

Tecumseh District Library

Report on Proposed Budget | Fiscal Year 2026-2027

May 13th, 2026



Revenue

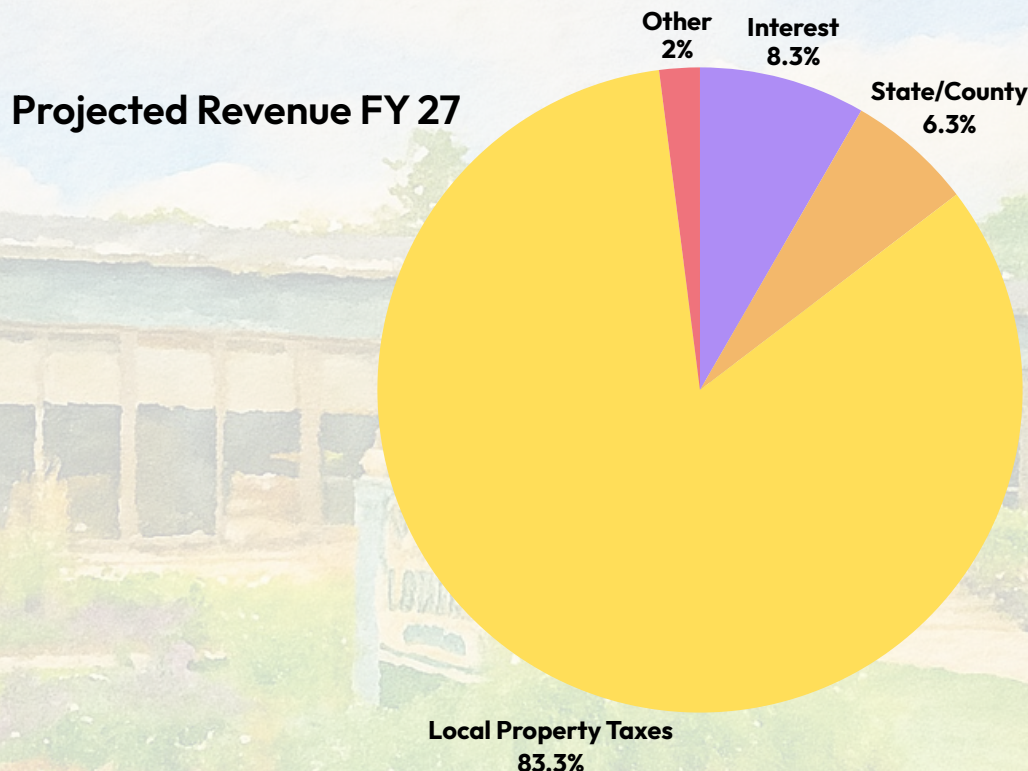
The primary source of revenue for Tecumseh District Library is the 10-year millage approved by voters in 2023. This millage, collected with the winter taxes, accounts for approximately 80% of the library's annual revenue, providing a stable foundation for operations

Interest income from the library's three endowment funds, along with earnings from the general fund, constitutes the next most significant revenue stream, contributing about 8% of the forecasted budget. We should anticipate this revenue source to shrink both in total and proportionally over the next few years due to spenddown and falling interest rates.

Additional revenue sources include state aid to libraries, penal fines, and Local Community Stabilization Act (LCSA) funding, collectively representing about 5% of the forecasted revenues.

The remaining 5% of the forecasted revenue is derived from fines on overdue materials, charges for printing and faxing services, and generous donations from patrons and community organizations, notably the Friends of the Tecumseh District Library.

In 2025, properties within the library district experienced a 4.75% increase in taxable value. Consequently, the maximum allowable millage rate was slightly reduced from 1.3431 to 1.3375 mills, reflecting the impact of the Headlee amendment.



