



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: **Filename:** 1530_fba_2023.xlsm

Website:

Phone Number:

Mailing Address:

Municipality: **State:** **Zip:**

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Gregory	E	Myhre	12/31/2024	GMYHRE@STAFFORDNJ.GOV

Chief Administrative Officer

Matthew		von der Hayden		MVONDERHAYDEN@STAFFORDNJ.GOV
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Chief Financial Officer

Douglas	R	Gannon		DGANNON@STAFFORDNJ.GOV
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Municipal Clerk

Linda		Martin		LMARTIN@STAFFORDNJ.GOV
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Registered Municipal Accountant

Jerry	W	Conaty		JCONATY@HFACPAS.COM
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Robert	E	Henken-Siefken	12/31/2024	RHENKEN@STAFFORDNJ.GOV
Steven		Esposito	12/31/2024	SESPOSITO@STAFFORDNJ.GOV
Paul	S	Krier	12/31/2024	PKRIER@STAFFORDNJ.GOV
Lisa	D	Mower	12/31/2024	LMOWER@STAFFORDNJ.GOV
Amy		Otte	12/31/2024	AOTTE@STAFFORDNJ.GOV
Thomas	N	Steadman	12/31/2024	TSTEADMAN@STAFFORDNJ.GOV

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2022 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2023 Budget</u>		
	<u>Calendar Year</u>	<u>Calendar Year</u>	<u>% of</u>	<u>Avg Residential</u>	<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
	<u>Tax Rate</u>	<u>Tax Levy</u>	<u>Total Levy</u>	<u>Taxpayer Impact</u>			
Municipal Purpose Tax	0.919	\$40,056,126.54	39.05%	\$2,676.60	Municipal Purpose Tax	ACTUAL	\$41,939,864.13
Municipal Library			0.00%	\$0.00	Municipal Library		
Municipal Open Space	0.010	\$435,848.62	0.42%	\$29.13	Municipal Open Space	ACTUAL	\$442,403.55
Municipal Arts and Culture			0.00%	\$0.00	Municipal Arts and Culture		
Fire Districts (avg. rate/total levies)			0.00%	\$0.00	Fire Districts (total levies)		
Other Special Districts (total levies)			0.00%	\$0.00	Other Special Districts (total levies)		
Local School District	0.718	\$31,278,899.00	30.49%	\$2,091.18	Local School District	ESTIMATED	\$31,904,476.98
Regional School District	0.225	\$9,818,027.00	9.57%	\$655.31	Regional School District	ESTIMATED	\$10,014,387.54
County Purposes	0.406	\$17,674,251.61	17.23%	\$1,182.48	County Purposes	ESTIMATED	\$18,027,736.63
County Library	0.040	\$1,739,390.25	1.70%	\$116.50	County Library	ESTIMATED	\$1,774,178.06
County Board of Health	0.021	\$918,537.57	0.90%	\$61.16	County Board of Health	ESTIMATED	\$936,908.32
County Open Space	0.015	\$658,652.27	0.64%	\$43.69	County Open Space	ESTIMATED	\$671,825.32
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2022 Budget)	2.354	\$102,579,732.86	100.00%	\$6,856.05	Total ESTIMATED amount to be raised by taxes		\$105,711,780.53
Total Taxable Valuation as of October 1, 2022					12,226,499.37		
(To be used to calculate the current year tax rate)					51,523,568.99		
Current Year Average Residential Assessment					\$63,771,916.40		
					\$103,068,986.02		
<u>Prior Year to Current Year Comparison</u>					\$2,642,794.51		
<u>Comparison - Municipal Purposes Tax Rate</u>					\$105,711,780.53		
Prior Year	Current Year	% Change (+/-)					
0.919	0.948	3.16%					
<u>Comparison - Municipal Purposes Tax Levy</u>					% of Tax Collections used to Calculate RUT		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)				
\$40,056,126.54	\$41,939,864.13	4.70%	\$1,883,737.59				
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>					If % used exceeds the actual collection % then reference the statutory exception used		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)				
\$2,676.60	\$2,761.06	3.16%	\$84.46				
					<u>Tax Collections - ACTUAL as of Prior Year</u>		
					Total Tax Revenue, Collections CY 2022		
					Total Tax Levy, CY 2022		
					% of Taxes Collected, CY 2022		
					Delinquent Taxes - December 31, 2022		

USER FRIENDLY BUDGET SECTION - ANTICIPATED REVENUE SUMMARY (ALL OPERATING FUNDS)

