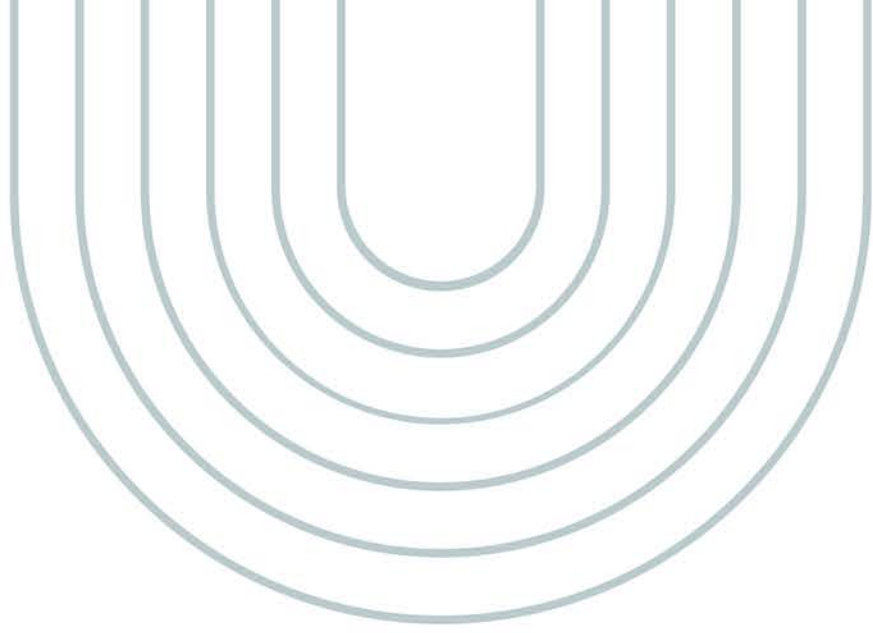




FERNDALE AREA DISTRICT LIBRARY

FY 2025-2026 Budget Proposal



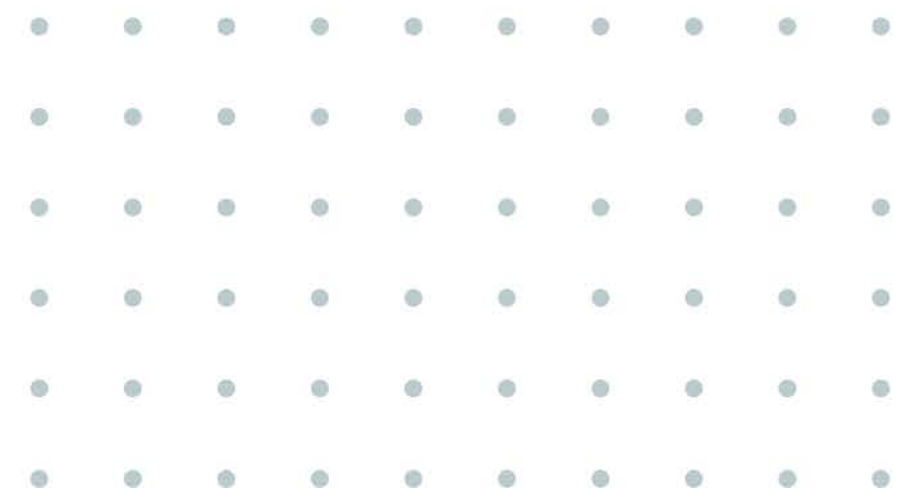


MISSION

The Ferndale Area District Library strengthens the community by providing access to materials and services that inform, enrich, entertain, and empower.

VISION

The Ferndale Area District Library is a leader in building and sustaining Ferndale as a creative city that attracts and nurtures talent, mobilizes ideas, stimulates innovation, and encourages diversity. The library is a center of cultural vitality and participation that enhances the quality of life for all Ferndale residents.



01.

REIMAGINE OUTREACH

Foster public engagement, personal connectiveness, and presence in public spaces throughout the City.

02.

STRENGTHEN INCLUSIVENESS

Identify, reach, and welcome underrepresented perspectives.

03.

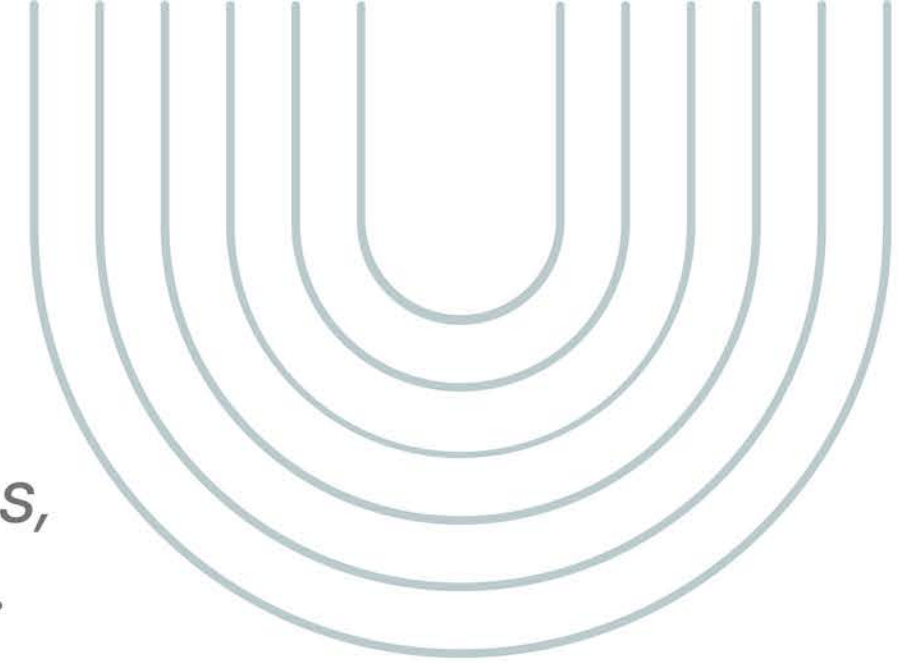
ENHANCE RESPONSIVENESS

Re-evaluate and adapt services to meet the ever-changing needs of the community.

04.

