

VILLAGE OF ELMWOOD
- PERSONNEL AND FINANCE MEETING AGENDA –
Elmwood Village Auditorium
323 West Winter Avenue
Monday – October 26, 2026 - 5:30pm

Agenda: *All items are for discussion, voting, and recommendation to the Village Board unless otherwise stated.*

1. Call to Order

- a) Roll Call
- b) Note compliance with the open meeting law

2. Open Personnel & Finance Committee Meeting

3. 2027 Preliminary Budget Review

Discussion and possible recommendations regarding the proposed 2027 Village Budget, including departmental expenses, revenues, and anticipated expenditures.

4. Employee Health Insurance Benefits

Discussion and possible recommendations regarding employee health insurance coverage, costs, and benefit options for 2027.

5. Adjournment

- ❖ A quorum of the Village Board may be present at the meeting. No official action of the Village Board will be taken at this meeting.

Posted: October 23, 2026

PLEASE NOTE:

The Village of Elmwood does not discriminate on the basis of sex, race, national origin, ancestry, creed, pregnancy, religion, marital or parental status, sexual orientation, or physical, mental, emotional, or learning disability or handicap in its municipal programs or activities. Federal law prohibits discrimination in employment on the basis of age, race, color, national origin, sex, religion, or handicap. The Wisconsin Fair Employment Law also prohibits discrimination in employment on the basis of creed, marital status, ancestry, arrest record or conviction record, or sexual orientation. Individuals requiring the assistance of auxiliary aids or special accommodations because of a disability are asked to contact the Village Office at 715-639-3792 at least 24 hours prior to the event to arrange for appropriate accommodations.



HOURS INCREASE PROPOSAL

AUGUST 5, 2026

Elmwood Public Library is currently open 31 hours per week, Monday 10:00-4:00, Tuesday 1:00-6:00, Wednesday 10:00-4:00, Thursday 1:00-6:00, Friday 10:00-4:00, and Saturday 9:00-12:00. This offers some evening open hours for patrons and minimizes staff time, but we have collected the following feedback about our hours:

1. It is difficult to remember when we open at 10:00 and when we close at 6:00. Patrons trying to get in while the doors are locked is a very frustrating experience.
2. For teachers, students, and families, it is often difficult to get to the library after school before we close at 4:00.
3. Programming for adults works best in the evening hours, which either requires a shortened program or staff to remain after the library has officially closed. This is a burden on staff and a frustration for patrons who try to use the library when it is clearly open for meetings but closed for regular library business.

With that feedback in mind, I propose that beginning in January of 2027 we expand our hours to 44 hours per week: Monday 9:00-5:00, Tuesday 9:00-5:00, Wednesday 9:00-5:00, Thursday 9:00-8:00, Friday 10:00-4:00, and Saturday 9:00-12:00. This improves the consistency of our hours and expands the time we are open in the evening and after school. It further allows me to schedule overlap with staff twice a week to do library programming, conduct off-site outreach, perform off-desk tasks, and attend meetings.

Additional hours/week	Hourly staff rate	Weekly payroll increase	Annual payroll increase
10	\$11.00 (current)	\$110	\$5,720
10	\$12.00	\$120	\$6,240

I anticipate needing to hire an additional library aide to open for these additional hours. That will require:

1. Reviewing and editing the Library Aide job description.
2. Posting the job for 2 weeks and processing applications.
3. Conducting interviews and selecting a candidate.
4. Running a background check and processing the new hire at the Village office.

Proposed 2027 Budget

Account Designation	Expense	2026 Revenue	2026 Budget	2027 Revenue	2027 Budget	NOTES
Library Donations	Donations	\$ 7,500		\$ 7,500		
Library - ACT 150 Other	ACT 150 & 420	\$ 11,667		\$ 14,446		
Library Other Exp	Fees, LGIP, Odd expenses	\$ 4,650		\$ 4,650		
Library Wages	Wages		\$ (24,072)		\$ (29,354)	Reflects hours increase
Library Benefits	Medicare, SS, WRS		\$ (4,350)		\$ (4,788)	Reflects hours increase
Library Print Materials	Books & Newspapers		\$ (4,120)		\$ (4,244)	3% annual increase
Library AV Material	DVDs		\$ (1,545)		\$ (1,591)	3% annual increase
Library Programming	Performers, Crafts,		\$ (1,133)		\$ (1,167)	3% annual increase
Library Supplies			\$ (1,030)		\$ (1,061)	3% annual increase
Library Utilities			\$ (4,841)		\$ (4,986)	3% annual increase
Library Contracts	IFLS, EO Johnson		\$ (3,905)		\$ (4,022)	3% annual increase
Library Equipment	Computers		\$ (1,500)		\$ (1,500)	
Library Maintenance			\$ (1,000)		\$ (1,000)	
Education Reimburseme	Tuition reimbursement		\$ -		\$ -	
Library E-Material	Overdrive Advantage		\$ -		\$ -	
TOTAL		\$ 23,817	\$ (47,496)	\$ 26,596	\$ (53,713)	
Village of Elmwood Budget Request			\$ (23,679)		\$ (27,117)	

	2026 Request	2025 Request
ACT 150 - Pierce County \$	12,344.57	\$ 11,110.11
ACT 420 - Dunn County \$	4,274.27	\$ 2,991.99
ACT 420 - Pepin County \$	294.63	\$ 206.24
ACT 420 - St. Croix Coun \$	196.46	\$ 137.52

Village of Elmwood

2027 BUDGET PLANNING

General Fund | Prepared October 26, 2026 | Preliminary proposal for Board review - subject to revenue and fund reconciliation

