



# 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
Michael	J.	Venezia	12/31/2025	<a href="mailto:mvenezia@bloomfieldtwpnj.com">mvenezia@bloomfieldtwpnj.com</a>

**Chief Administrative Officer**

Anthony		Dezenzo		<a href="mailto:adezenzo@bloomfieldtwpnj.com">adezenzo@bloomfieldtwpnj.com</a>
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**Chief Financial Officer**

Jennifer		Semler		<a href="mailto:jsemler@bloomfieldtwpnj.com">jsemler@bloomfieldtwpnj.com</a>
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**Municipal Clerk**

Louise	M.	Palagano		<a href="mailto:lpalagano@bloomfieldtwpnj.com">lpalagano@bloomfieldtwpnj.com</a>
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**Registered Municipal Accountant**

Steven		Wielkocz		<a href="mailto:sdw@w-cpa.com">sdw@w-cpa.com</a>
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**Governing Body Members**

First Name	Middle Name	Last Name	Term Expires	Business Email
Wartnya		Davis	12/31/2025	<a href="mailto:wdavia@bloomfieldtwpnj.com">wdavia@bloomfieldtwpnj.com</a>
Ted		Gamble	12/31/2025	<a href="mailto:tgamble@bloomfieldtwpnj.com">tgamble@bloomfieldtwpnj.com</a>
Rich		Rockwell	12/31/2025	<a href="mailto:rrockwell@bloomfieldtwpnj.com">rrockwell@bloomfieldtwpnj.com</a>
Jenny		Mundell	12/31/2024	<a href="mailto:jmundell@bloomfieldtwpnj.com">jmundell@bloomfieldtwpnj.com</a>
Nicholas		Joanow	12/31/2024	<a href="mailto:njoanow@bloomfieldtwpnj.com">njoanow@bloomfieldtwpnj.com</a>
Sarah		Cruz	12/31/2024	<a href="mailto:scruz@bloomfieldtwpnj.com">scruz@bloomfieldtwpnj.com</a>

## 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	1.177	\$62,487,305.37	36.77%	\$4,169.29	Municipal Purpose Tax	ESTIMATED	\$63,496,256.30
Municipal Library	0.034	\$1,825,351.00	1.07%	\$120.44	Municipal Library	ACTUAL	\$2,059,811.74
Municipal Open Space	0.005	\$265,432.00	0.16%	\$17.71	Municipal Open Space	ESTIMATED	\$266,112.00
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	1.504	\$79,831,646.00	46.97%	\$5,327.62	Local School District	ESTIMATED	\$81,000,000.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.466	\$24,707,925.67	14.54%	\$1,650.71	County Purposes	ESTIMATED	\$25,400,000.00
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.016	\$836,209.87	0.49%	\$56.68	County Open Space	ESTIMATED	\$840,000.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
<b>Total (Calendar Year 2022 Budget)</b>	<b>3.202</b>	<b>\$169,953,869.91</b>	<b>100.00%</b>	<b>\$11,342.44</b>	<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$173,062,180.04</b>
Total Taxable Valuation as of October 1, 2022 <span style="float: right;"><u>\$5,322,238,200.00</u></span> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <span style="float: right;">33,629,333.48</span>		
Current Year Average Residential Assessment <span style="float: right;"><u>\$354,230.00</u></span>					Budget Appropriations, before Reserve for Uncollected Taxes <span style="float: right;">94,460,401.52</span>		
<b><u>Prior Year to Current Year Comparison</u></b>					Total Non-Municipal Tax Levy <span style="float: right;">\$107,506,112.00</span>		
<b><u>Comparison - Municipal Purposes Tax Rate</u></b>					Amount to be Raised by Taxes - Before RUT <span style="float: right;">\$168,337,180.04</span>		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) <span style="float: right;">\$4,750,000.00</span>		
1.177	1.193	1.36%			Total Amount to be Raised by Taxes <span style="float: right;">\$173,087,180.04</span>		
<b><u>Comparison - Municipal Purposes Tax Levy</u></b>					% of Tax Collections used to Calculate RUT <span style="float: right;"><u>97.25%</u></span>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		If % used exceeds the actual collection % then reference the statutory exception used		
\$62,487,305.37	\$63,496,256.30	1.61%	\$1,008,950.93				
<b><u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u></b>					<b><u>Tax Collections - ACTUAL as of Prior Year</u></b>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Revenue, Collections CY 2022 <span style="float: right;">167,703,784.14</span>		
\$4,169.29	\$4,226.09	1.36%	\$56.81		Total Tax Levy, CY 2022 <span style="float: right;">170,342,093.46</span>		
					% of Taxes Collected, CY 2022 <span style="float: right;"><u>98.45%</u></span>		
					Delinquent Taxes - December 31, 2022 <span style="float: right;"><u>\$2,358,325.85</u></span>		