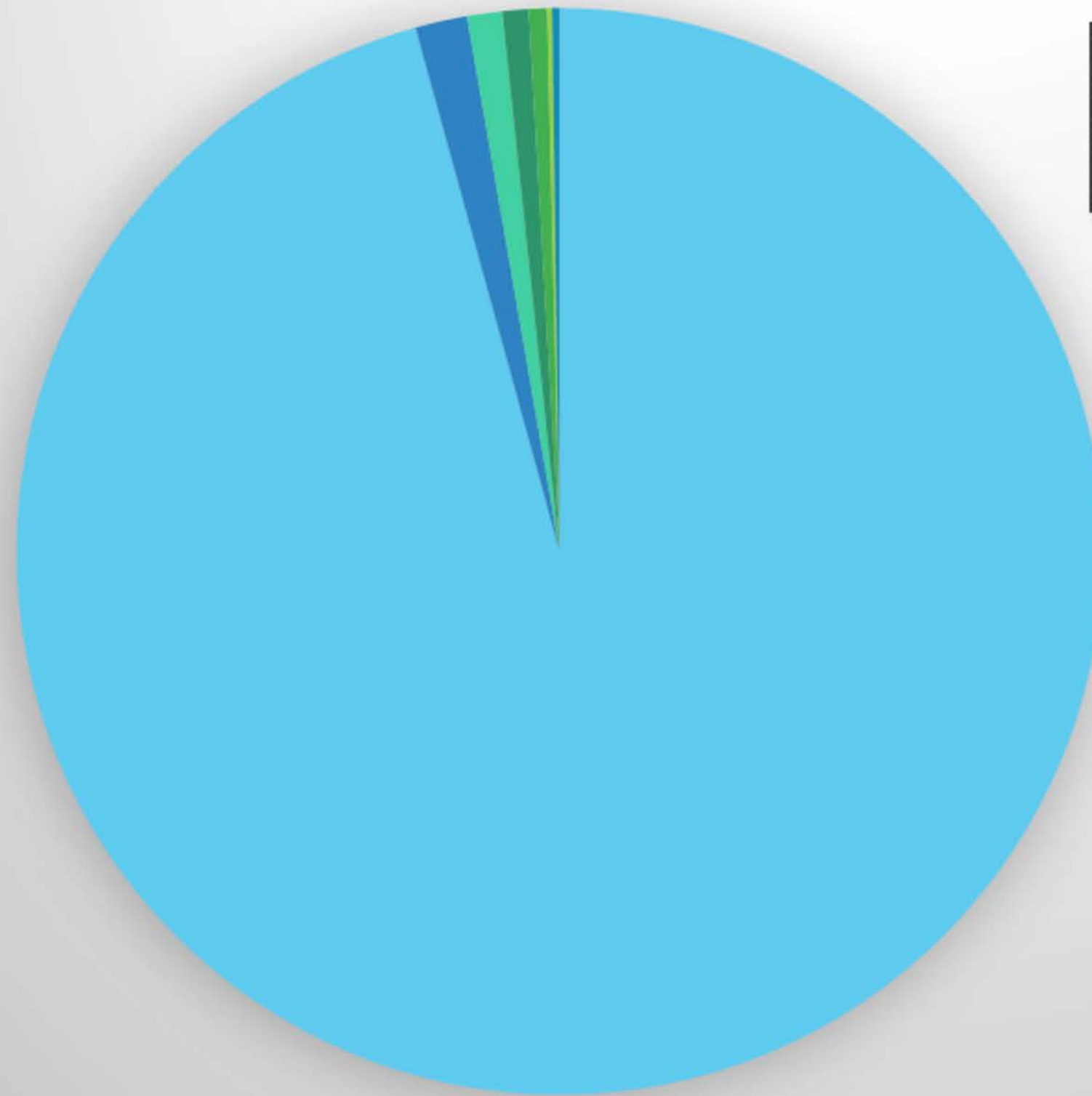
RAISE AWARENESS

Advocate for libraries by championing literacy and defending access, diversity, and equity.



STRATEGIC PLAN
2022–2025

Revenue



**Property Taxes
(Real)
94%**

- Property Taxes (Real)
- Property Taxes (Personal)
- Penal Fines
- State Aid
- Services & Fees
- Donations/Fundraising
- Miscellaneous



How Much Did a Mill Raise in 2024?