REVENUES	2027 Planning Amount
Taxes	\$460,000.00
Intergovernmental	\$364,000.00
Licenses & Permits	\$10,000.00
Fines & Forfeits	\$1,000.00
Public Charges for Services	\$10,000.00
Miscellaneous	\$12,000.00
Other Financing Sources	\$0.00
Special Assessments	\$0.00
Total Planning Revenue	\$857,000.00
EXPENDITURES	2027 Planning Amount
General Government	\$255,000.00
Public Safety - police, fire, EMS and other	\$210,024.00
Public Works - General Fund only	\$185,000.00
Health & Human Services	\$1,500.00
Culture, Recreation & Education	\$105,000.00
Conservation & Development - zoning / other	\$613.00
Other Uses / Contingency	\$15,000.00
Subtotal Before Debt Service	\$772,137.00
FNC debt service - full payment assumed here	\$103,720.40
Total Planning Expenditures	\$875,857.40

Projected shortfall: \$18,857.40

Revenue is \$84,863 above spending before debt. Including the full FNC payment produces an estimated \$18,857.40 shortfall. Hydrant rental and any additional General Fund debt are not yet included. Revenue and debt funding assignments remain to be confirmed.

The \$27,117 library contribution is included. TID 5 separately funds its approximately \$27,387 final 2027 payout, as confirmed by the clerk following Ehlers review; it is excluded from General Fund spending. The \$20,000 Sewer plant upgrade and USDA utility debt are outside this General Fund plan. No sale proceeds, new borrowing or use of reserves is assumed.

Basis for the 2027 Proposal

Revenue - \$857,000

Revenue assumptions for this proposal: Taxes of \$460,000 remain a levy placeholder. Intergovernmental revenue of \$364,000 carries shared revenue and transportation/fire/forest aid at prior planning levels pending 2027 notices; the supplied notices support Act 12 \$2,263.07, Personal Property Aid \$4,538.44 and computer aid \$278.95. TID aid is excluded.

General Government - \$255,000

Detailed allowances total \$254,276.80; \$723.20 remains within the rounded amount. Includes the clerks' one-third General Fund share, 3% COLA and four overtime hours weekly each. PW/police premiums and police legal stay centrally here; ordinary paid leave is included in annual wages. The new audit form lists \$36,500 versus the current \$35,000 audit allowance; confirm the 2027 fee.

Public Safety - \$210,024, before hydrant rental

Police \$128,478.80 includes 3% COLA and the \$12,000 squad radio. Other services total \$81,545.20: annual fire assessment \$30,195; fire dues \$3,530.20; resident fire bills \$5,100; ambulance \$34,760; inspector \$7,500; disaster-control phone \$460. Annual fire/EMS amounts carry forward the latest supplied annual figures. Add the auditor's hydrant-rental amount when available.

Public Works - \$185,000

General Fund operating/project estimates \$98,346.68 plus an assumed 50% share of the \$167,016.45 all-fund staffing pool (\$83,508.23) total \$181,854.91. The rounded budget includes \$3,145.09 above that estimate. Includes \$6,000 tree work, \$7,500 blade patching, \$7,000 street lighting and the \$15,000 gross sidewalk project. PW insurance remains in General Government; wage/benefit account distribution still needs the final time allocation.

Culture, Recreation & Education - \$105,000

Library request: \$53,713 expenses less \$26,596 outside revenue = \$27,117 Village contribution. Its hours increase is already included. Using the \$77,963.64 culture forecast, replace \$384.07 of library expense with the requested \$27,117 contribution: approximately \$104,696.57, rounded to \$105,000. This supports the section total; final individual account allocations remain to be completed. The hours proposal expands opening by 13 hours weekly but funds 10 added staff hours; clarify coverage.

Conservation & Development - \$613 General Fund

Only TID 5 remains. The clerk confirms Ehlers reviewed the payout schedule and 2027 is the final payout year. The approximately \$27,387 payment is funded by TID 5 and excluded from General Fund spending; \$613 remains for zoning/other expenses. TID administration and closing costs belong in its separate budget.

Debt service - \$103,720.40 planning provision

FNC payment due August 1, 2027: \$95,000 principal plus \$8,720.40 interest. This comparison assumes the General Fund supports the full payment until other funding is documented. USDA Water/Sewer debt is separate; the workbook's \$158,566 utility projection is not added here. Other loan payments, if General Fund obligations, would increase the shortfall.

Other items and matching receipts

Health remains \$1,500 and the existing Other Uses/Contingency remains \$15,000. The \$7,500 sidewalk owner share and \$5,100 resident fire reimbursements are not added to the \$857,000 revenue plan without a reconciled collection schedule. Fire-dues aid is already in intergovernmental revenue. County aid/donations supporting the library are already netted in its \$27,117 request; do not count them again as General Fund funding.

Moving beyond the large TID distributions

The Village paid \$369,769 in total TID distributions These large payouts are winding down. Ehlers confirms the final TID 5 payout is in 2027 to Welcome Home Assisted Living; TID 5 funds its \$27,387 payment separately

Village of Elmwood | 2027 Budget Packet

Board review copy | October 26, 2026 | Working estimates, not adopted

General Fund section	2027 proposal
General Government	\$255,000.00
Public Works - General Fund only	\$185,000.00
Public Safety - police, fire, EMS and other	\$210,024.00
Culture, Recreation & Education	\$105,000.00
Conservation & Development - General Fund	\$613.00
Five requested departments	\$755,637.00
Whole General Fund planning check	Amount
Planning revenue - to confirm	\$857,000.00
Five departments above	\$755,637.00
Health & Human Services	\$1,500.00
Other Uses / Contingency	\$15,000.00
Spending before debt and unresolved items	\$772,137.00
Amount available before debt	\$84,863.00
FNC scheduled payment - if fully funded here	\$103,720.40
Spending with full FNC payment	\$875,857.40
Shortfall with full FNC payment	\$18,857.40

Estimated gap: \$18,857.40, including the full FNC payment and excluding hydrant rental. Revenue and fund allocations still need confirmation.

