

City of Owensboro

Department of Finance



Monthly Financial Reports

Period Ended April 30, 2026

Tom Watson – Mayor
Bob Glenn – Mayor Pro-Tem
Sharon NeSmith – Commissioner
Jeff Sanford – Commissioner
Curtis Maglinger – Commissioner

Nate Pagan – City Manager
Angela Waninger – Director of
Finance & Support Services
Dané Galloway – Deputy Director of
Finance & Support Services

Table of Contents

Economic Indicators	1-2
Detailed Financial Reports	3-26
General Fund.....	3
Schedule of Property Tax Revenue.....	4
Schedule of Occupational License Revenue	5
Schedule of Net Profit License Revenue	6
General Fund Revenue Analysis.....	7
Schedule of Insurance License Fees.....	8
Convention Center Operations Fund.....	9
Sportscenter Operations Fund	10
Sanitation Fund	11-12
Transit Fund	13
Recreational Fund	14-15
Community Development Fund & HOME Fund.....	16
Economic Development Fund	17
Insurance Fund.....	18
City Employee Pension Fund	19
Police & Fire Fighters Retirement Fund.....	20
Capital Projects Fund	21
Your Community Vision Fund.....	22-23
Downtown Revitalization	24-25
Debt Service Fund.....	26



City of Owensboro Kentucky

Finance Department
101 East Fourth Street,
Owensboro, KY 42303
Phone: (270) 687-8523
FAX: (270) 687-8526

Finance Memorandum

TO: Nate Pagan, City Manager
FROM: Angela Waninger, Director of Finance and Support Services
DATE: May 19, 2026
RE: Financial Report for Month Ended April 30, 2026

General Fund revenues through April 30, 2026, of \$69,333,261 were \$2,979,342 over budget primarily due to higher Net Profits, Occupational Withholding, and timing in Property Taxes, offset primarily by lower Municipal Road Aid. General Fund expenditures of \$65,498,700 were \$6,137,073 under budget primarily due to timing in Maintenance, Transfer to Transit, and savings in Personnel Services

Outside of timing variances, the revenues and expenditures in other funds are in line with budget.



Owensboro Economic Indicators

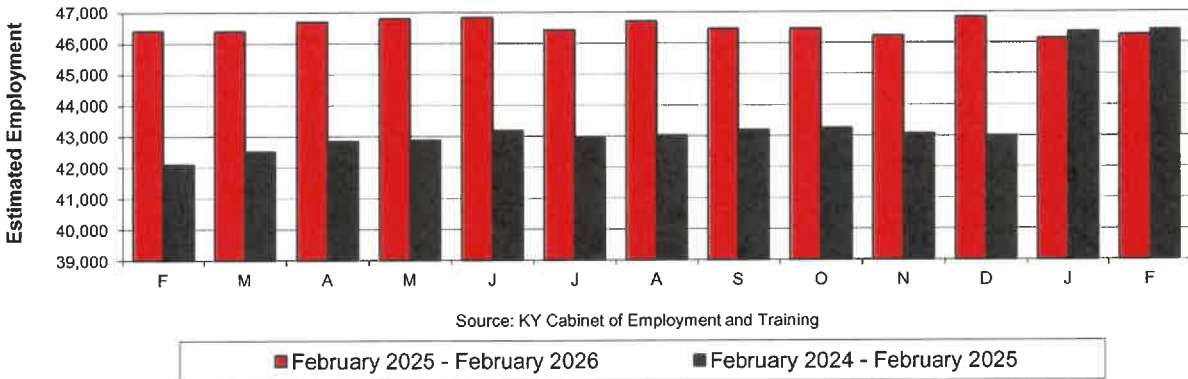
Most Recent Twelve Months

(unless otherwise indicated)

	Current	Most Recent 12-mo average	Prior Year 12-mo average	% Change
Estimated Employment - February				
Daviess County	46,243	46,516	43,549	+6.81%
Owensboro MSA (Daviess,McLean,Hancock)	50,017	50,331	50,249	+0.16%
				Actual Change
Unemployment Rates - February				
Daviess County	4.0%	4.24%	5.03%	-0.79%
Owensboro MSA (Daviess,McLean,Hancock)	4.1%	4.28%	5.08%	-0.80%
Kentucky	4.8%	4.61%	4.98%	-0.37%
United States	4.7%	4.33%	4.07%	+0.26%

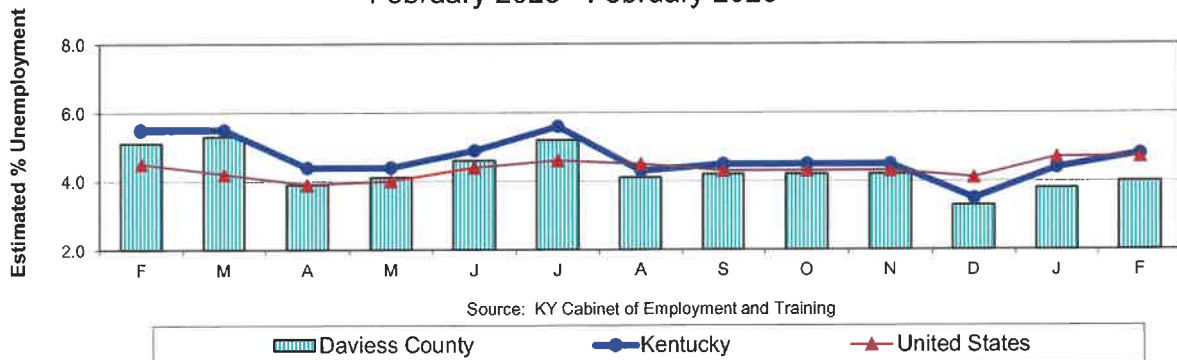
Employment Totals - Daviess County

February 2024 - February 2026



Monthly Unemployment Rates

February 2025 - February 2026





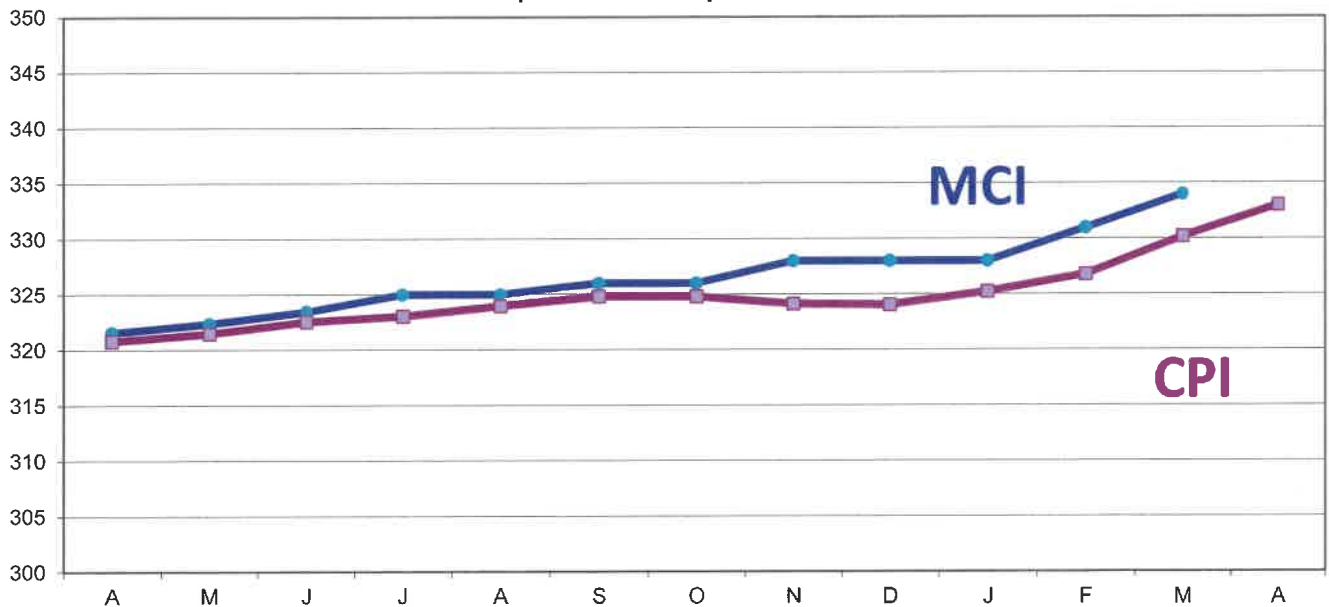
Owensboro Economic Indicators

Most Recent Twelve Months

(unless otherwise indicated)

	Current Year	Prior Year	Change
Owensboro City Construction (12 month total thru April)			
Single Family Units	93	132	-29.55%
Multi-Family Units	5	8	-37.50%
Value of Regular Commercial & Industrial Permits	\$151,384,386	\$69,200,737	+118.76%
Owensboro Riverport Authority (12 month total thru April)			
Terminal Operations-Tons	973,165	1,099,210	-11.47%
Active Business License Accounts (End of April) (total includes some non-city businesses)	12,092	11,367	+6.38%
Price Indices			
Consumer Price Index-Urban (April)	333.0	320.8	+3.81%
Municipal Price Index (March)	334.0	321.2	+4.00%

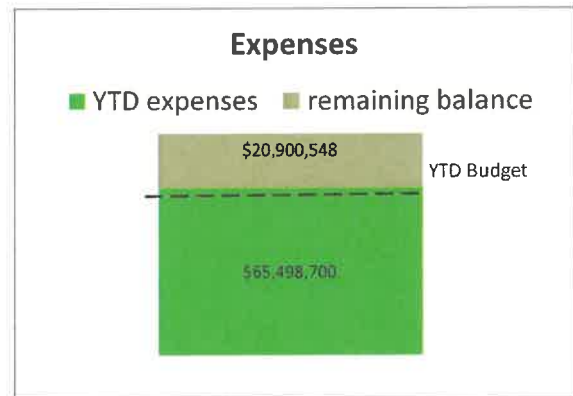
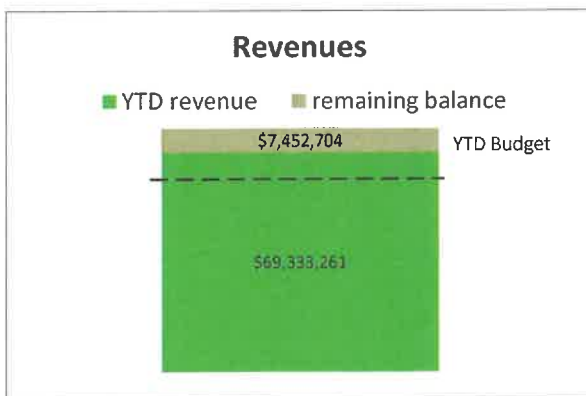
Consumer Price & Municipal Cost Indices
April 2025 - April 2026