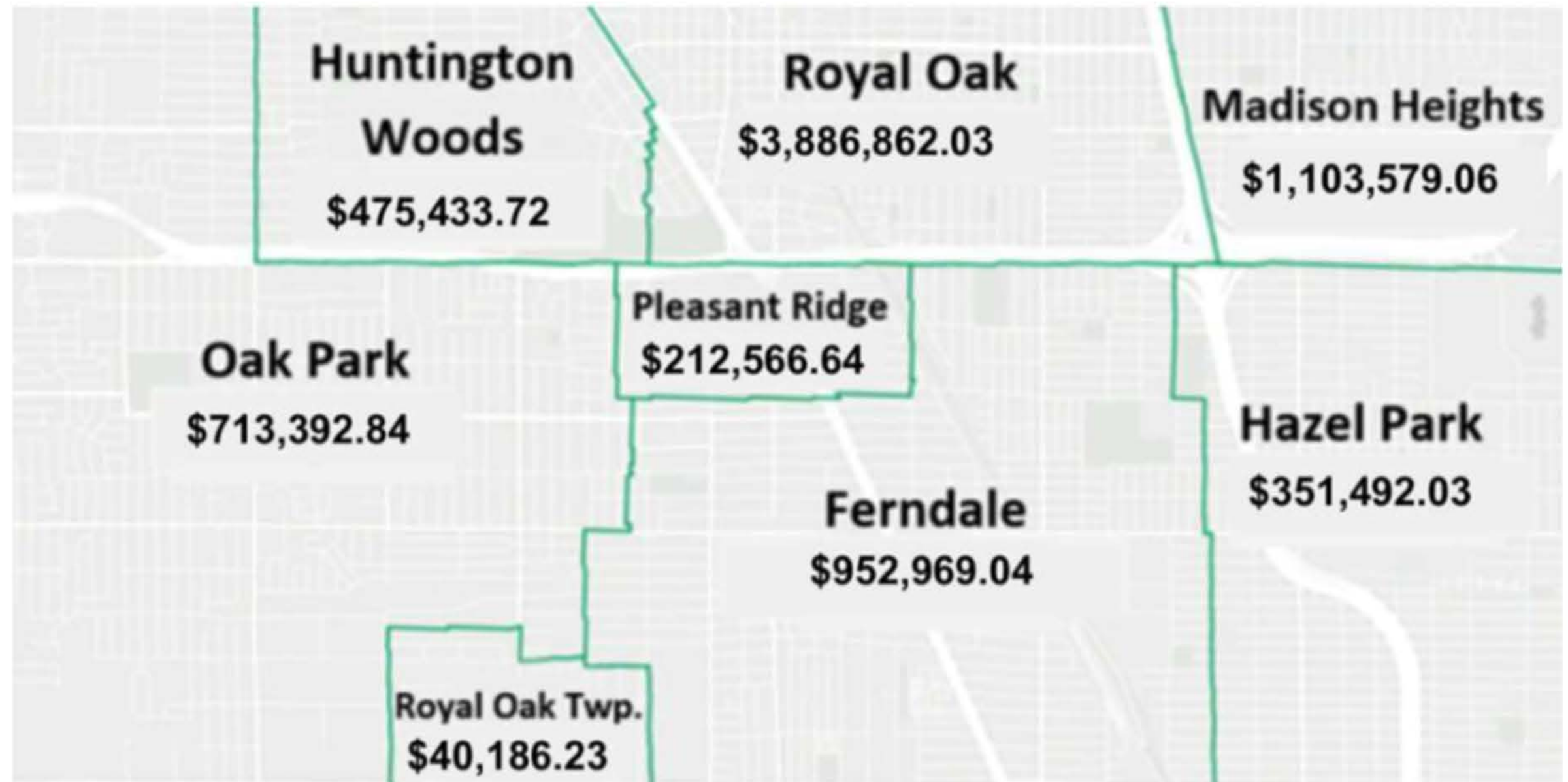
The taxing power cities use to levy taxes is done with a Millage.

A Millage or Mill is a certain amount of funding levied based on the following definition:

\$1 for every \$1,000 of taxable value.

For example, if a home has a taxable value of \$100,000 the amount 1 Mill would raise is \$100 in taxes.

What this means is that each community has vast differences in what it means to levy 1 Mill. The chart to the right illustrates the different amounts 1 Mill will raise in neighboring communities in 2024.



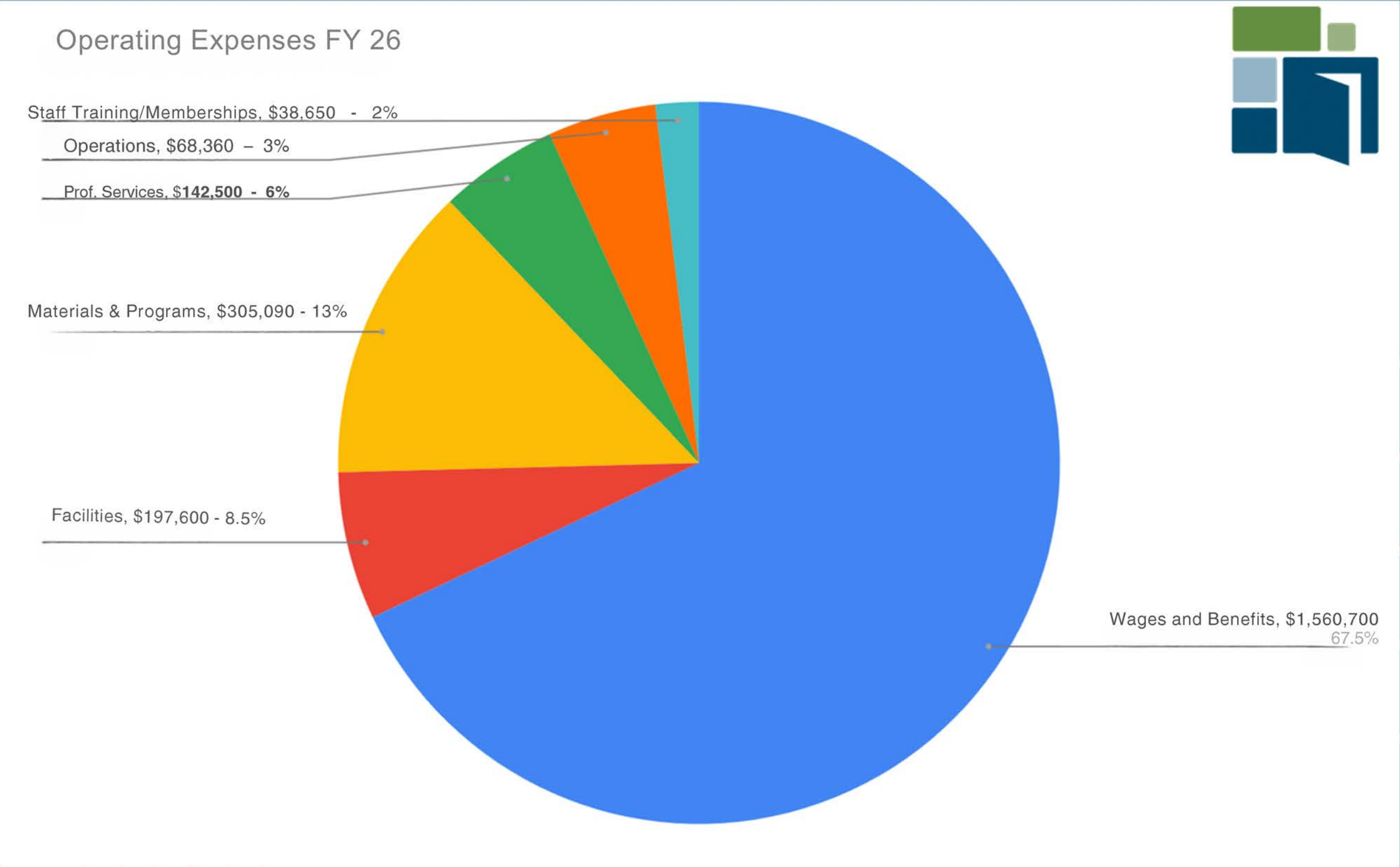
Source: City of Ferndale Triennial Adopted Budget 2025-2027