The Village paid \$369,769 in total TID distributions, as confirmed by the clerk. These large payouts are winding down. Ehlers confirms 2027 is TID 5's final payout year; its \$27,387 payment is separately funded. The \$20,000 plant upgrade belongs in Sewer.

General Government | \$255,000

2025 actual | 2026 estimated final | 2027 proposal

Account / category	Short note	2025 actual	2026 est. final	2027 proposal
100-00-51110-110-000 / VILLAGE BOARD / SALARIES & PER DIEM	Existing planning allowance	No posting shown	\$2,920.00	\$3,000.00
100-00-51110-130-000 / VILLAGE BOARD / EMPLOYEE BENEFITS	Existing planning allowance	No posting shown	\$223.38	\$383.00
100-00-51110-390-000 / VILLAGE BOARD / OTHER EXPENSES	Existing planning allowance	\$446.00	\$199.78	\$500.00
100-00-51310-210-001 / ATTORNEY BOARD/OFFICE	Existing planning allowance	\$1,310.00	\$10,701.30	\$12,000.00
100-00-51310-210-002 / VILLAGE ATTORNEY / PROFESSIONAL SERVICE	Existing planning allowance	\$225.50	\$651.90	\$1,000.00
100-00-51310-210-003 / VILLAGE ATTORNEY / PROFESSIONAL SERVICE	Existing planning allowance	No posting shown	\$196.80	\$1,000.00
100-00-51410-110-000 / VILLAGE PRESIDENT / SALARIES & PER DIEM	Existing planning allowance	\$720.00	\$200.00	\$800.00
100-00-51410-130-000 / VILLAGE PRESIDENT / EMPLOYEE BENEFITS	Existing planning allowance	\$55.08	\$15.30	\$62.00
100-00-51410-390-000 / VILLAGE PRESIDENT / OTHER EXPENSES	Existing planning allowance	No posting shown	\$237.26	\$250.00
100-00-51420-110-000 / VILLAGE CLERK/TREASURER WAGES	3% COLA; 4 hrs OT/week; GF third	\$33,101.23	\$41,634.20	\$45,990.19
100-00-51420-130-000 / VILLAGE CLERK/CLERK BENEFITS	Clerk GF taxes/WRS/HSA	\$6,184.60	\$7,113.18	\$8,185.86
100-00-51420-320-000 / VILLAGE CLERK - TREASURER / PUBLICATIONS	Existing planning allowance	\$407.41	\$443.30	\$600.00
100-00-51420-390-000 / VILLAGE CLERK/TREASURER EXP	Existing planning allowance	\$-3,778.71	\$6,229.84	\$7,000.00
100-00-51420-390-004 / CLERK PHONE	Existing planning allowance	\$5,950.53	\$5,436.60	\$6,000.00
100-00-51420-390-006 / CLERK OFFICE SUPPLIES	Existing planning allowance	\$8,361.33	\$4,682.27	\$5,000.00
100-00-51420-390-007 / VILLAGE CLERK - TREASURER / OTHER EXPENSES	Existing planning allowance	\$3,216.02	\$1,064.86	\$1,500.00
100-00-51420-390-009 / VILLAGE CLERK - TREASURER / OTHER EXPENSES	Existing planning allowance	\$2,784.00	\$3,155.38	\$3,500.00
100-00-51420-390-010 / CLERK MILEAGE/MEALS/HOTEL	Existing planning allowance	\$1,404.36	\$4,271.98	\$5,000.00
100-00-51440-110-000 / ELECTIONS / SALARIES & PER DIEM	One election in 2027	\$1,400.75	\$2,602.12	\$1,500.00
100-00-51440-390-000 / ELECTIONS EXPENSES	One election in 2027	\$1,469.15	\$1,927.05	\$1,000.00
100-00-51440-390-009 / ELECTIONS EXPENSES / OTHER EXPENSES	One election in 2027	No posting shown	\$118.24	\$500.00
100-00-51500-000-000 / FINANCIAL ADMINISTRATION	Existing planning allowance	\$11,197.50	\$8,500.00	\$10,000.00

3% clerk COLA; four overtime hours weekly each. General Fund clerk share: \$62,391.80. Paid leave included in wages; PW/police insurance stays here. Audit fee to confirm.