Sources: Bureau of Labor Statistics; American City & County Magazine

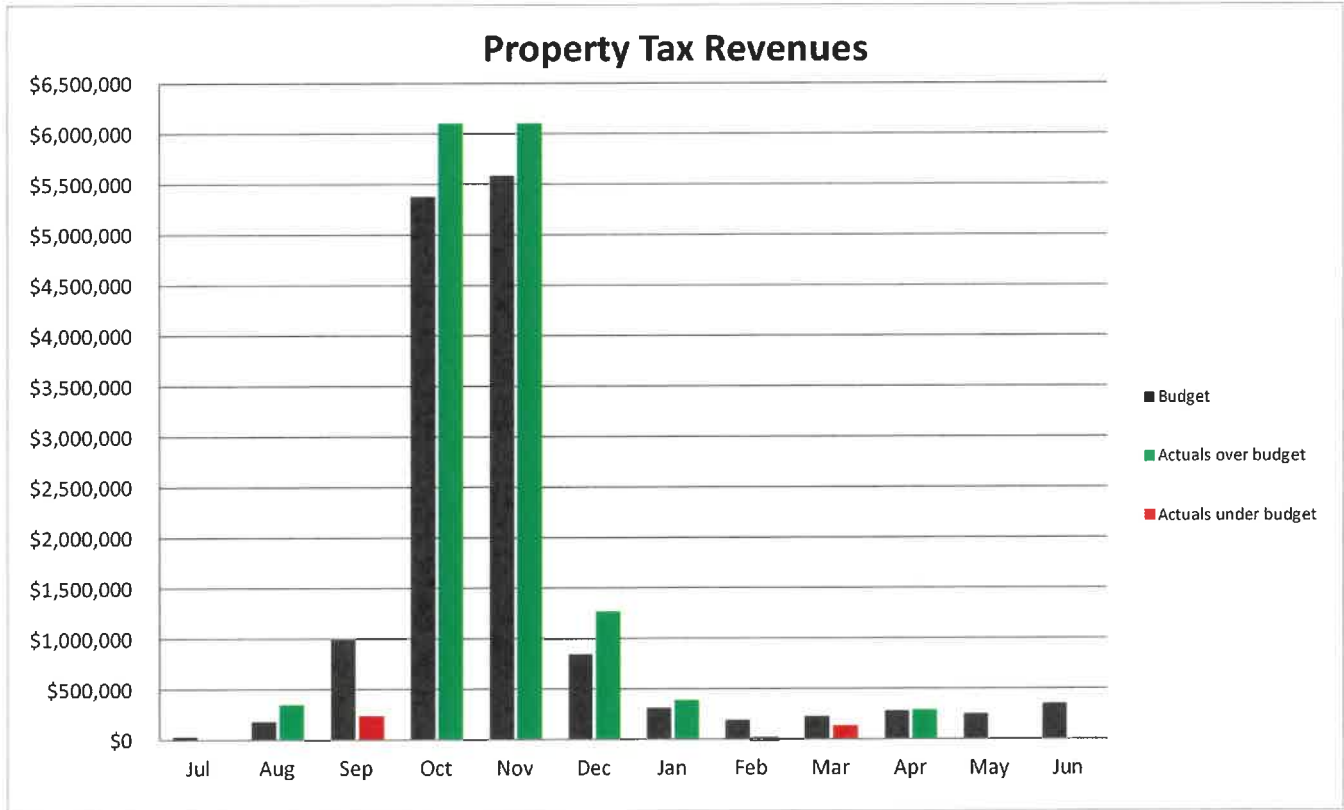
**CITY OF OWENSBORO
GENERAL FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING APRIL 30, 2026**

	Current Month			Year to Date		
	Budget	Actuals	Over / (Under)	Amended Budget	Actuals	Over / (Under)
Revenues:						
Property Taxes	\$280,938	\$289,383	\$8,445	\$14,028,939	\$14,614,737	\$585,798
Occupational tax:						
Withholding	2,194,913	2,377,392	182,479	21,042,269	21,506,918	464,649
Net Profits	2,408,000	3,345,941	937,941	4,334,500	6,357,815	2,023,315
OMU:						
Dividend	705,931	706,441	510	7,065,251	7,064,409	(842)
In lieu of taxes	275,509	270,310	(5,199)	2,687,894	2,722,005	34,111
Insurance licenses	885,251	787,121	(98,130)	7,636,183	7,949,947	313,764
Other	876,366	1,271,621	395,255	9,558,883	9,117,431	(441,453)
Total revenues	\$7,626,908	\$9,048,209	\$1,421,301	\$66,353,919	\$69,333,261	\$2,979,342
Expenditures:						
Personnel Services	\$3,246,039	\$3,214,678	(\$31,361)	\$34,036,799	\$32,385,277	(\$1,651,522)
Maintenance	815,323	679,346	(135,977)	8,960,365	7,885,852	(1,074,513)
Supplies	189,234	142,115	(47,119)	2,183,729	1,743,881	(439,848)
Utilities	79,100	64,458	(14,642)	1,000,362	894,715	(105,647)
Other	459,429	429,094	(30,335)	7,694,101	7,108,995	(585,106)
Agencies Contribution	294,967	273,717	(21,250)	2,014,951	1,956,034	(58,917)
Debt Service	51,960	50,844	(1,116)	406,894	396,956	(9,938)
Transfer To	777,918	531,565	(246,353)	7,904,279	6,020,128	(1,884,151)
Capital	251,847	260,447	8,600	7,434,293	7,106,862	(327,431)
Total expenditures	\$6,165,817	\$5,646,264	(\$519,553)	\$71,635,773	\$65,498,700	(\$6,137,073)
Operating Excess/ (Deficiency)	\$1,461,091	\$3,401,945	\$1,940,854	(\$5,281,854)	\$3,834,561	\$9,116,415



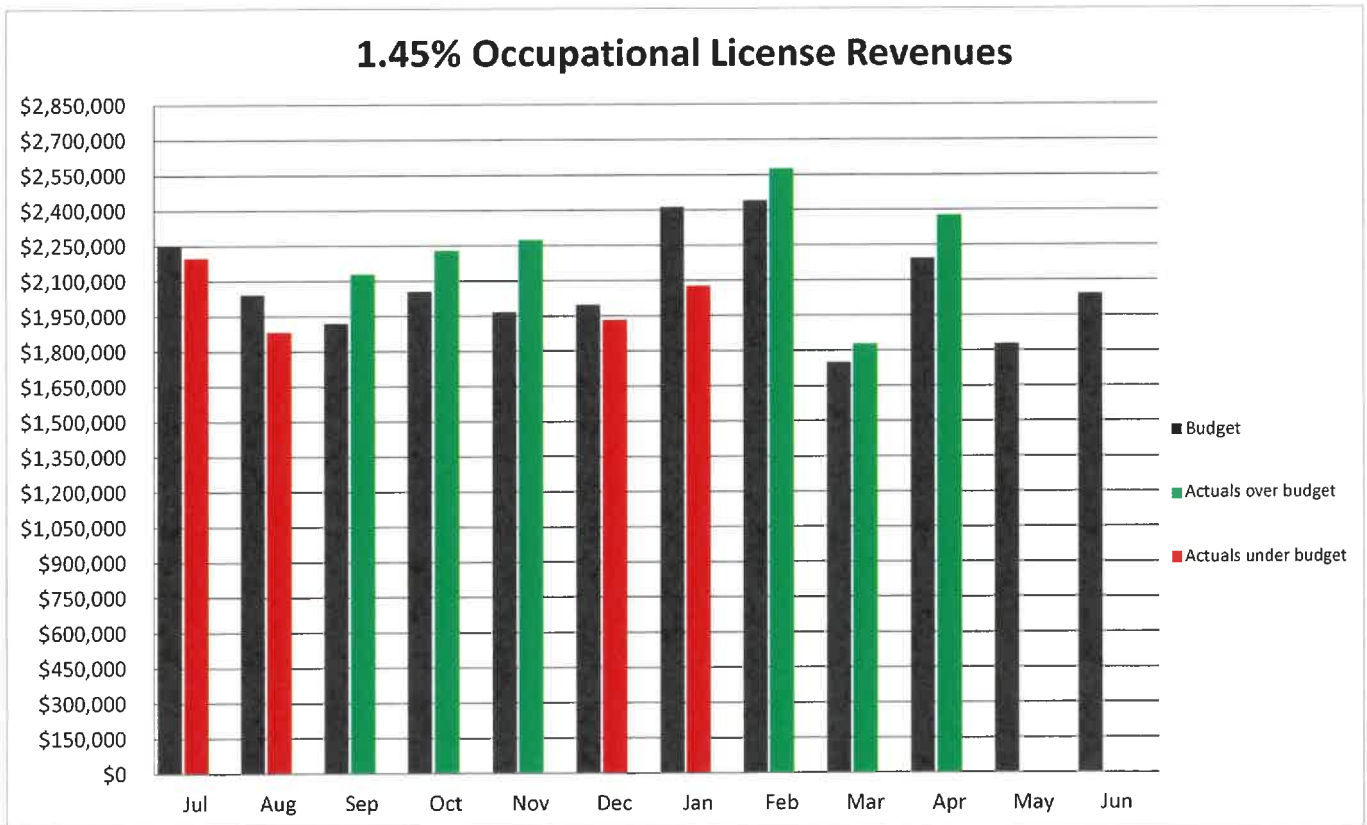
SCHEDULE OF PROPERTY TAXES - GENERAL FUND

Month	Comparison to Budget (2025-26)			Comparison to Prior Year Actuals		
	Budget	Actual	Over / (Under)	2024-25	2025-26	Over / (Under)
July	\$30,723	\$6,798	(\$23,925)	\$33,384	\$6,798	(\$26,586)
August	180,095	347,667	167,572	177,012	347,667	170,655
September	995,533	234,837	(760,696)	897,870	234,837	(663,033)
October	5,379,402	6,106,989	727,587	5,609,385	6,106,989	497,604
November	5,586,521	6,105,331	518,810	5,757,689	6,105,331	347,642
December	844,517	1,268,669	424,152	872,733	1,268,669	395,936
January	313,684	387,822	74,138	183,185	387,822	204,637
February	191,272	(265,610)	(456,882)	(293,882)	(265,610)	28,273
March	226,254	132,851	(93,403)	157,735	132,851	(24,884)
April	280,938	289,383	8,445	305,182	289,383	(15,799)
May	254,828	0	0	139,076	0	0
June	354,514	0	0	324,947	0	0
Total	\$14,638,281	\$14,614,737	\$585,798	\$14,164,316	\$14,614,737	\$914,444



