



2026-2027

Operating Budget

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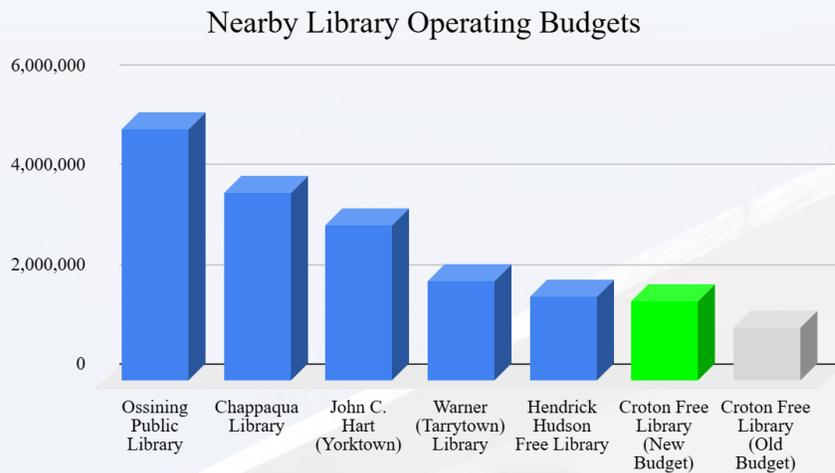
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BUDGET STATEMENT

The 2026-27 fiscal year marks a pivotal transition for the Croton Free Library. For decades, the Library has strictly adhered to tax cap restrictions, often resulting in a budget stretched thin by necessary cuts to maintain core operations. While we have historically managed through prudent fiscal responsibility, the widening gap between our static funding and the rising costs of inflation, particularly in staff insurance and building maintenance, has reached a critical point.

This budget represents a one-time adjustment designed to bring our tax levy in line with current economic realities and the standards of our neighboring libraries. For the first time, we are moving to fully fund our core operations through the tax levy, no longer relying on fundraising dollars to cover essential services. This shift ensures long-term stability and allows fundraising efforts to return to their intended purpose: supporting "above and beyond" programming and special community initiatives.



BASED ON THE LIBRARY'S LAST APPROVED BUDGET

Top Priorities for this Budget:

- **Competitive Compensation:** A major focus is boosting staff salaries to be more in line with other libraries in the Westchester area, ensuring we attract and retain the skilled professionals our community deserves.
- **Debt Service for the Future:** We are officially taking on debt service to fund both an upcoming major renovation and necessary long-term infrastructure upgrades.
- **Investment in Content:** After several years of strategic reductions in our collection budget to manage costs, we are increasing our investment in books, A/V, and digital content to better serve our patrons.

Croton Free Library - 2026-27 Operating Budget

Our community's reliance on the Library is higher than ever. Despite our historically lean budgets, the Croton Free Library leads the nearby libraries in checkouts per patron, with an annual average of approximately 22 checkouts per person. This level of engagement significantly outperforms all neighboring libraries in our comparison group, proving that our collection is a vital and heavily utilized resource for Croton residents.



BASED ON 2025 LIBRARY STATISTICS

With this budget, we are positioning the Library not just to survive, but to thrive as a modern, well-equipped community hub for the next generation.

Jesse Bourdon,
Library Director

INCOME

| INCOME | FY 2025-26 | % +/- | FY 2026-27 (Proposed) |
|------------------------------------|--------------------|------------|--------------------------|
| Tax Levy | \$985,392 | 55% | \$1,526,158 |
| General Donations | \$5,000.00 | 0% | \$5,000.00 |
| Investments from Unrestricted Fund | \$20,000 | 0% | \$20,000 |
| Investments from Restricted Fund | \$20,000 | 0% | \$20,000 |
| State Aid | \$2,750 | 0% | \$2,750 |
| Town of Cortlandt | \$18,369 | -13% | \$16,007 |
| Transfer from Fundraising | \$7,000 | --% | \$0 |
| TOTAL | \$1,058,511 | 50% | \$1,589,915 |

NOTES:

- This budget represents a one-time, 55% tax levy adjustment to bring the Library into alignment with modern economic realities after decades of strictly adhering to 2% tax cap restrictions.
- The levy increase primarily establishes a sustainable funding pathway for the Library’s renovation and future infrastructure upgrades. (See more on page 8).
- This shift is essential to ensure the Library can finally catch up with the compounding costs of regional inflation.
- After years of making difficult internal cuts to stay within the cap, this adjustment is necessary to protect the core services and professional staffing that our community relies upon.
- The levy adjustment is further underscored by a 13% reduction in financial support from the Town of Cortlandt for the upcoming fiscal year

EXPENSES

COLLECTION

| EXPENSE | FY 2025-26 | % +/- | FY 2026-27 (Proposed) |
|--------------------------|-----------------|------------|--------------------------|
| Books & AV – Adults | \$30,000 | 17% | \$35,000 |
| Books & AV – Children | \$6,000 | 17% | \$7,000 |
| Books & AV - Teens | \$1,000 | 20% | \$1,200 |
| Periodicals & Newspapers | \$5,350 | 12% | \$5,985 |
| Museum Passes | \$0 | --% | \$7,000 |
| TOTAL | \$42,350 | 33% | \$56,185 |

NOTES:

- After several years of strategic reductions due to financial constraints, this budget restores collection spending to a robust total of \$56,185, an increase of nearly 33% over the previous year.
- The Museum Pass program, previously funded through a \$7,000 annual request to the fundraising committee, is being brought back into the primary operating budget to ensure its long-term stability.
- Funding for newspapers and periodicals is increasing by approximately 12% to accommodate rising subscription costs.

TECHNOLOGY

| EXPENSE | FY 2025-26 | % +/- | FY 2026-27 (Proposed) |
|---|-----------------|------------|--------------------------|
| WLS - Integrated Library System | \$25,000 | 8% | \$27,000 |
| WLS - Wired Network and Security | \$15,500 | 6% | \$16,500 |
| WLS - Public Wireless Network | \$3,080 | 0% | \$3,080 |
| WLS - Equipment | \$16,000 | 15% | \$18,400 |
| WLS - Digital Content | \$4,500 | 22% | \$5,500 |
| Digital Outreach (prev. Website/Calendar) | \$2,800 | 35% | \$3,770 |
| Technology/Equipment | \$1,000 | 100% | \$2,000 |
| TOTAL: | \$67,880 | 12% | \$76,250 |

NOTES:

- The majority of our technology costs are determined by our essential contractual partnership with the Westchester Library System (WLS), which provides the critical infrastructure for our Integrated Library System (ILS), internet security, hardware and networked services.
- The "Digital Outreach" section has been renamed and its budget increased by 35% to \$3,770 to accurately reflect not just our website but the specialized software we now rely on to operate, including Zoom for virtual programming and professional email marketing tools.
- We are increasing our investment in digital content by 22%; while we continue our partnership with WLS, a portion of this funding is now dedicated to in-house curation of e-books and digital media to better meet the specific interests of Croton patrons.

SALARIES AND BENEFITS

| EXPENSE | FY 2025-26 | % +/- | FY 2026-27 (Proposed) |
|----------------------------|-------------------|--------------|----------------------------------|
| Professional/Librarian | \$319,442 | 5% | \$334,942 |
| Support Staff | \$253,041 | 8% | \$273,543 |
| Building Maintenance | \$37,857 | 4% | \$39,372 |
| Payroll Tax | \$50,353 | 6% | \$53,448 |
| Health Insurance | \$98,212 | 10% | \$108,000 |
| Statutory Disability & PFL | \$0 | --% | \$3,500 |
| Basic Life | \$2,200 | 0% | \$2,200 |
| Retirement | \$43,326 | 6% | \$45,749 |
| TOTAL: | \$804,431 | 7% | \$860,755 |

NOTES:

- To ensure we remain competitive in attracting and retaining talent, this budget implements equity pay adjustments averaging 5% for professional librarians and 8% for support staff, moving compensation closer to the standards of neighboring Westchester libraries.
- These increases serve as a direct acknowledgment of our highly valued staff, whose dedicated service has enabled the Library to lead many neighboring libraries in average annual checkouts per patron.
- The budget formally accounts for \$3,500 in Statutory Disability and Paid Family Leave (PFL) costs, providing a more transparent and accurate representation of total personnel expenses.
- The budget absorbs a 10% increase in health insurance premiums (totaling \$108,000) reflecting the continued national trend of rising healthcare costs that remain a significant factor in our annual fiscal planning