General Government | \$255,000

2025 actual | 2026 estimated final | 2027 proposal

Account / category	Short note	2025 actual	2026 est. final	2027 proposal
100-00-51510-210-000 / SPECIAL ACCOUNTING & AUDITING	2026 complete; 2027 allowance	\$38,771.25	\$29,000.00	\$35,000.00
100-00-51530-210-000 / ASSESSMENT OF PROPERTY / PROFESSIONAL SERVICE	2026 paid; recurring assessment	\$7,000.00	\$3,500.00	\$3,500.00
100-00-51530-390-000 / ASSESSMENT OF PROPERTY / OTHER EXPENSES	Existing planning allowance	\$346.45	\$0.00	\$0.00
100-00-51610-110-000 / OLD FIRE HALL / SALARIES & PER DIEM	Existing planning allowance	\$497.08	\$1,175.07	\$1,100.00
100-00-51610-130-000 / OLD FIRE HALL BENEFITS	Existing planning allowance	\$77.75	\$205.12	\$210.00
100-00-51610-390-000 / OLD FIRE HALL EXPENSES	Includes heater provision	\$218.20	\$2,825.08	\$5,000.00
100-00-51610-390-005 / OLD FIRE HALL / OTHER EXPENSES	Existing planning allowance	\$375.28	\$324.68	\$400.00
100-00-51900-000-000 / OTHER GENERAL GOVERNMENT	Existing planning allowance	No posting shown	\$-300.00	\$0.00
100-00-51900-390-050 / OTHER GENERAL GOVERNMENT / MISC EXPENSES	Existing planning allowance	No posting shown	\$101.28	\$100.00
100-00-51900-390-060 / OTHER GENERAL GOVERNMENT / MISC EXPENSES	Existing planning allowance	No posting shown	\$145.57	\$150.00
100-00-51930-000-000 / NONDEPARTMENTAL INSUR. & BONDS	Existing planning allowance	No posting shown	\$78.00	\$100.00
100-00-51931-510-000 / PROPERTY & LIABILITY INSURANCE / PROP. & LIAB. INSUR.	Existing planning allowance	\$25,999.50	\$21,308.25	\$24,000.00
100-00-51932-510-000 / WORKERS COMPENSATION / PROP. & LIAB. INSUR.	Existing planning allowance	\$1,213.40	\$-448.00	\$3,000.00
100-00-51934-510-000 / UNEMPLOYMENT COMPENSATION / PROP. & LIAB. INSUR.	Existing planning allowance	\$612.80	\$459.60	\$2,000.00
100-00-51940-000-000 / NONDEPARTMENTAL EMPLOY.BENEFIT	Existing planning allowance	No posting shown	\$632.40	\$1,000.00
100-00-51943-130-000 / EMPLOYEE MEDICAL INSURANCE	Central premiums; avoid duplicates	\$45,344.04	\$46,941.53	\$58,715.75
100-00-51944-130-000 / SICK LEAVE, VAC. & HOLI. PAY	Paid leave included in wages	\$35,852.92	\$35,786.28	\$0.00
100-00-51947-130-000 / COMPTIME	Separate cash-payout provision	\$7,470.06	\$14,890.28	\$5,000.00
Planning item - election employer taxes / Election employer taxes - account to verify	Existing planning allowance	No posting shown	Separate planning item	\$230.00

3% clerk COLA; four overtime hours weekly each. General Fund clerk share: \$62,391.80. Paid leave included in wages; PW/police insurance stays here. Audit fee to confirm.

Public Works | General Fund \$185,000

2025 actual | 2026 estimated final | 2027 proposal

Account / category	Short note	2025 adjusted	2026 est. final	2027 proposal
100-00-53230-110-000 / SHOP WAGES	Part of \$83,508.23 GF staff estimate	\$13,564.92	\$7,914.37	Included in staffing share
100-00-53230-130-000 / SHOP / EMPLOYEE BENEFITS	Part of \$83,508.23 GF staff estimate	\$3,095.83	\$1,260.10	Included in staffing share
100-00-53230-390-000 / SHOP EXPENSES	Operating estimate	\$3,625.28	\$1,953.61	\$2,500.00
100-00-53230-390-004 / SHOP PHONE	Operating estimate	\$1,909.89	\$2,960.74	\$3,200.00
100-00-53230-390-005 / SHOP UTILITES	Operating estimate	\$4,966.36	\$3,988.60	\$5,200.00
100-00-53230-390-006 / SHOP OFFICE SUPPLIES	Operating estimate	\$599.41	\$688.22	\$800.00
100-00-53230-390-009 / SHOP / OTHER EXPENSES	2025 corrected; 2027 review	\$940.09	\$547.04	\$3,000.00
100-00-53230-390-010 / SHOP / OTHER EXPENSES	Operating estimate	\$338.99	\$271.28	\$1,000.00
100-00-53230-390-011 / SHOP UNIFORMS	Operating estimate	\$3,992.37	\$3,516.89	\$4,000.00
100-00-53230-390-013 / SHOP / OTHER EXPENSES	Operating estimate	\$249.78	\$1,453.27	\$1,500.00
100-00-53230-820-000 / SHOP / OUTLAY	No purchase planned	No posting shown	\$237.11	\$0.00
100-00-53240-000-000 / MACHINERY & EQUIPMENT	No 2026 activity here; review	\$344.42	\$0.00	\$500.00
100-00-53240-110-000 / MACHINERY & EQUIPMENT WAGES	Part of \$83,508.23 GF staff estimate	\$4,562.82	\$3,424.58	Included in staffing share
100-00-53240-130-000 / MACHINERY & EQUIPMENT BENEFITS	Part of \$83,508.23 GF staff estimate	\$725.62	\$598.69	Included in staffing share
100-00-53240-390-000 / MACHINERY & EQUIPMENT / OTHER EXPENSES	Operating estimate	\$2,102.28	\$525.10	\$1,000.00
100-00-53240-390-012 / MACHINERY & EQUIPMENT FUEL	Operating estimate	\$4,942.87	\$6,648.68	\$7,500.00
100-00-53240-390-013 / MACHINERY & EQUIPMENT / OTHER EXPENSES	Oil/fluids here; allowance review	\$196.31	\$978.82	\$2,500.00
100-00-53240-810-000 / MACHINERY & EQUIPMENT / OUTLAY	2026 painter; 2027 need pending	No posting shown	\$5,908.01	No added purchase priced
100-00-53270-390-000 / BUILDINGS & GROUNDS OPERATIONS / OTHER EXPENSES	Operating estimate	No posting shown	\$1,192.27	\$1,500.00
100-00-53300-000-000 / HWY. & ST. MAINT. & CONSTRUC.	Operating estimate	\$850.00	\$630.00	\$1,000.00
100-00-53310-000-000 / STREET MAINTENANCE	Operating estimate	\$230.87	\$0.00	\$500.00
100-00-53310-110-000 / STREET MAINTENANCE WAGES	Part of \$83,508.23 GF staff estimate	\$5,610.03	\$6,028.01	Included in staffing share
100-00-53310-130-000 / STREET MAINTENANCE BENEFITS	Part of \$83,508.23 GF staff estimate	\$899.78	\$1,002.76	Included in staffing share

Operating/project amounts: \$98,346.68. Estimated staffing share: \$83,508.23 (50% of all-fund pool); total \$181,854.91, rounded to \$185,000. Staffing assumes Bryan 3% COLA plus \$3 certification; assistant \$26/hour. Account staffing splits remain to be assigned.