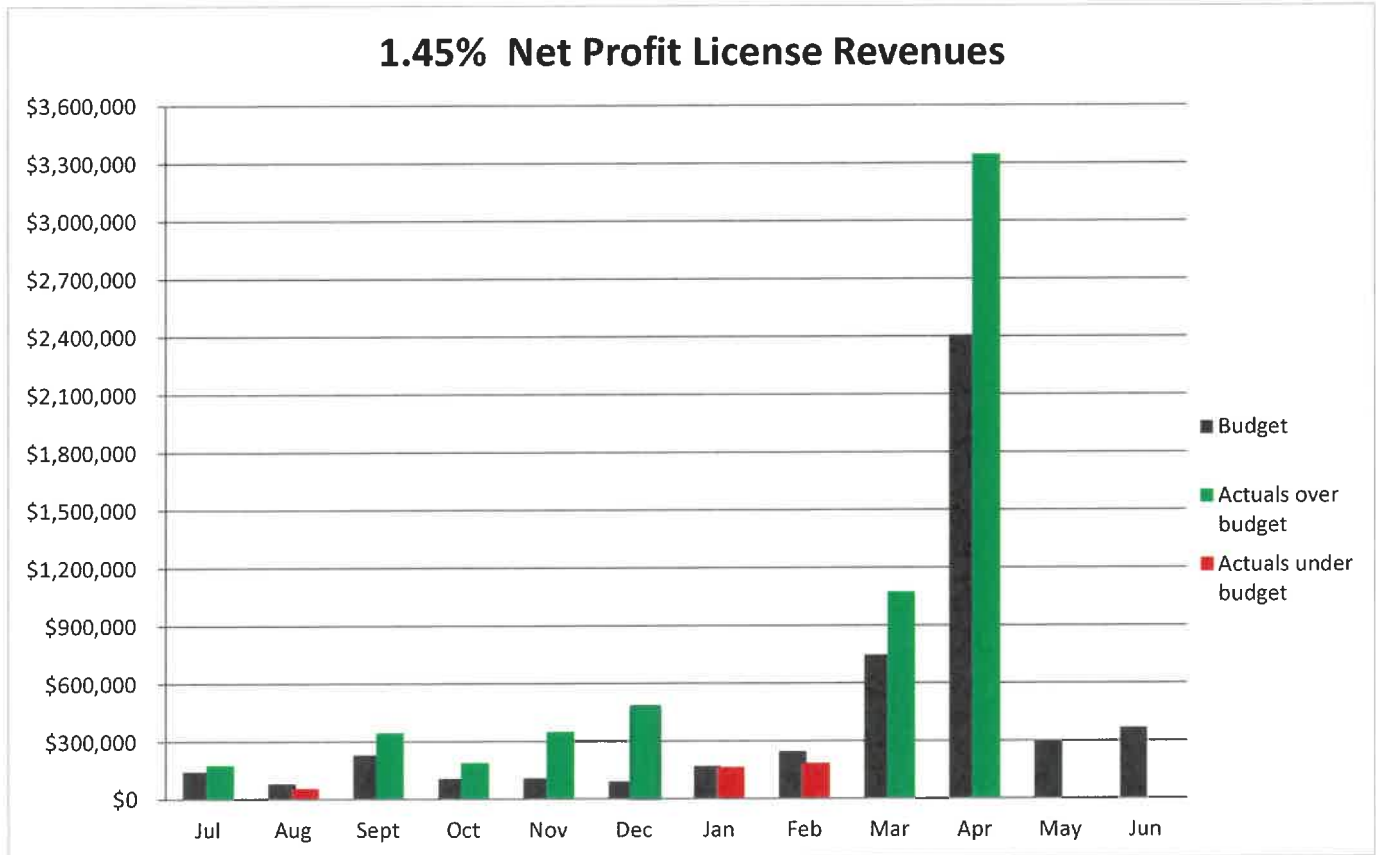
SCHEDULE OF OCCUPATIONAL LICENSE FEES - GENERAL FUND

Month	Comparison to Budget (2025-26)			Comparison to Prior Year Actuals		
	Budget	Actual	Over / (Under)	2024-25	2025-26	Over / (Under)
July	\$2,254,706	\$2,198,875	(\$55,831)	\$2,129,002	\$2,198,875	\$69,873
August	2,042,939	1,882,464	(160,475)	1,748,607	1,882,464	133,857
September	1,920,861	2,130,186	209,325	2,104,960	2,130,186	25,226
October	2,055,396	2,228,665	173,269	2,094,858	2,228,665	133,808
November	1,968,197	2,274,169	305,972	1,951,681	2,274,169	322,488
December	1,998,094	1,931,943	(66,151)	2,182,212	1,931,943	(250,269)
January	2,414,156	2,076,408	(337,748)	2,198,338	2,076,408	(121,930)
February	2,441,561	2,577,168	135,607	2,220,963	2,577,168	356,205
March	1,751,446	1,829,647	78,201	1,923,102	1,829,647	(93,455)
April	2,194,913	2,377,392	182,479	1,752,480	2,377,392	624,912
May	1,828,679	0	0	1,635,379	0	0
June	2,042,939	0	0	2,125,285	0	0
Total	\$24,913,887	\$21,506,918	\$464,649	\$24,066,866	\$21,506,918	\$1,200,716

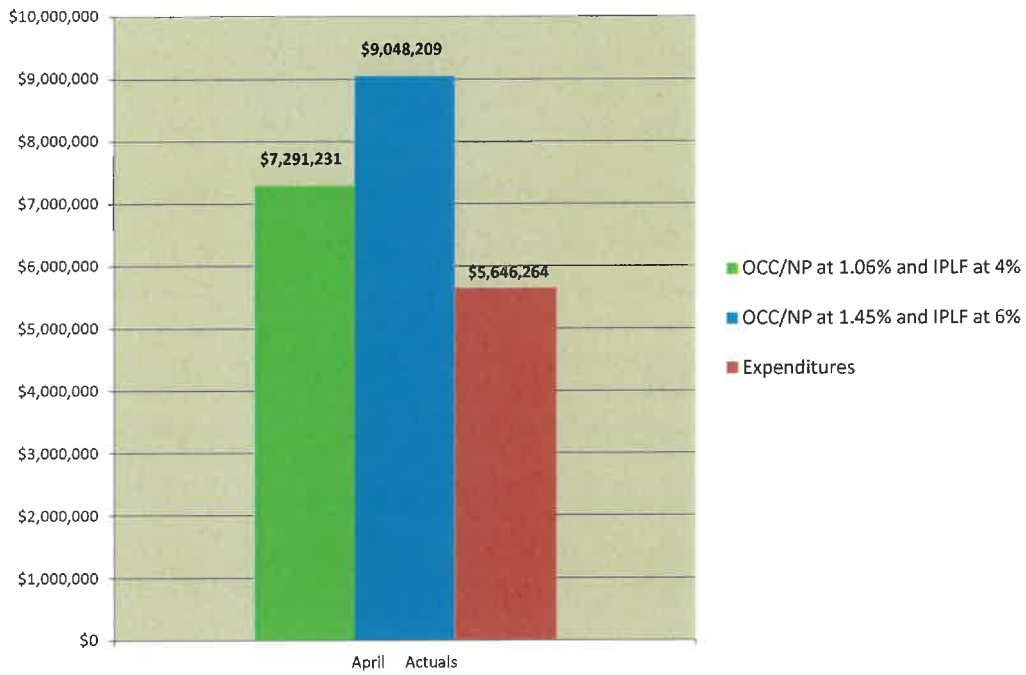


SCHEDULE OF NET PROFIT FEES - GENERAL FUND

Month	Comparison to Budget (2025-26)			Comparison to Prior Year Actuals		
	Budget	Actual	Over / (Under)	2024-25	25-26	Over / (Under)
July	\$143,000	\$177,368	\$34,368	\$262,069	\$177,368	(\$84,701)
August	81,500	54,610	(26,890)	16,864	54,610	37,747
September	230,500	344,830	114,330	311,630	344,830	33,200
October	107,000	188,875	81,875	690,617	188,875	(501,742)
November	109,000	349,126	240,126	48,540	349,126	300,586
December	91,500	475,501	384,001	345,469	475,501	130,032
January	170,000	164,633	(5,367)	304,292	164,633	(139,659)
February	246,500	183,203	(63,297)	192,486	183,203	(9,283)
March	747,500	1,073,728	326,228	877,894	1,073,728	195,833
April	2,408,000	3,345,941	937,941	3,160,406	3,345,941	185,535
May	297,500	0	0	334,156	0	0
June	368,000	0	0	150,427	0	0
Total	\$5,000,000	\$6,357,815	\$2,023,315	\$6,694,850	\$6,357,815	\$147,549

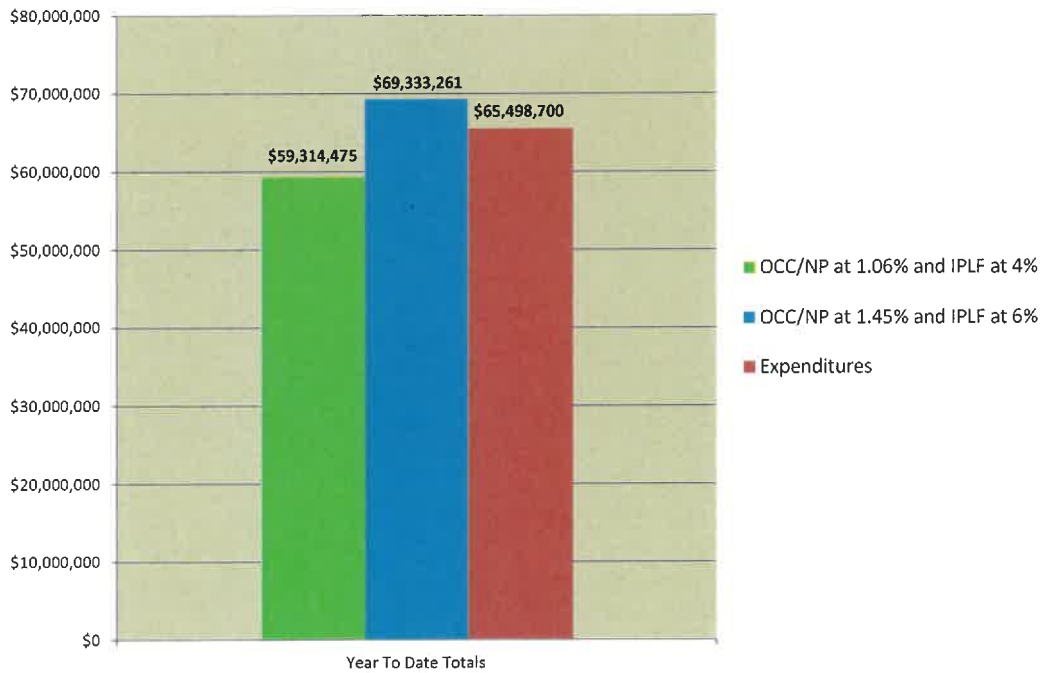


General Fund Revenue Analysis - April



Old Rate - Current Month Surplus (Deficit)	\$	1,644,967
New Rate - Current Month Surplus (Deficit)	\$	3,401,945

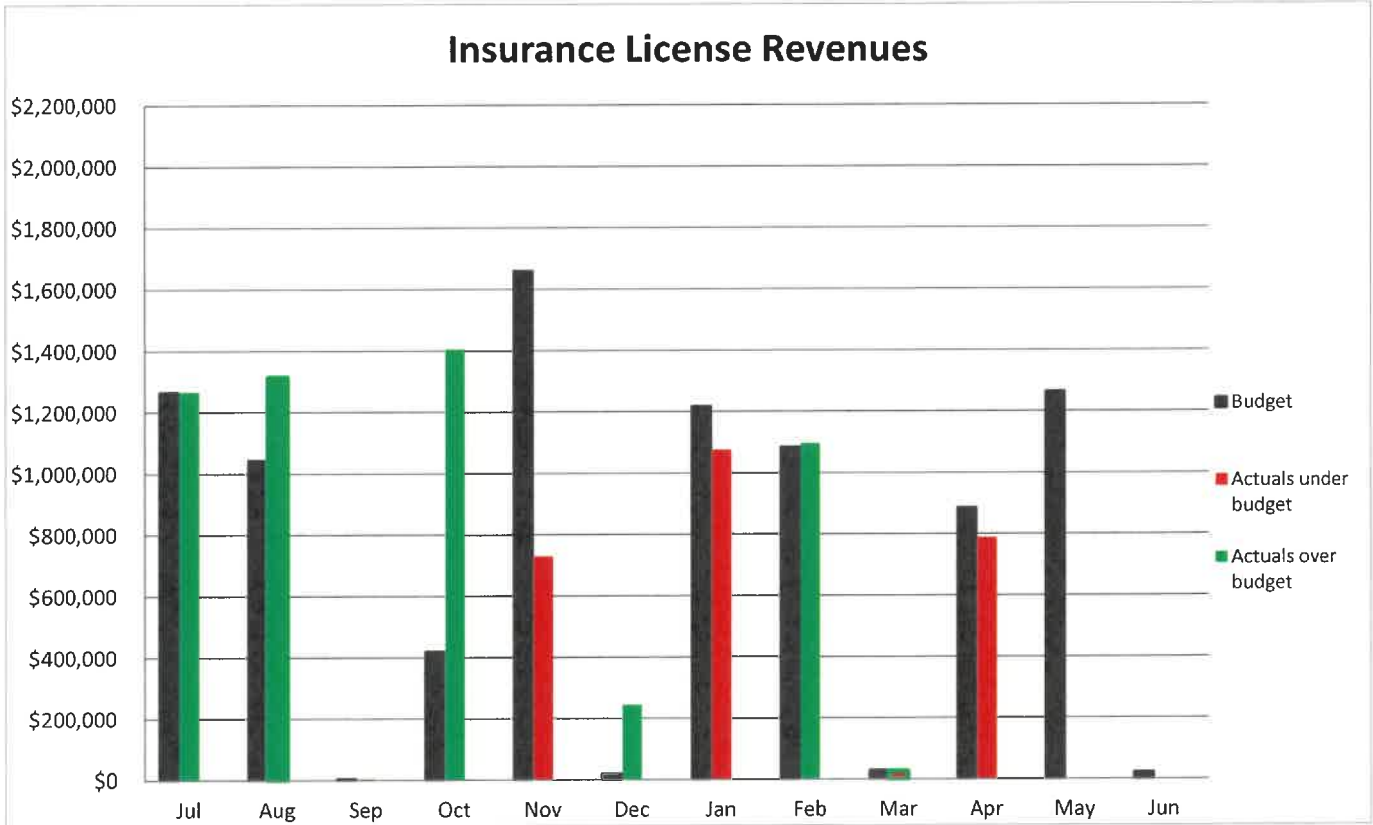
General Fund Revenue Analysis - Year To Date