FCOA		% Difference Current vs. Prior Year	\$ Difference Current vs. Prior Year	Total Realized Revenue (Prior Year)	Total Anticipated Revenue (Current Year)	General Budget	Open Space Budget	Arts and Culture Trust Fund	Water/Sewer Utility	Utility	Utility	Utility	Utility
08	Surplus	0.00%	\$0.00	\$7,500,000.00	\$7,500,000.00	\$4,500,000.00			\$3,000,000.00				
08	Local Revenue	-11.87%	(\$2,243,583.04)	\$18,904,736.04	\$16,661,153.00	\$821,153.00			\$15,840,000.00				
09	State Aid (without offsetting appropriation)	5.03%	\$132,039.94	\$2,626,670.00	\$2,758,709.94	\$2,758,709.94							
08	Uniform Construction Code Fees	-7.80%	(\$63,413.00)	\$813,413.00	\$750,000.00	\$750,000.00							
	<i>Special Revenue Items w/ Prior Written Consent</i>												
11	Shared Services Agreements	-3.98%	(\$37,730.27)	\$947,817.77	\$910,087.50	\$790,087.50			\$120,000.00				
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00								
10	Public and Private Revenue	-29.38%	(\$67,242.99)	\$228,896.48	\$161,653.49	\$161,653.49							
08	Other Special Items	65.31%	\$920,453.30	\$1,409,442.14	\$2,329,895.44	\$1,964,895.44			\$365,000.00				
15	Receipts from Delinquent Taxes	-2.52%	(\$12,431.08)	\$492,431.08	\$480,000.00	\$480,000.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	-2.50%	(\$1,076,797.31)	\$43,016,661.44	\$41,939,864.13	\$41,939,864.13							
07	Minimum Library Tax	#DIV/0!	\$0.00		\$0.00								
54	Open Space Levy Tax	-2.77%	(\$13,000.00)	\$469,500.00	\$456,500.00		\$456,500.00						
56	Arts and Cultural Levy Tax	#DIV/0!	\$0.00		\$0.00								
07	Addition to Local District School Tax	#DIV/0!	\$0.00		\$0.00								
08	Deficit General Budget	#DIV/0!	\$0.00		\$0.00								
	Total	-3.22%	(\$2,461,704.45)	\$76,409,567.95	\$73,947,863.50	\$54,166,363.50	\$456,500.00	\$0.00	\$19,325,000.00	\$0.00	\$0.00	\$0.00	\$0.00

USER FRIENDLY BUDGET SECTION - APPROPRIATIONS SUMMARY (ALL OPERATING FUNDS)

FCOA	Budgeted Positions		% Difference Current v. Prior Year	\$ Difference Current v. Prior Year	Total Modified Appropriation for Service Type (Prior Year)	Total Appropriation for Service Type (Current Year)	General Budget	Public & Private Offsets	Open Space Budget	Arts and Culture Trust Fund	Water/Sewer Utility	Utility	Utility	Utility	Utility	
	Full-Time	Part-Time														
20	General Government	33.00	7.00	2.96%	\$120,060.00	\$4,060,175.00	\$4,180,235.00	\$3,568,085.00			\$612,150.00					
21	Land-Use Administration			0.00%	\$0.00	\$47,800.00	\$47,800.00	\$47,800.00								
22	Uniform Construction Code	11.00	3.00	1.23%	\$11,000.00	\$893,700.00	\$904,700.00	\$904,700.00								
23	Insurance			9.41%	\$690,348.75	\$7,332,507.75	\$8,022,856.50	\$8,022,856.50								
25	Public Safety	91.00	16.00	3.22%	\$376,995.75	\$11,721,969.85	\$12,098,965.60	\$12,085,350.00	\$13,615.60							
26	Public Works	73.00	7.00	4.83%	\$691,473.83	\$14,311,629.98	\$15,003,103.81	\$6,809,700.00	\$60,553.81		\$8,132,850.00					
27	Health and Human Services	3.00	1.00	19.44%	\$63,377.43	\$326,083.65	\$389,461.08	\$299,065.00	\$90,396.08							
28	Parks and Recreation	4.00	35.00	8.65%	\$43,500.00	\$502,800.00	\$546,300.00	\$546,300.00								
29	Education (including Library)			#DIV/0!	\$0.00	\$0.00	\$0.00									
30	Unclassified			-52.94%	(\$45,000.00)	\$85,000.00	\$40,000.00	\$35,000.00	\$5,000.00							
31	Utilities and Bulk Purchases			52.05%	\$646,000.00	\$1,241,000.00	\$1,887,000.00	\$1,887,000.00								
32	Landfill / Solid Waste Disposal			-21.51%	(\$501,500.00)	\$2,331,500.00	\$1,830,000.00	\$1,830,000.00								
35	Contingency			#DIV/0!	\$0.00	\$0.00	\$0.00									
36	Statutory Expenditures			7.45%	\$414,437.75	\$5,565,261.75	\$5,979,699.50	\$5,318,084.50			\$661,615.00					
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00									
42	Shared Services			9.32%	\$67,387.50	\$722,700.00	\$790,087.50	\$790,087.50								
43	Court and Public Defender	4.00	2.00	-2.61%	(\$14,900.00)	\$571,350.00	\$556,450.00	\$556,450.00								
44	Capital			-32.92%	(\$1,202,275.00)	\$3,651,725.00	\$2,449,450.00	\$749,450.00			\$1,700,000.00					
45	Debt			17.44%	\$2,459,550.00	\$14,100,025.00	\$16,559,575.00	\$7,904,075.00	\$456,500.00		\$8,199,000.00					
46	Deferred Charges			-84.77%	(\$107,875.00)	\$127,260.00	\$19,385.00				\$19,385.00					
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00									
50	Reserve for Uncollected Taxes			3.28%	\$83,974.09	\$2,558,820.42	\$2,642,794.51	\$2,642,794.51								
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00									
	Total	219.00	71.00	5.41%	\$3,796,555.10	\$70,151,308.40	\$73,947,863.50	\$53,996,798.01	\$169,565.49	\$456,500.00	\$0.00	\$19,325,000.00	\$0.00	\$0.00	\$0.00	\$0.00