Public Works | General Fund \$185,000

2025 actual | 2026 estimated final | 2027 proposal

Account / category	Short note	2025 adjusted	2026 est. final	2027 proposal
100-00-53310-390-000 / STREET MAINTENANCE / OTHER EXPENSES	Clerk estimate: tree work	\$15,034.69	\$8,619.16	\$6,000.00
100-00-53310-390-013 / STREET MAINTENANCE / OTHER EXPENSES	\$7,500 blade-patching plan	\$5,247.78	\$1,366.98	\$7,500.00
100-00-53310-820-000 / STREET MAINTENANCE / OUTLAY	Operating estimate	\$962.50	\$4,266.00	No added purchase priced
100-00-53320-110-000 / SNOW & ICE REMOVAL / SALARIES & PER DIEM	Part of \$83,508.23 GF staff estimate	\$6,678.66	\$9,784.46	Included in staffing share
100-00-53320-130-000 / SNOW & ICE REMOVAL BENEFITS	Part of \$83,508.23 GF staff estimate	\$1,043.71	\$1,644.00	Included in staffing share
100-00-53320-390-006 / SNOW & ICE REMOVAL / MISC EXPENSES	Operating estimate	No posting shown	\$229.70	\$500.00
100-00-53320-390-026 / SNOW & ICE REMOVAL / OTHER EXPENSES	Clerk-reduced materials	No posting shown	\$3,073.86	\$2,000.00
100-00-53330-390-000 / TRAFFIC CONTROL EXPENSES	Operating estimate	\$84.26	\$101.54	\$250.00
100-00-53420-110-000 / STREET LIGHTING / SALARIES & PER DIEM	Part of \$83,508.23 GF staff estimate	\$112.49	\$946.76	Included in staffing share
100-00-53420-130-000 / STREET LIGHTING BENEFITS	Part of \$83,508.23 GF staff estimate	\$17.41	\$159.38	Included in staffing share
100-00-53420-220-000 / STREET LIGHTING-UTIL.CHARGES	Operating estimate	\$15,035.60	\$18,257.03	\$20,000.00
100-00-53420-390-000 / STREET LIGHTING / OTHER EXPENSES	Clerk set \$7,000	\$203.11	\$23,807.68	\$7,000.00
100-00-53430-390-000 / SIDEWALKS / OTHER EXPENSES	Amount under review	No posting shown	\$41.32	\$500.00
100-00-53430-390-013 / SIDEWALKS / OTHER EXPENSES	Included in project below	No posting shown	\$4,116.00	\$0.00
100-00-53430-810-000 / SIDEWALKS / OUTLAY	\$15,000 project; 50/50	No posting shown	\$24,556.77	\$15,000.00
100-00-53440-110-000 / STORM SEWERS WAGES	Part of \$83,508.23 GF staff estimate	\$1,640.41	\$1,513.02	Included in staffing share
100-00-53440-130-000 / STORM SEWERS / EMPLOYEE BENEFITS	Part of \$83,508.23 GF staff estimate	\$260.06	\$248.19	Included in staffing share
100-00-53610-110-000 / SEWAGE SERVICE WAGES	Operating estimate	\$4,260.00	\$1,356.00	\$1,396.68
100-00-53635-110-000 / RECYCLING / SALARIES & PER DIEM	Part of \$83,508.23 GF staff estimate	No posting shown	\$788.80	Included in staffing share
100-00-53635-130-000 / RECYCLING / EMPLOYEE BENEFITS	Part of \$83,508.23 GF staff estimate	No posting shown	\$123.95	Included in staffing share
100-00-53635-390-000 / RECYCLING / OTHER EXPENSES	Amount under review	\$165.00	\$0.00	\$500.00
100-00-53700-390-000 / WATER SERVICE / OTHER EXPENSES	GF line; amount under review	\$1,938.85	\$0.00	\$2,000.00

Operating/project amounts: \$98,346.68. Estimated staffing share: \$83,508.23 (50% of all-fund pool); total \$181,854.91, rounded to \$185,000. Staffing assumes Bryan 3% COLA plus \$3 certification; assistant \$26/hour. Account staffing splits remain to be assigned.

Total Public Safety | \$210,024 plus hydrant rental

2025 actual | 2026 estimated final | 2027 proposal

Police account / category	Short note	2025 actual	2026 est. final	2027 proposal
100-00-52110-110-000 / Wages	3% COLA; full-year OT	\$63,896.91	\$78,711.55	\$81,328.80
100-00-52110-130-000 / Employer benefits	WRS / taxes / HSA	\$17,015.53	\$19,583.62	\$19,900.00
100-00-52110-390-000 / Department expenses	Rounded annual pace	\$2,250.88	\$964.55	\$1,000.00
100-00-52110-390-004 / Phone	Rounded annual pace	\$1,753.04	\$920.08	\$950.00
100-00-52110-390-006 / Office supplies	Rounded annual pace	\$2,944.25	\$1,074.68	\$1,100.00
100-00-52110-390-007 / Software	Renewal allowance	\$3,565.24	\$4,449.18	\$4,500.00
100-00-52110-390-008 / Equipment	Includes \$12,000 radio once	\$1,562.14	\$3,323.76	\$15,350.00
100-00-52110-390-009 / Training / memberships	Annual pace	\$75.00	\$338.90	\$350.00
100-00-52110-390-010 / Mileage / meals	Travel allowance	\$295.90	\$34.13	\$50.00
100-00-52110-390-011 / Uniforms	Annual pace	\$1,795.86	\$132.43	\$150.00
100-00-52110-390-012 / Fuel	Annual pace	\$1,687.30	\$2,200.38	\$2,300.00
100-00-52110-390-013 / Car maintenance / repairs	Repair allowance	\$2,784.06	\$257.54	\$500.00
100-00-52110-390-015 / DOJ TIME system	Annual cost	\$720.00	\$771.00	\$800.00
100-00-52110-390-016 / UFO Days	Event cost	No posting shown	\$159.48	\$200.00

