Operating Budget	2026 Budget		
Executive Director	$ 125,000.00		
Bonus Pay	$ 7,500.00		
Program Manager -full time	$ 70,000.00		
Program Assistant -full time	$ 50,000.00		
Adm. Assistant (Part-time)	$ 25,461.60		
Part-time Bookkeeper	$ 42,000.00		
Summer Interns	$ 11,200.00		
Payroll Tax	$ 62,382.16		
Retirement Plan (6% employer contribution)	$ 30,000.00		
Health Insurance	$ 50,000.00		
Real Estate / Appraisal Consultant	$ 40,000.00		
Audit Fees	$ 20,600.00		
Property Taxes/HOA	$ 20,000.00		
Telephone/Internet	$ 10,000.00		
Utilities	$ 4,635.00		
Postage and Mailing	$ 10,000.00		
Printing	$ 8,000.00		
Marketing and Public Relations	$ 30,000.00		
Service Contracts	$ 5,000.00		
Insurance	$ 3,090.00		
Office Supplies	$ 2,500.00		
Management Software / Training	$ 4,500.00		
Legal Services	$ 6,000.00		
Contingencies and Personal Development	$ 12,000.00		
Subtotal	$ 649,868.76		
Program Ancillary Costs			
Loan Program	$ 150,000.00		
Delinquent Tax Program	$ 75,000.00		
Claim Settlements	$ 75,000.00		
Banking Consultant	$ 5,000.00		

Flood Prevention Rebate Program	$ 75,000.00		
Subtotal	$ 380,000.00		
Total Operating Expenditures	$ 1,029,868.76		
Capital Expenditures	$ 10,000.00		
Total Expenditures	$ 1,039,868.76		
Program Revenue			
Projected Tax Levy	$ 125,000.00		
Projected Illinois Fund Interest	$ 437,497.83		
Program Enrollment Fees	$ 7,500.00		
Grant Funding			
Total Revenue	$ 569,997.83		
Subtotal Expenditures	$ 469,870.93		
Estimated Fund Balance 12/31/25	$ 10,112,639.97		
Estimated Fund Balance 12/31/26	$ 10,291,298.13		
Fund Balance Difference	$ 9,821,427.20		