Tecumseh District Library



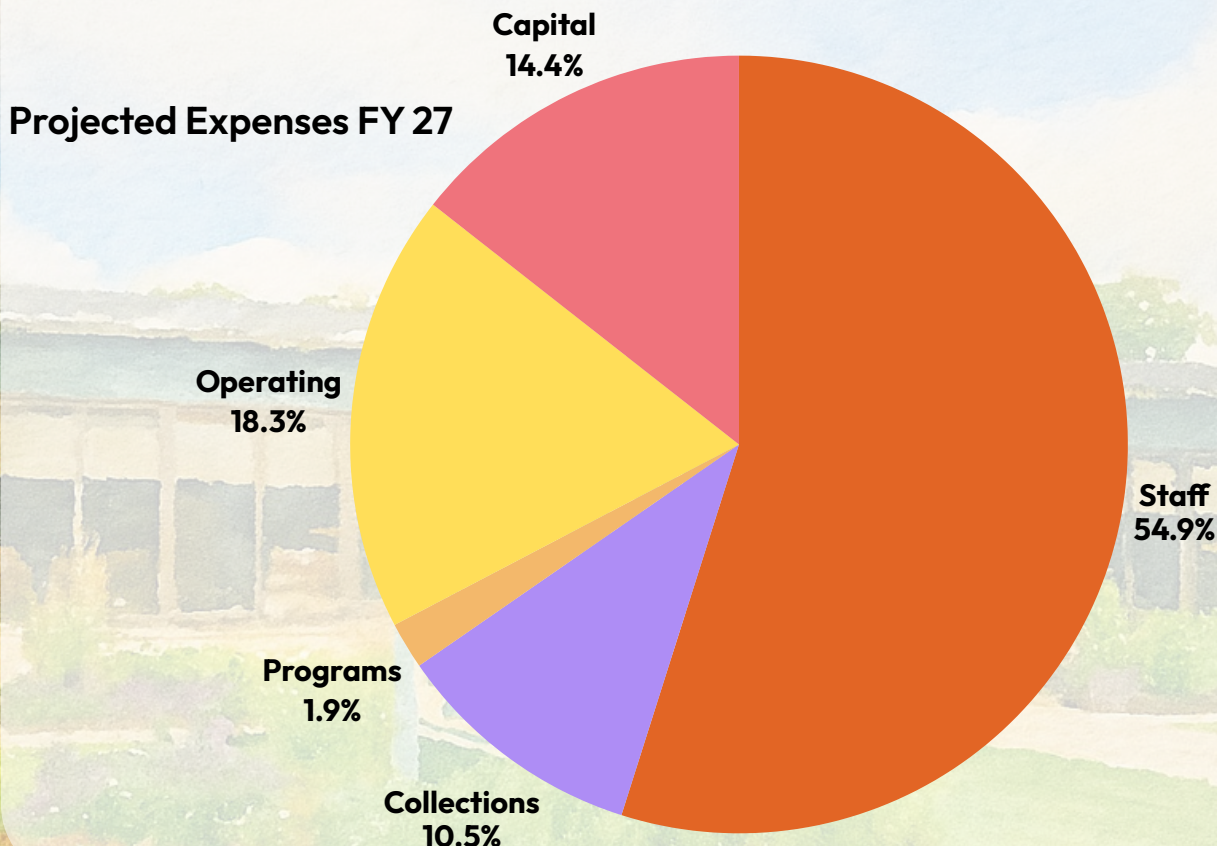
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Expenses

At TDL, personnel costs – primarily salaries and benefits – represent our most significant expenditure, comprising approximately 55% of annual expenditures. This allocation aligns with the Library of Michigan’s recommendation to maintain staffing expenses between 60-65% of a library’s budget at maximum, positioning TDL favorably within this guideline.

In Fiscal Year 2025-2026, the library began working with an architectural design firm to develop a facility master plan, with the hope that a significant building project can take place in calendar year 2027. It is possible that the library will see further architectural expenses during FY 2027. The percentage of this year’s forecasted budget allocated to Capital Outlay reflects this possibility. It is unlikely that the library will incur significant construction expenses in the upcoming fiscal year, and it is the Library Director’s opinion that the vast majority of any future construction expenses will fall into subsequent fiscal years.

With only a few exceptions, most other regular, recurring expenses are forecasted to remain close to the previous year’s budget, with slight adjustments for accuracy and small increases to account for inflation.