Police: 2026 \$112,921.28; 2027 \$128,478.80. Includes 3% COLA and \$12,000 radio. Insurance/legal remain in General Government; payroll reconciliation pending.

Public Safety | Fire, EMS and other services

2025 actual | 2026 estimated final | 2027 proposal

Account / category	Short note	2025 actual	2026 est./adjusted	2027 proposal
100-00-52200-000-000 / Annual fire assessment	Latest annual invoice; 2027 placeholder	No posting shown	\$30,195.00	\$30,195.00
100-00-52210-290-000 / Fire dues	Matching aid receipt; 2026 pending payout	\$10,298.08	\$3,530.20	\$3,530.20
100-00-52210-390-000 / Resident fire bills	Gross costs; matching reimbursements	No posting shown	\$5,055.37	\$5,100.00
100-00-52310-290-000 / Ambulance	2026 service-year amount; 2027 carryforward	\$92,127.16	\$34,760.00	\$34,760.00
100-00-52410-290-000 / Building inspector	2026 ten-month pace	\$4,213.03	\$7,338.91	\$7,500.00
100-00-52500-390-000 / Disaster control / phone	Annual phone pace	\$455.40	\$455.40	\$460.00
Resident reimbursement posted to fire compensation	Existing expense credit	Included above	\$-375.00	Receipt separately
Hydrant rental	Auditor amount not provided	Not supplied	Not supplied	Add auditor amount
Public Safety total		2026 estimate / adjusted	2027 proposal	
Police		\$112,921.28	\$128,478.80	
Other Public Safety listed above		\$80,959.88	\$81,545.20	
Public Safety before hydrant rental		\$193,881.16	\$210,024.00	

2026 ambulance is shown by service year; its \$34,760 was paid in 2025. Hydrant rental remains to be added.

Matching receipts: fire dues \$3,530.20 and resident reimbursements \$5,100. Do not count receipts twice.

Culture, Recreation & Education | \$105,000

2025 actual | 2026 estimated final | 2027 proposal

Account / category	Short note	2025 actual	2026 est. final	2027 planning basis
100-00-55110-130-000 / LIBRARY / EMPLOYEE BENEFITS	2026 pace; section includes library request	\$1,005.67	No posting shown	Included in section amount
100-00-55110-390-000 / LIBRARY / OTHER EXPENSES	2026 pace; section includes library request	\$56.91	\$384.07	Included in section amount
100-00-55120-390-000 / LIBRARY - ACT 150 / OTHER EXPENSES	2026 pace; section includes library request	\$218.20	No posting shown	Included in section amount
100-00-55130-110-000 / AUDITORIUM WAGES	2026 pace; section includes library request	\$13,050.85	\$11,471.77	Included in section amount
100-00-55130-130-000 / AUDITORIUM BENEFITS	2026 pace; section includes library request	\$1,833.01	\$1,665.10	Included in section amount
100-00-55130-390-000 / AUDITORIUM EXPENSES	2026 pace; section includes library request	\$10,881.84	\$7,821.17	Included in section amount
100-00-55130-390-005 / AUDITORIUM UTILITIES	2026 pace; section includes library request	\$11,297.64	\$15,387.14	Included in section amount
100-00-55130-390-013 / AUDITORIUM MAINT/REPAIRS	2026 pace; section includes library request	\$7,630.60	\$14,252.77	Included in section amount
100-00-55130-810-000 / AUDITORIUM OUTLAY	2026 pace; section includes library request	No posting shown	\$4,276.88	Included in section amount
100-00-55140-390-000 / ELEVATOR EXPENSES / OTHER EXPENSES	2026 pace; section includes library request	\$2,892.29	\$2,714.12	Included in section amount
100-00-55210-110-000 / BUTTERNUT PARK WAGES	2026 pace; section includes library request	\$6,514.59	\$7,007.29	Included in section amount
100-00-55210-130-000 / BUTTERNUT PARK BENEFITS	2026 pace; section includes library request	\$1,065.22	\$1,186.12	Included in section amount
100-00-55210-390-000 / BUTTERNUT PARK / OTHER EXPENSES	2026 pace; section includes library request	\$285.77	\$455.65	Included in section amount
100-00-55210-390-005 / BUTTERNUT PARK UTILITIES	2026 pace; section includes library request	\$1,496.26	\$1,743.78	Included in section amount
100-00-55210-390-013 / BUTTERNUT PARK / OTHER EXPENSES	2026 pace; section includes library request	\$3,337.49	\$151.02	Included in section amount
100-00-55210-810-000 / BUTTERNUT PARK / OUTLAY	2026 pace; section includes library request	No posting shown	\$440.51	Included in section amount
100-00-55310-110-000 / CELEBRATIONS WAGES	2026 pace; section includes library request	\$1,057.38	\$403.70	Included in section amount

