JUNIPER COVE
COMMUNITY DEVELOPMENT DISTRICT
ADOPTED BUDGET
FISCAL YEAR 2026

JUNIPER COVE
COMMUNITY DEVELOPMENT DISTRICT
TABLE OF CONTENTS

JUNIPER COVE
COMMUNITY DEVELOPMENT DISTRICT
GENERAL FUND BUDGET
FISCAL YEAR 2026

	Fiscal Year 2025				
	Adopted Budget FY 2025	Actual through 2/28/2025	Projected through 9/30/2025	Total Actual & Projected	Adopted Budget FY 2026
REVENUES					
Landowner contribution	$ 107,110	$ 19,092	$ 63,358	$ 82,450	$ 124,124
Total revenues	107,110	19,092	63,358	82,450	124,124
EXPENDITURES					
Professional & administrative					
Management/accounting/recording	48,000	14,000	34,000	48,000	48,000
Legal	25,000	2,350	7,500	9,850	20,000
Engineering	2,000	315	1,685	2,000	7,000
Audit	4,600	-	4,600	4,600	4,600
Arbitrage rebate calculation	500	-	500	500	500
Dissemination agent	1,000	167	833	1,000	1,000
EMMA software service	1,000	-	-	-	1,000
Trustee	5,500	-	-	-	5,500
Telephone	200	83	117	200	200
Postage	500	11	489	500	500
Printing & binding	500	208	292	500	500
Legal advertising	11,000	1,713	6,500	8,213	6,500
Annual special district fee	175	175	-	175	175
Insurance - GL and D&O	5,720	5,408	-	5,408	6,584
Contingencies/bank charges	500	447	53	500	750
Website hosting & maintenance	705	705	-	705	705
Website ADA compliance	210	-	210	210	210
Total professional & administrative	107,110	25,582	56,779	82,361	103,724
Field operations					
Stormwater management system	-	-	-	-	5,400
Roadway maintenance -offsite parking	-	-	-	-	5,500
Preserve	-	-	-	-	1,000
Total field operations	-	-	-	-	11,900
Total expenditures	107,110	25,582	56,779	82,361	115,624
Excess/(deficiency) of revenues over/(under) expenditures	-	(6,490)	6,579	89	8,500
Fund balance - beginning (unaudited)	-	(89)	(6,579)	(89)	(6,579)
Fund balance - ending (projected)					
Unassigned	-	(6,579)	-	-	1,921
Fund balance - ending	$ -	$ (6,579)	$ -	$ -	$ 1,921

JUNIPER COVE
COMMUNITY DEVELOPMENT DISTRICT
DEFINITIONS OF GENERAL FUND EXPENDITURES

EXPENDITURES	
Professional & administrative	
Management/accounting/recording	$ 48,000
Wrathell, Hunt and Associates, LLC (WHA), specializes in managing community development districts by combining the knowledge, skills and experience of a team of professionals to ensure compliance with all of the District's governmental requirements. WHA develops financing programs, administers the issuance of tax exempt bond financings, operates and maintains the assets of the community.	
Legal	20,000
General counsel and legal representation, which includes issues relating to public finance, public bidding, rulemaking, open meetings, public records, real property dedications, conveyances and contracts.	
Engineering	7,000
The District's Engineer will provide construction and consulting services, to assist the District in crafting sustainable solutions to address the long term interests of the community while recognizing the needs of government, the environment and maintenance of the District's facilities.	
Audit	4,600
Statutorily required for the District to undertake an independent examination of its books, records and accounting procedures.	
Arbitrage rebate calculation	500
To ensure the District's compliance with all tax regulations, annual computations are necessary to calculate the arbitrage rebate liability.	
Dissemination agent	1,000
The District must annually disseminate financial information in order to comply with the requirements of Rule 15c2-12 under the Securities Exchange Act of 1934. Wrathell, Hunt & Associates serves as dissemination agent.	
EMMA software service	1,000
Disclosure Technology Services, LLC EMMA filing assistance software license agreement for quarterly disclosure reporting	
Trustee	5,500
Telephone	200
Telephone and fax machine.	
Postage	500
Mailing of agenda packages, overnight deliveries, correspondence, etc.	
Printing & binding	500
Letterhead, envelopes, copies, agenda packages	
Legal advertising	6,500
The District advertises for monthly meetings, special meetings, public hearings, public bids, etc.	
Annual special district fee	175
Annual fee paid to the Florida Department of Economic Opportunity.	
Insurance - GL and D&O	6,584
Contingencies/bank charges	750
Bank charges and other miscellaneous expenses incurred during the year and automated AP routing etc.	
Website hosting & maintenance	705
Website ADA compliance	210

