



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: Filename:

Website:

Phone Number:

Mailing Address:

Municipality: State: Zip:

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Mary Jane		Canose	12/31/2026	mayor@bernardsvilleboro.org

Chief Administrative Officer

Nancy		Malool		nmalool@bernardsvilleboro.org
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Chief Financial Officer

			Cert. Number	
Leslie		Roberson	N-1745	lroberson@bernardsvilleboro.org

Municipal Clerk

Anthony		Suriano	C-1130	asuriano@bernardsvilleboro.org
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Registered Municipal Accountant

John		Swisher	5/24/1901	jswisher@scnco.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Jena		McCredie	12/31/2025	jmccredie@bernardsvilleboro.org
Rich		Traynor	12/31/2025	rtraynor@bernardsvilleboro.org
Christine		Zamarra	12/31/2026	czamarra@bernardsvilleboro.org
Jeffrey		Roos	12/31/2026	jroos@bernardsvilleboro.org
Al		Ribeiro	12/31/2027	aribeiro@bernardsvilleboro.org
Ross		Zazzarino	12/31/2027	rzazzarino@bernardsvilleboro.org

Government Type:

Election Type:

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2024 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2025 Budget</u>		
	Calendar Year	Calendar Year	% of	Avg Residential	<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	0.468	\$12,128,363.33	23.95%	\$0.00	Municipal Purpose Tax	ACTUAL	\$13,205,850.41
Municipal Library	0.032	\$832,748.68	1.64%	\$0.00	Municipal Library	ACTUAL	\$892,979.25
Municipal Open Space	0.020	\$518,089.00	1.02%	\$0.00	Municipal Open Space	ACTUAL	\$563,440.96
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			0.00%	\$0.00	Local School District		
Regional School District	1.121	\$29,034,169.00	57.34%	\$0.00	Regional School District	ESTIMATED	\$29,760,023.23
County Purposes	0.284	\$7,358,257.34	14.53%	\$0.00	County Purposes	ESTIMATED	\$7,542,213.77
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.030	\$765,031.33	1.51%	\$0.00	County Open Space	ESTIMATED	\$784,157.11
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2024 Budget)	1.955	\$50,636,658.68	100.00%	\$0.00	Total ESTIMATED amount to be raised by taxes		\$52,748,664.73
Total Taxable Valuation as of October 1, 2024 \$2,817,204,800.00 (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy 7,183,481.84		
Current Year (2025) Average Residential Assessment Prior Year (2024) Average Residential Assessment 					Budget Appropriations, before Reserve for Uncollected Taxes 19,206,077.84		
<u>Prior Year to Current Year Comparison</u>					Total Non-Municipal Tax Levy \$38,649,835.07		
<u>Comparison - Municipal Purposes Tax Rate</u>					Amount to be Raised by Taxes - Before RUT \$50,672,431.07		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) \$2,076,233.66		
0.468	0.469	0.21%					
<u>Comparison - Municipal Purposes Tax Levy</u>					Total Amount to be Raised by Taxes \$52,748,664.73		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		% of Tax Collections used to Calculate RUT 96.06%		
\$12,128,363.33	\$13,205,850.41	8.88%	\$1,077,487.08		If % used exceeds the actual collection % then reference the statutory exception used 		
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>					<u>Tax Collections - ACTUAL as of Prior Year</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Revenue, Collections CY 2024 50,219,888.79		
\$0.00	\$0.00	#DIV/0!	\$0.00		Total Tax Levy, CY 2024 50,821,350.05		
					% of Taxes Collected, CY 2024 98.82%		
					Delinquent Taxes - December 31, 2024 \$582,380.62		