Culture, Recreation & Education | Continued

2025 actual | 2026 estimated final | 2027 proposal

Account / category	Short note	2025 actual	2026 est. final	2027 planning basis
100-00-55310-130-000 / CELEBRATIONS & ENTERTAINMENT / EMPLOYEE BENEFITS	2026 pace; section includes library request	\$166.96	\$67.16	Included in section amount
100-00-55310-390-000 / CELEBRATIONS EXPENSES	2026 pace; section includes library request	\$1,721.72	\$2,278.73	Included in section amount
100-00-55310-390-017 / CELEBRATIONS & ENTERTAINMENT / OTHER EXPENSES	2026 pace; section includes library request	\$8.32	\$23.99	Included in section amount
100-00-55460-000-000 / BOWLING ALLEY	2026 pace; section includes library request	No posting shown	\$64.08	Included in section amount
100-00-55460-110-000 / BOWLING ALLEY / SALARIES & PER DIEM	2026 pace; section includes library request	\$6,840.60	\$5,043.44	Included in section amount
100-00-55460-130-000 / BOWLING BENEFITS	2026 pace; section includes library request	\$597.17	\$445.92	Included in section amount
100-00-55460-390-000 / BOWLING ALLEY / OTHER EXPENSES	2026 pace; section includes library request	\$21.78	\$167.23	Included in section amount
100-00-55460-390-006 / BOWLING ALLEY / OTHER EXPENSES	2026 pace; section includes library request	\$18.27	\$9.11	Included in section amount
100-00-55460-390-021 / BOWLING ALLEY MACHINE MAINT.	2026 pace; section includes library request	\$782.60	No posting shown	Included in section amount
100-00-55460-390-023 / BOWLING ALLEY / OTHER EXPENSES	2026 pace; section includes library request	No posting shown	\$502.87	Included in section amount

2025: \$72,781.14. 2026 estimate: \$77,963.64. 2027: \$105,000, including the \$27,117 library request. Individual account allocations remain to be completed.

Library hours increase is already included. Opening hours rise by 13 weekly; staffing calculation adds 10 hours. Confirm coverage.

PW time charged to parks/buildings must come from the same staffing pool; count each cost once.

Conservation & Development | General Fund \$613

2025 actual | 2026 estimated final | 2027 proposal

Account / category	Short note	2025 actual	2026 estimate	2027 proposal
100-00-56400-390-000 / Zoning	General Fund allowance	\$400.00	\$261.89	\$613.00
100-00-56960-390-000 / TID 5 expenses	Historical GF posting; future payout funded by TID 5	\$25,969.69	\$27,596.93	\$27,387.00 - separate TID 5 budget

History includes TID costs posted in General Fund. The 2027 General Fund amount is \$613; TID 5 separately funds the \$27,387 payout.

Ehlers confirms 2027 is the final TID 5 payout year, per the clerk. Any TID administration/closing costs stay in its separate budget.

Debt kept outside department operating totals	2027 scheduled amount
FNC consolidation note: August 1 principal \$95,000 + interest \$8,720.40	\$103,720.40
USDA workbook projection - utility allocation not verified	\$158,566.00

FNC: \$95,000 principal + \$8,720.40 interest. USDA debt belongs to Water/Sewer; confirm current utility schedules.

Before adoption: confirm levy/state aid, hydrant rental, audit fee, library staffing coverage and debt funding.

Sources: supplied 2025/2026 ledgers, library request, payroll/insurance schedules, loan schedules, TID reports and clerk instructions. No ledger postings changed.

Police Department Budget Comparison

2026 year-end estimate | 2027 proposal with 3% COLA

Account number / category	2026 year-end	2027 estimate	Short note
100-00-52110-110-000 / Wages	\$78,711.55	\$81,328.80	3% COLA; full-year OT allowance.
100-00-52110-130-000 / Employer benefits	\$19,583.62	\$19,900.00	Payroll taxes, retirement, HSA.
100-00-52110-390-000 / Department expenses	\$964.55	\$1,000.00	2026 pace; rounded for 2027.
100-00-52110-390-004 / Phone	\$920.08	\$950.00	2026 pace; rounded for 2027.
100-00-52110-390-006 / Office supplies	\$1,074.68	\$1,100.00	2026 pace; rounded for 2027.
100-00-52110-390-007 / Software	\$4,449.18	\$4,500.00	2026 pace; verify renewals.
100-00-52110-390-008 / Equipment	\$3,323.76	\$15,350.00	2027 includes \$12,000 squad radio.
100-00-52110-390-009 / Training / memberships	\$338.90	\$350.00	2026 pace; rounded for 2027.
100-00-52110-390-010 / Mileage / meals	\$34.13	\$50.00	Small travel allowance.
100-00-52110-390-011 / Uniforms	\$132.43	\$150.00	2026 pace; rounded for 2027.
100-00-52110-390-012 / Fuel	\$2,200.38	\$2,300.00	2026 pace; rounded for 2027.
100-00-52110-390-013 / Car maintenance / repairs	\$257.54	\$500.00	Additional repair allowance in 2027.
100-00-52110-390-015 / DOJ TIME system	\$771.00	\$800.00	Hold 2026 at recorded cost.
100-00-52110-390-016 / UFO Days	\$159.48	\$200.00	Hold 2026 at event cost.
Police Department total	\$112,921.28	\$128,478.80	Increase: \$15,557.52

2026 forecast: Wages: \$63,911.55 payroll through October 20 plus 10 weeks x 40 hours x \$37 = \$14,800 remaining. Corrects the prior forecast's \$80 arithmetic error; no further overtime or leave payout assumed. Benefits: WRS \$11,570.62, Social Security \$4,880.09, Medicare \$1,141.31, HSA \$1,991.60. Employer tax/HSA figures retain the source's provisional basis.

