



Donuts & Dialogue

Sunday, July 5th, 2026 at 8:30 A.M.

Topic of Discussion: Budget — a review and discussion of the 2027 budget.

Included Materials: 2027 Draft Budget, 2027 Draft Budget Narrative

All Donuts and Dialogue events are held in-person, upstairs in Community Hall at 813 Shore Drive. For any who cannot attend in person, materials will be made available at the Northport Village Corporation Office.

Thank you!

NVC General Government 2027 Proposed Budget

This document summarizes NVC's 2027 General Government proposed budget by category, highlighting primary elements and relevant comparisons to the 2026 approved budget. NVC accounting is on a calendar year basis (Jan. 1 – Dec. 31), with real estate taxes due by September 1 of the same year.

Excluded are expenditures apportioned to NVC's Water and Wastewater departments. Development of the Water and Wastewater 2027 budgets is performed by the NVC Utilities Trustees later in the annual budget cycle. Review of the Water and Sewer budgets occurs at a publicly scheduled NVC overseers meeting.

Methodology: Various estimating methods were utilized by the Board of Overseers, officers, and village staff to develop the 2027 proposed budget. Methods include historical years' trend analysis, contractor and supplier quotes, committee estimates, and consideration of independent economic forecast data.

2027 Total Expenditures: \$553,260 (\$1,077 increase vs. 2026 approved budget)
Total raised from R.E. Taxes: \$509,850 (\$27 increase vs. 2026)

Repairs & Maintenance

Total 2027: \$163,800 (29.6% of total budget), an increase of \$14,400 vs. the prior year.

This category reflects the maintenance of village roads, wharf & floats, buildings, grounds/parks, trees, community hall cleaning, and library upkeep.

The 2027 net increase is driven primarily by three items:

- \$20,000 for replacement of the boat float (note: an additional \$10,000 will be covered by reserves)
- \$12,000 additional for various village road maintenance projects
- \$ 3,400 additional for library upkeep, including roof replacement (north sides)

The above increases are partially offset by 2027 reductions in grounds maintenance and other wharf maintenance costs.

Employee Wages and Benefits

Total 2027: \$113,028 (20.4% of total budget), an increase of \$7,098 vs. the prior year.

This category represents employee wages, benefits, and payroll taxes proportional to General Government activities of the Village Agent and Assistant, Office Manager, Finance Manager, Lifeguards and associated payroll processing costs. Employee healthcare coverage costs drove the increase in this category.

Note that potential 2027 employee salary increases including cost of living adjustments (COLA) are separately held in Contingency (see page 3).

Long Term Debt Service

Total 2027: \$91,834 (16.6% of total budget), a \$1 increase vs. the prior year. This amount reflects scheduled interest and principal costs, paid from the operating budget, on two outstanding bonds:

- 2021 MMBB “Seawall” bond, maturing in 2049, with 2027 Principal & Interest (P&I) costs of \$83,035
- 2013 MMBB Refinance bond, maturing in 2033, split with the Water Dept. (55%) and Sewer Dept. (30%). The remaining 15% General Govt. share totals \$8,799 of P&I in 2027.

Contracted Services

Total 2027: \$50,468 (9.1% of budget), a \$568 increase vs. the prior year.

This category comprises Mowing & Trimming Services (contract effective Jan. 2026), Trash and Recycling Curbside Collection (contract effective Sept. 2026), and Bookkeeping services (cost unchanged from 2026).

Utilities

Total 2027: \$36,700 (6.6% of budget), a decrease of \$1,800 vs. the prior year.

This category comprises Electricity expenses (including street lights), Water and Sewer, Telephone and Internet, Oil/Propane, Hydrant Rental, and Fire Remediation funding required by the Maine PUC.

The net 2027 decrease reflects a \$5,000 reduction in the Fire Remediation allocation, offset by forecasted increases in utilities costs.

Overall Administration

Total 2027: \$36,115 (6.6% of budget), an increase of \$2,695 vs. the prior year.

Elements of this category are Insurance (\$13,200), Tax Collection Fees (\$11,870), Software and Peripherals (\$3,500), Office Supplies (\$4,000), Information and Notices (\$2,000), Membership Dues (\$750), Community Events (\$600), and Postage (\$500).

The net change reflects higher forecasted office supply costs, including replacement of old office desks.

Legal and Professional Services

Total 2027: \$36,000 (6.5% of budget), an increase of \$6,500 vs. the prior year.

Components of this category are Legal Fees, Engineering Fees, Auditing Services, and potential Interest expense on operations short-term borrowing.

The year-over-year increase in this category is attributable to auditing costs, which have been trending higher in the marketplace. Note: NVC anticipates 2025 audit activities to be completed this summer.

Auto Expenses

Total 2027: \$9,500 (1.7% of budget), a decrease of \$12,350 vs. the prior year.