Old Rate - Current Year to Date Surplus (Deficit)	\$	(6,184,225)
New Rate - Current Year to Date Surplus (Deficit)	\$	3,834,561

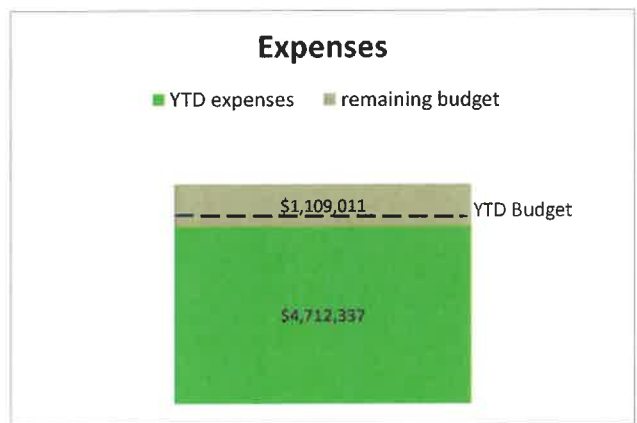
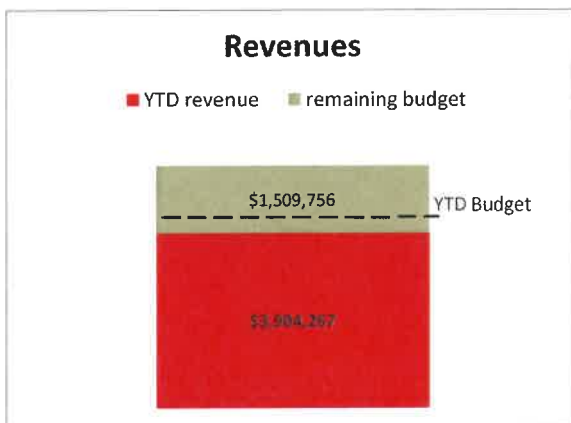
SCHEDULE OF INSURANCE PREMIUM LICENSE FEES - GENERAL FUND

Month	Comparison to Budget (2025-26)			Comparison to Prior Year Actuals		
	Budget	Actual	Over / (Under)	2024-25	2025-2026	Over / (Under)
July	\$1,266,302	\$1,267,659	\$1,357	\$1,108,120	\$1,267,659	\$159,539
August	1,044,097	1,314,536	270,439	1,316,477	1,314,536	(1,941)
September	5,354	3,863	(1,491)	1,361	3,863	2,502
October	421,208	1,404,501	983,293	210,922	1,404,501	1,193,579
November	1,660,738	729,174	(931,564)	2,043,527	729,174	(1,314,353)
December	19,633	245,467	225,834	(5,556)	245,467	251,023
January	1,218,113	1,074,946	(143,167)	1,133,073	1,074,946	(58,126)
February	1,085,146	1,096,605	11,459	821,093	1,096,605	275,512
March	30,341	26,075	(4,266)	47,945	26,075	(21,870)
April	885,251	787,121	(98,130)	944,752	787,121	(157,631)
May	1,264,517	0	0	1,315,461	0	0
June	23,202	0	0	8,004	0	0
Total	\$8,923,902	\$7,949,947	\$313,764	\$8,945,178	\$7,949,947	\$328,234



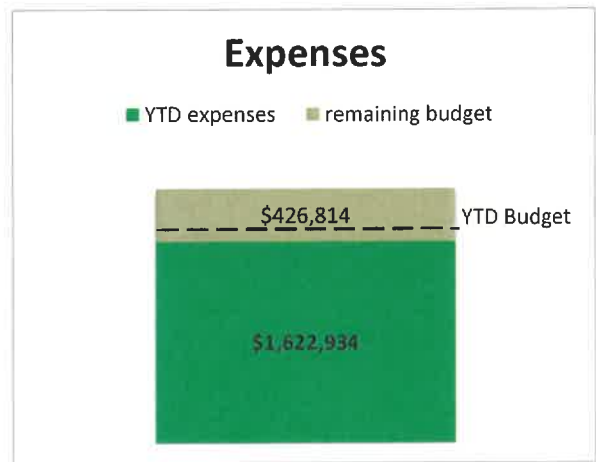
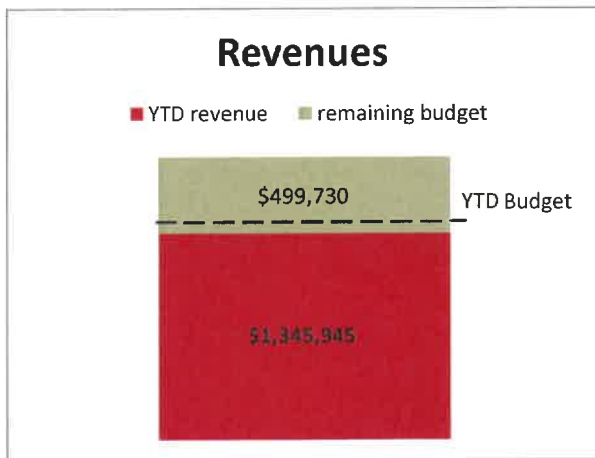
**CITY OF OWENSBORO
CONVENTION CENTER OPERATIONS FUND
STATEMENT OF REVENUE AND EXPENDITURES
FOR THE MONTH ENDING APRIL 30, 2026**

	Current Month			Year to Date		
	Budget	Actuals	Over / (Under)	Amended Budget	Actuals	Over / (Under)
Revenues:						
County Contribution	\$24,166	\$18,246	(\$5,920)	\$241,668	\$288,347	\$46,679
Interest on Investments	64,000	68,962	4,962	640,000	724,004	84,004
Transient Hotel Room Tax	22,166	19,459	(2,707)	221,668	243,625	21,957
Transfer from General Fund	25,162	25,162	0	251,624	251,624	0
Operating Revenue Transfer	276,151	245,857	(30,294)	3,272,518	2,396,667	(875,851)
Total revenues	\$411,645	\$377,687	(\$33,958)	\$4,627,478	\$3,904,267	(\$723,211)
Expenditures:						
Debt Service	\$0	\$101,687	\$101,687	\$11,226	\$112,809	\$101,583
Maintenance Grounds	10,291	10,291	0	102,918	102,918	0
Utilities	10,658	10,396	(262)	123,786	120,368	(3,418)
Convention Center Management	13,049	13,049	0	130,492	130,492	0
Convention Center Incentive	0	0	0	372,949	113,576	(259,373)
Insurance	0	0	0	64,493	73,932	9,439
Supplies	0	306,701	306,701	123,004	315,701	192,697
Capital Replacement Plan	31,662	31,662	0	454,451	316,631	(137,820)
Operating Expenditure Transfer	322,100	322,162	62	3,425,595	3,425,910	315
Total expenditures	\$387,760	\$795,948	\$408,188	\$4,808,914	\$4,712,337	(\$96,577)
Operating Excess/ (Deficiency)	\$23,885	(\$418,262)	(\$442,147)	(\$181,436)	(\$808,070)	(\$626,634)



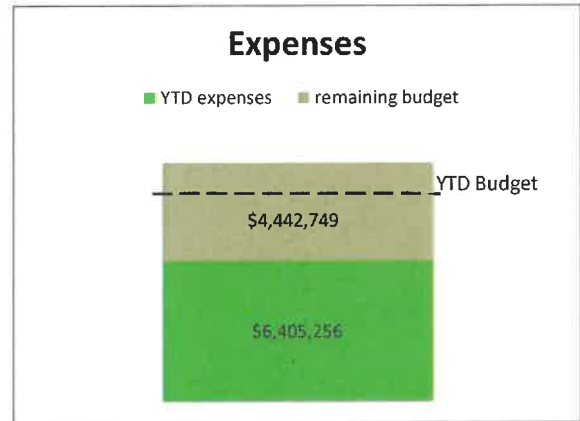
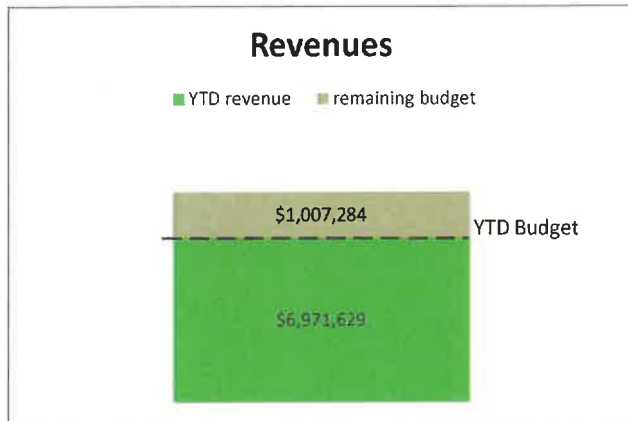
**CITY OF OWENSBORO
SPORTSCENTER OPERATIONS FUND
STATEMENT OF REVENUE AND EXPENDITURES
FOR THE MONTH ENDING APRIL 30, 2026**

	Current Month			Year to Date		
	Budget	Actuals	Over / (Under)	Amended Budget	Actuals	Over / (Under)
Revenues:						
Interest on Investments	\$1,750	\$1,980	\$230	\$17,500	\$19,337	\$1,837
Transfer from General Fund	65,530	65,530	0	655,309	655,309	0
Operating Revenue Transfer	135,707	77,444	(58,263)	1,001,446	671,299	(330,147)
Total revenues	\$202,987	\$144,954	(\$58,033)	\$1,674,255	\$1,345,945	(\$328,310)
Expenditures:						
Maintenance	\$1,353	\$1,353	\$0	\$13,545	\$13,545	\$0
Sportscenter Management	5,592	5,592	0	55,926	55,926	0
Sportcenter Incentive	0	0	0	70,845	21,626	(49,219)
Insurance	0	0	0	13,886	16,000	2,114
Other	0	0	0	13,669	0	(13,669)
Capital	16,421	16,421	0	322,470	164,216	(158,254)
Operating Expenditure Transfer	172,454	172,433	(21)	1,351,686	1,351,621	(65)
Total expenditures	\$195,820	\$195,799	(\$21)	\$1,842,027	\$1,622,934	(\$219,093)
Operating Excess/ (Deficiency)	\$7,167	(\$50,845)	(\$58,012)	(\$167,772)	(\$276,989)	(\$109,217)



