - Federal	174.00	-	
Trash Removal & Litter Clean-Up	228.00	Trash Removal & Litter Clean-Up	420.00	(192.00)	- budget lowered; low-cost contractor has proved reliable.
Community Events	200.00	Community Events	200.00	-	
Data Services -- Internet Domain, Website, E-Mail,	2,063.59	Internet Domain, Website, E-Mail, Data Services	904.03	1,159.56	- add MailChimp & QuickBooks Online, remove Zoom.
One-Time Adjustments	-	One-Time Adjustments	-	-	(no one-time adjustments in 2026)
2026 Budget Total:	111,095.51	2025 Budget Total:	101,458.42	9,637.08	: 2026 Budget Increase
				9,637.09	(sum of Column G -- double-check)

The 2025 total assessment amount was: \$ 101,668.00 \$238 for SFD; \$322 for T-H. (\$84 of the T-H assessment goes to the T-H Reserve Fund)
The 2026 total assessment amount is: \$ 106,780.00 \$250 for SFD; \$338 for T-H. (\$88 of the T-H assessment goes to the T-H Reserve Fund)
- Difference betw 2026 and 2025 assessments: \$ 5,112.00 - SFD Assessment Increase = 5.0%. T-H Assessment Increase = 5.0%.
- Difference betw assessed income and budget expenditures: \$ (4,315.51) (This budget is based on assessment income, and does not include income from interest, HOA doc sales, newsletter ads, or field/court rental)
and budget expenditures: \$ (4,315.51) (if negative, this is the amount the 2026 Budget exceeds the expected 2026 assessment income; see the 2026 Budget Income-Expense Projection for a fuller picture of the projected year-end balance).

NOTE 1: The 2026 Budget includes a 10.0% increase in the Single-Family (Base) Assessment Level, and an 8.7% increase in the T-H Assessment Level.
(see the "2026 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 2026 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.

[LIGHT BLUE TEXT marks changes from 2025 to 2026 Budget]

ORANGE: Marks changes from D01 to D02-A.
GREEN: Marks changes from D02-A to D02-B. .

ERRATA:

(1) (none)

APPROVED ON 04-Dec-2025 by PCA Board

UPDATES:

- For 2024: First of 4 years of increased assessment levels; driven in part by to comply with 2023 Reserve Study-v2B. The assessment Levels will increase by roughly 6% to 10% per year; in 2028 we will return to normal assessment considerations. In 2024 the General Reserve Fund Contribution increased from \$6K to \$8.7K; the projection for 2025 is \$12,616, for 2026 \$18,292, and for 2027 it should reach the target of \$26,523. The T-H Reserve Fund contribution is planned to move from \$4,800 in 2023 to \$4,920 in 2024, \$5,040 in 2025, \$5,160 in 2026, and in 2027 will reach the target of \$5,453K.
- For 2026: Third year of increased Reserve Fund contributions. SFD assessment increased by 5% due to cost increases and increased General Reserve Fund contribution. T-H assessment increased by 5% to support the T-H Reserve Fund.

PCA 2026 Budget -- Line Item Breakdown

Professional Services

Item	Description	Unit Cost	# Items	Total Cost
1	Preparation of Independent Audit	7,000.00	1.0	7,000
2	State & Federal Tax Form Preparation	250.00	1.0	250
3	MD Personal Prop. Tax Form Prep.	50.00	1.0	50
4	Accountant Administrative Fee	25.00	0.0	-
5	Preparation of Reserve Study	3,692.00	0.2	738
	(2023 cost was \$3,185; inflation adjustment added here)			-
	(perform study every 5 years)			-
6	Accounting Assistance from QBO	60.00	3.0	180
	- configuring QuickBooks; general assistance			-
7	Accountant on Retainer	250.00	0.0	-
	- Monthly review of finances; tax filings.			-
				-
				-
				-
				-
Total for This Category:				\$ 8,218

Administrative & Miscellaneous

Item	Description	Unit Cost	# Items	Total Cost
1	P.O. Box Rental, per year	248.00	1.0	248
2	Toner, MFC-L2740W FAX/Copier/Printer:	66.00	1.5	99
3	Drum Unit, MFC-L2740W (1 per 2 years)	108.00	0.5	54
4	Inkjet ink, 2 B&W and 1 set color, #69:	107.00	1.0	107
5	250 Checks (40 [400] used per year)	140.00	0.2	28
6	Office Supplies, miscellaneous:	50.00	1.0	50
7	Endorsement Stamp (1 per 5 years)	45.00	0.2	9
				-
				-
				-
				-
				-
				-
				-
				-
Total for This Category:				\$ 595

- PO Box cost changed Jul 2025.

