



State of New Jersey
Local Government Services

Year: 2026 Municipal User Friendly Budget

MUNICIPALITY: 0505 Lower Township - County of Cape May Adopted

Municode: 0505 Filename: 0505_fba_2026.xlsm

Website: townshipoflower.org

Phone Number: (609) 886-2005

Mailing Address: 2600 Bayshore Road

Municipality: Lower Township State: NJ Zip: 08251

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Frank		Sippel	12/31/2028	fsippel@townshipoflower.org

Chief Administrative Officer

Michael		Laffey		mlaffey@townshipoflower.org
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Chief Financial Officer

Cert. Number

James		Craft	N-0425	jcrafft@townshipoflower.org
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Municipal Clerk

Julie		Picard	1673	jpgicard@townshipoflower.org
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Registered Municipal Accountant

Leon		Costello	393	lcostello@ford-scott.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Kevin		Coombs	12/31/2028	kcoombs@townshipoflower.org
Roland		Roy	12/31/2026	rroy@townshipoflower.org
Thomas		Conrad	12/31/2026	tconrad@townshipoflower.org
Joseph		Wareham	12/31/2026	jwareham@townshipoflower.org

Government Type: Council-Manager (1923)

Election Type: Non-Partisan (November)

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2025 Calendar Year Property Tax Levies - ALL entities levying property taxes					Current Year 2026 Budget		
	Calendar Year	Calendar Year	% of	Avg Residential	Taxes	Actual/Estimated	Tax Levy
	Tax Rate	Tax Levy	Total Levy	Taxpayer Impact			
Municipal Purpose Tax	0.633	\$23,874,081.49	31.39%	\$1,497.19	Municipal Purpose Tax	ACTUAL	\$24,016,289.12
Municipal Library			0.00%	\$0.00	Municipal Library		
Municipal Open Space			0.00%	\$0.00	Municipal Open Space		
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	0.550	\$20,724,403.00	27.25%	\$1,300.88	Local School District	ESTIMATED	\$21,500,000.00
Regional School District	0.424	\$15,983,987.00	21.02%	\$1,002.86	Regional School District	ESTIMATED	\$16,500,000.00
County Purposes	0.337	\$12,697,563.79	16.70%	\$797.08	County Purposes	ESTIMATED	\$16,500,000.00
County Library	0.054	\$2,024,967.97	2.66%	\$127.72	County Library	ESTIMATED	\$2,200,000.00
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.020	\$749,782.58	0.99%	\$47.30	County Open Space	ESTIMATED	\$800,000.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2025 Budget)					Total ESTIMATED amount to be raised by taxes		
Total Taxable Valuation as of October 1, 2025					Revenue Anticipated, Excluding Tax Levy		
(To be used to calculate the current year tax rate)					12,282,504.39		
Current Year (2026) Average Residential Assessment							
Prior Year (2025) Average Residential Assessment					Budget Appropriations, before Reserve for Uncollected Taxes		
					Total Non-Municipal Tax Levy		
					\$57,500,000.00		
					Amount to be Raised by Taxes - Before RUT		
					\$45,217,495.61		
					Reserve for Uncollected Taxes (RUT)		
					\$1,834,116.51		
					Total Amount to be Raised by Taxes		
					\$47,051,612.12		
					% of Tax Collections used to Calculate RUT		
					96.10%		
					If % used exceeds the actual collection % then reference the statutory exception used		
					Tax Collections - ACTUAL as of Prior Year		
					Total Tax Revenue, Collections CY 2025		
					78,295,022.25		
					Total Tax Levy, CY 2025		
					79,194,206.65		
					% of Taxes Collected, CY 2025		
					98.86%		
					Delinquent Taxes - December 31, 2025		
					\$763,869.51		