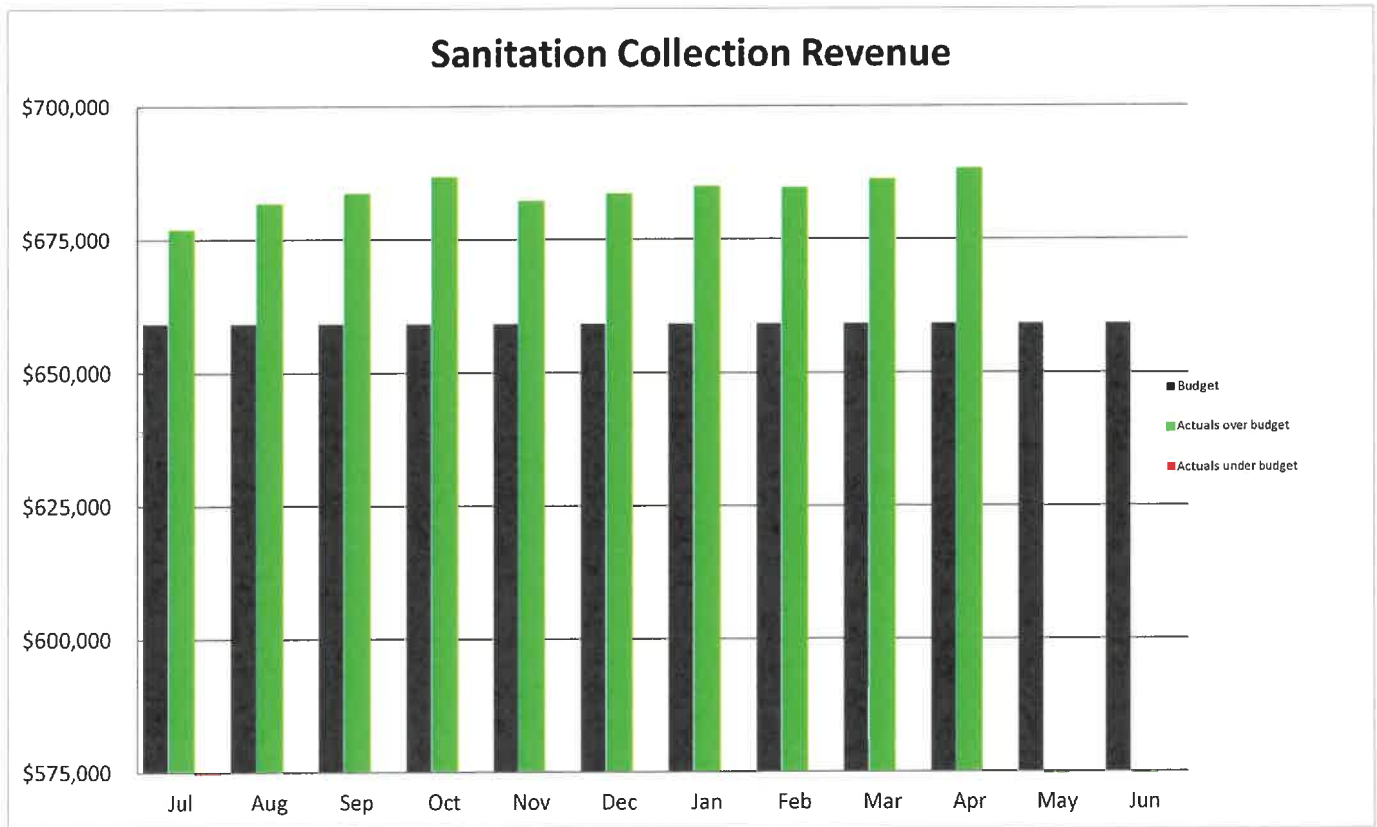
**CITY OF OWENSBORO
SANITATION FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING APRIL 30, 2026**

	Current Month			Year to Date		
	Budget	Actuals	Over / (Under)	Amended Budget	Actuals	Over / (Under)
Revenues:						
Toter Service	\$434,250	\$443,860	\$9,610	\$4,342,500	\$4,428,183	\$85,683
Dumpster Service	225,000	244,337	19,337	2,250,000	2,410,175	160,175
Recycling	58	0	(58)	584	482	(102)
Litter Abatement Funding	2,250	0	(2,250)	22,500	28,428	5,928
Sale of Capital Assets	0	0	0	-	18,901	18,901
Other / Miscellaneous	3,350	7,005	3,655	33,513	85,460	51,947
Total revenues	\$664,908	\$695,202	\$30,294	\$6,649,097	\$6,971,629	\$322,532
Expenditures:						
Personnel Services	\$234,511	\$226,590	(\$7,921)	\$2,526,560	\$2,417,005	(\$109,555)
Maintenance	63,658	58,915	(4,743)	595,838	588,395	(7,443)
Supplies	51,699	33,265	(18,434)	538,277	421,288	(116,989)
Utilities	1,099	467	(632)	11,599	9,171	(2,428)
Other	262,382	239,000	(23,382)	2,538,566	2,134,933	(403,633)
Capital	3,922	3,922	0	3,316,464	834,464	(2,482,000)
Total expenditures	\$617,271	\$562,159	(\$55,112)	\$9,527,304	\$6,405,256	(\$3,122,048)
Operating Excess / (Deficiency)	\$47,637	\$133,043	\$85,406	(\$2,878,207)	\$566,373	\$3,444,580



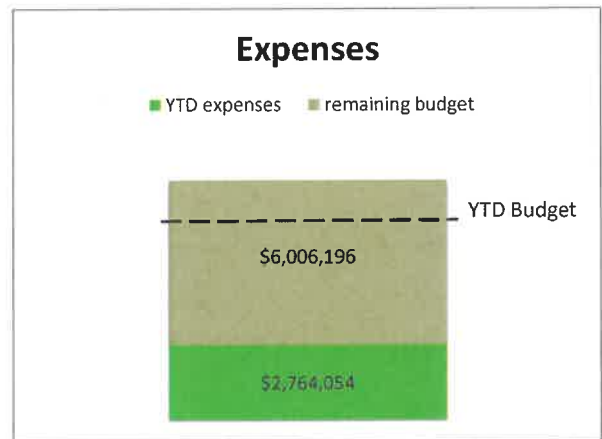
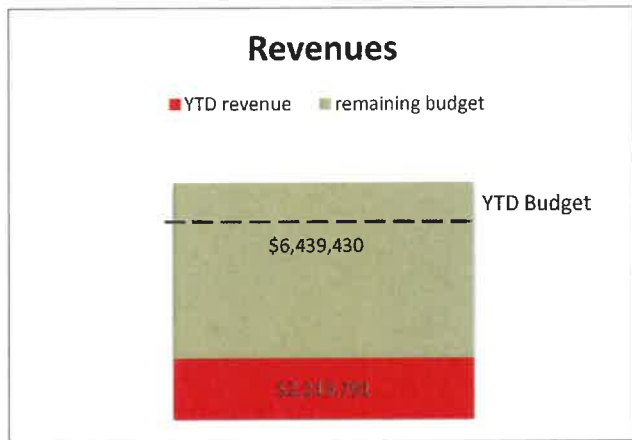
SCHEDULE OF SANITATION FEES

Month	Comparison to Budget (2025-26)			Comparison to Prior Year Actuals		
	Budget	Actual	Over / (Under)	2024-25	2025-26	Over / (Under)
July	\$659,250	\$676,826	\$17,576	\$671,700	\$676,826	\$5,125
August	659,250	681,690	22,440	675,166	681,690	6,524
Sept	659,250	683,641	24,391	680,693	683,641	2,948
October	659,250	686,654	27,404	667,732	686,654	18,922
November	659,250	682,148	22,898	676,664	682,148	5,484
December	659,250	683,511	24,261	678,253	683,511	5,258
January	659,250	684,866	25,616	679,287	684,866	5,579
February	659,250	684,642	25,392	678,743	684,642	5,899
March	659,250	686,185	26,935	682,385	686,185	3,800
April	659,250	688,197	28,947	679,706	688,197	8,491
May	659,250	0	0	680,015	0	0
June	659,250	0	0	679,851	0	0
Total	\$7,911,000	\$6,838,359	\$245,859	\$8,130,195	\$6,838,359	\$68,030



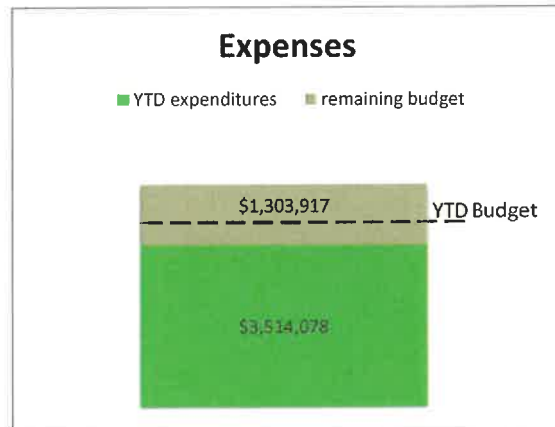
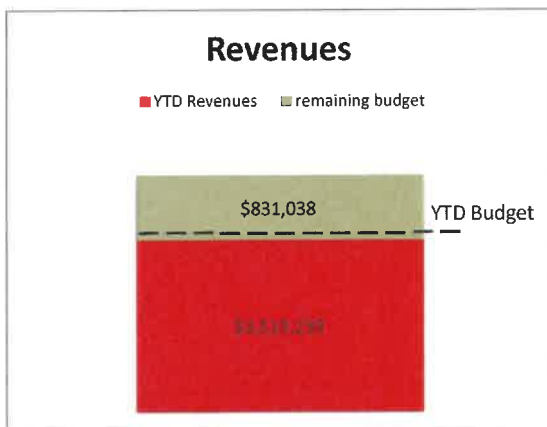
**CITY OF OWENSBORO
TRANSIT FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING APRIL 30, 2026**

	Current Month			Year to Date		
	Budget	Actuals	Over / (Under)	Amended Budget	Actuals	Over / (Under)
Revenues:						
Federal & State Grant	\$458,977	\$26,519	(\$432,458)	\$4,839,719	\$1,317,360	(\$3,522,359)
Gas Tax	1,000	0	(1,000)	10,000	11,141	1,141
Revenue	416	9,612	9,196	4,168	91,220	87,052
Miscellaneous	8,603	3,582	(5,021)	86,044	110,929	24,885
Transfer from General Fund	241,416	0	(241,416)	2,298,466	689,141	(1,609,325)
Total revenues	\$710,412	\$39,713	(\$670,699)	\$7,238,397	\$2,219,791	(\$5,018,606)
Expenditures:						
Personnel Services	\$377,367	\$171,143	(\$206,224)	\$3,955,947	\$1,773,573	(\$2,182,374)
Maintenance	28,726	101,463	72,737	615,913	407,144	(208,769)
Supplies	54,004	32,088	(21,916)	577,649	245,658	(331,991)
Utilities	4,631	2,137	(2,494)	74,232	30,193	(44,039)
Other	58,879	22,594	(36,285)	794,013	273,998	(520,015)
Capital	23,352	490	(22,862)	1,573,784	33,488	(1,540,296)
Total expenditures	\$546,959	\$329,915	(\$217,044)	\$7,591,538	\$2,764,054	(\$4,827,484)
Operating Excess / (Deficiency)	\$163,453	(\$290,202)	(\$453,655)	(\$353,141)	(\$544,263)	(\$191,122)



**CITY OF OWENSBORO
RECREATIONAL FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING APRIL 30, 2026**

	Current Month			Year to Date		
	Budget	Actuals	Over / (Under)	Amended Budget	Actuals	Over / (Under)
Revenues:						
Ben Hawes Golf Course	\$55,218	\$77,070	\$21,852	\$604,287	\$647,408	\$43,121
Hillcrest Golf Course	28,671	40,241	11,570	300,757	343,021	42,264
Ice Arena	16,237	20,230	3,993	469,231	453,841	(15,391)
Combest Pool	0	0	0	40,719	33,191	(7,528)
Cravens Pool	0	0	0	51,267	23,882	(27,385)
Softball Complex	43,513	38,130	(5,383)	187,599	200,005	12,407
Tennis Facility	6,979	8,329	1,350	75,841	75,697	(144)
Transfer from General Fund	174,219	174,219	0	1,742,194	1,742,194	0
Total revenues	\$324,837	\$358,220	\$33,383	\$3,471,895	\$3,519,239	\$47,344
Expenditures:						
Personnel Services	\$145,505	\$131,143	(\$14,363)	\$1,506,956	\$1,430,176	(\$76,780)
Maintenance	37,856	33,680	(4,176)	353,672	343,086	(10,586)
Supplies	59,884	38,869	(21,015)	495,486	385,401	(110,085)
Utilities	20,964	16,146	(4,818)	243,195	208,642	(34,553)
Debt Service	133,315	133,465	150	148,078	148,062	(16)
Other	25,329	234,973	209,644	586,490	500,541	(85,949)
Capital	43,801	43,801	0	710,649	498,171	(212,478)
Total expenditures	\$466,654	\$632,077	\$165,422	\$4,044,526	\$3,514,078	(\$530,448)
Operating Excess / (Deficiency)	(\$141,817)	(\$273,857)	(\$132,039)	(\$572,631)	\$5,161	\$577,792