MILL LEVY HISTORY

Voted Millage 3.5	Maximum allowable millage due to Headlee Rollback	Approved by the Library Board of Directors
FY 2018-2019	3.3087	3.2
FY2019-2020	3.2167	3.1
FY 2020-21 (curbside/delivery only)	3.123	2.8
FY 2021-22	3.0327	3
FY 2022-23	2.9286	2.9
FY 2023-24	2.9201	2.85
FY 2024-25	2.8646	2.85
FY 2025-26 (proposed)	2.8204	2.81

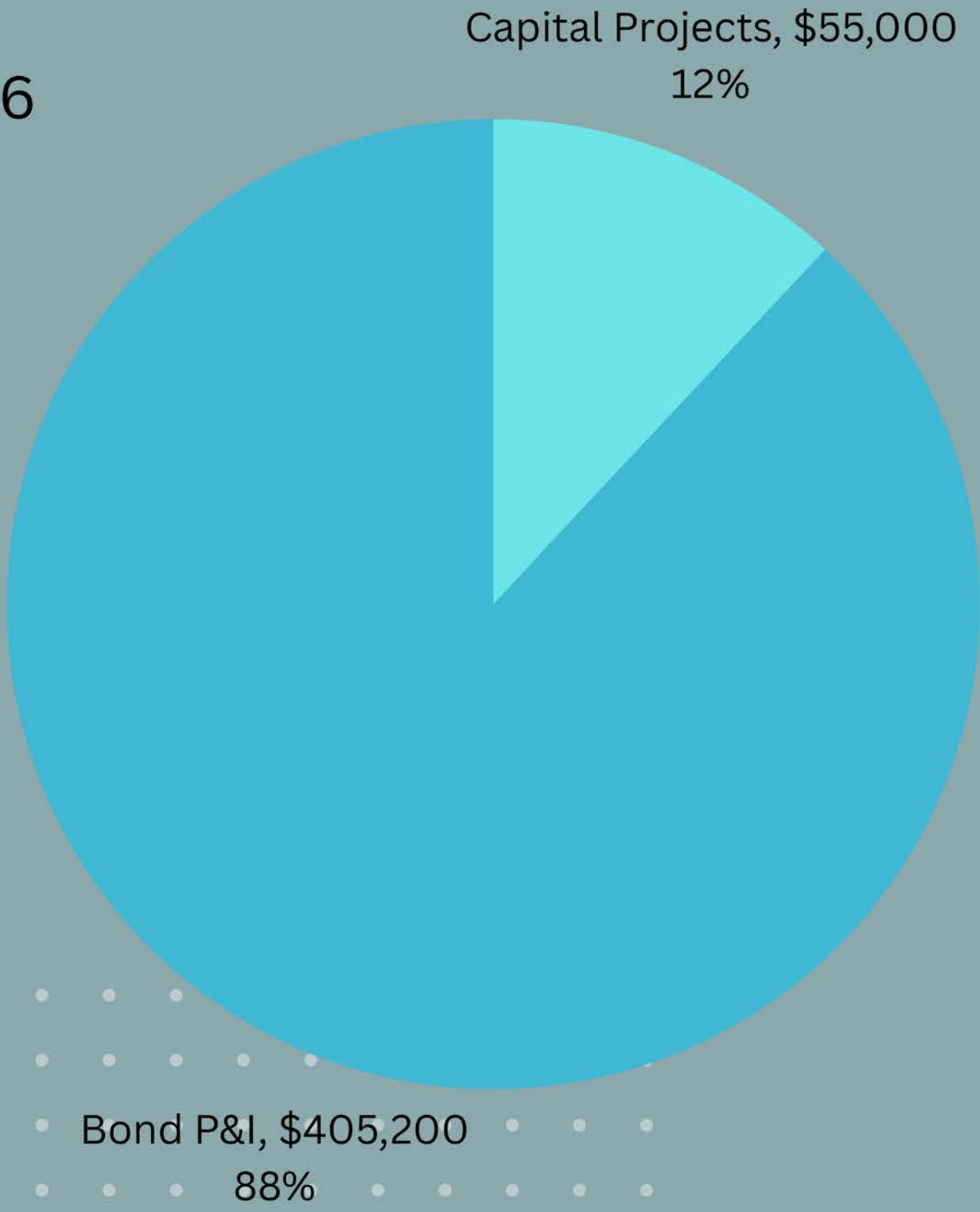


FY 2026 OPERATING EXPENSES

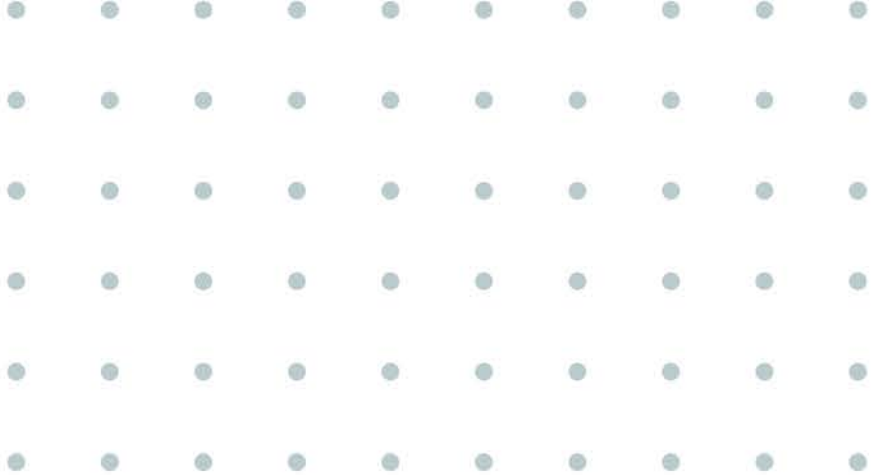


FY 2026 CAPITAL EXPENSES

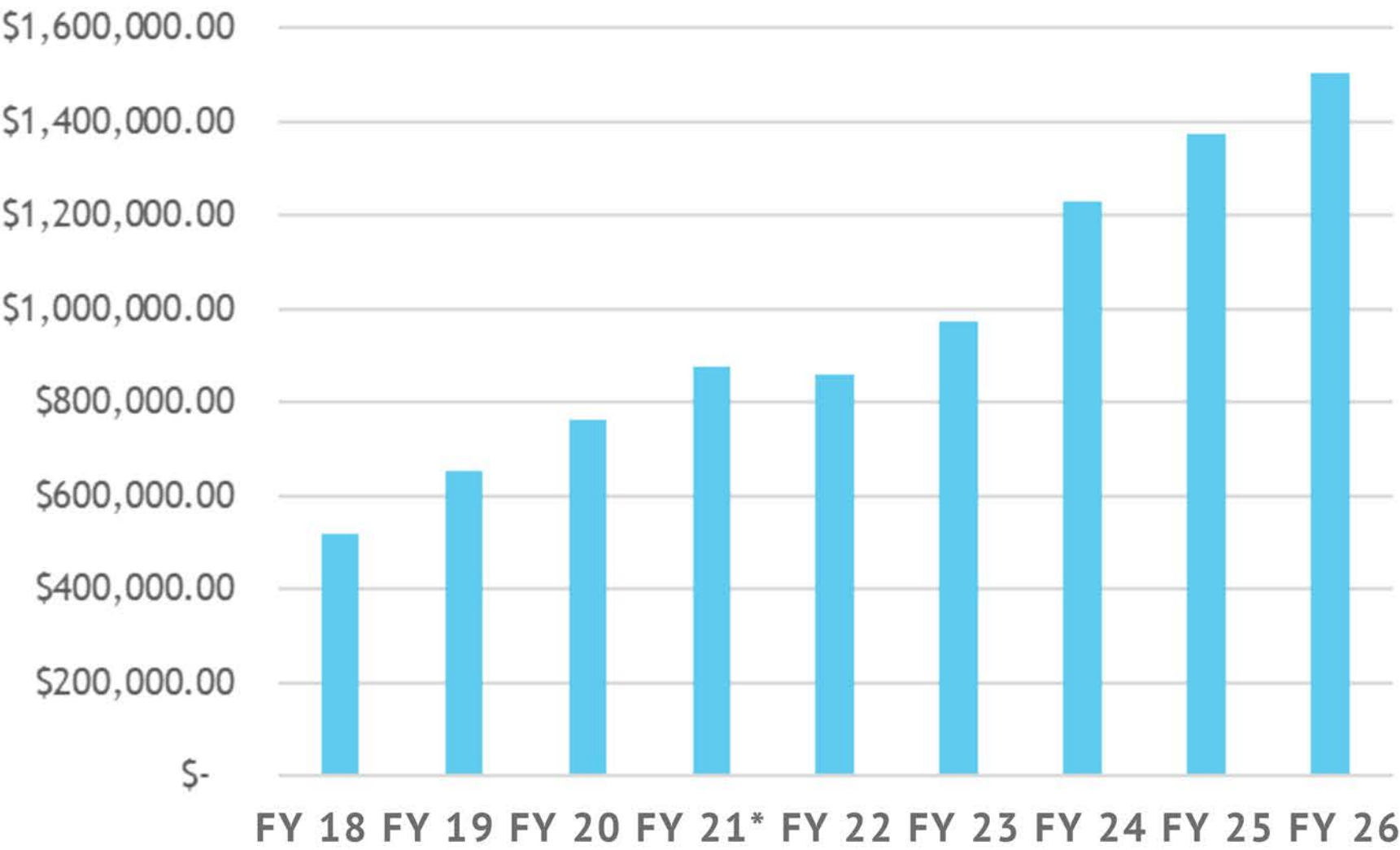
Capital Expenses FY 26



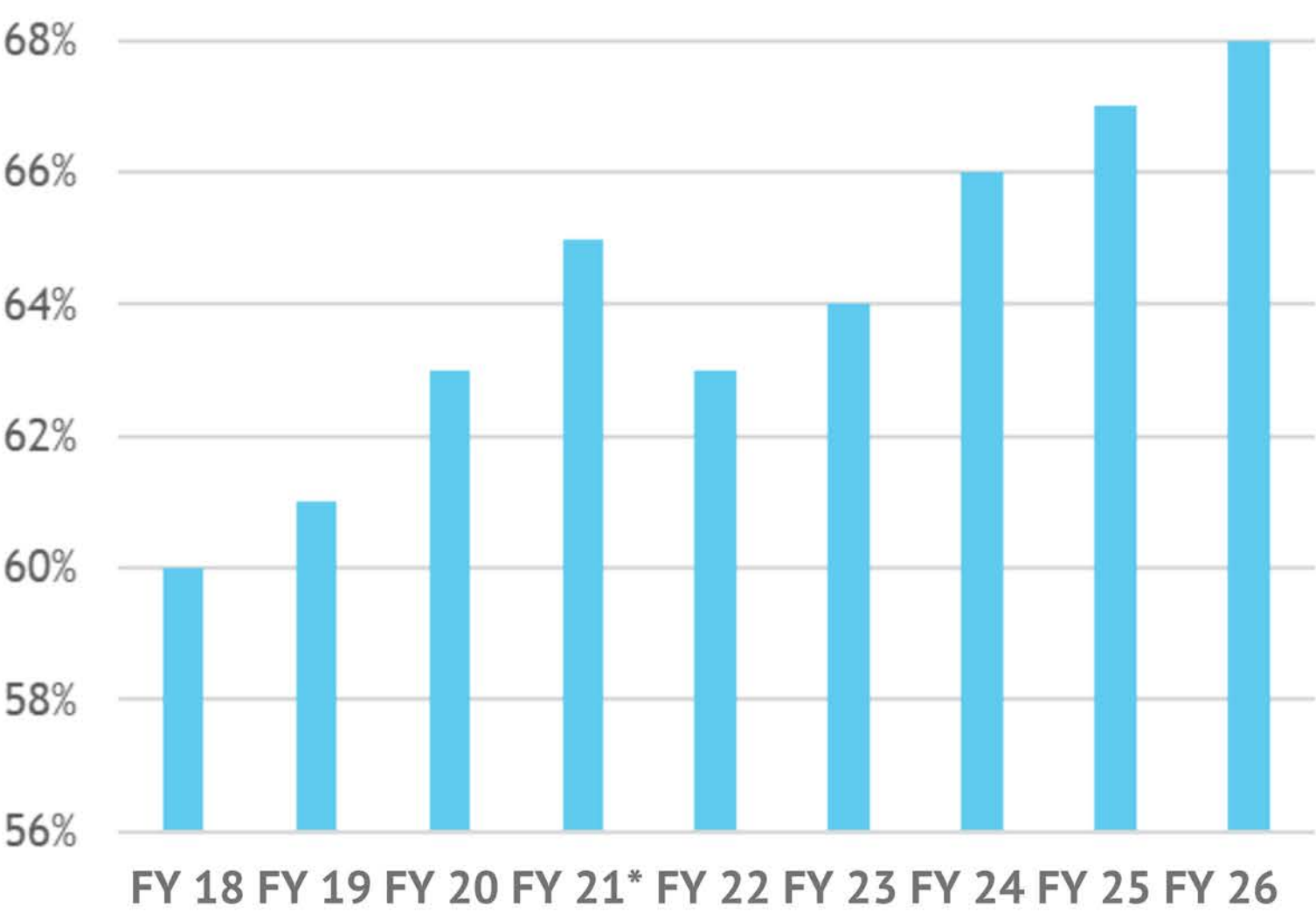
WAGES & BENEFITS



WAGES & BENEFITS



PERCENTAGE OF OPERATING EXPENSES



STAFFING

As promised of the voted millage, FADL increased open hours to 7 days a week, which occurred in September 2017

Staffing Levels in June 2017

- 8 Full-Time
- 7 Part-Time

Staffing Levels in May 2025

- 16 Full-Time
- 16 Part-Time

FADL uses substitute staff to fill in as needed.



CAPITAL PROJECTS FUND

UPCOMING PROJECTS FY 26

- LED lighting throughout the building
- Updated automatic door hinges
- Accessibility updates to Adult Services desk



BOOKS AND MEDIA

- The library offers print books, audiobooks, magazines, newspapers, graphic novels, DVDs/Blu-Rays, Video Games, and music CDs
- We select a wide variety of Fiction and Non-fiction for all interests
- The Library Board of Directors has approved an updated Material Selection Policy and challenge procedure in order to be prepared to handle any book challenges



