

Charlevoix Public Library

Fiscal Year 2025-2026 Budget



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Services & Programs

- Accessibility for All: In order to make the library more accessible for all, we will develop a new, ADA Accessible website, add automatic door openers to our main restrooms, while also replacing the stall dividers within the restrooms.
- Digital Materials: Last year digital materials accounted for 34% of borrowed items and already in 2025, digital materials are accounting for closer to 40% of borrowed materials. In order to meet this demand, the library intends to increase spending on digital materials by over 10%. Further, in order to help our community stay abreast of current events, we plan to offer digital access to the New York Times and Wall Street Journal.

Facility & Campus

- Roof Work Phase Two: Following replacement of large sections of saturated insulation, tuck pointing, and drain repair on our roof, we will continue to work with our roofing consultant and architect to develop the specs, and bidding package for roof replacement with the aim of completing bidding and contracting in this fiscal year.
- Façade Repairs: In an effort to maintain the nearly 100 year old exterior brickwork the library, will work with a contractor to undertake tuck pointing and recaulking of seams on select areas of the building.
- Mezzanine Transition: Due to increasing demand for private study spaces and underutilization of the Mezzanine, we have contracted with library architects to develop the plans and fundraising materials to add private meeting spaces to the Mezzanine.
- Technology: The library will continue the process of replacing all of its pcs in order to be fully compatible with the new Windows 11 environment.

Staff Team

- Personnel: In the previous year, a new full time library assistant position was added. These costs were offset to an extent by the reduction of part time staff. In total, personnel costs including salary and benefits will account for 59% of the library's operating costs. This is well below the State of Michigan recommendation of 65%.

Charlevoix Public Library
Operating Budget 2025-2026

		Budget 24-25	24-25 To Date	Amendment 24-25	Final Budget 24-25	25-26 Request	Change from Previous
Revenues							
1	Tax Revenue	\$1,056,100	\$1,083,568	\$27,000	\$1,083,100	\$1,331,349	26%
2	Delinquent Taxes	\$55,000	\$60,295	\$5,000	\$60,000	\$77,000	
3	Earnings on Investments	\$20,000	\$26,500	\$6,000	\$26,000	\$20,000	0%
4	Local Income	\$83,700	\$56,225	-\$28,000	\$55,700	\$51,800	-38%
5	Donations	\$55,800	\$99,765	\$43,000	\$98,800	\$25,800	-54%
6	Penal Fines	\$45,000	\$45,560	\$0	\$45,000	\$30,000	-33%
7	State Aid	\$9,900	\$10,280	\$0	\$9,900	\$10,000	1%
8	Grant	\$5,800	\$1,400	\$0	\$5,800	\$5,800	0%
Total Revenue		\$1,331,300	\$1,383,593		\$1,384,300	\$1,551,749	17%

		Budget 24-25	24-25 To Date	Amendment 24-25	Final Budget 24-25	25-26 Request	Change From Previous
Expense							
1	Salaries	\$643,150	\$573,396	-\$5,000	\$638,150	\$666,544	4%
2	Fringe Benefits	\$152,471	\$151,305	\$12,000	\$164,471	\$187,518	23%
3	Contractual Services	\$147,300	\$129,425	-\$6,000	\$141,300	\$153,000	4%
4	Capital Outlay	\$3,500	\$6,400	\$3,000	\$6,500	\$7,500	114%
5	Occupancy	\$142,180	\$136,740	\$8,600	\$150,780	\$151,280	6%
6	Supplies & Materials	\$125,560	\$115,685	\$8,000	\$133,560	\$147,740	18%
7	Other Operating Expense	\$120,287	\$110,202	\$8,000	\$128,287	\$131,717	10%
8	Transfer to Capital Improvement	\$150,000	\$150,000		\$150,000	\$200,000	
Total Expense		\$1,484,448	\$1,373,153		\$1,513,048	\$1,645,299	11%
Revenue vs. Expense		-\$153,148	\$10,440		-\$128,748	-\$93,550	-39%
Rev vs. Exp W/Out Transfer		-\$3,148	\$160,440		\$21,252	\$106,450	