**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 Utility	Parking Utility	Utility	Utility	Utility
08	Surplus	0.05%	\$4,198.00	9,251,096.00	\$9,255,294.00	6,375,000.00			1,549,561.00	1,330,733.00			
08	Local Revenue	6.04%	\$793,206.24	13,124,763.76	\$13,917,970.00	3,515,500.00			8,675,000.00	1,727,470.00			
09	State Aid (without offsetting appropriation)	-4.30%	(\$288,484.64)	6,707,683.64	\$6,419,199.00	6,419,199.00							
08	Uniform Construction Code Fees	-0.02%	(\$221.96)	1,451,471.96	\$1,451,250.00	1,451,250.00							
	<b>Special Revenue Items w/ Prior Written Consent</b>												
11	Shared Services Agreements	-8.36%	(\$78,713.20)	941,642.95	\$862,929.75	862,929.75							
08	Additional Revenue Offset by Appropriations	-14.29%	(\$2,500.00)	17,500.00	\$15,000.00	15,000.00							
10	Public and Private Revenue	50.87%	\$751,737.81	1,477,868.61	\$2,229,606.42	2,229,606.42							
08	Other Special Items	-7.54%	(\$848,490.31)	11,259,338.62	\$10,410,848.31	10,410,848.31							
15	Receipts from Delinquent Taxes	-0.35%	(\$8,325.85)	2,358,325.85	\$2,350,000.00	2,350,000.00							
	<b>Amount to be raised by taxation</b>												
07	Local Tax for Municipal Purposes	1.61%	\$1,008,950.93	62,487,305.37	\$63,496,256.30	63,496,256.30							
07	Minimum Library Tax	12.84%	\$234,460.74	1,825,351.00	\$2,059,811.74	2,059,811.74							
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								
	<b>Total</b>	<b>1.41%</b>	<b>\$1,565,817.76</b>	<b>\$110,902,347.76</b>	<b>\$112,468,165.52</b>	<b>\$99,185,401.52</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$10,224,561.00</b>	<b>\$3,058,203.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**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 Utility	Parking Utility	Utility	Utility	Utility	
	Full-Time	Part-Time														
20	General Government	140.00	22.00	181.91%	\$10,610,231.71	\$5,832,688.61	\$16,442,920.32	\$4,911,550.00				8,000,000.00	1,290,000.00			
21	Land-Use Administration		2.00	9.65%	\$40,050.00	\$415,000.00	\$415,000.00	\$455,050.00								
22	Uniform Construction Code	6.00		0.29%	\$1,700.00	\$590,000.00	\$591,700.00	\$591,700.00								
23	Insurance			-6.85%	(\$1,184,000.00)	\$17,275,000.00	\$16,091,000.00	\$16,091,000.00								
25	Public Safety	213.00	28.00	-2.31%	(\$693,850.00)	\$30,068,100.00	\$29,374,250.00	\$29,374,250.00								
26	Public Works	40.00	2.00	1.41%	\$37,000.00	\$2,631,500.00	\$2,668,500.00	\$2,668,500.00								
27	Health and Human Services			23.30%	\$467,460.00	\$2,006,690.00	\$2,474,150.00	\$2,474,150.00								
28	Parks and Recreation	5.00	45.00	16.13%	\$291,780.00	\$1,809,000.00	\$2,100,780.00	\$2,100,780.00								
29	Education (including Library)			12.84%	\$234,460.74	\$1,825,351.00	\$2,059,811.74	\$2,059,811.74								
30	Unclassified			-83.15%	(\$124,890.00)	\$150,200.00	\$25,310.00	\$25,310.00								
31	Utilities and Bulk Purchases			2.55%	\$145,077.00	\$5,699,723.00	\$5,844,800.00	\$5,844,800.00								
32	Landfill / Solid Waste Disposal			20.48%	\$850,000.00	\$4,150,000.00	\$5,000,000.00	\$5,000,000.00								
35	Contingency			#DIV/0!	\$100.00	\$0.00	\$100.00	\$100.00								
36	Statutory Expenditures			3.92%	\$416,651.13	\$10,633,332.00	\$11,049,983.13	\$10,574,983.13				380,000.00	95,000.00			
37	Judgements			#DIV/0!	\$100.00	\$0.00	\$100.00	\$100.00								
42	Shared Services			18.57%	\$135,163.75	\$727,766.00	\$862,929.75	\$862,929.75								
43	Court and Public Defender	2.00	5.00	-3.30%	(\$26,000.00)	\$787,100.00	\$761,100.00	\$761,100.00								
44	Capital			160.00%	\$400,000.00	\$250,000.00	\$650,000.00	\$650,000.00								
45	Debt			29.86%	\$1,932,949.00	\$6,472,341.00	\$8,405,290.00	\$6,746,500.00				672,290.00	986,500.00			
46	Deferred Charges			8.79%	\$111,974.32	\$1,273,416.26	\$1,385,390.58	\$1,026,416.58				172,271.00	186,703.00			
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
50	Reserve for Uncollected Taxes			0.00%	\$0.00	\$4,725,000.00	\$4,725,000.00	\$4,725,000.00								
55	Surplus General Budget			#DIV/0!	\$1,500,000.00	\$0.00	\$1,500,000.00	\$0.00				1,000,000.00	500,000.00			
	Total	406.00	104.00	15.56%	\$15,145,957.65	\$97,322,207.87	#####	\$96,944,031.20	\$2,241,370.32	\$0.00	\$0.00	\$10,224,561.00	\$3,058,203.00	\$0.00	\$0.00	\$0.00