E-LIBRARY

Download an app and take your library on the go!

- **Overdrive/Libby**
 - books, audiobooks, magazines, and videos
- **Hoopla:**
 - books, audiobooks, comics, music, movies and television
- **Kanopy:**
 - movies ranging from classics to newer releases, and independent films



OTHER NON-BOOK

- Library of Things
- Youth STEM Kits
- WiFi Hot Spots
- Puzzles and Board games
- Zines
- Seeds



DATABASES

The library subscribes to some great resources for Ferndale Cardholders

- **Creativebug**
 - video tutorials and instructions for crafts/ hobbies
- **Mango Languages:**
 - Download the app and learn a new language, over 70 available
- **Consumer Reports:**
 - Access to all articles and product reviews
- **Cypress Resume Builder**
 - Cover letter and resume templates and tips



LIBRARY MAILERS

The PageTurner is FADL's newsletter that is mailed out to every household and business in Ferndale

After each issue that goes out, we see an increase in library card sign-ups and program registrations

Intended to reach residents who aren't following us online as well as connect with our current patrons

We currently publish four issues per year and are including a Library Card Signup month postcard in FY 26.



September is Library Card Sign Up Month!

What IS "Library Card Sign Up Month"?

Back in 1987, then Secretary of Education William Bennett stated that, "...every Child should have a library card and use it!" Well, we couldn't agree more, especially since September is the month when kids go back to school. But, Ferndalians of ALL AGES can find an array of benefits and enjoyment from using their library cards all year round!

How do I get a library card?

Resident adults, ages 18+, with a valid Driver's License, State ID or Driver's License (displaying Ferndale address) can sign up in person or online! Adults can also present a valid picture ID and current lease, mortgage or utility bill with their name on it. Children ages 5-17 must have a parent/legal guardian sign their application. Questions? Stop by, or visit: fadl.org/library-cards

Explore "the Network"

If we don't have what you're looking for, you can interloan it from a nearby library, because we're part of a shared system known as The Library Network! That means you can request items from other libraries, AND you can even visit them and use your library card at their locations!

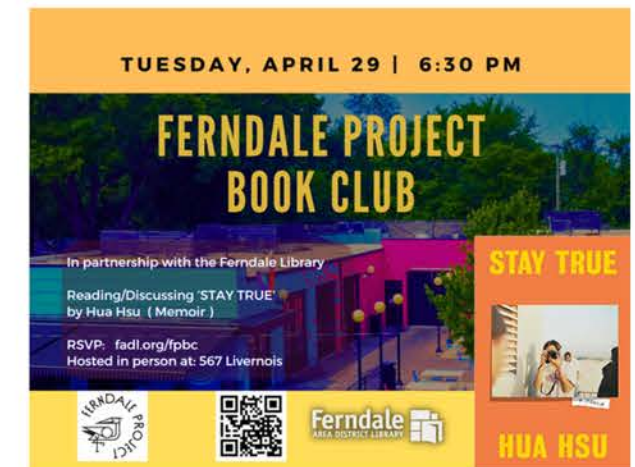
It's literally "not too late" (...to get a library card)

There are no more late fees!! Sure, there will still be a fine for damaged or lost items, but if those dreaded "due dates" are deterring you from either signing up or renewing your library card, rest assured: you're in the clear if your items are only a few days late. Plus, there's also a chance those items will automatically renew! How cool!