Charlevoix Public Library
Operating Budget 2025-2026

Line # in Public Budget	Account Number	Revenues	Budget 24- 25	As of 6.05.2025	Budget 25- 26	24/25 Actual vs. 25/26
3	4100	Earning on Invest/Deposits				
	4106	Vanguard Earnings	20,000	26,500	20,000	-25%
		Total Earnings Inv./Deposits	20,000	26,500	20,000	-25%
	4110	Property Taxes				
						Total taxable value up
1	4111	Current Taxes - Oper.	1,056,000	1,083,200	1,331,199	23% 5.6%
2	4113	Delinquent Taxes Oper.	55,000	60,295	77,000	28%
1	4117	PILOT Oper.	100	368	150	-59%
		Total Property Taxes	1,111,100	1,143,863	1,408,349	23%
	4120	Donations				
4	4121	FOL - Book Sale	25,000	28,400	25,000	-12%
5	4123	Magazine Adoptions	800	1,265	800	-37%
5	4120	Other Donations	55,000	98,500	25,000	-75%
		Total Donations	80,800	128,165	50,800	-60%
4	4129	DDA Contribution	30,000	-	-	This line item will cease t
	4130	Grant Income				
4	4131	FOL	10,000	3,120	5,000	38%
8	4130	Other Grant (Coop or other)	5800	1,400	5,800	
		Total Grant Income	15,800	4,520	10,800	139%
	4140	Fines & Fees				
	4141	Overdues	400	620	500	-24%
	4142	Priviledge Fees	3,500	4,700	4,000	-15%
	4144	Room Reservation Fees	4,500	7,700	5,500	-29%
	4146	Copy/Print Fees	4,000	4,700	4,000	-15%
4		Total Fines and Fees	12,400	17,720	14,000	-21%

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4	4145	Banks Township	5,000	5,000	6,000	20%
6	4150	Penal Fines	45,000	45,560	30,000	-34%
7	4155	State Aide	9,900	10,280	10,000	-3%
4	4160	Miscellaneous	800	895	800	-11%
4	4170	Reimbursements	500	1,090	1,000	-8%
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Total Revenue			1,331,300	1,383,593	1,551,749	13% total increase in 12% revenue

Line # in Public Budget	Account Number	Expense	As of Budget 24-25	6.05.2025	Budget 25- 26	24/25 Actual vs. 25/26	Notes
	5100	Salaries					
	5101	Director	84,000	77,540	91,007	17%	
	5102	Full Time Staff	304,884	273,210	331,110	21%	
	5103	Part Time Staff Pay	254,266	222,646	244,427	10%	
<hr/>							3% total increase in
1		Salaries Total	643,150	573,396	666,544	16%	payroll
	5200	Insurance Fringes					
2	5200	Insurance Cost	43,970	46,915	60,340	29%	
2	5203	H.S.A.	13,250	12,625	14,000	11%	
2	5204	Payment In Lieu of Insurance	10,000	9,200	10,000	9%	
2		Insurance Fringes Total	67,220	68,740	84,340	23%	
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2	5205	Retirement	35,815	31,700	38,497	21%	
2	5206	Workers Compensation	2,500	4,040	5,000	24%	
2	5207	Unemployment Compensation	-	5,430	1,500		
2	5208	Social Security	44,186	44,075	55,081	20%	
2	5209	Longevity/Bonus	2,750	2,750	3,100	13%	
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Total Personnel			795,621	721,951	854,062	6% total increase in 18% due to healthcare	Personnel costs mostly due to healthcare

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	5110	Contractual Services				
	5111	Payroll Mgt Service	6,500	6,200	6,800	10%
	5112	Legal Services	1,500	200	1,500	650%
	5113	Audit Services	8,800	8,700	9,000	3%
	5115	Computer	56,900	55,660	60,900	9%
	5116	Cleaning	73,100	58,500	74,300	27%
	5117	Other Services	500	165	500	203%
3		Total Contractual	147,300	129,425	153,000	18%
	5130	Utilities				
	5131	Heating	24,000	16,900	21,000	24%
	5132	Electricity	28,000	27,500	33,000	20%
	5133	Water/Sewer	7,300	6,750	7,800	16%
	5134	Waste/Trash	3,200	2,680	3,400	27%
5		Total Utilities	62,500	53,830	65,200	21%
5	5135	Telephone	11,520	10,330	11,920	15%
5	5136	Internet	1,500	1,380	1,500	9%
	5140	Repairs & Maintenance				
	5141	Land and Building	40,160	38,200	40,160	5%
	5142	Equipment	2,500	4,700	5,500	
	5143	Landscaping	13,000	17,300	16,000	-8%
5		Total Repairs & Maintenance	55,660	60,200	61,660	2%
	5150	Library Books				
	5151	Adult Books	19,000	14,250	19,000	33%
	5152	Processing	2,500	1,700	2,500	47%
	5155	Teen Books	3,500	3,175	3,500	10%
	5156	Youth Books	15,000	13,300	15,000	13%
6		Total Library Books	40,000	32,425	40,000	23%
6	5160	Periodicals	8,200	9,200	12,500	36%