**CITY OF OWENSBORO
RECREATIONAL FUND DETAIL
FOR THE MONTH ENDING APRIL 30, 2026**

	Dollars			
	Annual Budget	YTD Budget	YTD Actual	Over/ (Under)
Ben Hawes				
Revenue	\$785,695	\$604,287	\$647,408	\$43,121
Expenses	1,972,331	1,693,333	1,436,084	(257,249)
Excess(Loss)	(\$907,468)	(\$1,089,046)	(\$788,676)	\$300,370
Hillcrest				
Revenue	\$396,434	\$300,757	\$343,022	\$42,265
Expenses	520,481	\$425,347	403,460	(21,887)
Excess(Loss)	(\$88,180)	(\$124,590)	(\$60,438)	\$64,152
Ice Arena				
Revenue	\$564,805	\$469,231	\$453,841	(\$15,390)
Expenses	898,141	744,175	722,078	(22,097)
Excess(Loss)	(\$302,385)	(\$274,944)	(\$268,237)	\$6,707
Combest Pool				
Revenue	\$84,963	\$40,719	\$33,191	(\$7,528)
Expenses	240,476	186,950	117,359	(69,591)
Excess(Loss)	(\$133,433)	(\$146,231)	(\$84,168)	\$62,063
Cravens Pool				
Revenue	\$51,280	\$51,267	\$23,882	(\$27,385)
Expenses	144,792	115,521	80,089	(35,432)
Excess(Loss)	(\$97,375)	(\$64,254)	(\$56,207)	\$8,047
Softball Complex				
Revenue	\$286,903	\$187,599	\$200,005	\$12,406
Expenses	668,702	530,532	471,517	(59,015)
Excess(Loss)	(\$400,240)	(\$342,933)	(\$271,512)	\$71,421
Tennis Facility				
Revenue	\$90,485	\$75,841	\$75,697	(\$144)
Expenses	309,072	284,668	283,491	(1,177)
Excess(Loss)	(\$235,900)	(\$208,827)	(\$207,794)	\$1,033

**CITY OF OWENSBORO
COMMUNITY DEVELOPMENT PROGRAMS
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING APRIL 30, 2026**

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

	Annual Budget	Year To Date Actuals	Remaining Budget
<u>Revenues:</u>			
Grant Revenues	\$988,636	\$171,213	\$817,423
Rental Income	12,840	11,040	1,800
Miscellaneous Revenue	9,000	8,139	861
Total revenues	\$1,010,476	\$190,392	\$820,084
<u>Expenditures:</u>			
CDBG Administration	\$110,000	\$134,278	(\$24,278)
Monarch NRSA	795,127	31,000	764,127
Northwest NRSA	105,349	38,465	66,884
Total expenditures	\$1,010,476	\$203,743	\$806,733
Operating Excess / (Deficiency)	\$0	(\$13,351)	\$13,351

HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)

	Annual Budget	Year To Date Actuals	Remaining Budget
<u>Revenues:</u>			
Grant Revenues	\$2,089,173	\$53,969	\$2,035,204
Miscellaneous Revenue	0	20,750	(\$20,750)
Sale of Capital Assets	150,000	0	150,000
Total revenues	\$2,239,173	\$74,719	\$2,164,454
<u>Expenditures:</u>			
Administration	\$205,719	\$0	\$205,719
FTB Down Payment Assistance	292,898	146,490	146,408
CHDO Set-Aside	705,377	0	705,377
New Construction-City Loan	150,000	0	150,000
Agency Subsidy-New Construction	885,179	0	885,179
Total expenditures	\$2,239,173	\$146,490	\$2,092,683
Operating Excess / (Deficiency)	\$0	(\$71,771)	\$71,771

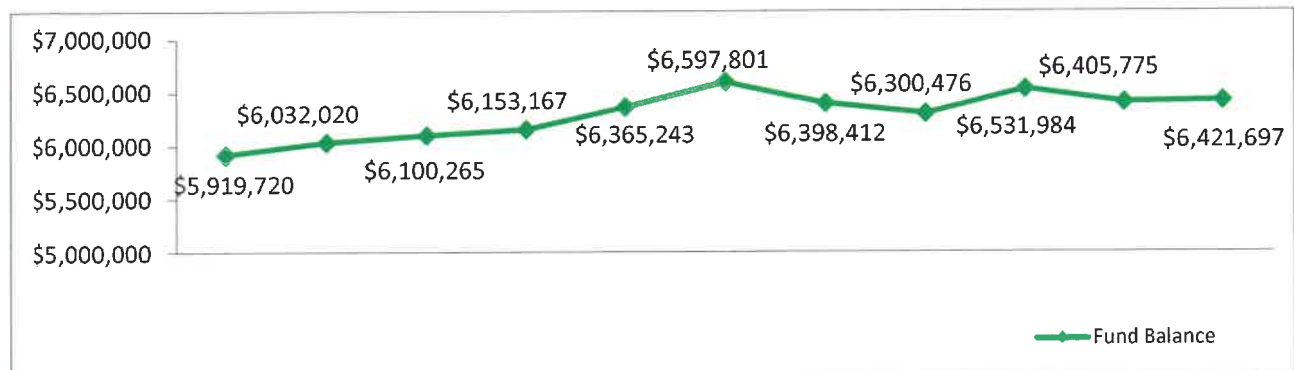
**CITY OF OWENSBORO
ECONOMIC DEVELOPMENT FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING APRIL 30, 2026**

	Annual Budget	Year to Date Actuals	Remaining Budget
Revenues:			
Franchise Fees	\$740,000	\$647,530	\$92,470
Interest on Investments	375,000	233,426	141,574
Local E.D. Revenue	3,517,173	2,945,686	571,487
State E.D. Revenue	282,433	168,215	114,218
Sale of Capital Assets	0	1,992,215	(1,992,215)
Miscellaneous Revenue	50,000	37,419	12,581
Total revenues	\$4,964,606	\$6,024,491	(\$1,059,885)
Expenditures:			
Debt Service	\$1,196,822	\$981,728	\$215,094
Capital Land Purchase	4,700,000	4,676,424	23,576
Misc - Administrative	144,454	0	144,454
Downtown Contractual Services	25,000	20,833	4,167
Local E.D. Projects	1,736,425	1,074,561	661,864
State E.D. Projects	247,500	0	247,500
Incentives	1,263,650	561,121	702,529
Total expenditures	\$9,313,851	\$7,314,667	\$1,999,184



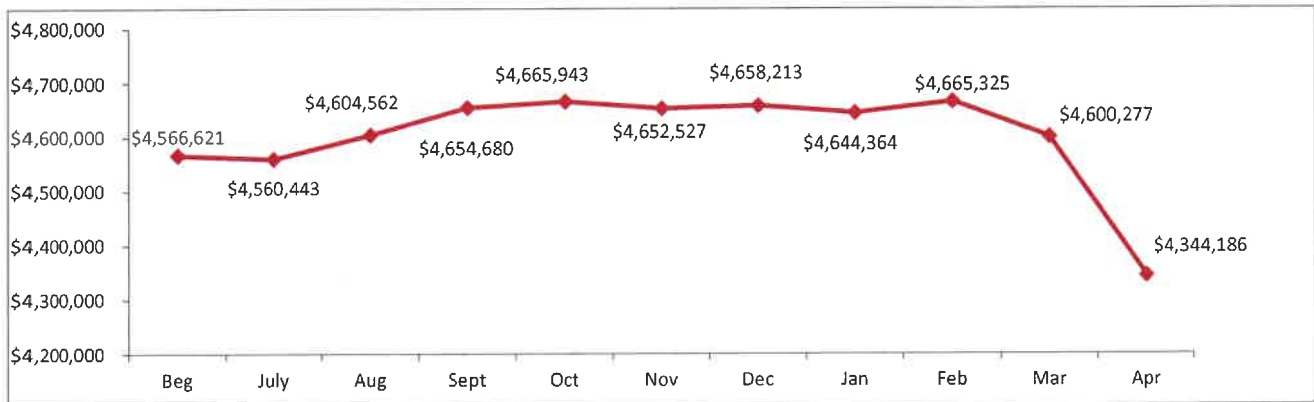
**CITY OF OWENSBORO
INSURANCE FUND
FOR THE MONTH ENDING APRIL 30, 2026**

	Month	Year To Date
Health Insurance:		
City Contribution	\$472,054.52	\$4,599,486.46
Employee Contribution	77,130.33	756,785.83
Total Revenue	<u>549,184.85</u>	<u>5,356,272.29</u>
Benefits	426,066.93	3,902,722.06
Re-Insurance	95,304.73	915,147.32
Professional/Technical	45,734.13	365,700.96
Wellness Benefit	20,015.57	125,362.21
Total Expenditures	<u>587,121.36</u>	<u>5,308,932.55</u>
Revenue Over/(Under) Expenditures	<u><u>(\$37,936.51)</u></u>	<u><u>\$47,339.74</u></u>
Workers' Compensation:		
Premium-Departments	\$56,216.68	\$570,854.80
Salary-Reimbursement	0.00	0.00
Total Revenue	<u>56,216.68</u>	<u>570,854.80</u>
Benefits	30,303.71	188,387.05
Insurance	8,769.75	256,011.38
Professional/Technical	0.00	57,483.34
Total Expenditures	<u>39,073.46</u>	<u>501,881.77</u>
Revenue Over/(Under) Expenditures	<u><u>\$17,143.22</u></u>	<u><u>\$68,973.03</u></u>
Unemployment:		
Premium-Departments	\$9,922.17	\$103,417.01
Total Revenue	<u>9,922.17</u>	<u>103,417.01</u>
Benefits	0.00	0.00
Total Expenditures	<u>0.00</u>	<u>0.00</u>
Revenue Over/(Under) Expenditures	<u><u>\$9,922.17</u></u>	<u><u>\$103,417.01</u></u>
Total Insurance Fund:		
Beginning Fund Balance		\$5,919,719.97
Interest Income	26,793.05	282,247.25
Revenue Over/(Under) Expenditures	(10,871.12)	219,729.78
Ending Fund Balance		<u><u>\$6,421,697.00</u></u>



**CITY OF OWENSBORO
CITY EMPLOYEES' PENSION FUND--CLOSED
STATEMENT OF RECEIPTS AND EXPENSES
FOR THE MONTH ENDING APRIL 30, 2026**

	Current Month		Year-To-Date	
	Amount	Percent	Current	Prior
Receipts:				
Interest Income	\$6,031.38	-2%	\$42,318.07	\$44,172.68
Appreciation (Depreciation) of Investments	<u>(247,807.76)</u>	102%	<u>(90,197.64)</u>	<u>80,833.35</u>
Total Receipts	<u>(\$241,776.38)</u>	100%	<u>(\$47,879.57)</u>	<u>\$125,006.03</u>
Expenses:				
Pensions Paid: City & OMU employees	\$14,315.15	100%	\$133,849.31	\$134,371.73
Miscellaneous Expense	<u>0.00</u>	0%	<u>40,706.66</u>	<u>39,751.86</u>
Total Expenses	<u>\$14,315.15</u>	100%	<u>\$174,555.97</u>	<u>\$174,123.59</u>
Revenue Over/(Under) Expenses	<u><u>(\$256,091.53)</u></u>		<u><u>(\$222,435.54)</u></u>	<u><u>(\$49,117.56)</u></u>
Type of Retirement				
Ordinary	2			
Disability	2			
Widows	6			
Total	<u><u>10</u></u>			