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	Utility	Utility	Utility	Utility	Utility
08	Surplus	20.10%	\$904,315.64	\$4,500,000.00	\$5,404,315.64	\$5,404,315.64							
08	Local Revenue	-8.15%	(\$235,624.29)	\$2,892,428.89	\$2,656,804.60	\$2,656,804.60							
09	State Aid (without offsetting appropriation)	-1.25%	(\$20,235.74)	\$1,621,297.74	\$1,601,062.00	\$1,601,062.00							
08	Uniform Construction Code Fees	-43.44%	(\$460,770.00)	\$1,060,770.00	\$600,000.00	\$600,000.00							
	<i>Special Revenue Items w/ Prior Written Consent</i>												
11	Shared Services Agreements	4.39%	\$16,984.62	\$387,134.60	\$404,119.22	\$404,119.22							
08	Additional Revenue Offset by Appropriations	-99.07%	(\$4,007,813.81)	\$4,045,624.50	\$37,810.69	\$37,810.69							
10	Public and Private Revenue	#DIV/0!	\$0.00		\$0.00								
08	Other Special Items	-20.62%	(\$254,161.88)	\$1,232,554.12	\$978,392.24	\$978,392.24							
15	Receipts from Delinquent Taxes	-7.32%	(\$47,414.48)	\$647,414.48	\$600,000.00	\$600,000.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	-4.52%	(\$1,136,680.35)	\$25,152,969.47	\$24,016,289.12	\$24,016,289.12							
07	Minimum Library Tax	#DIV/0!	\$0.00		\$0.00								
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	-12.62%	(\$5,241,400.29)	\$41,540,193.80	\$36,298,793.51	\$36,298,793.51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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

FCOA	Budgeted Full-Time	Positions Part-Time	% 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	Utility	Utility	Utility	Utility	Utility
20	General Government	22.00	7.00	-1.12%	(\$26,774.00)	\$2,386,865.00	\$2,360,091.00	\$2,360,091.00							
21	Land-Use Administration			23.92%	\$5,000.00	\$20,900.00	\$25,900.00	\$25,900.00							
22	Uniform Construction Code	6.00	7.00	2.34%	\$13,080.00	\$557,850.00	\$570,930.00	\$570,930.00							
23	Insurance			10.32%	\$659,305.00	\$6,386,452.00	\$7,045,757.00	\$7,045,757.00							
25	Public Safety	59.00	15.00	4.66%	\$342,856.92	\$7,355,443.64	\$7,698,300.56	\$7,698,300.56							
26	Public Works	45.00	19.00	4.28%	\$175,997.38	\$4,107,970.40	\$4,283,967.78	\$4,283,967.78							
27	Health and Human Services			3.64%	\$8,677.00	\$238,550.00	\$247,227.00	\$247,227.00							
28	Parks and Recreation	3.00	19.00	7.22%	\$44,480.00	\$615,734.00	\$660,214.00	\$660,214.00							
29	Education (including Library)			#DIV/0!	\$0.00		\$0.00								
30	Unclassified			-8.27%	(\$28,450.00)	\$344,100.00	\$315,650.00	\$315,650.00							
31	Utilities and Bulk Purchases			3.81%	\$53,000.00	\$1,389,500.00	\$1,442,500.00	\$1,442,500.00							
32	Landfill / Solid Waste Disposal			0.00%	\$0.00	\$825,000.00	\$825,000.00	\$825,000.00							
35	Contingency			0.00%	\$0.00	\$300.00	\$300.00	\$300.00							
36	Statutory Expenditures			6.62%	\$217,969.00	\$3,290,774.00	\$3,508,743.00	\$3,508,743.00							
37	Judgements			#DIV/0!	\$0.00		\$0.00								
42	Shared Services			4.39%	\$16,984.62	\$387,134.60	\$404,119.22	\$404,119.22							
43	Court and Public Defender	2.00	3.00	0.44%	\$910.00	\$204,600.00	\$205,510.00	\$205,510.00							
44	Capital			0.00%	\$0.00	\$250,000.00	\$250,000.00	\$250,000.00							
45	Debt			-4.98%	(\$236,572.00)	\$4,748,700.00	\$4,512,128.00	\$4,512,128.00							
46	Deferred Charges			5.70%	\$3,364.75	\$59,000.00	\$62,364.75	\$62,364.75							
48	Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00								
50	Reserve for Uncollected Taxes			4.54%	\$79,699.68	\$1,754,416.83	\$1,834,116.51	\$1,834,116.51							
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00								
Total		137.00	70.00	3.81%	\$1,329,528.35	\$34,923,290.47	\$36,252,818.82	\$36,252,818.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

USER FRIENDLY BUDGET SECTION

STRUCTURAL BUDGET IMBALANCES

[illegible]

