The Beachfront Condominium Association Inc.
530 Ocean Drive, June Beach, FL 33408
Board of Directors Budget Meeting
Friday
November 14, 2025
In the Social Room, & by Zoom
At 1:00 pm

AGENDA

I. Call to Order

II. Roll Call

III. Reading and approval of the minutes:

IV. Treasurer's Report:

New Business:

1. 2026 Budget Approval

VI. Old Business:

VII. Members Participation

VIII. Adjournment

To: ALL BEACHFRONT OWNERS

CC:

From: BOARD

Date: 10/31/2025

Re: PROPOSED 2026 BUDGET

THE BUDGET COMMITTEE CONSISTING OF: Jim Esser, George Stamboulidis, Joseph Bartholomew & Don Hester have submitted the following proposed budget for 2026. Board reviewed an approved to be sent out to all owners in advance of budget meeting on November 14, 2025.

Dear Owners,

We have reviewed our categories on the Reserve schedule and have added new components for the SIRS (Structural Integrity Reserve) raising our Reserve funding requirement.

Our building insurance assessment is $504,000 this year.

Regards,
James Esser
Treasurer

2026 Budget	Budget	Estimated	Budget	Estimated	Budget
Proposed 9-10-2025	**2024**	**Year end 2024**	**2025**	**Year end 2025**	**2026**
AC Repair & Maintenance	$6,800.00	$6,800.00	$6,800.00	$8,000.00	$8,000.00
Building Supplies & Maintenance	$28,000.00	$30,000.00	$30,000.00	$30,000.00	$30,000.00
Cable	$94,000.00	$94,000.00	$98,700.00	$98,700.00	$103,635.00
Coolant Tower	$3,500.00	$3,800.00	$4,000.00	$5,160.00	$4,000.00
Electric	$60,000.00	$60,000.00	$60,000.00	$60,000.00	$60,000.00
Electrical Repair & Supplies	$2,500.00	$2,500.00	$2,500.00	$2,500.00	$2,500.00
Elevator	$34,000.00	$34,000.00	$34,000.00	$36,612.00	$36,612.00
Natural Gas	$18,000.00	$20,000.00	$20,000.00	$20,000.00	$20,000.00
Landscape Maintenance	$12,000.00	$12,000.00	$16,800.00	$16,800.00	$16,800.00
Tree Trimming	$10,000.00	$12,000.00	$15,000.00	$15,000.00	$15,000.00
Landscape Replacement	$2,500.00	$2,500.00	$2,500.00	$2,500.00	$2,500.00
Monitoring & Fire Control	$17,000.00	$40,000.00	$30,000.00	$42,000.00	$40,000.00
Pest Control	$7,200.00	$7,200.00	$7,200.00	$7,200.00	$7,200.00
Pool & Spa Maintenance	$6,500.00	$6,500.00	$6,500.00	$6,500.00	$6,500.00
Sewer	$20,000.00	$24,000.00	$24,000.00	$24,000.00	$24,000.00
Telephone	$5,400.00	$5,400.00	$5,400.00	$5,400.00	$5,400.00
Trash & Garbage Removal	$7,500.00	$7,500.00	$7,500.00	$7,500.00	$7,500.00
Water	$23,500.00	$24,000.00	$24,720.00	$24,720.00	$25,400.00
Accounting & Audit	$10,750.00	$11,400.00	$14,000.00	$11,400.00	$14,000.00
Contingency	$32,000.00	$22,000.00	$32,000.00	$32,000.00	$31,000.00
Legal Fees	$2,000.00	$2,000.00	$2,000.00	$2,000.00	$12,000.00
Fees & Lic.	$1,400.00	$1,400.00	$1,400.00	$1,400.00	$1,400.00
Office Expense	$2,000.00	$2,000.00	$2,000.00	$2,000.00	$2,000.00
Payroll/Management Co.	$217,969.00	$217,969.00	$239,000.00	$239,000.00	$239,000.00
Plumbing repair	$10,000.00	$20,000.00	$15,000.00	$15,000.00	$15,000.00
Fed. & State Taxes	$2,000.00	$2,000.00	$2,000.00	$2,000.00	$2,000.00
Security	$3,500.00	$3,500.00	$3,500.00	$3,500.00	$3,500.00
Generator Maintenance	$3,400.00	$3,400.00	$3,400.00	$9,600.00	$3,400.00
Social					$1,000.00
Operating total:	$643,419.00	$677,869.00	$709,920.00	$730,492.00	$739,347.00
Reserve total:	$109,019.00	$109,019.00	$145,942.00	$145,942.00	$208,407.09
Reserve Interest Used	**$25,000.00**	**$25,000.00**	**$25,000.00**	**$25,000.00**	
Net Reserves Expense	**$84,019.00**	**$84,019.00**	**$120,942.00**	**$120,942.00**	**$208,407.09**
Total Operating and Reserves	$727,438.00	$761,888.00	$855,862.00	$901,434.00	$947,754.09
Insurance--General	**$600,000.00**	**$485,000.00**	**$625,000.00**	**$504,000.00**	**$504,000.00**
Total Operating, Reserves & Ins	$1,327,438.00	$1,246,888.00	$1,480,862.00	$1,405,434.00	$1,451,754.09