LIBRARY PROGRAMS

- Programming for all ages and interests
- Annual Summer Reading for all ages
- Concerts, storytimes, lectures, self improvement, crafts
- Follow us on Facebook or Instagram to see what's coming up!
- You can also find us doing programming at local businesses like Ferndale Project, 215 West, Treat Dreams, Drifter, and the WAB



FY 2026 Budget
Ferndale Area District Library

Voted Millage: 3.5 mills

	FY 2023-24 Activity Actual	FY 2024-25 Approved Budget Amended 1/23/2025	FY 2024-25 Projected Activity	FY 2025-26 Proposed Budget	FY 2026-27 Forecast Budget	FY 2027-28 Forecast Budget
General Fund - 101	2.85 mills	2.85 mills	2.85 mills	2.81 mills	2.77 mills	2.7 Mills
Revenue				Max levy due to rollback is 2.8204	(estimated max tax rate due to Headlee)	(estimated max tax rate due to Headlee)
101-271-404.000 - Voted Property Taxes	\$2,407,724.22	\$2,598,385.00	\$2,598,385.00	\$2,732,622.00	\$2,787,274.00	\$2,843,019.00
101-271-404.001 - Voted Property Taxes - Personal	\$41,374.24	\$39,952.71	\$41,500.00	\$42,000.00	\$42,500.00	\$42,750.00
101-271-567.000 - Library State Aid	\$19,460.02	\$19,500.00	\$20,214.00	\$20,250.00	\$20,750.00	\$20,750.00
101-271-581.000 - Grants		\$0.00				
101-271-607.000 - Fees for Services	\$1,075.00	\$1,000.00	\$1,350.00	\$1,250.00	\$1,250.00	\$1,250.00
101-271-627.000 - Charge for Services	\$8,355.47	\$7,000.00	\$7,000.00	\$7,000.00	\$7,000.00	\$7,000.00
101-271-645.000 - Print Sales & Copies	\$9,953.25	\$10,000.00	\$10,308.00	\$10,000.00	\$9,500.00	\$9,500.00
101-271-656.000 - Other Fees & Fines	\$25,740.81	\$26,560.07	\$26,560.00	\$26,500.00	\$26,000.00	\$25,000.00
101-271-660.000 - Fines & Forfeitures	\$2,157.00	\$500.00	\$1,280.00	\$1,000.00	\$1,500.00	\$1,500.00
101-271-675.001 - Individual Donations & Honorariums	\$2,248.86	\$1,200.00	\$1,961.80	\$1,500.00	\$1,500.00	\$1,500.00
101-271-675.002 - Contributions from Library Friends	\$5,296.52	\$5,000.00	\$4,720.00	\$5,000.00	\$5,000.00	\$5,000.00
101-271-675.003 - Special Event Proceeds		\$0.00				
101-271-675.004 - Library Board Fundraising	\$338.50	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
101-271-693.000 - Sale of Property	\$3,139.55	\$3,500.00	\$3,049.02	\$3,000.00	\$2,500.00	\$2,500.00
101-271-695.000 - Miscellaneous Income	\$7,177.21	\$5,500.00	\$6,829.45	\$6,000.00	\$5,500.00	\$5,500.00
101-271-699.401 - Contributions from Capital Fund	\$140,000.00	\$225,000.00	\$220,000.00	\$55,000.00		
101-271-930.101 - Contribution from General Fund						
Total Revenue	\$2,674,040.65	\$2,943,397.78	\$2,943,457.27	\$2,911,422.00	\$2,910,574.00	\$2,965,569.00

FY 2026 Budget Ferndale Area District Library	FY 2023-24 Activity Actual	FY 2024-25 Approved Budget Amended 1/23/25	FY 2024-25 Projected Activity	FY 2025-26 Proposed Budget	FY 2026-27 Forecast Budget	FY 2027-28 Forecast Budget
General Fund - 101 Expenses	2.85 mills	2.85 mills	2.85 mills	2.81 mills	2.77 mills	2.7 mills
101-271-706.001 - Salaries - Full-time	-\$658,786.57	-\$710,000.00	-\$664,143.00	-\$750,000.00	-\$772,500.00	-\$791,812.50
101-271-706.002 - Salaries - Part-time	-\$190,252.38	-\$220,000.00	-\$211,042.00	-\$218,000.00	-\$223,995.00	-\$229,594.88
101-271-706.003 - Salaries - Subs	-\$20,148.27	-\$29,000.00	-\$35,711.00	-\$25,750.00	-\$26,458.13	-\$27,119.58
101-271-715.001 - Social Security - Employee	-\$71,074.57	-\$77,000.00	-\$73,995.00	-\$79,500.00	-\$81,686.25	-\$83,932.62
101-271-715.002 - Social Security - Employer	-\$71,073.97	-\$77,000.00	-\$73,995.00	-\$79,500.00	-\$81,686.25	-\$83,932.62
101-271-716.100 - Health Insurance	-\$106,441.96	-\$125,000.00	-\$127,145.00	-\$130,500.00	-\$143,550.00	-\$157,905.00
101-271-717.000 - Life Insurance - EE	-\$7,724.30	-\$8,500.00	-\$7,482.00	-\$9,500.00	-\$9,737.50	-\$9,980.94
101-271-718.000 - Pension- ICMA-RC 401	-\$55,849.79	-\$72,000.00	-\$69,029.00	-\$79,000.00	-\$80,975.00	-\$82,999.38
101-271-720.001 - Medicare - Employee	-\$16,222.26	-\$18,000.00	-\$16,997.00	-\$20,000.00	-\$20,500.00	-\$21,012.50
101-271-720.002 - Medicare - Employer	-\$16,622.44	-\$18,000.00	-\$16,997.00	-\$20,000.00	-\$20,500.00	-\$21,012.50
101-271-721.001 - Federal Income Tax - Employee	-\$90,922.56	-\$100,000.00	-\$86,717.00	-\$100,000.00	-\$102,500.00	-\$105,062.50
101-271-722.001 - MI Income Tax - Employee	-\$42,211.88	-\$47,000.00	-\$44,592.00	-\$50,000.00	-\$51,250.00	-\$52,531.25
101-271-722.002 - MI Unemployment - Employer	-\$1,980.00	\$0.00	\$0.00	\$0.00		
101-271-723.001 - Local Income Tax - Employee	-\$1,302.51	-\$1,900.00	-\$1,748.00	-\$2,600.00	-\$2,665.00	-\$2,731.63
101-271-725.000 - Workers Compensation	-\$2,471.00	-\$1,500.00	\$0.00	-\$1,545.00	-\$1,583.63	-\$1,623.22
101-271-730.000 - Postage, Mail Processing	-\$9,209.45	-\$12,500.00	-\$12,568.00	-\$13,500.00	-\$13,905.00	-\$14,322.00
101-271-740.000 - Operating Supplies	-\$34,240.20	-\$33,000.00	-\$34,605.00	-\$36,000.00	-\$37,800.00	-\$39,690.00
101-271-742.000 - Books	-\$78,334.58	-\$100,000.00	-\$80,430.00	-\$95,000.00	-\$92,500.00	-\$92,000.00
101-271-743.000 - Periodicals	-\$8,906.70	-\$10,000.00	-\$9,785.00	-\$8,600.00	-\$8,500.00	-\$8,250.00
101-271-745.000 - Audio-Visual, Video	-\$28,719.44	-\$35,000.00	-\$32,851.00	-\$36,050.00	-\$37,131.50	-\$38,245.45
101-271-746.000 - Other Non Book	-\$92,175.78	-\$110,000.00	-\$109,948.00	-\$118,800.00	-\$120,500.00	-\$121,500.00
101-271-748.000 - Materials Processing Supplies	-\$4,931.06	-\$8,000.00	-\$7,249.00	-\$8,640.00	-\$8,899.20	-\$9,121.68
101-271-775.000 - Repair & Maintenance	-\$25,422.19	-\$32,000.00	-\$28,429.00	-\$34,500.00	-\$35,880.00	-\$36,777.00
101-271-802.000 - Audit/Actuarial Fees	-\$6,825.00	-\$7,480.00	-\$7,480.00	-\$7,480.00	-\$7,600.00	-\$7,750.00
101-271-803.000 - The Library Network	-\$58,242.52	-\$60,000.00	-\$59,151.00	-\$62,500.00	-\$65,000.00	-\$67,500.00