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2025 Value)				Property Tax Assessments - Exempt Properties (October 1, 2025 Value)			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	651	\$59,445,700.00	1.57%	15A Public Schools	7	\$54,056,200.00	11.05%
2 Residential	14,357	\$3,455,165,600.00	91.07%	15B Other Schools	2	\$1,096,600.00	0.22%
3A/3B Farm	74	\$8,548,600.00	0.23%	15C Public Property	440	\$121,998,700.00	24.93%
4A Commercial	330	\$259,548,500.00	6.84%	15D Church and Charities	121	\$42,074,400.00	8.60%
4B Industrial	0		0.00%	15E Cemeteries & Graveyards	5	\$987,000.00	0.20%
4C Apartments	5	\$11,432,200.00	0.30%	15F Other Exempt	207	\$269,073,200.00	54.99%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property			0.00%				
Total	15,417	\$3,794,140,600.00	100.00%	Total	782	\$489,286,100.00	100.00%
Average Ratio (%), Assessed to True Value				Percentage of Exempt vs.			
Equalized Valuation, Taxable Properties				Non-Exempt Properties			
50.32%				12.90%			
Total # of property tax appeals filed in 2025							
County Tax Board							
State Tax Court							
Number of 2025 County Tax Board decisions appealed to Tax Court							
Number of pending property tax appeals in State Tax Court							
Amount paid out by municipality for tax appeals in 2025							
\$132,690.00							

Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements				
	# of Parcels	PILOT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2025 Total Tax Rate
G Commercial/Industrial Exemption	4	\$25,000.00	\$2,500,000.00	\$52,275.00
I Dwelling Exemption				
J Dwelling Abatement				
K New Dwelling/Conversion Exemption				
L New Dwelling/Conversion Abatement				
N Multiple Dwelling Exemption	3	\$70,000.00	\$12,250,000.00	\$255,535.00
O Multiple Dwelling Abatement				
Total 5 Yr Exemptions/Abatements	7	95,000.00	14,750,000.00	307,810.00

USER FRIENDLY BUDGET SECTION

Long Term Tax Exemptions

[illegible]

USER FRIENDLY BUDGET SECTION

Long Term Tax Exemptions

<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>							<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>							<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>						
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 2025 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 2025 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 2025 Total Tax Rate

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		5.00	114,151.50	\$103,000.00		\$3,272.00		\$7,879.50
Supervisory Staff (Department Heads & Managers)	14.00	1.00	2,339,730.53	\$1,700,414.23	\$49,500.00	\$216,565.99	\$241,759.08	\$131,491.23
Police Officers (Including Superior Officers)	50.00	10.00	8,284,626.86	\$5,074,031.12	\$216,486.43	\$1,781,169.61	\$824,776.32	\$388,163.38
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above	70.00	5.00	7,228,267.00	\$4,238,680.39	\$320,981.99	\$624,888.49	\$1,706,400.25	\$337,315.88
All Other Non-Union Employees not listed above	8.00	48.00	1,493,583.70	\$1,017,197.99	\$36,500.00	\$88,959.96	\$244,426.98	\$106,498.77
Totals	142.00	69.00	19,460,359.59	\$12,133,323.73	\$623,468.42	\$2,714,856.05	\$3,017,362.63	\$971,348.76

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

YES

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	29.00	\$16,840.44	\$488,372.76	36.00	\$16,646.65	\$599,279.40
Parent & Child	6.00	\$30,986.16	\$185,916.96	11.00	\$27,533.89	\$302,872.79
Employee & Spouse (or Partner)	17.00	\$33,680.52	\$572,568.84	14.00	\$30,427.93	\$425,991.02
Family	46.00	\$47,910.72	\$2,203,893.12	48.00	\$41,315.17	\$1,983,128.16
Employee Cost Sharing Contribution (enter as negative -)			(\$748,629.18)			(\$575,000.00)
Subtotal	98.00		\$2,702,122.50	109.00		\$2,736,271.37
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	68	\$10,018.03	\$681,226.04	18	\$15,568.81	\$280,238.58
Parent & Child	9	\$38,308.18	\$344,773.62	8	\$30,101.43	\$240,811.44
Employee & Spouse (or Partner)	17	\$37,050.52	\$629,858.84	33	\$35,729.08	\$1,179,059.64
Family	4	\$58,260.39	\$233,041.56	7	\$44,088.41	\$308,618.87
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	98.00		\$1,888,900.06	66.00		\$2,008,728.53
GRAND TOTAL	196.00		\$4,591,022.56	175.00		\$4,744,999.90

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)?