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	Sewer Utility	Utility	Utility	Utility	Utility
08	Surplus	-1.15%	(\$25,000.00)	\$2,175,000.00	\$2,150,000.00	\$2,050,000.00			\$100,000.00				
08	Local Revenue	-2.07%	(\$57,947.18)	\$2,798,447.18	\$2,740,500.00	\$1,288,500.00			\$1,452,000.00				
09	State Aid (without offsetting appropriation)	-9.34%	(\$69,068.20)	\$739,136.20	\$670,068.00	\$670,068.00							
08	Uniform Construction Code Fees	-4.15%	(\$14,065.47)	\$339,065.47	\$325,000.00	\$325,000.00							
	Special Revenue Items w/ Prior Written Consent												
11	Shared Services Agreements	#DIV/0!	\$0.00		\$0.00								
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-37.01%	(\$27,226.33)	\$73,568.77	\$46,342.44	\$46,342.44							
08	Other Special Items	232.99%	\$1,590,791.76	\$682,779.64	\$2,273,571.40	\$2,273,571.40							
15	Receipts from Delinquent Taxes	6.46%	\$32,144.19	\$497,855.81	\$530,000.00	\$530,000.00							
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	-3.53%	(\$483,372.76)	\$13,689,223.17	\$13,205,850.41	\$13,205,850.41							
07	Minimum Library Tax	7.23%	\$60,230.57	\$832,748.68	\$892,979.25	\$892,979.25							
54	Open Space Levy Tax	#DIV/0!	\$0.00		\$0.00								
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	4.61%	\$1,006,486.58	\$21,827,824.92	\$22,834,311.50	\$21,282,311.50	\$0.00	\$0.00	\$1,552,000.00	\$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	Sewer Utility	Utility	Utility	Utility	Utility	
	Full-Time	Part-Time														
20	General Government		-1.26%	(\$34,248.44)	\$2,727,198.44	\$2,692,950.00	\$1,537,950.00				\$1,155,000.00					
21	Land-Use Administration		10.39%	\$28,200.00	\$271,390.00	\$299,590.00	\$299,590.00									
22	Uniform Construction Code		3.50%	\$7,000.00	\$200,000.00	\$207,000.00	\$207,000.00									
23	Insurance		11.79%	\$184,709.27	\$1,567,319.00	\$1,752,028.27	\$1,752,028.27									
25	Public Safety		4.68%	\$186,102.37	\$3,980,199.76	\$4,166,302.13	\$4,166,302.13									
26	Public Works		-1.55%	(\$33,472.00)	\$2,155,872.00	\$2,122,400.00	\$2,122,400.00									
27	Health and Human Services		-15.26%	(\$25,500.00)	\$167,100.00	\$141,600.00	\$141,600.00									
28	Parks and Recreation		6.79%	\$44,750.00	\$659,250.00	\$704,000.00	\$704,000.00									
29	Education (including Library)		6.54%	\$60,000.00	\$918,000.00	\$978,000.00	\$978,000.00									
30	Unclassified		0.00%	\$0.00	\$44,500.00	\$44,500.00	\$44,500.00									
31	Utilities and Bulk Purchases		8.56%	\$41,000.00	\$479,000.00	\$520,000.00	\$520,000.00									
32	Landfill/ Solid Waste Disposal		1.23%	\$2,000.00	\$163,200.00	\$165,200.00	\$165,200.00									
35	Contingency		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00									
36	Statutory Expenditures		0.87%	\$15,675.00	\$1,807,440.00	\$1,823,115.00	\$1,733,115.00				\$90,000.00					
37	Judgements		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00									
42	Shared Services		26.67%	\$20,000.00	\$75,000.00	\$95,000.00	\$95,000.00									
43	Court and Public Defender		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00									
44	Capital		66.16%	\$655,000.00	\$990,000.00	\$1,645,000.00	\$1,450,000.00				\$195,000.00					
45	Debt		78.48%	\$1,475,248.44	\$1,879,701.56	\$3,354,950.00	\$3,242,950.00				\$112,000.00					
46	Deferred Charges		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00									
48	Debt - Type 1 School District		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00									
50	Reserve for Uncollected Taxes		3.70%	\$74,000.58	\$2,002,233.08	\$2,076,233.66	\$2,076,233.66									
55	Surplus General Budget		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00									
	Total	0.00	0.00	13.44%	\$2,700,465.22	\$20,087,403.84	\$22,787,869.06	\$21,235,869.06	\$0.00	\$0.00	\$0.00	\$1,552,000.00	\$0.00	\$0.00	\$0.00	\$0.00

