RIVIERA DUNES MASTER ASSOCIATION
2026 Approved Budget
For Fiscal Year January 1, 2026 - December 31, 2026

	Description	ACTUAL 2025 (Through 7/31/2025)	2025 PROJECTED Yr/End ACTUAL	2025 RDMA Budget with Funded Reserves	2026 RDMA Budget with Funded Reserves
	Revenue	**7**	**12**		
400100	Maintenance Assessments	123,451	**211,631**	211,624	228,978
400400	Late Fees	351	**601**	0	0
401120	Bank Interest Income	9	**15**	0	0
	Total Revenue	**123,811**	**212,248**	**211,624**	**228,978**
	Expenses:				
	Administrative Expenses				
510100	Insurance	20,956	35,924	34,446	37,280
520115	Postage & Mailings	736	1,262	6	1,500
520119	Office Expense/Equipment	689	1,181	500	1,000
520131	Web Site	2,298	3,939	4,020	3,600
530100	Accounting/Audit/Review	2,919	5,004	5,500	4,100
530110	Legal/Professional	14,228	24,392	5,500	15,000
540110	License, Permits, Fees & Taxes	69	117	200	200
540122	Income Tax	26	45	200	200
600000	Management Services Contract	9,863	16,908	16,500	17,753
	Total Administrative Expenses	**51,784**	**88,772**	**66,872**	**80,634**
	Contract Services				
700100	Lawn Maintenance Contract	21,195	36,334	38,000	29,736
700133	Misc Tree Trimming & Harbor cleanup	800	1,371	4,600	2,856
700135	Stormwater Drainage Mowing	0	0	1,150	0
701160	Mangrove Trimming	5,850	10,029	15,500	28,600
702000	General Repairs & Maintenance	1,447	2,481	1,000	3,150
702008	Contingency	2,387	4,092	20,000	15,000
705012	Walkway Electricity	617	1,058	500	1,000
705023	Electricity- Street Lights	4,039	6,925	10,000	9,000
705024	Sign Electric	442	758	750	750
707020	Miscellaneous Grounds Expense	11,157	19,125	5,000	10,000
	Total Contract Services	**47,935**	**82,174**	**96,500**	**100,092**
	Total Expenses without Reserves	**99,718**	**170,946**	**163,372**	**180,726**
	Reserves				
900101	Building - Walls	3,143	5,388	5,388	5,388
900102	Harbor	903	1,548	1,548	1,548
900106	Contingency	2,788	4,779	4,776	4,776
900113	Reserves - Seawall Restoration	19,823	33,983	33,983	33,983
900116	Reserves - Sub Ease Permit	1,490	2,554	2,557	2,557
	Total Reserves	**28,147**	**48,252**	**48,252**	**48,252**
	Total Expenses with Reserves	**127,865**	**219,198**	**211,624**	**228,978**
	Net Income/(Loss)	**(4,054)**	**(6,950)**	**0**	**0**

Approved By: Deborah Sperry - RDMA President 11/11/25

2026 APPROVED GENERAL ASSESSMENTS

UNIT ASSESSMENT - QUARTERLY					ANNUAL	
TYPE	*Number of Units*	%	Operating Expenses	Reserve	Total	Delegate
7-11	22	1.933%	$3,493	$933	$4,426	Hunt
ALBA PALMS LLC-PALMETTO FUND	50	4.453%	$8,047	$2,149	$10,196	Averbuch
BEL MARE Condo-Towers 1&2	124	11.130%	$20,114	$5,371	$25,485	Benavides
GDAWG BEL MARE-TOWER 3	27	2.459%	$4,444	$1,187	$5,631	Bacheva
GDAWG HABEN RETAIL	45	4.083%	$7,379	$1,970	$9,349	Bacheva
GDAWG HARBORSIDE	123	11.021%	$19,917	$5,318	$25,235	Bacheva
GDAWG LAGUNA TOWER 5	30	2.693%	$4,866	$1,300	$6,166	Bacheva
HAMMOCKS at Riviera Dunes	65	5.834%	$10,544	$2,816	$13,360	Mombert
HOA(Parcel 1,2,3,6,7)Riviera Dunes HOA	154	13.822%	$24,980	$6,670	$31,650	Stuart
LAGUNA RIVIERA CONDOS(4 bldgs)	168	15.079%	$27,251	$7,276	$34,527	Denick
MARINA CONDOS	219	19.656%	$35,524	$9,485	$45,009	Schuster
MARINA RESTAURANT	40	3.590%	$6,488	$1,733	$8,221	Schuster
MARINA RETAIL (PARKING LOT)	47	4.249%	$7,679	$2,051	$9,730	Schuster
Total Assessments	**1,114**	**100.000%**	**$180,726**	**$48,252**	**$228,978**	Total
				per unit cost =	**$ 205.52**	

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