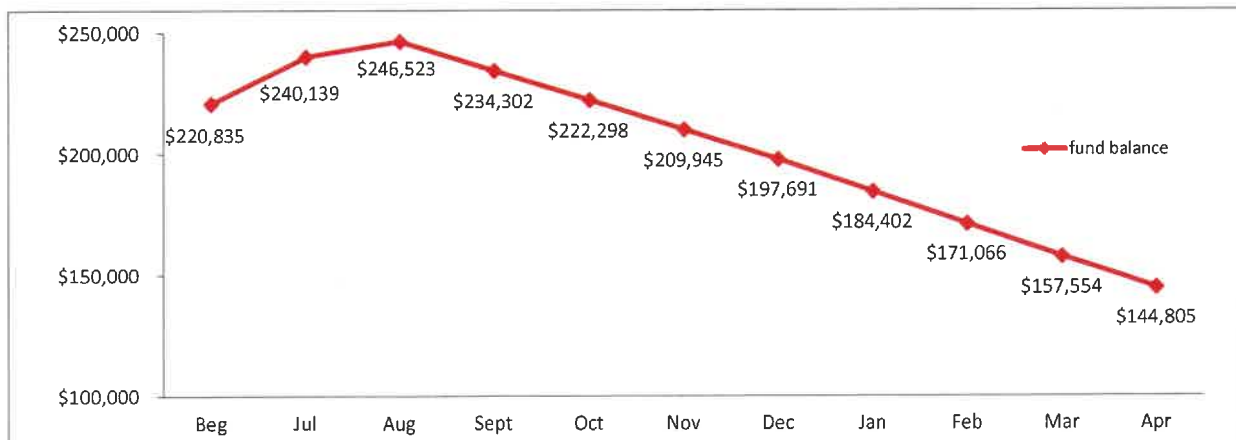


**CITY OF OWENSBORO
POLICE AND FIRE PENSION FUND--CLOSED
STATEMENT OF RECEIPTS AND EXPENSES
FOR THE MONTH ENDING APRIL 30, 2026**

	Current Month		Year-To-Date	
	Amount	Percent	Current	Prior
Receipts:				
Interest Income	\$461.95	2%	\$6,949.25	\$13,944.74
Restitution, Other.	701.38	3%	1,862.27	2,093.07
Transfer from General Fund	20,000.00	95%	215,900.00	185,000.00
Total Receipts	\$21,163.33	100%	\$224,711.52	\$201,037.81
Expenses:				
Pensions Paid	\$33,911.91	100%	\$300,588.84	\$325,669.56
Miscellaneous Expense	0.00	0%	152.70	152.70
Total Expenses	\$33,911.91	100%	\$300,741.54	\$325,822.26
Revenue Over/(Under) Expenses	<u>(\$12,748.58)</u>		<u>(\$76,030.02)</u>	<u>(\$124,784.45)</u>

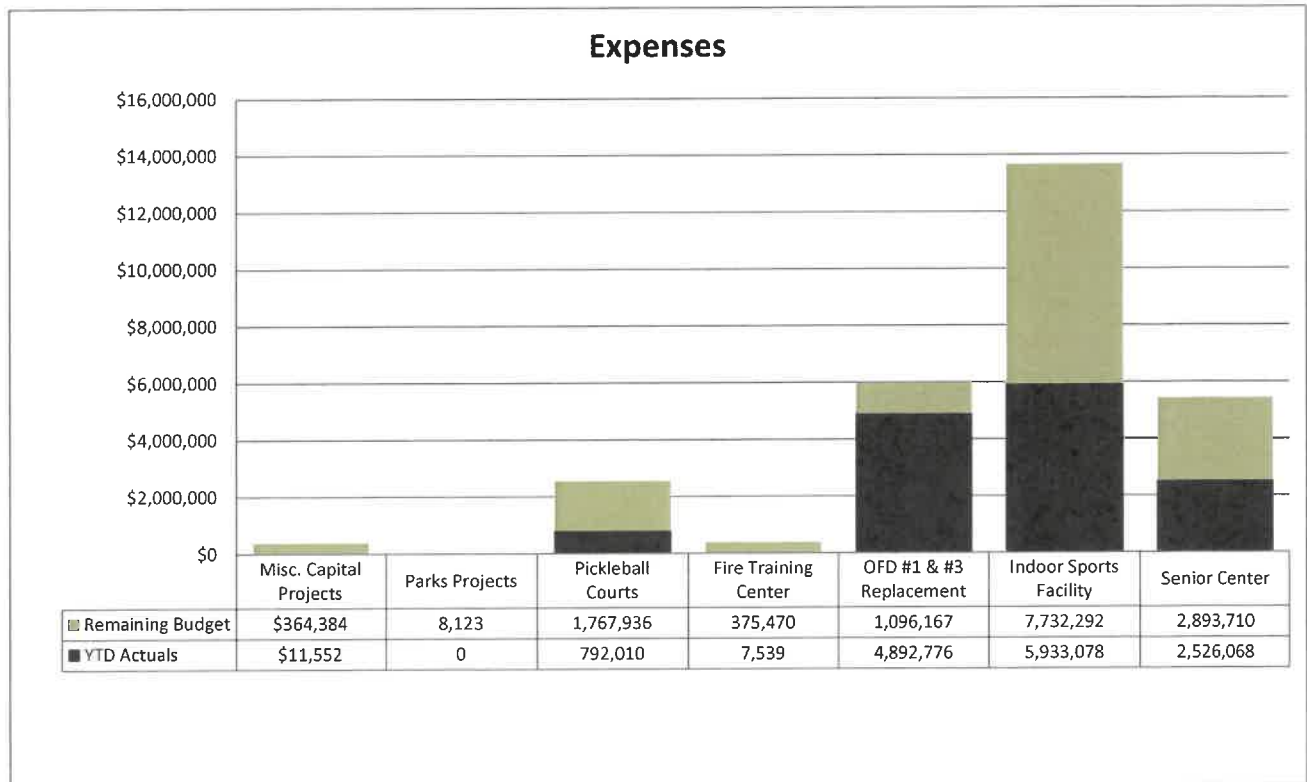
Type of Retirement

Ordinary	2
Disability	2
Widows	14
Total	<u>18</u>



**CITY OF OWENSBORO
CAPITAL PROJECTS FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING APRIL 30, 2026**

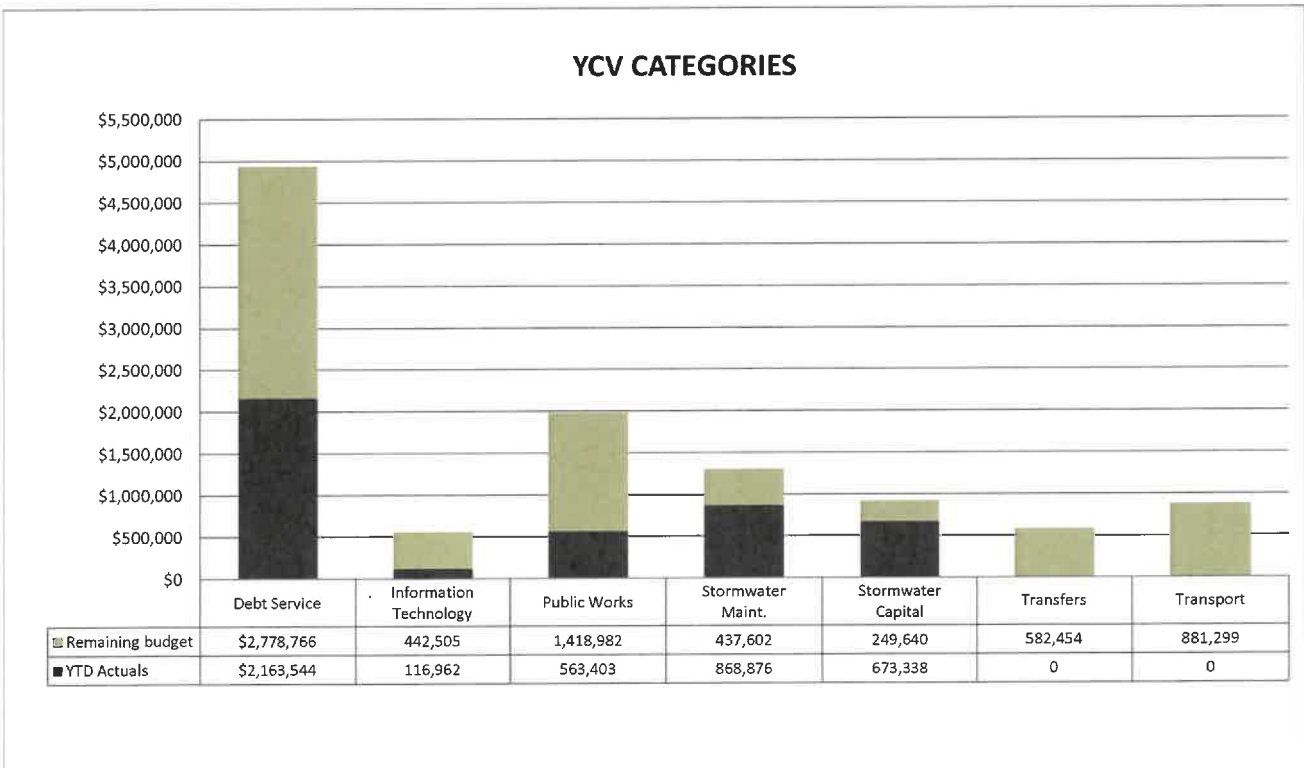
	Annual Budget	Year To Date Actuals	Remaining Budget
Revenues:			
Interest Earnings	\$0	\$739,759	(\$739,759)
Contributions & Donations	700,000	280,000	420,000
Transfer from General Fund	400,000	83,334	316,666
Transfer from Facilities Maintenance	475,000	0	475,000
Total revenues	\$1,575,000	\$1,103,093	\$471,907
Expenditures:			
Miscellaneous Capital Projects	\$375,936	\$11,552	\$364,384
Parks Projects	8,123	0	8,123
Pickleball Courts	2,559,946	792,010	1,767,936
Fire Training Center	383,009	7,539	375,470
Fire Stations #1 & #3 Replacement	5,988,943	4,892,776	1,096,167
Downtown Indoor Sports Facility	13,665,370	5,933,078	7,732,292
Senior Center	5,419,778	2,526,068	2,893,710
Total expenditures	\$28,401,105	\$14,163,023	\$14,238,082



**CITY OF OWENSBORO
YOUR COMMUNITY VISION FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING APRIL 30, 2026**

	Annual Budget	Year to Date Actuals	Remaining Budget
Revenues:			
Occupational License Fee	\$5,665,000	\$5,371,435	\$293,565
Net Profit License Fee	1,250,000	1,490,067	(240,067)
Interest Earnings	300,000	215,698	84,302
Penalty and Interest	200,000	55,540	144,460
Miscellaneous Revenue	6,000	2,362	3,638
Total revenues	\$7,421,000	\$7,135,102	\$285,898

Expenditures:			
Debt Service	\$4,942,310	\$2,163,544	\$2,778,766
Information Technology	559,467	116,962	442,505
Public Works	1,982,385	563,403	1,418,982
Stormwater Maintenance	1,306,478	868,876	437,602
Stormwater Capital	922,978	673,338	249,640
Transfers	582,454	0	582,454
Transportation	881,299	0	881,299
Total expenditures	\$11,177,371	\$4,386,123	\$6,791,248