2026 operating method: January-October ledger activity x 12/10 for most lines. TIME system and UFO Days stay at recorded cost. This is a planning estimate, not final actual expense or a vendor quote. The payroll/ledger wage difference still requires reconciliation.

2027 assumption: Full-year 3% COLA raises \$37 to \$38.11/hour: 2,080 hours = \$79,268.80 plus \$2,060 overtime = \$81,328.80. Benefits use WRS 14.35%, employer FICA 7.65%, and \$2,000 provisional HSA; \$19,892.34 rounded to \$19,900. Equipment includes the \$12,000 radio once.

Same scope in both years: Totals exclude centrally budgeted employee insurance, police legal, shared insurance, workers compensation, and unemployment. Those remain in General Government. No separate squad-replacement savings amount is assumed.

Sources: 2026 - Police Year End(1).pdf; 2026 - Transaction Detail Report(1).pdf through October 19; 2027 - General Government Revised.pdf; Clerk's radio and COLA scenario instructions. Prepared October 26, 2026. Working estimates - not adopted.

Police Wages, Insurance & Benefits

Village of Elmwood | Darren Ekholm | Payroll through October 20; operating reports through October 19, 2026

Personnel items are included regardless of the \$100 operating-expense filter. Amounts below use different periods and must not be added into a single total.

Expense	Account / posting	Amount	Period / status
Gross wages	100-00-52110-110-000	\$63,911.55	Payroll YTD through October 20. Regular \$62,080.00 + overtime \$1,831.55. Ledger comparison differs; reconcile.
Employer WRS retirement	Verify posting within police benefits	\$9,395.02	YTD employer share from retirement report. Do not add the employee share.
HSA fringe	Verify payroll posting	\$1,608.60	YTD shown as a payroll fringe; confirm employer funding and allocation.
Employer Social Security	Verify payroll expense account	\$3,962.49 est. YTD	Employer match inferred from employee withholding in October 20 payroll report; confirm employer ledger posting.
Employer Medicare	Verify payroll expense account	\$926.71 est. YTD	Employer match inferred from employee withholding in October 20 payroll report; confirm employer ledger posting.
Globe accidental insurance	100-00-51943-130-000	\$172.40/month	Village pays 100%. \$1,724.00 paid January-October; \$2,068.80 for 12 months at this rate.
Principal life / disability / dental / vision	Confirm expense account	\$136.84 monthly	October premium for Darren. Village pays 100%; earlier monthly amounts not verified.
Workers compensation	Confirm police allocation	Not supplied	Obtain police share from insurance policy or agent.
Police benefits ledger control	100-00-52110-130-000	\$13,492.34	Previously recorded total; a reconciliation reference, not an extra cost to add to the rows above.

Reconciliation needed: the earlier ledger wages were \$54,273.30, versus payroll wages of \$63,911.55 - a \$9,638.25 difference. Match payroll and centrally posted benefits before establishing a complete police expense total.

Sources: report1(20261020-141324).pdf (Darren payroll); report6.pdf (employer retirement); report5(1).pdf (Globe); Principal October statement, page 3; prior account comparison. The Village confirmed it pays 100% of Globe and Principal premiums. Employer tax matching basis: IRS Topic 751 ([irs.gov/taxtopics/tc751](https://www.irs.gov/taxtopics/tc751)); employer and employee rates are each 6.2% Social Security and 1.45% Medicare. Tax amounts above are inferred matching costs, not independently verified employer postings.

Darren | 2026 Year-End Cost Estimate

Village of Elmwood | Prepared October 20, 2026 | Personnel costs only

Personnel cost	YTD / Jan-Oct basis	Estimated remaining	Estimated 2026 total
Gross wages	\$63,911.55	\$14,880.00	\$78,791.55
Employer WRS retirement	\$9,395.02	\$2,187.36	\$11,582.38
Employer Social Security	\$3,962.49	\$922.56	\$4,885.05
Employer Medicare	\$926.71	\$215.76	\$1,142.47
HSA fringe	\$1,608.60	\$383.00	\$1,991.60
Globe accidental insurance	\$1,724.00	\$344.80	\$2,068.80
Principal insurance	\$1,368.40	\$273.68	\$1,642.08
Listed personnel total	\$82,896.77	\$19,207.16	\$102,103.93

Estimated remaining personnel cost: \$19,207.16. Estimated full-year listed personnel cost: \$102,103.93. These totals exclude workers compensation and department operating expenses.

Wages: payroll through October 20 is \$63,911.55, including \$1,831.55 overtime. The 1,680 regular hours equal 42 weeks at 40 hours. Estimate assumes 10 additional 40-hour weeks at \$37/hour (\$14,880), unchanged pay and no further overtime or leave payout. Confirm remaining payroll check dates; an extra payroll changes the total.

Retirement: remaining wages x the 14.70% employer rate in the supplied report. Social Security and Medicare: employer matching estimates of 6.2% and 1.45% on remaining wages; YTD employer amounts inferred from payroll withholding. Confirm payroll postings and taxable wages.

HSA: \$1,608.60 YTD is consistent with \$38.30 for 42 weeks. Remaining allowance is $\$38.30 \times 10 = \383.00 . This is an inferred projection; confirm the approved employer contribution.

Insurance: Globe \$172.40/month and Principal \$136.84/month, both paid fully by the Village. January-October basis uses 10 months; remaining estimate uses November and December. Principal January-October \$1,368.40 is calculated from the confirmed monthly rate, not verified against all payment postings.

Do not add the prior \$13,492.34 police benefits ledger amount to this chart; it may overlap these costs. Payroll-to-ledger reconciliation remains outstanding. Sources: Darren payroll report dated October 20; retirement report dated October 19; Globe transactions; Principal statement; monthly rates confirmed by the Clerk. IRS matching-rate basis: irs.gov/taxtopics/tc751.