FY 2026-2027 Budget
Tecumseh District Library

General Fund	FY 2024-2025 Actual 1.3483 Mills	FY 2025-2026 Budget Amended 1/20/2026 1.3431 Mills	FY 2026-2027 Budget Proposed 1.3375 Mills	% Change 25-26	FY 2027-2028 Budget Projected	FY 2028-2029 Budget Projected
Revenue						
402.000 - Voted Property Tax	1,071,373.00	1,100,000.00	1,150,000.00	4.55%	1,196,000.00	1,243,840.00
501.000 - General Income - Money Market	150,923.00	110,000.00	95,000.00	-13.64%	60,000.00	40,000.00
569.000 - Grants	2,000.00	4,000.00	4,000.00	0.00%	4,000.00	4,000.00
572.000 - State Aid	19,428.00	18,000.00	20,000.00	11.11%	18,000.00	18,000.00
573.000 - LCSA	40,551.00	40,000.00	42,000.00	5.00%	40,000.00	40,000.00
607.000 - Fines & Fees	7,445.00	6,000.00	6,000.00	0.00%	4,000.00	3,000.00
607.001 - Photocopy/Fax Fees	8,367.00	7,500.00	7,500.00	0.00%	7,500.00	7,500.00
657.000 - Penal Fines	31,921.00	25,000.00	25,000.00	0.00%	30,000.00	30,000.00
674.000 - Gifts	35,752.00	25,000.00	10,000.00	-60.00%	10,000.00	10,000.00
677.000 - Endowment Income	36,649.00	20,000.00	20,000.00	0.00%	15,000.00	15,000.00
Transfer from Book Endowment	5,481.00	0.00	5,000.00		5,000.00	5,000.00
Total Revenue	\$ 1,409,890.00	\$ 1,355,500.00	\$ 1,384,500.00	2.1%	\$ 1,389,500.00	\$ 1,416,340.00

General Fund	FY 2024-2025 Actual 1.3483 Mills	FY 2025-2026 Budget Amended 1/20/2026 1.3431 Mills	FY 2026-2027 Budget Proposed 1.3375 Mills	% Change 25-26	FY 2027-2028 Budget Projected	FY 2028-2029 Budget Projected
Expenses						
700.000 - Salaries	(482,847.00)	(532,000.00)	(560,000.00)	5.3%	(591,760.00)	(615,430.40)
710.000 - Life Insurance	(742.00)	(1,500.00)	(1,500.00)	0.0%	(1,545.00)	(1,591.35)
711.000 - Health Insurances	(26,804.00)	(50,000.00)	(50,000.00)	0.0%	(55,500.00)	(61,605.00)
712.000 - Dental Insurance	(2,090.00)	(5,000.00)	(5,500.00)	10.0%	(5,665.00)	(5,834.95)
713.000 - Vision Insurance	(220.00)	(1,000.00)	(1,000.00)	0.0%	(1,030.00)	(1,060.90)
714.000 - Disability Insurance	(1,853.00)	(3,000.00)	(3,300.00)	10.0%	(3,399.00)	(3,500.97)
716.000 - Payroll Taxes	(36,608.00)	(42,000.00)	(44,000.00)	4.8%	(45,540.00)	(47,133.90)
717.000 - Retirement	(18,972.00)	(25,000.00)	(25,000.00)	0.0%	(25,875.00)	(26,780.63)
718.000 - Workers Comp	(1,009.00)	(3,000.00)	(1,500.00)	-50.0%	(1,545.00)	(1,591.35)
719.000 - Memberships	(1,869.00)	(1,500.00)	(2,000.00)	33.3%	(2,060.00)	(2,121.80)
720.000 - Travel	(871.00)	(4,500.00)	(5,000.00)	11.1%	(5,150.00)	(5,304.50)
721.000 - Training	(399.00)	(5,500.00)	(5,000.00)	-9.1%	(5,150.00)	(5,304.50)