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	5161	Audio/Video (other)				
	5161A	Audio/Video Adult	4,000	3,150	4,000	27%
	5161T	Audio/Video Teen	800	625	800	28%
	5161Y	Audio/Video Youth	1,200	1,150	1,200	4%
6		Total Audio/Video	6,000	4,925	6,000	22%
6	5162	Electronic Subscriptions	5,960	6,500	9,840	51% Includes Digital Newspaper
	5163	Downloadable Materials				
	5164	Youth (Overdrive)	1,500	1,500	1,500	0%
	5166	Teen (Overdrive)	2,500	2,400	2,500	4%
	5165	Adult (Overdrive)	11,000	14,500	20,000	38%
	5163	Other Downloadable (Hoopla,	15,500	17,500	20,500	17%
6		Total Downloadable Materials	30,500	35,900	44,500	24%
	5170	Programming				
	5171	Adult Programming	20,000	17,000	20,000	18%
	5173	Teen Programming	2,000	1,270	2,500	97%
	5174	Youth Programming	10,000	9,330	10,000	7%
7		Total Programming	32,000	27,600	32,500	18%
	5180	Supplies (other)				
	5181	Office/Library Supplies	10,500	8,300	10,500	21%
	5182	Building Supplies	9,600	6,960	9,600	38%
	5183	Programming Supplies (other)				
	5183A	Adult Supplies	3,500	4,200	5,000	19%
	5183T	Teen Supplies	1,500	1,200	2,800	133%
	5183Y	Youth Supplies	5,000	6,075	7,000	15%
6		Total Supplies	34,900	26,735	34,900	31%
4	5190	Equipment/Furniture	3,500	6,400	7,500	17%
5	5210	Property Insurance	11,000	11,400	11,000	-4%
7	5235	Refund Taxes - Operating	300	350	350	0%

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7	5240	Travel & Training	12,300	14,700	19,700	34%
7	5245	Staff/Volunteer Expenses	4,650	2,900	4,450	-71%
7	5250	Printing/Publicity	21,250	15,100	21,250	29%
7	5255	Postage Delivery	6,875	5,700	6,875	17%
	5260	Dues & Fees				
	5261	Computer Expenses	25,035	32,140	31,465	-2%
	5260	Membership and Other	11,077	11,700	12,127	4%
7		Total Dues & Fees	36,112	43,840	43,592	-1%
7	5265	Reimbursable	6,000	-	2,500	100%
7	5280	Miscellaneous Expenses	800	12	500	4067%
		Transfers Out to Capital Maint.	150,000	150,000	200,000	

Total Operating Expense (w/o Transfer)	1,334,448	1,220,803	1,445,299	6% total increase in 18% operating costs
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Total Revenue	1,331,300	1,383,593	1,551,749	12%
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Revenue Over Operating Expense	(3,148)	162,790	106,450	-35%
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Revenue Over Expense with Transfer	(153,148)	12,790	(93,550)	-831%
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Capital Improvement Budget 25-26

Item	Account #	24-25 Budget	As of 6.1.2025	Amendment	Final 24-25	25-26 Request	Notes
Projected Fund Balance Start of FY						860,000	
Income							
Interest	401-665	\$ 18,000	\$ 27,200	\$ 9,000	\$ 27,000	20,000	
Fund Balance Transfer	401-699	\$ 150,000	\$ 150,000		\$ 150,000	200,000	
Contributions From Local Units	401-580	\$ -	\$ 185,000	\$ 185,000	\$ 185,000		
Total Income		\$ 168,000	\$ 359,700		\$ 362,000	220,000	
Total Funds		\$ 719,000	\$ 859,690			1,080,000	
Expense							
Professional & Contract Services	401-801	\$ 43,500	\$ 34,434	\$ (5,000)	\$ 38,500	64,800	
Land & Building Repairs	401-930	\$ 194,500	\$ 57,500	\$ (110,000)	\$ 84,500	156,500	
Land Improvements	401-974	\$ 17,000	\$ 14,000	\$ -	\$ 17,000	-	
Furniture and Equipment	401-980	\$ 37,800	\$ 36,035	\$ -	\$ 37,800	53,000	
Total Expense		\$ 292,800	\$ 141,969		\$ 177,800	274,300	
Income less Expense			\$ 217,731		\$ 184,200	(54,300)	
End of Year Balance						805,700	
Overall Notes							