The 2027 budget reflects a decrease of \$11,350 in truck replacement accrual costs. Pending anticipated Board of Overseers approval, NVC will acquire a new village truck within the next year. Prior years' budgets included adequate accruals toward the truck replacement, along with replacement of the snowplow and sander.

Vehicle maintenance costs are projected to decrease by \$1,500, offset by a \$500 projected increase in fuel expense.

Protection and Safety

Total 2027: \$1,650 (0.3% of budget), an increase of \$500 over the prior year and attributable to required AED supplies. This category includes lifeguard uniforms, safety operations and supplies.

Contingency

Total 2027: \$14,165 (2.6% of budget), a decrease of \$16,535 vs. the prior year.

Contingency funds are designated for salary and benefit adjustments. Unused funds are added to the unassigned General reserves.

Revenue

Total revenue needed to operate the NVC General Government as proposed for 2027 is \$553,260 and assumes \$509,850 raised from real estate taxes, \$30,000 approved from the Town of Northport, and \$13,410 from other sources including Interest Income, Watercraft Registration fees, and Community Hall rental income.

Proposed 2026 Tax Rate

The Town of Northport is concluding its first comprehensive Town-wide property reevaluation since 2003. These new property values will be effective for the pending 2026 tax bills. More information about the property reevaluation is available on the Town website: northportmaine.org/assessor-office. NVC's tax rate will be determined once the property reevaluation is completed.

Use of Reserves

Requested items funded by reserves in 2027 is up to \$15,000 for the Bayview Park Shoreline Stabilization project and up to \$10,000 to defray the cost of a new boat float.

DRAFT

NVC General Draft Budget 2027					
	FY 2026 Approved	FY 2027 Draft Budget	Difference	Department Split	Assumptions/Comments
Revenue					
4100 General Government Revenue					
4200 General Operating Revenue					
4210 2024 RE Tax Revenue	0.00	0.00	0.00		
4216 2025 RE Tax Revenue	0.00	0.00	0.00		
4217 2026 RE Tax Revenue	509,823.00				
4218 2027 RE Tax Revenue		509,850.00	27.00		Taxes to be raised
4220 Town of Northport Revenue	30,000.00	30,000.00	0.00		Approved
4240 Watercraft Registration Revenue	5,760.00	6,810.00	1,050.00		\$100 dinghys and \$30 small watercraft
Total 4200 General Operating Revenue	\$ 545,583.00	\$ 546,660.00	\$ 1,077.00		
4300 General Non-operating Revenue					
4310 Interest Income	6,000.00	6,000.00	0.00		
4320 Community Hall Rentals	600.00	600.00	0.00		
4330 Donations	0.00	0.00	0.00		
4340 Miscellaneous Revenue	0.00	0.00	0.00		
Total 4300 General Non-operating Revenue	\$ 6,600.00	\$ 6,600.00	\$ 0.00		
Total 4100 General Government Revenue	\$ 552,183.00	\$ 553,260.00	\$ 1,077.00		
Total Revenue	\$ 552,183.00	\$ 553,260.00	\$ 1,077.00		
Expenditures					
6000 1099 Contractors					
6010 Casual Labor	0.00	0.00	0.00		
6020 Contracted Services	0.00	0.00	0.00		
6021 Mowing and Trimming Service	15,000.00	15,500.00	500.00		Contractual increase
6022 Trash Collection	24,900.00	24,968.00	68.00		Updated based on new contract.
Total 6020 Contracted Services	\$ 39,900.00	\$ 40,468.00	\$ 568.00		
6036 Bookkeeping	10,000.00	10,000.00	0.00	34%G-33%W-33%S	
Total 6000 1099 Contractors	\$ 49,900.00	\$ 50,468.00	\$ 568.00		
6050 Auto Expenses					
6051 Auto Fuel Expense	0.00	0.00	0.00		