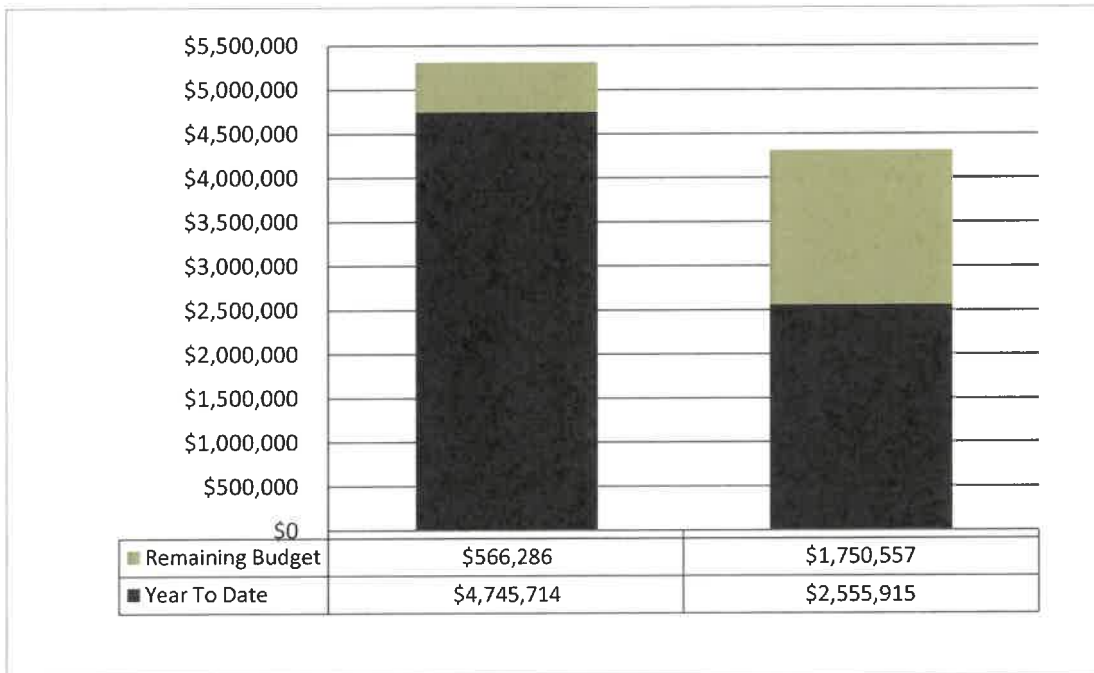


**CITY OF OWENSBORO
YOUR COMMUNITY VISION FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING APRIL 30, 2026**

	Annual Budget	Year to Date Actuals	Remaining Budget
Debt Service	\$4,942,310	\$2,163,544	\$2,778,766
<u>Transfers</u>			
Tourist & Convention Fund	582,454	0	582,454
<u>Information Technology</u>			
Infrastructure/Fiber	559,467	116,962	442,505
<u>Public Works</u>			
Various Infrastructure	1,432,385	16,617	1,415,768
Sidewalk Program	550,000	546,786	3,214
<u>Stormwater Maintenance</u>			
Stormwater Maintenance-Ditch Crew	617,634	470,314	147,320
Stormwater Maintenance-RWRA	688,844	398,562	290,282
<u>Stormwater Capital</u>			
Culverts Replacement	200,000	98,005	101,995
Persimmon Ditch	125,000	0	125,000
RWRA Ravine Sewer	597,978	575,333	22,645
<u>Transportation</u>			
Bus Replacement	281,299	0	281,299
Downtown Archway Sign	600,000	0	600,000
Total Expenditures	\$11,177,371	\$4,386,123	\$6,791,248

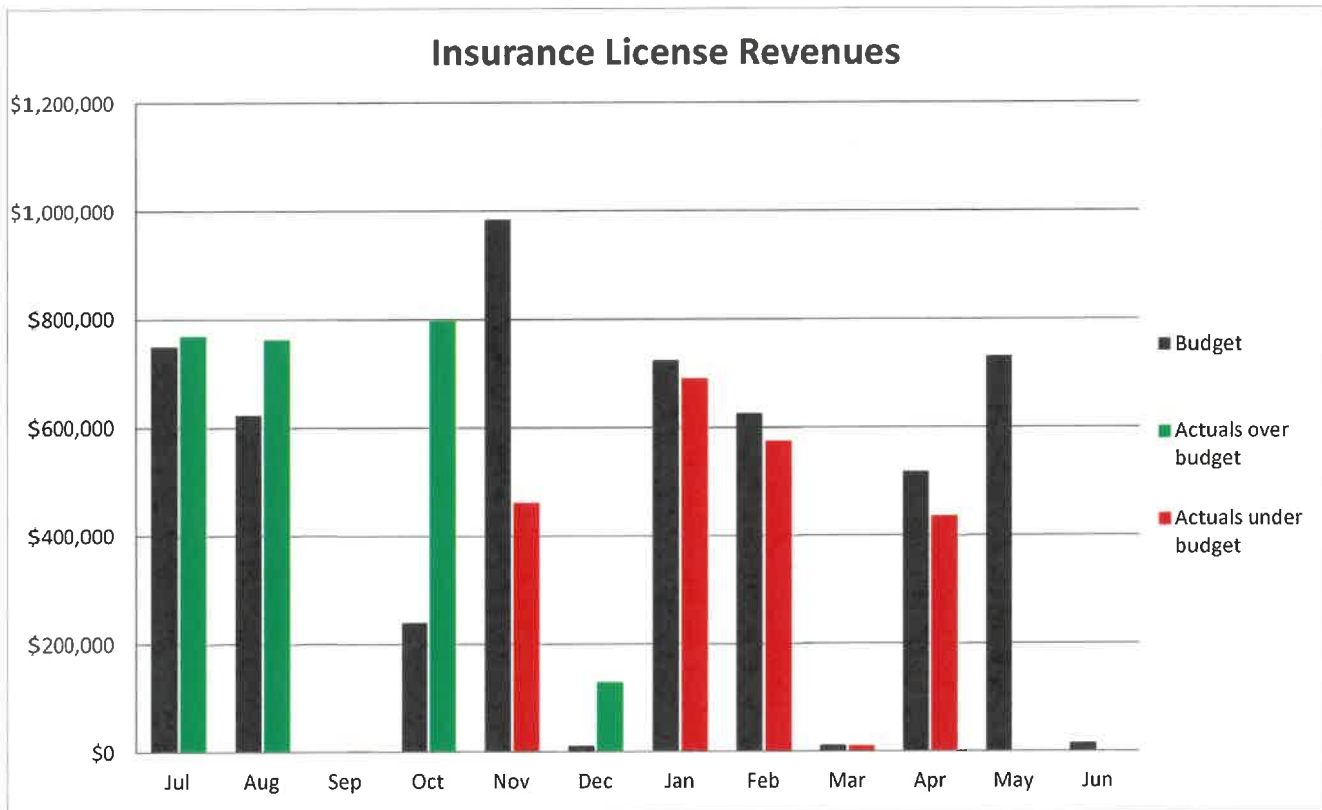
**CITY OF OWENSBORO
DOWNTOWN REVITALIZATION FUND
STATEMENT OF RECEIPTS AND EXPENSES
FOR MONTH ENDING APRIL 30, 2026**

	Annual Budget	Year To Date Actuals	Remaining Budget
Revenues:			
Insurance License Premium Fees	\$5,240,000	\$4,633,665	\$606,335
Interest on Investments	72,000	112,049	(40,049)
Total Revenues	\$5,312,000	\$4,745,714	\$566,286
Expenditures:			
Debt Service	\$4,306,472	\$2,555,915	\$1,750,557
Total Expenditures	\$4,306,472	\$2,555,915	\$1,750,557



SCHEDULE OF INSURANCE PREMIUM LICENSE FEES-DTR

Month	Comparison to Budget (2025-26)			Comparison to Prior Year Actuals		
	Budget	Actual	Over / (Under)	2024-25	2025-26	Over / (Under)
July	\$750,892	\$769,729	\$18,837	\$667,039	\$769,729	\$102,690
August	623,560	763,183	139,623	772,655	763,183	(9,472)
September	2,096	2,575	479	907	2,575	1,668
October	239,468	797,992	558,524	111,054	797,992	686,938
November	985,120	460,379	(524,741)	1,186,927	460,379	(726,548)
December	11,004	128,976	117,972	(3,696)	128,976	132,672
January	724,168	690,266	(33,902)	702,097	690,266	(11,831)
February	626,180	574,112	(52,068)	436,090	574,112	138,022
March	12,052	10,963	(1,089)	27,226	10,963	(16,263)
April	518,236	435,490	(82,746)	525,344	435,490	(89,854)
May	731,504	0	0	773,175	0	0
June	15,720	0	0	3,864	0	0
Total	\$5,240,000	\$4,633,665	\$140,889	\$5,202,681	\$4,633,665	\$208,022



CITY OF OWENSBORO DEBT SERVICE FUND April 30, 2026

Name	Detail	Funding Source	Original Borrowing (principal)	2025-26 Debt Service*	Scheduled Final Payment
Series 2016A	Roads, Stormwater Improvements & Public Parks	General Fund	2,320,000	267,750	03/01/26
Series 2016B	Build the Edge	YCV Fund	1,965,000	191,806	07/01/28
Series 2014	Riverwall construction	YCV Fund	3,572,000	291,205	04/01/30
Series 2014	PW building expansion	General Fund	893,000	72,801	04/01/30
Series 2013B	SkatePark \$800K	General Fund	800,000	56,406	05/01/33
Series 2013B	IBMC-\$3M	Downtown TIF	3,000,000	211,518	05/01/33
Series 2013B	Tennis Facility-\$2.1M	Rec.Fund/Tennis Assoc.	2,100,000	148,062	05/01/33
Series 2013B	DT Parking-\$1M/S.O.B. \$1.3	Economic Dev Fund	2,305,000	162,516	05/01/33
Series 2013B	Convention Center FF&E-\$1.6M	Convention Center Fund	1,600,000	112,809	05/01/33
Series 2013C	U.S. Bank Building #3-construction	Economic Dev Fund	6,350,000	430,194	05/01/33
Series 2007	Harsh Ditch Construction	YCV Fund	23,350,539	1,356,426	12/01/34
Series 2015	Scherm Ditch Construction	YCV Fund	2,878,252	229,996	12/01/35
Series 2016C	IBMC	Downtown TIF	2,560,000	175,938	01/01/37
Series 2016D	Parking Garage Construction	Downtown TIF	9,380,000	704,075	06/01/37
Series 2019A	Transportation Projects	Downtown TIF	4,635,000	326,505	06/01/37
Series 2019B	US Bank Building #1 (refi Series 2010)	Economic Dev Fund	3,815,000	396,483	06/01/31
Series 2019D	US Bank Building #2 (refi Series 2011)	Economic Dev Fund	2,180,000	207,619	06/01/31
Series 2019C	Smothers/RF Park, Utility Reloc.& Str, (refi Series 2011)	DTR Fund	18,090,000	1,135,363	04/01/41
Series 2019E	Convention Center & Infrastructure	DTR Fund	36,570,000	2,086,113	06/01/42
Series 2013A	Convention Center & Infrastructure	DTR Fund	20,530,000	1,084,996	05/01/43
Series 2023A	Sportsplex	Tourist & Convention Fund	19,000,000	1,398,124	02/01/43
Series 2023A	Fire Training Center, Various Projects	YCV Fund	14,580,000	1,072,876	02/01/43
				\$12,119,580	

* 2025-26 Includes principal and interest.