JUNIPER COVE
COMMUNITY DEVELOPMENT DISTRICT
DEFINITIONS OF GENERAL FUND EXPENDITURES

Field operations	
Stormwater management system	5,400
Stormwater maintenance including cleaning (Miami Dade County required plan)	
Roadway maintenance -offsite parking	5,500
Fund to repave Juniper Cove (30 year estimate)	
Preserve	1,000
Rodent or pest removal	
Total expenditures	$ 115,624

JUNIPER COVE
COMMUNITY DEVELOPMENT DISTRICT
DEBT SERVICE FUND BUDGET - SERIES 2025
FISCAL YEAR 2026

	Fiscal Year 2025				
	Adopted Budget FY 2025	Actual through 2/28/2025	Projected through 9/30/2025	Total Actual & Projected	Adopted Budget FY 2026
REVENUES					
Assessment levy: off-roll	$ -	$ -	$ 163,226	$ 163,226	$ 413,075
Interest	-	114	-	114	-
Total revenues	-	114	163,226	163,340	413,075
EXPENDITURES					
Debt service					
Principal	-	-	-	-	85,000
Interest	-	-	83,427	83,427	326,453
Underwriter's discount	-	119,000	-	119,000	-
Cost of issuance	-	180,317	30,958	211,275	-
Total expenditures	-	299,317	114,385	413,702	411,453
Excess/(deficiency) of revenues over/(under) expenditures	-	(299,203)	48,841	(250,362)	1,622
OTHER FINANCING SOURCES/(USES)					
Bond proceeds	-	632,259	-	632,259	-
Original issue discount	-	(12,857)	-	(12,857)	-
Total other financing sources/(uses)	-	619,402	-	619,402	-
Net increase/(decrease) in fund balance	-	320,199	48,841	369,040	1,622
Fund balance:					
Beginning fund balance (unaudited)	-	-	320,199	-	369,040
Ending fund balance (projected)	$ -	$320,199	$ 369,040	$ 369,040	370,662
Use of fund balance:					
Debt service reserve account balance (required)					(205,700)
Interest expense - November 1, 2026					(161,261)
Projected fund balance surplus/(deficit) as of September 30, 2026					$ 3,701