NO

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

NO

USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY

	Sick Time		Vacation Time		Compensatory Time		Personal Time		Other		Legal basis for benefit ("X" applicable items)		
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)	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
TEAMSTERS	1,604.96	\$374,817.93	375.97	\$87,677.60									
SUPERIOR OFFICERS	743.75	\$60,000.00	138.78	\$82,295.06	24.17	\$14,421.57							
PBA	2,358.52	\$386,732.19	666.32	\$214,150.48	782.51	\$222,159.09							
SUPERVISORS	1,344.71	\$148,259.98	81.68	\$33,928.21			13.75	\$5,659.38					
AFSCME	445.14	\$90,604.44	128.86	\$23,716.19	3.41	\$736.33	33.31	\$6,615.27					
RECREATION AIDES	2.19	\$331.80	25.44	\$3,625.50			21.69	\$3,207.33					
TOTALS (THIS PAGE ONLY)	6,499.27	\$1,060,746.34	1,417.05	\$445,393.04	810.09	\$237,316.99	68.75	\$15,481.98	-	\$0.00			

USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY

											Legal basis for benefit ("X" applicable items)		
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		Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
	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			
NON-UNION:													
MANAGER			8.07	\$3,728.12									
CONFIDENTIAL SECRETARY	23.39	\$4,138.73	4.50	\$796.15	2.71	\$480.22	1.39	\$246.43					
HUMAN RESOURCES			10.82	\$3,829.12									
MUNICIPAL CLERK	21.54	\$4,332.79	25.00	\$5,029.78	0.14	\$28.74	2.43	\$488.61					
DEPUTY CLERK	112.64	\$10,877.80	19.71	\$5,962.55	0.29	\$86.41	3.00	\$907.34					
CONFIDENTIAL SECRETARY	4.63	\$938.26	2.79	\$564.34			0.25	\$50.65					
FINANCE OFFICER			1.89	\$975.73			0.64	\$331.38					
POLICE CHIEF	102.84	\$12,611.08	76.00	\$55,215.14			6.00	\$4,359.09					
DEPUTY POLICE CHIEF	74.81	\$12,565.14	35.28	\$23,943.41									
CONFIDENTIAL SECRETARY			17.22	\$5,462.81	1.70	\$471.53	2.86	\$793.15					
FIRE OFFICIAL	21.50	\$7,455.56	14.21	\$4,929.09			0.57	\$198.15					
FIRE PREVENTION SPECIALIST			0.07	\$15.82	0.82	\$181.97	0.11	\$23.73					
FIRE PREVENTION SPECIALIST			1.86	\$385.71									
FIRE PREVENTION SPECIALIST			0.25	\$51.21									
TOTALS (THIS PAGE ONLY)	361.36	\$52,919.35	217.68	\$110,888.98	5.66	\$1,248.87	17.25	\$7,398.53	-	\$0.00			

USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY

	Sick Time		Vacation Time		Compensatory Time		Personal Time		Other		Legal basis for benefit ("X" applicable items)		
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)	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

[illegible]

USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY

[illegible]

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

				Current Year		2027	2028	All Additional Future
Gross Debt		Deductions	Net Debt	Budget		Budget	Budget	Years' Budgets
Local School Debt	\$17,641,000.00	\$17,641,000.00	\$0.00	Utility Fund - Principal				
Regional School Debt	\$8,922,012.69	\$8,922,012.69	\$0.00	Utility Fund - Interest				
				Bond Anticipation Notes - Principal				
				Bond Anticipation Notes - Interest				
				Bonds - Principal	\$3,320,000.00	\$3,615,000.00	\$3,215,000.00	\$19,660,000.00
				Bonds - Interest	\$1,092,633.33	\$980,100.00	\$852,300.00	\$3,080,400.00
				Loans & Other Debt - Principal	\$96,704.41	\$45,543.68	\$18,196.85	\$9,235.13
				Loans & Other Debt - Interest	\$2,788.70	\$1,043.72	\$458.11	\$92.35
				Total	\$4,512,126.44	\$4,641,687.40	\$4,085,954.96	\$22,749,727.48
				Total Principal	\$3,416,704.41	\$3,660,543.68	\$3,233,196.85	\$19,669,235.13
				Total Interest	\$1,095,422.03	\$981,143.72	\$852,758.11	\$3,080,492.35
				% of Total Current Year Budget	12.45%			
				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	AA	AA-/Stable		
				Year of Last Rating	2023	2016		
				Mark "X" if Municipality has no bond rating				

USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

[illegible]

USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

[illegible]

USER FRIENDLY BUDGET SECTION - LIST OF AUTHORITIES AND FIRE DISTRICTS

Please set forth below the names of all authorities and fire districts that serve your municipality

[illegible]

USER FRIENDLY BUDGET SECTION - Notes

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