DRAFT

NVC General Draft Budget 2027					
	FY 2026 Approved	FY 2027 Draft Budget	Difference	Department Split	Assumptions/Comments
6052 Cruiser Fuel	0.00	0.00	0.00		
6053 Truck Fuel	1,500.00	2,000.00	500.00	50%G-25%W-25%S	Estimated
Total 6051 Auto Fuel Expense	\$ 1,500.00	\$ 2,000.00	\$ 500.00		
6055 Auto Repairs & Maintenance					
6056 Cruiser Maintenance	0.00	0.00	0.00		
6057 Truck Maintenance	4,000.00	2,500.00	-1,500.00	50%G-25%W-25%S	Truck/Sander/Plow - assumes new truck
Total 6055 Auto Repairs & Maintenance	\$ 4,000.00	\$ 2,500.00	-\$ 1,500.00		
6058 Mileage Expenses			0.00		
6059 Accrue for Truck Replacement	16,350.00	5,000.00	-11,350.00	Varies	Assumes new Truck
Total 6050 Auto Expenses	\$ 21,850.00	\$ 9,500.00	-\$ 12,350.00		
6065 Community Events	600.00	600.00	0.00		
6070 Employee Wages & Benefits					
6075 Employee Benefits					
6076 Company Paid Benefits	4,000.00	11,500.00	7,500.00		General's contribution
6077 Income Protection Plan	700.00	700.00	0.00		
Total 6075 Employee Benefits	\$ 4,700.00	\$ 12,200.00	\$ 7,500.00		
6080 Employees Salaries & Wages					
6083 Lifeguard Wages	10,200.00	10,980.00	780.00		
6084 Office Personnel Wages	20,000.00	15,997.00	-4,003.00	34%G-33%W-33%S	
6084.50 Finance Manager	4,000.00	4,012.00	12.00	34%G-33%W-33%S	
6085 Police Wages	0.00	0.00	0.00		
6088 Village Agent Wages	44,180.00	46,045.00	1,865.00		
6088.50 Village Agent Assistant	5,200.00	5,134.00	-66.00		
6089 Village Official Wages	650.00	650.00	0.00		
6090 Winter Road Wages	8,000.00	8,100.00	100.00	Should we increase?	
Total 6080 Employees Salaries & Wages	\$ 92,230.00	\$ 90,918.00	-\$ 1,312.00		
6095 Payroll Processing Fees	2,200.00	2,200.00	0.00	50%G-25%W-25%S	

DRAFT

NVC General Draft Budget 2027					
	FY 2026 Approved	FY 2027 Draft Budget	Difference	Department Split	Assumptions/Comments
6096 Payroll Tax Expense	6,800.00	7,710.00	910.00	\$6955 +\$454 (family leave) plus an estimate for raises.	
Total 6070 Employee Wages & Benefits	\$ 105,930.00	\$ 113,028.00	\$ 7,098.00		
6150 Information & Notices	1,500.00	2,000.00	500.00		
Total 6150 Information & Notices	\$ 1,500.00	\$ 2,000.00	\$ 500.00		
6160 Insurance					
6161 Property & Casualty Insurance	7,700.00	7,700.00	0.00		
6162 Workers Comp insurance	5,500.00	5,500.00	0.00		
Total 6160 Insurance	\$ 13,200.00	\$ 13,200.00	\$ 0.00		
6170 Interest Paid	2,000.00	2,000.00	0.00		Short-term borrowing
6190 Legal & Professional Services					
6191 Auditing Services	7,500.00	14,000.00	6,500.00		Estimated
6192 Engineering Fees	10,000.00	10,000.00	0.00		
6193 Legal Fees	10,000.00	10,000.00	0.00		
Total 6190 Legal & Professional Services	\$ 27,500.00	\$ 34,000.00	\$ 6,500.00		
6240 Membership Dues	750.00	750.00	0.00		
6260 Office Supplies	1,500.00	4,000.00	2,500.00	34%G-33%W-33%S	
6285 Postage	500.00	500.00	0.00		
6330 Repairs & Maintenance					
6331 Building Repairs & Maintenance	33,000.00	33,000.00	0.00		Modern Pest, Repair Estimates, other maintenance
6332 Cleaning	2,000.00	2,000.00	0.00	34%G-33%W-33%S	Regular cleaning and yearly upstairs cleaning
6333 Grounds General Maintenance	18,000.00	8,000.00	-10,000.00		Parks and grounds, mulch, pathway, benches.
6334 Road Maintenance	40,000.00	52,000.00	12,000.00		Gravel rate increase, spring & fall general, maintenance, Merithew Sq Parking lot, other summer projects
6336 Tree Maintenance	10,800.00	10,800.00	0.00		
6337 Wharf & Floats Maintenance	41,000.00	50,000.00	9,000.00		Floats (\$20K), yearly wharf maintenance (\$10K) and (New Boat Float (\$20K +\$10K Reserve)