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL

<u>Property Tax Assessments - Taxable Properties (October 1, 2024 Value)</u>				<u>Property Tax Assessments - Exempt Pr</u>	
	# of Parcels	Assessed Value	% of Total		# of Parcels
1 Vacant Land	133	\$21,447,900.00	0.83%	15A Public Schools	3
2 Residential	2,523	\$2,157,812,700.00	83.30%	15B Other Schools	1
3A/3B Farm	261	\$195,632,800.00	7.55%	15C Public Property	57
4A Commercial	155	\$182,135,300.00	7.03%	15D Church and Charities	12
4B Industrial	25	\$19,106,300.00	0.74%	15E Cemeteries & Graveyards	4
4C Apartments	4	\$8,974,000.00	0.35%	15F Other Exempt	34
5A/5B Railroad			0.00%		
6A/6B Business Personal Property	1	\$5,335,105.00	0.21%		
Total	3,102	\$2,590,444,105.00	100.00%	Total	111
Average Ratio (%), Assessed to True Value				97.71%	
Equalized Valuation, Taxable Properties				\$2,651,155,567.50	
Total # of property tax appeals filed in 2024			County Tax Board	9.00	
			State Tax Court	19.00	
Number of 2024 County Tax Board decisions appealed to Tax Court				0.00	
Number of pending property tax appeals in State Tax Court				15.00	
Amount paid out by municipality for tax appeals in 2024				\$13,907.07	
				Percentage of Exempt vs. Non-Exempt Properties 5.95%	

<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 2024 Total Tax Rate
G Commercial/Industrial Exemption				
I Dwelling Exemption				
J Dwelling Abatement				
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

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Properties (October 1, 2024 Value)	
Assessed Value	% of Total
\$33,672,400.00	21.86%
\$6,363,500.00	4.13%
\$40,257,200.00	26.14%
\$17,475,700.00	11.35%
\$2,145,100.00	1.39%
\$54,099,300.00	35.13%

\$154,013,200.00	100.00%
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**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						
Project Name	Type of Project (use drop-down for data entry)	Agreement Start Date	Agreement End Date	PILOT Billing	Assessed Value	Taxes if Billed In Full 2024 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	Agreement Start Date	Agreement End Date	PILOT Billing	Assessed Value	Taxes if Billed In Full 2024 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	Agreement Start Date	Agreement End Date	PILOT Billing	Assessed Value	Taxes if Billed In Full 2024 Total Tax Rate
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												Total Long Term Exemptions - PAGETOTAL					\$0.00	\$0.00	\$0.00	

**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		7.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Supervisory Staff (Department Heads & Managers)		9.00	1,621,375.54	\$1,159,302.26	\$0.00	\$187,000.00	\$186,386.66	\$88,686.62
Police Officers (Including Superior Officers)		20.00	4,064,229.09	\$2,491,165.00	\$130,000.00	\$922,000.00	\$330,489.97	\$190,574.12
Fire Fighters (Including Superior Officers)		0.00	0.00					
All Other Union Employees not listed above		20.00	2,119,547.35	\$1,351,862.02	\$164,000.00	\$220,000.00	\$280,267.89	\$103,417.44
All Other Non-Union Employees not listed above		50.00	1,634,003.16	\$1,173,825.85	\$0.00	\$133,000.00	\$237,377.31	\$89,800.00
Totals	0.00	106.00	9,439,155.14	\$6,176,155.13	\$294,000.00	\$1,462,000.00	\$1,034,521.83	\$472,478.18

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
<u>Active Employees - Health Benefits - Annual Cost</u>						
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
<u>Elected Officials - Health Benefits - Annual Cost</u>						
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
<u>Retirees - Health Benefits - Annual Cost</u>						
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
GRAND TOTAL	0.00		\$0.00	0.00		\$0.00

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)?