**USER FRIENDLY BUDGET SECTION
STRUCTURAL BUDGET IMBALANCES**

<i>Revenues at Risk</i>	<i>Non-recurring appropriation reductions</i>	<i>Future Year Appropriation Increases</i>	<i>Structural Imbalance Offsets</i>	Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.	Amount	Comment/Explanation
X				Reserve to Pay Notes	\$125,368.43	Consists of grant proceeds which are infrequent and unpredictable in nature
X				Reserve to Pay Bonds	\$615,000.00	Consists of grant proceeds which are infrequent and unpredictable in nature

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

<u>Property Tax Assessments - Taxable Properties (October 1, 2022 Value)</u>				<u>Property Tax Assessments - Exempt Properties (October 1, 2022 Value)</u>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	1,238	\$55,802,400.00	1.26%	15A Public Schools	16	\$59,055,400.00	13.79%
2 Residential	13,150	\$3,829,951,800.00	86.57%	15B Other Schools	3	\$15,765,000.00	3.68%
3A/3B Farm	26	\$938,300.00	0.02%	15C Public Property	891	\$147,654,300.00	34.48%
4A Commercial	441	\$523,950,500.00	11.84%	15D Church and Charities	28	\$54,589,700.00	12.75%
4B Industrial	1	\$471,400.00	0.01%	15E Cemeteries & Graveyards	6	\$4,301,200.00	1.00%
4C Apartments	8	\$12,921,100.00	0.29%	15F Other Exempt	175	\$146,921,600.00	34.30%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property			0.00%				
Total	14,864	\$4,424,035,500.00	100.00%	Total	1,119	\$428,287,200.00	100.00%
Average Ratio (%), Assessed to True Value		67.05%		Percentage of Exempt vs.			
Equalized Valuation, Taxable Properties		\$6,598,114,093.96		Non-Exempt Properties		9.68%	
Total # of property tax appeals filed in 2022		County Tax Board	2.00				
		State Tax Court	3.00				
Number of 2022 County Tax Board decisions appealed to Tax Court			1.00				
Number of pending property tax appeals in State Tax Court			5.00				
Amount paid out by municipality for tax appeals in 2022			\$4,241.19				

<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements</u>				
	# of Parcels	PILOT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2022 Total Tax Rate
G Commercial/Industrial Exemption				
I Dwelling Exemption				
J Dwelling Abatement		NONE		
K New Dwelling/Conversion Exemption				
L New Dwelling/Conversion Abatement				
N Multiple Dwelling Exemption				
O Multiple Dwelling Abatement				
Total 5 Yr Exemptions/Abatements	0	0.00	0.00	0.00