Item	Description	Unit Cost	# Items	Total Cost
1				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
Total for This Category:				

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	31.80	12	382
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
Total for This Category:				808

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

Blue == changed from 2025 Budget (i.e., the 2026 amount).

Orange == correction from D1 to D2-A; Green == changes in D2-B.

PCA 2026 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	4,000.00	1	4,000
	policy covers all of the above risks.			-
		-	1	-
				-
				-
Total for This Category:				\$ 4,000

[Erie increased coverage due to update of building value]

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 sending of case to attorney:	166.00	10	1,660
	- Early Payment:	65.00	5	325
	- Proceed to File Case:	482.00	5	2,410
	- cost of defending complaint:	300.00	0	-
				-
3	Add'l Communication -- special cases:	26.00	4	104
4	Attorney Time, \$285 / hour:	285.00	1	285
5	Paralegal Time, \$130 / hour:	130.00	2	260
				-
Total for This Category:				\$ 5,974

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
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
Total for This Category:				\$ 700

Maintenance - General

Item	Description	Unit Cost	# Items	Total Cost
1a	Wood Chip 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:	1,800.00	3.0	5,400
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)	2,550.00	0.3	850
	(due in 2026)			-
Total for This Category:				\$ 10,015

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Blue == changed from 2025 Budget (i.e., the 2026 amount).

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PCA 2026 Budget -- Line Item Breakdown

Maintenance - Landscaping Contracts

Item	Description (DEI 2025 quote used)	Unit Cost	# Items	Total Cost
1	Lawn Mowing, trimming, edging:	825.00	26	21,450
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	900.00	2	1,800
8				-
9	Soil Test: (every three years)	91.00	0.33	30
10	Turf Treatments - Early spring treatment:	1,300.00	1	1,300
11	- Late spring treatment:	1,300.00	1	1,300
12	- Fall treatment:	1,300.00	1	1,300
13	- Fall Lime Treatment:	1,200.00	0	-
	Aerate & Over-seed:	4,200.00	1	4,200
				-
Total for This Category:				\$ 36,880

NOTE: - 2020 Cost: \$29,435. - 2021 Cost: \$27,700. - 2022 cost: \$32,500.
- 2023 & 2024 Cost with Harman's: \$35,000. - 2025 cost: \$34,550.

Meeting Room Rental

Item	Description	Unit Cost	# Items	Total Cost
	Woodfield Elementary School,			-
1	- 12 Board meetings:	32.00	12	384
2	- 1 annual meeting / election:	32.00	1	32
	(2.0 -5 hours each date, \$16.00 18.50 per hour)			-
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
Total for This Category:				\$ 416

Red == changed from 2024 Budget (i.e., the 2025 amount).
Blue == changed from 2025 Budget (i.e., the 2026 amount).
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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]			-
	[\$ 5,786 in 2024]			-
	[\$11,279 in 2025]			-
Total for This Category:				\$ 8,500

Postage & Stationary

Item	Description	Unit Cost	# Items	Total Cost
1	Postage, assessment mailings, (399--1st notice) + (80--2nd) + (40--3rd):	0.78	519	405
2	Postage, election mailing -- 399 pcs:	0.78	399	311
3	Postage, newsletters to landlords:	0.78	40	31
4	Postage, miscellaneous:	0.78	100	78
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
Total for This Category:				\$ 1,046

NOTE: Postage stamp rate increase from 0.66 to 0.73 in July 2024.
NOTE: Postage stamp rate increase from 0.73 to 0.78 in July 2025.

PCA 2026 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)	370.00	4	1,480
2	Mailing, Annual Meeting / Election, agenda + ballot, 420 copies each:	0.394	420	165
3	Mailing, Assessment 1st Invoice, budget w/ CCOC notice on back.	0.398	400	159
4	Copying, Invoice Cover Letter:	0.239	380	91
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 Oct 2025) (all prices per printed side)			-
Total for This Category:				\$ 2,064

Reserve Fund Contribution - General Fund

Item	Description	Unit Cost	# Items	Total Cost
1	Lump Sum Contribution, for fixed asset maintenance and replacement.	18,292.00	1	18,292
				-
				-
				-
				-
				-
				-
				-
				-
	NOTE: The Base Assessment Amount is paid by all properties.			-
				-
				-
				-
Total for This Category:				\$ 18,292