725.000 - Personnel Support	(1,275.00)	(700.00)	(500.00)	-28.6%	(515.00)	(530.45)
752.000 - Books	(34,535.00)	(55,000.00)	(57,000.00)	3.6%	(58,710.00)	(60,471.30)
754.000 - Periodicals	(9,287.00)	(12,000.00)	(12,000.00)	0.0%	(12,000.00)	(12,000.00)
756.000 - Audio/Visual	(6,130.00)	(8,000.00)	(8,000.00)	0.0%	(8,240.00)	(8,487.20)
757.000 - Other Non-Book		(11,500.00)	(10,000.00)	-13.0%		
758.000 - Software-Public	(6,523.00)	(15,000.00)	(13,000.00)	-13.3%	(13,390.00)	(13,791.70)
760.000 - Software-Staff	(2,073.00)	(12,000.00)	(14,000.00)	16.7%	(14,420.00)	(14,852.60)
763.000 - Historical Room	(1,409.00)	(1,000.00)	(1,250.00)	25.0%	(1,287.50)	(1,326.13)
764.000 - Replacements	(156.00)	(300.00)	(300.00)	0.0%	(309.00)	(318.27)
765.000 - Hoopla	(25,087.00)	(29,000.00)	(25,000.00)	-13.8%	(25,000.00)	(25,000.00)
768.000 - Processing Supplies	(7,767.00)	(7,500.00)	(7,750.00)	3.3%	(7,982.50)	(8,221.98)
769.000 - Historical Room Processing	0.00	(500.00)	(200.00)	-60.0%	(206.00)	(212.18)
770.000 - Office Supplies	(3,524.00)	(3,500.00)	(3,750.00)	7.1%	(3,862.50)	(3,978.38)
771.000 - ILL Supplies		(1,000.00)	(1,000.00)	0.0%	(1,000.00)	(1,030.00)
774.000 - Circulation Supplies	(675.00)	(5,500.00)	(3,500.00)	-36.4%	(1,400.00)	(1,500.00)
780.000 - Cleaning Supplies	(3,273.00)	(3,250.00)	(3,500.00)	7.7%	(3,605.00)	(3,713.15)
785.000 - Maintenance Supplies	(569.00)	(1,500.00)	(1,750.00)	16.7%	(1,802.50)	(1,856.58)
790.000 - Election Expenses	0.00	0.00	0.00	0.0%	0.00	0.00
793.000 - Consultants	(25,585.00)	0.00	0.00	0.0%	(10,000.00)	(10,000.00)
801.000 - Legal	(4,791.00)	(10,000.00)	(10,000.00)	0.0%	(10,300.00)	(10,609.00)
802.000 - Audit	(10,500.00)	(13,500.00)	(11,500.00)	-14.8%	(11,845.00)	(12,200.35)
803.000 - Bookkeeping	(11,352.00)	(11,500.00)	(12,000.00)	4.3%	(12,360.00)	(12,730.80)
804.000 - Cleaning Services	(22,239.00)	(25,000.00)	(25,000.00)	0.0%	(25,750.00)	(26,522.50)
812.000 - Snow Removal	(5,905.00)	(6,000.00)	(7,500.00)	25.0%	(7,725.00)	(7,956.75)
850.000 - Telephone	(2,270.00)	(3,000.00)	(3,000.00)	0.0%	(3,090.00)	(3,182.70)
851.000 - Internet	(1,466.00)	(1,500.00)	(1,500.00)	0.0%	(1,545.00)	(1,591.35)
880.000 - Public Relations	(1,874.00)	(3,500.00)	(5,000.00)	42.9%	(1,000.00)	(1,000.00)
900.000 - Postage	(444.00)	(1,000.00)	(9,000.00)	800.0%	(9,270.00)	(9,548.10)
901.000 - Printing and Publishing	-	(500.00)	(500.00)	0.0%	(515.00)	(530.45)
920.000 - Electric	(24,015.00)	(20,000.00)	(21,000.00)	5.0%	(21,630.00)	(22,278.90)
921.000 - Gas	(4,136.00)	(7,000.00)	(7,250.00)	3.6%	(7,467.50)	(7,691.53)
922.000 - Water/Sewer	(2,567.00)	(3,300.00)	(3,500.00)	6.1%	(3,605.00)	(3,713.15)
923.000 - Trash Removal	(2,569.00)	(3,750.00)	(3,750.00)	0.0%	(3,862.50)	(3,978.38)
930.000 - Library Enhancements	(1,803.00)	(20,000.00)	(15,000.00)	-25.0%	(15,450.00)	(15,913.50)
931.000 - Building Maintenance	(17,788.00)	(20,000.00)	(22,500.00)	12.5%	(23,175.00)	(23,870.25)
932.000 - Grounds Maintenance	(8,437.00)	(11,000.00)	(8,500.00)	-22.7%	(8,755.00)	(9,017.65)
933.000 - Equipment Maintenance	(7,033.00)	(13,000.00)	(10,000.00)	-23.1%	(10,300.00)	(10,609.00)
955.000 - Programming	(12,914.00)	(16,000.00)	(25,000.00)	56.3%	(20,000.00)	(20,600.00)
960.000 - Bank/Credit Card Fees	(974.00)	(600.00)	(700.00)	16.7%	(721.00)	(742.63)
960.001 - Co-Op Fees	(9,839.00)	(10,000.00)	(10,000.00)	0.0%	(10,300.00)	(10,609.00)