**USER FRIENDLY BUDGET SECTION
Long Term Tax Exemptions**

Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions					Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions					Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions					Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions				
Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2022 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2022 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2022 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2022 Total Tax Rate
Target	Comm./Indust.	\$272,790.58	\$15,652,800.00	\$368,466.91															
Costco	Comm./Indust.	\$295,523.15	\$16,417,200.00	\$386,460.89															
Best Buy, Pet Smart & Dick's	Comm./Indust.	\$205,988.75	\$9,563,600.00	\$225,127.14															
Stafford Preserve	Other	\$559,137.53	\$20,520,000.00	\$483,040.80															
Vitamin Shoppe	Comm./Indust.	\$7,488.13	\$554,183.00	\$13,045.47															
Ulta Beauty	Comm./Indust.	\$22,096.08	\$1,635,293.00	\$38,494.80															
AT&T	Comm./Indust.	\$6,547.00	\$484,531.00	\$11,405.86															
Stafford Family Apartments	Aff. Housing	\$55,123.00	\$6,030,400.00	\$141,955.62															
Olive Garden	Comm./Indust.	\$23,464.11	\$1,009,100.00	\$23,754.21															
Presbyterian Homes	Aff. Housing	\$32,732.57	\$6,734,900.00	\$158,539.55															
Five Below	Comm./Indust.	\$16,727.55	\$1,471,680.00	\$34,643.35															
Stafford Senior Apartments	Aff. Housing	\$40,586.00	\$7,863,000.00	\$185,095.02															
Matress Warehouse	Comm./Indust.	\$7,954.01	\$588,672.00	\$13,857.34															
Manahawkin Family Apartments	Aff. Housing	\$21,662.10	\$1,105,000.00	\$26,011.70															
Total Long Term Exemptions - Column Total		1,567,820.56	89,630,359.00	2,109,898.65	Total Long Term Exemptions - Column Total		\$0.00	\$0.00	\$0.00	Total Long Term Exemptions - Column Total		\$0.00	\$0.00	\$0.00	Total Long Term Exemptions - Column Total		\$0.00	\$0.00	\$0.00
Mark "X" if Grand Total	X														Total Long Term Exemptions - GRAND TOTAL		\$1,567,820.56	\$89,630,359.00	\$2,109,898.65

**USER FRIENDLY BUDGET SECTION
BUDGETED PERSONNEL COSTS**

Organization / Individuals Eligible for Benefit	# of Full-Time Employees	# of Part-Time Employees	Total Personnel Cost	Base Pay	Overtime and other Compensation	Pension (Estimate)	Health Benefits Net of Cost Share	Employment Taxes and Other Benefits
Governing Body	0.00	7.00	72,825.36	\$66,000.00	\$0.00	\$1,710.00	\$0.00	\$5,115.36
Supervisory Staff (Department Heads & Managers)	20.00	0.00	4,088,753.72	\$2,521,352.49	\$535,499.35	\$431,403.41	\$402,970.03	\$197,528.44
Police Officers (Including Superior Officers)	59.00	5.00	11,710,661.95	\$6,508,889.02	\$1,417,744.11	\$2,376,395.38	\$887,928.91	\$519,704.53
Fire Fighters (Including Superior Officers)	0.00	0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
All Other Union Employees not listed above	121.00	4.00	12,752,017.96	\$7,440,725.43	\$1,120,324.67	\$1,273,108.12	\$2,291,847.21	\$626,012.53
All Other Non-Union Employees not listed above	19.00	12.00	1,507,456.69	\$1,076,574.41	\$43,026.10	\$123,587.80	\$180,926.19	\$83,342.19
Totals	219.00	28.00	30,131,715.68	\$17,613,541.35	\$3,116,594.23	\$4,206,204.71	\$3,763,672.34	\$1,431,703.05

Is the Local Government required to comply with N.J.S.A. 11A **(Civil Service)**? - YES or NO

NO

Note - **Base Pay** is the annualized rate of pay to which overtime (if eligible) and/or pension is calculated. Either calculation is fine at the discretion of the Local Unit. Overtime and other compensation is any other item that is charged as a salary and wage expense but not included in Base Pay.