Budget Adoption Resolution for the 2025-2026 Library Budget

WHEREAS, THE Charlevoix Public Library gave notice of the time and place when a public hearing would be held for the public concerning the Library Budget and Truth in Taxation and the public hearing was duly held pursuant to the notice and in conformity therewith;

THEREFORE, BE IT RESOLVED that the revenues and expenditures for the fiscal year commencing on July 1, 2025 and ending June 30, 2026 are hereby appropriated on a fund level basis (a detailed breakdown by activity level can be found in the Budget Document) as summarized by the following:

Library Operating Fund

Revenue: \$1,551,749

Expense: \$1,645,299

Capital Improvement Fund

Revenue: \$220,000

Expense: \$274,300

BE IT FURTHER RESOLVED, that the Charlevoix Library Board does hereby levy a tax of 1.2045 mills to operate the library for the period of July 1, 2025 to June 30, 2026 on all real and eligible personal property in the Charlevoix Library District according to the valuation of the same.

Budget Amendment Resolution for the 2024-2025 Library Budget

WHEREAS, The Charlevoix Public Library gave notice of the time and place when a public hearing would be held for the public concerning the amendment of Library Budget and the public hearing was duly held pursuant to the notice and in conformity therewith;

THEREFORE BE IT RESOLVED that the revenues and expenditures for the fiscal year commencing on July 1, 2024 and ending June 30, 2025 are hereby appropriated on a fund level basis (a detailed breakdown by activity level can be found in the Budget Document) as summarized by the following:

Library Operating Fund

Budgeted Revenue: \$1,331,300	Amended Revenue: 1,384,300
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Budgeted Expense: \$1,484,448	Amended Expense: 1,513,048
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Capital Improvement Fund

Budgeted Revenue: \$168,000	Amended Revenue: \$362,000
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Budgeted Expense: \$292,800	Amended Expense: \$177,800
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2025 Tax Rate Request (This form must be completed and submitted on or before September 30, 2025)

MILLAGE REQUEST REPORT TO COUNTY BOARD OF COMMISSIONERS

Carefully read the instructions on page 2.

This form is issued under authority of MCL Sections 211.24e, 211.34 and 211.34d. Filing is mandatory; Penalty applies.

County(ies) Where the Local Government Unit Levies Taxes Charlevoix, Antrim	2025 Taxable Value of ALL Properties in the Unit as of 05-27-2025 1,169,114,947
Local Government Unit Requesting Millage Levy Charlevoix Public Library	For LOCAL School Districts: 2025 Taxable Value excluding Principal Residence, Qualified Agricultural, Qualified Forest, Industrial Personal and Commercial Personal Properties.

This form must be completed for each unit of government for which a property tax is levied. Penalty for non-filing is provided under MCL Sec 211.119. The following tax rates have been authorized for levy on the 2025 tax roll.

(1) Source	(2) Purpose of Millage	(3) Date of Election	(4) Original Millage Authorized by Election Charter, etc.	(5) ** 2024 Millage Rate Permanently Reduced by MCL 211.34d "Headlee"	(6) 2025 Current Year "Headlee" Millage Reduction Fraction	(7) 2025 Millage Rate Permanently Reduced by MCL 211.34d "Headlee"	(8) Sec. 211.34 Truth in Assessing or Equalization Millage Rollback Fraction	(9) Maximum Allowable Millage Levy *	(10) Millage Requested to be Levied July 1	(11) Millage Requested to be Levied Dec. 1	(12) Expiration Date of Millage Authorized
Voted	Operating	6/9/97	0.5000	0.4222	.9856	0.4161	1.00	0.4161		0.4161	NA
Voted	Operating	8/6/2024	0.8000	0.8000	.9856	0.7884	1.00	0.7884		0.7884	12/31/34

Prepared by Ryan Deery	Telephone Number (231) 546-2651	Title of Preparer Director	Date
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CERTIFICATION: As the representatives for the local government unit named above, we certify that these requested tax levy rates have been reduced, if necessary to comply with the state constitution (Article 9, Section 31), and that the requested levy rates have also been reduced, if necessary, to comply with MCL Sections 211.24e, 211.34 and, for LOCAL school districts which levy a Supplemental (Hold Harmless) Millage, 380.1211(3).