OPERATIONS AND MAINTENANCE

| EXPENSE | FY 2025-26 | % +/- | FY 2026-27 (Proposed) |
|---------------------------------|------------------|-------------|--------------------------|
| Utilities | \$27,000 | 7% | \$29,000 |
| Insurance – Building/Corporate | \$33,000 | 6% | \$35,000 |
| Annual Maintenance | \$34,000 | 3% | \$35,000 |
| Telephone | \$4,700 | 0% | \$4,700 |
| Postage | \$525 | 0% | \$525 |
| Supplies - Operating | \$9,000 | 11% | \$10,000 |
| Audit & Accounting Fees | \$9,600 | 4% | \$10,000 |
| Payroll Services | \$6,500 | 0% | \$6,500 |
| Education, Travel & Conferences | \$0 | --% | \$1,500 |
| Debt. Service | — | — | \$425,000 |
| TOTAL | \$124,325 | 348% | \$557,225 |

NOTES:

- This budget introduces a dedicated \$425,000 Debt Service line item to fund a major upcoming interior renovation and establish a sustainable pathway for future library upgrades. By taking on this service now, the Library is securing the necessary capital to modernize our physical space, ensuring the building can meet the evolving needs of the Croton community for decades to come.
- The budget accounts for a 7% increase in utility costs (\$29,000), keeping pace with regional energy price hikes to ensure the facility remains a comfortable, year-round resource for the community.
- Estimated annual maintenance costs have been adjusted to reflect the current averages.

EVENT PROGRAMMING

| EXPENSE | FY 2025-26 | % +/- | FY 2026-27 (Proposed) |
|------------------------|-----------------|------------|--------------------------|
| Special Events | — | —% | \$15,000 |
| Children's Programming | \$15,000 | 0% | \$15,000 |
| Teen Programming | \$3,500 | 0% | \$3,500 |
| Adult Programming | \$5,000 | 20% | \$6,000 |
| TOTAL | \$23,500 | 68% | \$39,500 |

NOTES:

- This budget restores Special Events as a core operating expense with a \$15,000 allocation, reversing last year's decision to move these costs to fundraising in order to meet tax cap requirements.
- Funding for adult-dedicated programming is increasing by 20% to \$6,000, allowing the Library to continue to expand upon regular programming for adults that continues to gain popularity. In 2025 alone, we hosted 325 adult-specific programs that brought in over 3,000 attendees total.
- Overall, the requested funding supports a robust programming schedule that facilitated 847 total live sessions in the past year, reaching an incredible 16,507 total attendees across all age groups.

OFFICIAL PROPOSED BUDGET (2026-27)

Approved on March 9, 2026

| INCOME | 2026-27 |
|------------------------------------|--------------------|
| Tax Levy | \$1,526,158 |
| General Donations | \$5,000 |
| Investments from Unrestricted Fund | \$20,000 |
| Investments from Restricted Fund | \$20,000 |
| State Aid | \$2,750 |
| Town of Cortlandt | \$16,007 |
| TOTAL | \$1,589,915 |
| EXPENSE | 2026-27 |
| Books and A/V | \$43,200 |
| Newspapers and Periodicals | \$5,985 |
| Museum Passes | \$7,000 |
| Digital Content | \$5,500 |
| Integrated Library System (ILS) | \$27,000 |
| Technology/Equipment | \$20,400 |
| Network | \$19,580 |
| Website | \$3,770 |
| Salaries and Benefits | \$860,755 |
| Education, Travel & Conferences | \$1,500 |
| Building Maintenance/Insurance | \$70,000 |
| Telephone | \$4,700 |
| Utilities | \$29,000 |
| Supplies | \$10,525 |
| Accounting/Payroll Services | \$16,500 |
| Programs/Special Events | \$39,500 |
| Debt. Service | \$425,000 |
| TOTAL | \$1,589,915 |