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

**USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY**

Bargaining Unit or Non-Union Position Eligible for Benefit (List Union Employees Liabilities by Bargaining Unit and Non-Union Employees by Individual Title Rather Than Naming Each Individuals)	Sick Time		Vacation Time		Compensatory Time		Personal Time		Other		Legal basis for benefit ("X" applicable items)		
	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
PBA										\$0.00			
PUBLIC WORKS									220.00	\$111,396.58	X		
POLICE CHIEF									135.00	\$147,673.90		X	
BOROUGH CLERK									115.00	\$69,086.49		X	
STREETS & ROADS MANAGER									170.00	\$33,081.85		X	
PUBLIC WORKS MANAGER									185.00	\$146,135.56		X	
ADMINISTRATION									75.00	\$15,295.51		X	
COMMUNICATIONS									75.00	\$19,144.23		X	
TOTALS (THIS PAGE ONLY)	-	\$0.00	-	\$0.00	-	\$0.00	-	\$0.00	975.00	\$541,814.12			

**USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY**

Bargaining Unit or Non-Union Position Eligible for Benefit (List Union Employees Liabilities by Bargaining Unit and Non-Union Employees by Individual Title Rather Than Naming Each Individuals)	Sick Time		Vacation Time		Compensatory Time		Personal Time		Other		Legal basis for benefit ("X" applicable items)		
	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
TOTALS (THIS PAGE ONLY)	-	\$0.00	-	\$0.00	-	\$0.00	-	\$0.00	-	\$0.00			

**USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY**

Bargaining Unit or Non-Union Position Eligible for Benefit (List Union Employees Liabilities by Bargaining Unit and Non-Union Employees by Individual Title Rather Than Naming Each Individuals)	Sick Time		Vacation Time		Compensatory Time		Personal Time		Other		Legal basis for benefit ("X" applicable items)		
	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
TOTALS (THIS PAGE ONLY)	-	\$0.00	-	\$0.00	-	\$0.00	-	\$0.00	-	\$0.00			

**USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY**

Bargaining Unit or Non-Union Position Eligible for Benefit (List Union Employees Liabilities by Bargaining Unit and Non-Union Employees by Individual Title Rather Than Naming Each Individuals)	Sick Time		Vacation Time		Compensatory Time		Personal Time		Other		Legal basis for benefit ("X" applicable items)		
	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
TOTALS (THIS PAGE ONLY)	-	\$0.00	-	\$0.00	-	\$0.00	-	\$0.00	-	\$0.00			

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

			Current Year	2026	2027	All Additional Future
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt		\$0.00				
Regional School Debt	\$6,924,607.24	\$6,924,607.24				
<u>Utility Fund Debt</u>						
Sewer	\$785,000.00	\$785,000.00				
		\$0.00				
		\$0.00				
		\$0.00				
		\$0.00				
<u>Municipal Purposes</u>						
Debt Authorized (BNI)	\$5,415,000.00	\$5,415,000.00				
Notes Outstanding	\$3,325,000.00	\$3,325,000.00				
Bonds Outstanding	\$11,210,000.00	\$11,210,000.00				
Loans and Other Debt		\$0.00				
Total (Current Year)	\$27,659,607.24	\$7,709,607.24				
Population (2020 census)	7,893					
Per Capita Gross Debt	\$3,504.32					
Per Capita Net Debt	\$2,527.56					
3 Year Average Property Valuation		\$2,513,166,289.67				
Net Debt as % of 3 Year Average Property Valuation		0.79%				
Utility Fund - Principal			\$90,000.00	\$95,000.00	\$100,000.00	\$500,000.00
Utility Fund - Interest			\$21,406.26	\$19,381.25	\$17,125.00	\$44,625.00
Bond Anticipation Notes - Principal			\$1,605,000.00			
Bond Anticipation Notes - Interest			\$133,000.00			
Bonds - Principal			\$1,220,000.00	\$1,240,000.00	\$1,255,000.00	\$7,495,000.00
Bonds - Interest			\$284,950.00	\$254,800.00	\$223,000.00	\$627,200.00
Loans & Other Debt - Principal						
Loans & Other Debt - Interest						
Total			\$3,354,356.26	\$1,609,181.25	\$1,595,125.00	\$8,666,825.00
Total Principal			\$2,915,000.00	\$1,335,000.00	\$1,355,000.00	\$7,995,000.00
Total Interest			\$439,356.26	\$274,181.25	\$240,125.00	\$671,825.00
% of Total Current Year Budget			14.72%			
Description	Debt Not Listed Above					
Total Guarantees - Governmental						
Total Guarantees - Other						
Total Capital/Equipment Leases						
Total Other						
Bond Rating	Moody's	Standard & Poors	Fitch			
Rating	Aaa	AAA				
Year of Last Rating	2021	2015				
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)