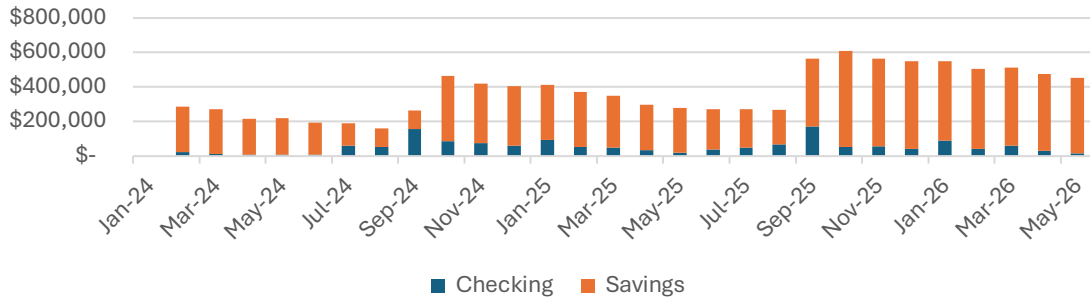
DRAFT

NVC General Draft Budget 2027					
	FY 2026 Approved	FY 2027 Draft Budget	Difference	Department Split	Assumptions/Comments
6342 General Repairs & Maintenance	4,100.00	4,100.00	0.00		
6343 Library Operations & Maintenance	500.00	3,900.00	3,400.00		previous expenses have been charged to #6331, possibly up to 10 hrs cleaning between May-Oct., new roof
Total 6330 Repairs & Maintenance	\$ 149,400.00	\$ 163,800.00	\$ 14,400.00		
6344 Safety Committee Operations	150.00	150.00	0.00		
6345 Software	3,500.00	3,500.00	0.00	34%G-33%W-33%S	
6360 Tax Collection Fees	11,870.00	11,870.00	0.00		2% of the total tax revenue collected plus \$970 for software \$250 for postage
Total 6370 Training	\$ 0.00	\$ 0.00	\$ 0.00		
6390 Uniforms, Equipment, & Supplies					
6391 Lifeguard - Uniforms, Equipment, & Supplies	1,000.00	1,500.00	500.00		AED supplies, safety equip, personal LG apparel
6392 Police - Uniforms, Equipment, & Supplies	0.00	0.00	0.00		
Total 6390 Uniforms, Equipment, & Supplies	\$ 1,000.00	\$ 1,500.00	\$ 500.00		
6400 Utilities					
6401 Electricity Expense	1,200.00	1,800.00	600.00	34%G-33%W-33%S for CH Only	Rate increase
6402 Oil/Propane	500.00	1,300.00	800.00	34%G-33%W-33%S	Rate increase
6403 Fire Remediation	25,000.00	20,000.00	-5,000.00		Wavier is being drafted; includes fire hydrant rental
6405 Street Lights	8,000.00	8,600.00	600.00		Rate increase
6406 Telephone & Internet Expenses	600.00	1,000.00	400.00	34%G-33%W-33%S	Rate increase
6407 Water & Sewer	3,200.00	4,000.00	800.00	34%G-33%W-33%S for CH Only	Rate increase
Total 6400 Utilities	\$ 38,500.00	\$ 36,700.00	-\$ 1,800.00		
6800 Bond Expenses					
6812 2009 MMBB Bond Principal	0.00	0.00	0.00		
6813 2099 MMBB Bond Interest	0.00	0.00	0.00		
6816 2013 MMBB Refinance Bond Principal	6,285.50	6,526.00	240.50		
6817 2013 MMBB Refinance Bond Interest	2,512.91	2,273.00	-239.91		

DRAFT

NVC General Draft Budget 2027					
	FY 2026 Approved	FY 2027 Draft Budget	Difference	Department Split	Assumptions/Comments
6818 2015 BHBT Bond Principal	0.00	0.00	0.00		
6819 2015 BHBT Bond Interest	0.00	0.00	0.00		
6820 2021 MMBB Bond Principal	45,429.41	45,916.00	486.59		
6821 2021 MMBB Bond Interest	37,605.18	37,119.00	-486.18		
Total 6800 Bond Expenses	\$ 91,833.00	\$ 91,834.00	\$ 1.00		
9999 Uncategorized Expense	0.00	0.00	0.00		
Unapplied Cash Bill Payment Expenditure					
Total Expenditures	\$ 521,483.00	\$ 539,400.00	\$ 17,917.00		
Net Operating Revenue	\$ 30,700.00	\$ 13,860.00	-\$ 16,840.00		
Other Expenditures					
7100 Contingency Expenses	30,700.00	14,165.00	-16,535.00		Includes salary adjustments 2027, contingency and remaining funds to reserves
Total Other Expenditures	\$ 30,700.00	\$ 13,860.00	-\$ 16,535.00		
Net Other Revenue	-\$ 30,700.00	-\$ 13,860.00	\$ 16,535.00		
Net Revenue	\$ 0.00	\$ 0.00	0.00		Balanced Budget

General Cash on Hand by Month



General - Reserve Information				
		Additional contributions		
Assigned	2024	2025	2026	Total
Park Bench	\$610			\$610
Library	\$100			\$100
Playground	\$19,386			\$19,386
Village truck	\$20,350	\$16,350	\$16,350	\$53,050
Unassigned	\$376,627			
All information is from 2024 audited Financial statement (2024)				
or approved budgets (2025, 2026)				

General Fund Reserve and Assets from NVC Financial Statements 2016 - 2024