JUNIPER COVE
COMMUNITY DEVELOPMENT DISTRICT
SERIES 2025 AMORTIZATION SCHEDULE

	Principal	Coupon Rate	Interest	Debt Service	Bond Balance
11/01/25			163,226.25	163,226.25	5,950,000.00
05/01/26	85,000.00	4.625%	163,226.25	248,226.25	5,865,000.00
11/01/26			161,260.63	161,260.63	5,865,000.00
05/01/27	90,000.00	4.625%	161,260.63	251,260.63	5,775,000.00
11/01/27			159,179.38	159,179.38	5,775,000.00
05/01/28	95,000.00	4.625%	159,179.38	254,179.38	5,680,000.00
11/01/28			156,982.50	156,982.50	5,680,000.00
05/01/29	95,000.00	4.625%	156,982.50	251,982.50	5,585,000.00
11/01/29			154,785.63	154,785.63	5,585,000.00
05/01/30	100,000.00	4.625%	154,785.63	254,785.63	5,485,000.00
11/01/30			152,473.13	152,473.13	5,485,000.00
05/01/31	105,000.00	4.625%	152,473.13	257,473.13	5,380,000.00
11/01/31			150,045.00	150,045.00	5,380,000.00
05/01/32	110,000.00	4.625%	150,045.00	260,045.00	5,270,000.00
11/01/32			147,501.25	147,501.25	5,270,000.00
05/01/33	115,000.00	5.450%	147,501.25	262,501.25	5,155,000.00
11/01/33			144,367.50	144,367.50	5,155,000.00
05/01/34	125,000.00	5.450%	144,367.50	269,367.50	5,030,000.00
11/01/34			140,961.25	140,961.25	5,030,000.00
05/01/35	130,000.00	5.450%	140,961.25	270,961.25	4,900,000.00
11/01/35			137,418.75	137,418.75	4,900,000.00
05/01/36	140,000.00	5.450%	137,418.75	277,418.75	4,760,000.00
11/01/36			133,603.75	133,603.75	4,760,000.00
05/01/37	145,000.00	5.450%	133,603.75	278,603.75	4,615,000.00
11/01/37			129,652.50	129,652.50	4,615,000.00
05/01/38	155,000.00	5.450%	129,652.50	284,652.50	4,460,000.00
11/01/38			125,428.75	125,428.75	4,460,000.00
05/01/39	165,000.00	5.450%	125,428.75	290,428.75	4,295,000.00
11/01/39			120,932.50	120,932.50	4,295,000.00
05/01/40	170,000.00	5.450%	120,932.50	290,932.50	4,125,000.00
11/01/40			116,300.00	116,300.00	4,125,000.00
05/01/41	180,000.00	5.450%	116,300.00	296,300.00	3,945,000.00
11/01/41			111,395.00	111,395.00	3,945,000.00
05/01/42	190,000.00	5.450%	111,395.00	301,395.00	3,755,000.00
11/01/42			106,217.50	106,217.50	3,755,000.00
05/01/43	200,000.00	5.450%	106,217.50	306,217.50	3,555,000.00
11/01/43			100,767.50	100,767.50	3,555,000.00
05/01/44	215,000.00	5.450%	100,767.50	315,767.50	3,340,000.00
11/01/44			94,908.75	94,908.75	3,340,000.00
05/01/45	225,000.00	5.450%	94,908.75	319,908.75	3,115,000.00
11/01/45			88,777.50	88,777.50	3,115,000.00
05/01/46	240,000.00	5.700%	88,777.50	328,777.50	2,875,000.00
11/01/46			81,937.50	81,937.50	2,875,000.00
05/01/47	250,000.00	5.700%	81,937.50	331,937.50	2,625,000.00
11/01/47			74,812.50	74,812.50	2,625,000.00
05/01/48	265,000.00	5.700%	74,812.50	339,812.50	2,360,000.00
11/01/48			67,260.00	67,260.00	2,360,000.00
05/01/49	280,000.00	5.700%	67,260.00	347,260.00	2,080,000.00

JUNIPER COVE
COMMUNITY DEVELOPMENT DISTRICT
SERIES 2025 AMORTIZATION SCHEDULE

	Principal	Coupon Rate	Interest	Debt Service	Bond Balance
11/01/49			59,280.00	59,280.00	2,080,000.00
05/01/50	300,000.00	5.700%	59,280.00	359,280.00	1,780,000.00
11/01/50			50,730.00	50,730.00	1,780,000.00
05/01/51	315,000.00	5.700%	50,730.00	365,730.00	1,465,000.00
11/01/51			41,752.50	41,752.50	1,465,000.00
05/01/52	335,000.00	5.700%	41,752.50	376,752.50	1,130,000.00
11/01/52			32,205.00	32,205.00	1,130,000.00
05/01/53	355,000.00	5.700%	32,205.00	387,205.00	775,000.00
11/01/53			22,087.50	22,087.50	775,000.00
05/01/54	375,000.00	5.700%	22,087.50	397,087.50	400,000.00
11/01/54			11,400.00	11,400.00	400,000.00
05/01/55	400,000.00	5.700%	11,400.00	411,400.00	-
Total	**5,950,000.00**		**6,475,300.00**	**12,425,300.00**	

JUNIPER COVE
COMMUNITY DEVELOPMENT DISTRICT
ASSESSMENT COMPARISON
PROJECTED FISCAL YEAR 2026 ASSESSMENTS

Off-Roll Assessments

Product/Parcel	Units	FY 2026 O&M Assessment per Unit	FY 2026 DS Assessment per Unit	FY 2026 Total Assessment per Unit	FY 2025 Total Assessment per Unit
TH	196	landowner's contri	$ 1,096.91	$ 1,096.91	n/a
SF	154	landowner's contri	1,286.24	1,286.24	n/a
Total	**350**				