

November 14, 2025

Dear Member,

The Board of Directors of Oak Creek Club Homeowners Association, Inc. has approved the assessment rate and the annual budget for the 2026 fiscal year.

The assessment rate will increase by \$17.00 for the 2026 fiscal year. The assessment rate for the 2026 fiscal year are effective as of January 01, 2026:

The STANDARD homeowner assessment rate for the upcoming fiscal year will be billed at \$245.00 per month.

If your monthly assessment is set up for automatic deduction, the new amount will be adjusted automatically beginning January 1, 2026. All others will receive updated coupons prior to January 1, 2026.

As a reminder, you can access your account, register for the ACH assessment payment option, and access other association information using the Community Association Management Professionals Resident Portal at www.gocampmgmt.com.

The Annual Budget for the 2026 fiscal year is attached.

Sincerely,

Oak Creek Club Homeowners Association, Inc. Board of Directors

Annual Budget - Resident Budget Package

Oak Creek Club Homeowners Association, Inc.

Annual Budget for Fiscal Year 2026



Prepared on: 11/14/2025

Revenue and Expense Budget Summary

Oak Creek Club - 2026 Budget	APPROVED 2026 Budget (\$245/month)	
Number of Homes		1174
Resale Projection		29
Proposed Monthly HOA Fee 2026		
Income		
Regular Assessments		
Full Rate @ \$245 per home per month	\$	3,451,542
Bad Debt Adjustment	\$	(40,758)
Total Regular Assessments	\$	3,410,784
Other Assessments		
Capital Contributions	\$	14,500
Total Other Assessments	\$	14,500
Assessment Allocation		
Assessment Allocation (Reserves)	\$	(745,960)
Total Assessment Allocation	\$	(745,960)
Total Assessments	\$	2,679,324
Other Income		
Late Payment Charges	\$	60,000
Lien Filing	\$	5,000
Late Payment Charges Waived	\$	(2,100)
Miscellaneous Income	\$	6,000
Returned Payment Fees	\$	4,000
Transfer from Operating Reserves	\$	-
Compliance Fees	\$	6,000
Interest Income	\$	70,000
Amenity Center Rental	\$	10,000
Pool Keys, Access Cards, Transmitters	\$	6,400
Total Other Income	\$	165,300
Total Income	\$	2,844,624
Expenses		
Operating Expenses		
Direct Operating Expenses		
Utilities		
Electricity - General	\$	306,388
Total Utilities	\$	306,388
Gas		
Gas	\$	1,800
Total Gas	\$	1,800
Landscape Maintenance		
Grounds Contract	\$	169,079
General	\$	64,000
Lakes/Ponds/Water Features	\$	11,000
Snow Removal	\$	40,000
Total Landscape Maintenance	\$	284,079

Revenue and Expense Budget Summary for FY 2026

Pool Operating Expenses	
Pool Contract	\$ 58,900
Repairs & Supplies	\$ 15,000
Total Pool Expenses	\$ 73,900
General Repair & Maintenance	
General (Site Items)	\$ 65,000
Gates (Preventative Maintenance)	\$ 14,000
Generator Maintenance	\$ 5,530
Lights & Electrical	\$ 35,000
Signage	\$ 3,000
Total Repair & Maintenance	\$ 122,530
Repairs and Maint. - Irrigation	
Irrigation	\$ 7,000
Total Repairs and Maint. - Irrigation	\$ 7,000
Repair and Maint. - Amenity Center	
Amenity Center Repair & Maintenance	\$ 55,000
Gym Equipment	\$ 5,000
Total Repair & Maint. - Amenity Center	\$ 60,000
Access Patrol Services	
Cellgate Monitoring	\$ 38,429
Access Patrol Services	\$ 820,571
Total Access Patrol Services	\$ 859,000
Exterminating	
Amenity Center	\$ 2,500
Total - Exterminating	\$ 2,500
Taxes - Real Property	
Real Property Tax	\$ 15,000
Total Taxes - Real Property	\$ 15,000
Trash Removal	
Amenity Center	\$ 3,510
Total Access Trash Removal	\$ 3,510
Water and Wastewater	
Amenity Center Water	\$ 16,500
Water & Waste Water	\$ 16,500
Total Water and Wastewater	\$ 33,000
Other Operating Expenses	
Golf Assessment	\$ 211,320
Other Expenses	\$ 7,500
Transponders	\$ 10,000
Total Other Operating Expenses	\$ 228,820
Total Direct Operating Expenses	\$ 1,997,527
General and Administrative Expenses	
Professional Fees	
Audit & Tax Prep	\$ 14,000
Legal-General Counsel	\$ 45,200
Reserve Study	\$ 8,800
Total Professional Fees	\$ 68,000

Oak Creek Club Homeowners Association, Inc.
Revenue and Expense Budget Summary for FY 2026

Collection Expense		
Legal-Collections	\$	10,000
Total Collection Expense	\$	10,000
Homeowner Activities		
Board Meetings	\$	6,500
Holiday Decorations	\$	48,540
Homeowner Activities	\$	80,000
Total Homeowner Activities	\$	135,040
Homeowner Communications		
New Home Owner Gifts and Misc	\$	600
Web Site & Communications	\$	18,000
Total Homeowner Communications	\$	18,600
Insurance		
General, Property, Liability	\$	81,529
Workers Comp	\$	500
Total Insurance	\$	82,029
Management Fee		
Management Fee - Contract	\$	65,928
Site Personnel	\$	318,000
Total Management Fee	\$	383,928
Administration		
Administration	\$	7,000
Assessment Coupons, Notices, Statements	\$	7,500
Dues & Subscriptions	\$	1,000
Office Supplies	\$	7,000
Office Technology Equipment	\$	15,000
Office Technology IT Expenses	\$	30,000
Postage	\$	6,000
Printing & Copying	\$	20,000
Professional Services	\$	3,000
Telephone	\$	27,000
Total Administration	\$	123,500
Total General and Administrative Expenses	\$	821,097
Total Operating Expenses	\$	2,818,624
Other Expenses		
Income Tax Expense	\$	26,000
Total Other Expense	\$	26,000
Total Expenses	\$	2,844,624
Net Surplus (Deficit)	\$	(0)