961.000 - Liability Insurance	(1,109.00)	(1,150.00)	(1,150.00)	0.0%	(1,184.50)	(1,220.04)
962.000 - Property Insurance	(8,573.00)	(9,200.00)	(9,500.00)	3.3%	(9,785.00)	(10,078.55)
964.000 - Portfolio Management Fees	(8,083.00)	(8,000.00)	(8,000.00)	0.0%	(8,240.00)	(8,487.20)
968.000 - Portfolio Amortization Expnse	3,041.00	(1,000.00)	(1,000.00)	0.0%	(1,030.00)	(1,060.90)
974.000 - Land Improvement	(600.00)	0.00	(20,000.00)		(25,000.00)	(25,000.00)
975.000 - Buildings	(72,101.00)	(50,000.00)	(100,000.00)	100.0%	(150,000.00)	(125,000.00)
980.000 - Equipment	(6,062.00)	0.00	(50,000.00)		(50,000.00)	(50,000.00)
985.000 - Technology Upgrade	(63,837.00)	(60,000.00)	(15,000.00)	-75.0%	(15,000.00)	(15,000.00)
Total Expenses	\$ (1,012,392.00)	\$ (1,170,750.00)	\$ (1,283,150.00)	9.60%	\$ (1,376,854.50)	\$ (1,395,292.81)

Net Income / (Loss):	\$ 397,498.00	\$ \$ 184,750.00	\$ \$ 101,350.00	\$ 12,645.50	\$ 21,047.19
Fund Balance Change:		\$ 184,750.00	\$ 101,350.00	\$ 12,645.50	\$ 21,047.19
Estimated Fund Balance at beginning of FY:		\$ 4,578,461.00	\$ 4,763,211.00	\$ 4,864,561.00	\$ 4,877,206.50
Estimated Fund Balance at the end of the FY:		\$ 4,763,211.00	\$ 4,864,561.00	\$ 4,877,206.50	\$ 4,898,253.69

*Fund balance as recorded in the 2025 audit.

SHORT BUDGET

FY 2024-2025	FY 2026-2026	FY 2026-2027	%	FY 2027-2028	FY 2028-2029
Actual	Budget	Budget	Change	Budget	Budget
1.3483 Mills	Adopted	Proposed	25-26	Projected	Projected
	1.3431 Mills	1.3375 Mills			

	(575,559.00)	(674,700.00)	(704,300.00)	4.4%	(744,734.00)	(777,790.70)
TOTAL STAFF EXPENSES						
TOTAL COLLECTION EXPENSES	(90,894.00)	(139,800.00)	(134,500.00)	-3.8%	(127,125.00)	(129,828.75)
TOTAL PROGRAM EXPENSES	(12,914.00)	(16,000.00)	(25,000.00)	56.3%	(20,000.00)	(20,600.00)
TOTAL OPERATING EXPENSES	(190,425.00)	(230,250.00)	(234,350.00)	1.8%	(244,995.50)	(252,073.36)
TOTAL CAPITAL EXPENSES	(142,600.00)	(110,000.00)	(185,000.00)	68.2%	(240,000.00)	(215,000.00)
UNDISTRIBUTED	(397,498.00)	(184,750.00)	(101,350.00)	-45.1%	(12,645.50)	(21,047.19)

FY 2024-2025	FY 2026-2026	FY 2026-2027	FY 2027-2028	FY 2028-2029
Actual	Budget	Budget	Budget	Budget
1.3483 Mills	Adopted	Proposed	Projected	Projected
	1.3431 Mills	1.3375 Mills		

% of Expenses	56.85%	57.63%	54.89%		54.09%	55.74%
TOTAL STAFF EXPENSES						
TOTAL COLLECTION EXPENSES	8.98%	11.94%	10.48%		9.23%	9.30%
TOTAL PROGRAM EXPENSES	1.28%	1.37%	1.95%		1.45%	1.48%
TOTAL OPERATING EXPENSES	18.81%	19.67%	18.26%		17.79%	18.07%
TOTAL CAPITAL EXPENSES	14.09%	9.40%	14.42%		17.43%	15.41%