FY 2026 Budget Ferndale Area District Library	FY 2023-24 Activity Actual	FY 2024-25 Approved Budget Amended 1/23/2025	FY 2024-25 Projected Activity	FY 2025-26 Proposed Budget	FY 2026-27 Forecast Budget	FY 2027-28 Forecast Budget
General Fund - 101 Expenses	2.85 mills	2.85 mills	2.85 mills	2.85 mills	2.77 mills	2.7 mills
101-271-818.000 - Contractual Services	-\$102,446.13	-\$85,000.00	-\$75,686.00	-\$80,000.00	-\$82,000.00	-\$84,050.00
101-271-853.000 - Phone/Communications	-\$6,479.41	-\$6,750.00	-\$6,425.00	-\$7,000.00	-\$7,210.00	-\$7,426.30
101-271-885.000 - Special Programs	-\$32,774.39	-\$36,000.00	-\$32,275.00	-\$38,000.00	-\$40,000.00	-\$41,000.00
101-271-900.000 - Printing & Publishing	-\$22,855.32	-\$26,000.00	-\$27,857.00	-\$29,120.00	-\$29,993.60	-\$30,893.41
101-271-914.000 - Liability Insurance	-\$14,631.00	-\$16,253.00	-\$17,845.00	-\$18,500.00	-\$19,500.00	-\$20,000.00
101-271-920.000 - Utilities	-\$41,204.48	-\$42,000.00	-\$40,456.00	-\$45,000.00	-\$46,350.00	-\$47,740.50
101-271-931.000 - Facilities Maintenance	-\$34,686.40	-\$43,000.00	-\$48,346.00	-\$53,800.00	-\$49,750.00	-\$51,500.00
101-271-943.000 - Equipment Rental	-\$8,884.62	-\$9,500.00	-\$9,397.00	-\$9,800.00	-\$9,800.00	-\$9,800.00
101-271-956.000 - Miscellaneous	-\$1,184.00	-\$2,000.00	-\$2,091.00	-\$2,060.00	-\$2,125.00	-\$2,250.00
101-271-957.000 - Training/Education	-\$23,163.79	-\$28,000.00	-\$21,968.00	-\$25,000.00	\$25,750.00	-\$26,500.00
101-271-958.000 - Memberships & Dues	-\$9,862.60	-\$13,000.00	-\$12,586.00	-\$13,650.00	-\$14,059.50	-\$14,481.29
101-271-960.000 - County Delinquent Tax Chargeback	-\$950.00	\$0.00	-\$380.00	\$0.00		
101-271-965.401 - Contributions to Capital Fund		\$0.00	\$0.00	\$0.00	-\$25,000.00	-\$25,000.00
101-271-977.000 - Capital Outlay	-\$143,140.49	-\$300,000.00	-\$229,017.00	-\$50,000.00	-\$50,000.00	-\$50,000.00
101-271-992.000 - Debt Svc- Principal	-\$345,000.00	-\$360,000.00	-\$360,000.00	-\$375,000.00	-\$380,000.00	-\$380,000.00
101-271-994.000 - Interest Expense	-\$54,950.00	-\$44,600.00	-\$44,600.00	-\$30,200.00	-\$15,200.00	-\$10,450.00
Total Expenses	-\$2,542,304.01	-\$2,924,983.00	-\$2,741,018.00	-\$2,764,095.00	-\$2,792,540.55	-\$2,907,498.72

<div> <div>FY 2026 Budget</div> <div>Ferndale Area District Library</div> </div>						
	<div> <div>FY 2023-24</div> <div>Activity</div> <div>Actual</div> </div>	<div> <div>FY 2024-25</div> <div>Approved Budget</div> <div>Amended 1/23/2025</div> </div>	<div> <div>FY 2024-25</div> <div>Projected Activity</div> </div>	<div> <div>FY 2025-26</div> <div>Proposed Budget</div> </div>	<div> <div>FY 2026-27</div> <div>Forecast Budget</div> </div>	<div> <div>FY 2027-28</div> <div>Forecast Budget</div> </div>
General Fund - 101	2.85 mills	2.85 mills	2.85 mills	2.81 mills	2.77 mills	2.7 mills
General Fund Balance Change:	\$131,736.64	\$18,414.78	\$208,248.27	\$147,327.00	\$118,033.45	\$58,070.28
General Fund Balance at the Beginning of the FY:	\$365,825.00	\$466,028.00	\$484,422.78	\$692,671.05	\$839,998.05	\$958,031.50
General Fund Balance at the End of the FY:	\$466,028.00	\$484,442.78	\$692,671.05	\$839,998.05	\$958,031.50	\$1,016,101.78