<input type="checkbox"/> Clerk	Signature	Print Name	Date
<input type="checkbox"/> Secretary			
<input type="checkbox"/> Chairperson	Signature	Print Name	Date
<input type="checkbox"/> President			

* Under Truth in Taxation, MCL Section 211.24e, the governing body may decide to levy a rate which will not exceed the maximum authorized rate allowed in column 9. The requirements of MCL 211.24e must be met prior to levying an operating levy which is larger than the base tax rate but not larger than the rate in column 9.

** **IMPORTANT:** See instructions on page 2 regarding where to find the millage rate used in column (5).

Local School District Use Only. Complete if requesting millage to be levied. See STC Bulletin 2 of 2025 for instructions on completing this section.

Total School District Operating Rates to be Levied (HH/Supp and NH Oper ONLY)	Rate
For Principal Residence, Qualified Ag., Qualified Forest and Industrial Personal	
For Commercial Personal	
For all Other	

Millage Collection Procedure Verification Form

Taxing Unit Name: _____

This form is used to assist the County Equalization department on behalf of the County Board of Commissioners in ensuring the proceedings necessary to authorize the raising of money have been conducted appropriately. MCL 211.37

This list is not all-inclusive of the steps and approvals needed to collect millage revenues. Please seek legal and/or financial advice to ensure compliance with all state and local laws and regulations.

Truth in Taxation Section

By signing below the taxing unit listed above verifies they have complied with the requirements of MCL 211.24e to levy an Operating Rate which exceeds the Base Tax Rate.

Our township/city/school district/ISD/library/authority has complied with MCL 211.24e by:

- ☐ Does not apply because 1 mill or less was levied in the concluding fiscal year per MCL 211.24e(12)

If this box is checked, jump to the Tax Rate Request Section.

OR

- ☐ Section 16 of the Uniform Budgeting & Accounting Act was complied with by addressing the millage rate to be levied at the Annual Budget Hearing held on _____ (enter date). Please confirm each of the following statements by checking the associated box:

- ☐ Notice of the public hearing was given by publication in a newspaper of general circulation within the local unit at least 6 days before the hearing per MCL 141.412
- ☐ This publication included the statement “The property tax millage rate proposed to be levied to support the proposed budget will be a subject of this hearing.” in 11-point boldfaced type per MCL 141.412
- ☐ A resolution was passed, or alternative method described in charter was used, to adopt a general fund budget and if needed, subsidiary fund budgets, per MCL 141.436(1)
- ☐ The adopted budget(s) includes the amount of each millage approved to be levied and the purpose of it, per MCL 141.436(2). ALL millages included on the L-4029 form are listed in the adopted budget, except those approved specifically to cover a debt obligation.

If this sub-section is completed, jump to the Tax Rate Request Section

OR

- ☐ A Truth in Taxation Hearing was held on _____ (enter date). Please confirm each of the following statements by checking the associated box:
- ☐ Prior to conducting the public hearing, the PROPOSED additional millage rate to be levied, being a rate within the authorized millage rate, was established by a resolution adopted by the governing body of the taxing unit per MCL 211.24e(7)
 - ☐ Notice of the public hearing was given in accordance with MCL 211.24e(6) (please provide a copy)
 - ☐ Timely written notice of the time, date, and place of a public hearing to be held was sent to all newspapers of general circulation within the local unit per MCL 211.24e(9)
 - ☐ Not more than 10 days after the public hearing, the final additional millage rate approved to be levied, which cannot be greater than the proposed millage rate, was established by resolution or ordinance per MCL 211.24(8)
 - ☐ It's recommended, the adopted resolution or ordinance lists the total number of mills approved to be levied for EVERY millage to be included on the taxing unit's L-4029 form, except those approved specifically to cover a debt obligation.

Tax Rate Request Section

By signing below, the taxing unit listed above verifies that the L-4029 form was approved by the taxing unit's board/council at a meeting held on _____ (enter date). Please confirm each of the following statements, if applicable, by checking the associated box:

- ☐ The millages requested on the L-4029 do not exceed the amounts approved in the budget resolution or ordinance which was passed, even when a millage is newly approved by voters (Not applicable if Truth in Taxation did not apply because 1 mill or less was levied in the concluding fiscal year)
- ☐ Debt millage has been re-calculated by your municipal advisor to ensure only necessary and/or allowable funds are collected (Not applicable if no debt millages are being levied)

Signed:

Supervisor and/or Clerk

Date: _____