USER FRIENDLY BUDGET SECTION - HEALTH BENEFITS

	Current Year # of Covered Members (Medical & Rx)	Current Year Annual Cost Estimate per Employee	Total Current Year Cost	Prior Year # of Covered Members (Medical & Rx)	Prior Year Annual Cost per Employee (Average)	Total Prior Year Cost
Active Employees - Health Benefits - Annual Cost						
Single Coverage	51.00	\$15,490.20	\$790,000.20	54.00	\$12,491.97	\$674,566.38
Parent & Child	11.00	\$26,076.48	\$286,841.28	8.00	\$21,819.77	\$174,558.16
Employee & Spouse (or Partner)	33.00	\$31,858.20	\$1,051,320.60	41.00	\$27,095.70	\$1,110,923.70
Family	83.00	\$41,750.04	\$3,465,253.32	97.00	\$32,875.15	\$3,188,889.55
Employee Cost Sharing Contribution (enter as negative -)			(\$1,091,281.70)			(\$992,937.14)
Subtotal	178.00		\$4,502,133.70	200.00		\$4,156,000.65
Elected Officials - Health Benefits - Annual Cost						
Single Coverage			\$0.00			\$0.00
Parent & Child			\$0.00			\$0.00
Employee & Spouse (or Partner)			\$0.00			\$0.00
Family			\$0.00			\$0.00
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	0.00		\$0.00	0.00		\$0.00
Retirees - Health Benefits - Annual Cost						
Single Coverage	50	\$8,224.39	\$411,219.50	52	\$7,554.58	\$392,838.16
Parent & Child	3	\$17,822.40	\$53,467.20	4	\$13,904.76	\$55,619.04
Employee & Spouse (or Partner)	59	\$20,324.46	\$1,199,143.14	51	\$16,505.45	\$841,777.95
Family	25	\$36,661.95	\$916,548.75	28	\$34,649.12	\$970,175.36
Employee Cost Sharing Contribution (enter as negative -)			(\$73,735.92)			(\$65,627.76)
Subtotal	137.00		\$2,506,642.67	135.00		\$2,194,782.75
GRAND TOTAL	315.00		\$7,008,776.37	335.00		\$6,350,783.40

Note - other health insurances such as dental and vision are not included in this analysis unless included in the employees total premium. Therefore, the total from this sheet may not agree with the budgeted appropriation.

Is medical coverage provided by the SHBP (Yes or No)?

YES
NO

Is prescription drug coverage provided by the SHBP (Yes or No)?

USER FRIENDLY BUDGET SECTION - OUTSTANDING DEBT; PER CAPITA AND BUDGET IMPACT

			Current Year	2024	2025	All Additional Future
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt	\$8,440,000.00	\$8,440,000.00	\$0.00			
Regional School Debt			\$0.00			
<u>Utility Fund Debt</u>						
Water/Sewer	\$43,889,388.23	\$43,889,388.23	\$0.00			
			\$0.00			
			\$0.00			
			\$0.00			
			\$0.00			
			\$0.00			
<u>Municipal Purposes</u>						
Debt Authorized (BNI)			\$0.00			
Notes Outstanding	\$34,635,000.00	\$125,368.43	\$34,509,631.57			
Bonds Outstanding	\$37,835,000.00	\$6,972,017.54	\$30,862,982.46			
Loans and Other Debt	\$1,041,350.45		\$1,041,350.45			
Total (Current Year)	\$125,840,738.68	\$59,426,774.20	\$66,413,964.48			
Population (2020 census)	<u>28,617</u>					
Per Capita Gross Debt	<u>\$4,397.41</u>					
Per Capita Net Debt	<u>\$2,320.79</u>					
3 Year Average Property Valuation		<u>\$5,615,748,087.67</u>				
Net Debt as % of 3 Year Average Property Valuation		<u>1.18%</u>				
Utility Fund - Principal			\$2,440,000.00	\$2,555,000.00	\$2,620,000.00	\$14,240,000.00
Utility Fund - Interest			\$747,850.00	\$649,275.00	\$552,750.00	\$1,390,525.00
Bond Anticipation Notes - Principal			\$2,552,225.00			
Bond Anticipation Notes - Interest			\$1,646,750.00			
Bonds - Principal			\$5,390,000.00	\$5,475,000.00	\$4,945,000.00	\$22,025,000.00
Bonds - Interest			\$1,332,047.50	\$1,098,172.50	\$883,822.50	\$2,022,297.50
Loans & Other Debt - Principal			\$2,229,126.84	\$2,036,076.14	\$1,201,269.85	\$6,574,719.85
Loans & Other Debt - Interest			\$229,750.80	\$204,298.42	\$154,406.27	\$1,314,467.38
Total			\$16,567,750.14	\$12,017,822.06	\$10,357,248.62	\$47,567,009.73
Total Principal			\$12,611,351.84	\$10,066,076.14	\$8,766,269.85	\$42,839,719.85
Total Interest			\$3,956,398.30	\$1,951,745.92	\$1,590,978.77	\$4,727,289.88
% of Total Current Year Budget			<u>22.40%</u>			
Description	Debt Not Listed Above					
Total Guarantees - Governmental						
Total Guarantees - Other			NONE			
Total Capital/Equipment Leases						
Total Other						
<u>Bond Rating</u>	<u>Moody's</u>	<u>Standard & Poors</u>	<u>Fitch</u>			
Rating	Aa3	AA				
Year of Last Rating	2017	2021				
Mark "X" if Municipality has no bond rating						

USER FRIENDLY BUDGET SECTION - Notes

(Press ALT-Enter to go to a new line in each cell)