10/10/2025 2026 proposed Reserve budget	Total Life (Years)	Remaining Life (Years)	Estimated Replacement Cost	Estimated Fund Balance 12/31/2025	Amount to be Funded	2026 Funding
Elevators	30	10	$ 400,000.00	$ 271,449.44	$ 128,550.56	$ 12,855.06
Floor Covering	15	5	$ 30,000.00	$ 24,784.95	$ 5,215.05	$ 1,043.01
Painting	**7**	**0**	**$ 178,500.00**	**$ 178,500.04**	**$ -**	**$ -**
Roofing - Building	**20**	**3**	**$ 196,900.00**	**$ 170,332.18**	**$ 26,567.82**	**$ 8,855.94**
Roofing - Garages	**30**	**29**	**$ 84,000.00**	**$ 12,103.43**	**$ 71,896.57**	**$ 2,479.19**
Roofing - Cabanas	**30**	**29**	**$ 70,000.00**	**$ 17.47**	**$ 69,982.53**	**$ 2,413.19**
Pool Equipment	20	14	$ 35,000.00	$ 16,229.67	$ 18,770.33	$ 1,340.74
Pool Furniture	5	5	$ 15,000.00	$ 5,090.35	$ 9,909.65	$ 1,981.93
Pumps	8	0	$ 14,600.00	$ 14,727.00	$ -	
Cooling Tower	12	2	$ 75,000.00	$ 51,263.87	$ 23,736.13	$ 11,868.07
Monitoring	**15**	**15**	**$ 193,200.00**	**$ 20,871.40**	**$ 172,328.60**	**$ 11,488.57**
Road Resurfacing	30	0	$ 82,886.00	$ 82,886.32	$ -	$ -
Generator	**41**	**10**	**$ 95,000.00**	**$ 74,974.74**	**$ 20,025.26**	**$ 2,002.53**
Outside Lights	10	2	$ 7,000.00	$ 6,215.19	$ 784.81	$ 392.41
Tennis Courts	5	1	$ 20,000.00	$ 17,338.30	$ 2,661.70	$ 2,661.70
A/Cs Common Area	10	9	$ 30,000.00	$ 16,458.41	$ 13,541.59	$ 1,504.62
Gas Heaters	3	1	$ 10,000.00	$ 6,048.47	$ 3,951.53	$ 3,951.53
Water pump control	15	0	$ 7,539.00	$ 7,539.76	$ -	$ -
Fire pump motor	**20**	**9**	**$ 30,000.00**	**$ 25,185.17**	**$ 4,814.83**	**$ 534.98**
Main electrical boxes	**30**	**14**	**$ 80,000.00**	**$ 53,177.88**	**$ 26,822.12**	**$ 1,915.87**
Boiler	30	2	$ 12,000.00	$ 11,246.52	$ 753.48	$ 376.74
Exercise	20	9	$ 30,000.00	$ 8,985.28	$ 21,014.72	$ 2,334.97
Sauna	30	4	$ 12,000.00	$ 8,103.96	$ 3,896.04	$ 974.01
Windows & Doors	**30**	**15**	**$ 64,400.00**	**$ (15,175.69)**	**$ 79,575.69**	**$ 15,175.69**
Stucco Repairs	**9**	**9**	**$ 46,800.00**	**$ -**	**$ 46,800.00**	**$ 5,200.00**
Water proofing	**13**	**9**	**$ 305,136.00**	**$ -**	**$ 305,136.00**	**$ 33,904.00**
Roofing tile building	**40**	**9**	**$ 200,001.00**	**$ -**	**$ 200,001.00**	**$ 22,222.33**
Primary Strutural	**13**	**9**	**$ 414,342.00**	**$ -**	**$ 414,342.00**	**$ 46,038.00**
Fire Suppression	**36**	**5**	**$ 68,908.00**	**$ -**	**$ 68,908.00**	**$ 13,781.60**
Plumbing	**10**	**9**	**$ 10,000.00**	**$ -**	**$ 10,000.00**	**$ 1,111.11**
		Totals	$ 2,807,812.00	$ 1,114,376.00	$ 1,693,436.00	$ 208,407.09