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:	88.00	60	5,280
	NOTE: To be used for parking space area maintenance.			-
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
	NOTE: T-H properties pay the Base Assessment Rate + the T-H Assessment charge for parking space maintenance.			-
				-
Total for This Category:				\$ 5,280

Staff Training / Conference

Item	Description	Unit Cost	# Items	Total Cost
1	CAI Conference Attendance:			-
	- If a CAI Member:	59.00	0	-
	- If not a CAI Member:	79.00	1	79
2	CAI Membership, per member:	140.00	0	-
				-
				-
3	CAI Approved Training Course	65.00	1	65
				-
				-
				-
				-
				-
				-
				-
Total for This Category:				\$ 144

- The annual CAI Conference has both training classes and an Exposition floor where many contractors can be met in one afternoon.

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PCA 2026 Budget -- Line Item Breakdown

Taxes & Fees - County, Montgomery, MD

Item	Description	Unit Cost	# Items	Total Cost
1	CCOC Registration Fee, \$6.50 per unit:	6.50	406	2,639
2	Water Quality Protection Charge,			-
	- Parcel A -- Club View Drive (park):	1,135.16	1	1,135
	- Parcel A -- Tobacco Leaf Court:	672.40	1	672
	- Parcel C -- Ambergate Court:	265.58	1	266
	- Parcel D -- Ambergate Court:	249.30	1	249
	- Bush Hill Court:	501.85	1	502
	(8.3% increase in 2024)			-
				-
				-
				-
				-
				-
				-
				-
				-
Total for This Category:				\$ 5,463

Taxes - State of Maryland

Item	Description	Unit Cost	# Items	Total Cost
1	Estimate, based on 8.25% State Tax,			-
	and \$50 interest income:	0.0600	50	3
	and \$400 document sales:	0.0600	400	24
	and \$30 newsletter ad sales:	0.0600	30	2
	and \$100 field use fees:	0.0600	100	6
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
Total for This Category:				\$ 35

Taxes - Federal

Item	Description	Unit Cost	# Items	Total Cost
1	Estimate, based on 30% Federal Tax,			-
	and \$50 interest income:	0.30	50	15
	and \$400 document sales:	0.30	400	120
	and \$30 newsletter ad sales:	0.30	30	9
	and \$100 field use fees:	0.30	100	30
				-
	NOTE: If an 1120-H Federal filing is made, assessment			-
	income is not taxed.			-
				-
				-
				-
				-
				-
				-
				-
				-
Total for This Category:				\$ 174

Trash Removal & Litter Clean-Up

Item	Description	Unit Cost	# Items	Total Cost
1	Trash Removal, Club View Park:	12.00	12	144
				-
2	Trash Removal, WFM Park:	7.00	12	84
				-
	(NOTE: The current trash service is a discount service;			-
	when the PCA needs to find a new trash company,			-
	the price will probably triple, from \$15/mo to \$45/mo.)			-
				-
				-
				-
				-
				-
				-
				-
				-
Total for This Category:				\$ 228

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

Blue == changed from 2025 Budget (i.e., the 2026 amount).

Orange == correction from D1 to D2-A; Green == changes in D2-B.

PCA 2026 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)			-
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
Total for This Category:				\$ 200

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

Item	Description	Unit Cost	# Items	Total Cost
1	Plantations1.org Website Hosting Fee:	152.52	1	153
2	Plantations1.org/.net/.com domain fees:	57.51	1	58
3	Security Software Renewal Fee:	64.00	1	64
4	MS Office 365 Business Standard: (on-line data access)			-
	(\$13.13/month/person for 3 Directors)	40.59	12	487
5	MS Exchange Online, 2 @ \$4.20 each:	8.66	12	104
6	MS Teams Phone -- 1 License	8.24	12	99
7	Yahoo Mail Annual Fee:	12.00	1	12
	(provides calendar for website)			-
8	Zoom annual fee:	160.00	0	
	(NOTE: we should be using MS-Teams)			-
9	MailChimp mailing service:	13.39	12	161
10	Intuit QuickBooks Online--Essentials:	77.25	12	927
				-
				-
Total for This Category:				\$ 2,064

One-Time Adjustments

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

Item	Description	Unit Cost	# Items	Total Cost
1				-
				-
				-
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				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
				-
Total for This Category:				\$ -

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Orange == correction from D1 to D2-A; Green == changes in D2-B.