## 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	85	\$51,321,800.00	0.96%	15A Public Schools	24	\$209,113,800.00	22.16%
2 Residential	11,667	\$4,128,374,400.00	77.56%	15B Other Schools	32	\$108,099,900.00	11.46%
3A/3B Farm	0	\$0.00	0.00%	15C Public Property	163	\$131,418,400.00	13.93%
4A Commercial	678	\$659,824,500.00	12.40%	15D Church and Charities	70	\$123,580,400.00	13.10%
4B Industrial	26	\$46,825,100.00	0.88%	15E Cemeteries & Graveyards	5	\$14,791,300.00	1.57%
4C Apartments	99	\$428,667,500.00	8.05%	15F Other Exempt	311	\$356,664,800.00	37.80%
5A/5B Railroad	24	\$339,600.00	0.01%				
6A/6B Business Personal Property	1	\$7,224,900.00	0.14%				
<b>Total</b>	<b>12,580</b>	<b>\$5,322,577,800.00</b>	<b>100.00%</b>	<b>Total</b>	<b>605</b>	<b>\$943,668,600.00</b>	<b>100.00%</b>
<b>Average Ratio (%), Assessed to True Value</b>				<b>85.89%</b>			
<b>Equalized Valuation, Taxable Properties</b>				<b>\$6,196,970,310.86</b>			
<b>Total # of property tax appeals filed in 2022</b>				<b>County Tax Board 83.00</b>			
				<b>State Tax Court 10.00</b>			
<b>Number of 2022 County Tax Board decisions appealed to Tax Court</b>				<b>8.00</b>			
<b>Number of pending property tax appeals in State Tax Court</b>				<b>56.00</b>			
<b>Amount paid out by municipality for tax appeals in 2022</b>				<b>\$14,162.61</b>			
				Percentage of Exempt vs. Non-Exempt Properties <span style="float: right;">17.73%</span>			

<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	2	\$0.00	\$31,100.00	\$995.82
J Dwelling Abatement	301	\$0.00	\$4,244,800.00	\$135,918.50
K New Dwelling/Conversion Exemption				
L New Dwelling/Conversion Abatement				
N Multiple Dwelling Exemption				
O Multiple Dwelling Abatement				
<b>Total 5 Yr Exemptions/Abatements</b>	<b>303</b>	<b>0.00</b>	<b>4,275,900.00</b>	<b>136,914.32</b>



**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	106,692.50	\$65,000.00	\$0.00	\$0.00	\$36,720.00	\$4,972.50
Supervisory Staff (Department Heads & Managers)	24.00	0.00	4,477,375.00	\$2,750,000.00	\$0.00	\$405,000.00	\$1,112,000.00	\$210,375.00
Police Officers (Including Superior Officers)	126.00	10.00	29,199,522.00	\$16,250,000.00	\$1,000,000.00	\$5,069,897.00	\$5,560,000.00	\$1,319,625.00
Fire Fighters (Including Superior Officers)	72.00	0.00	16,484,071.00	\$9,000,000.00	\$1,000,000.00	\$2,939,071.00	\$2,780,000.00	\$765,000.00
All Other Union Employees not listed above	160.00	51.00	12,807,300.00	\$7,750,000.00	\$450,000.00	\$1,200,000.00	\$2,780,000.00	\$627,300.00
All Other Non-Union Employees not listed above	24.00	36.00	2,600,690.00	\$1,375,000.00	\$85,000.00	\$195,000.00	\$834,000.00	\$111,690.00
<b>Totals</b>	<b>406.00</b>	<b>104.00</b>	<b>65,675,650.50</b>	<b>\$37,190,000.00</b>	<b>\$2,535,000.00</b>	<b>\$9,808,968.00</b>	<b>\$13,102,720.00</b>	<b>\$3,038,962.50</b>

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**

	<b>Current Year # of Covered Members (Medical &amp; Rx)</b>	<b>Current Year Annual Cost Estimate per Employee</b>	<b>Total Current Year Cost</b>	<b>Prior Year # of Covered Members (Medical &amp; Rx)</b>	<b>Prior Year Annual Cost per Employee (Average)</b>	<b>Total Prior Year Cost</b>
<b><u>Active Employees - Health Benefits - Annual Cost</u></b>						
Single Coverage	121.00	\$14,352.40	\$1,736,640.00	114.00	\$14,497.08	\$1,652,667.12
Parent & Child	25.00	\$21,355.20	\$533,880.00	25.00	\$21,320.52	\$533,013.00
Employee & Spouse (or Partner)	26.00	\$31,979.54	\$831,468.00	26.00	\$32,204.04	\$837,305.04
Family	112.00	\$37,237.50	\$4,170,600.00	109.00	\$37,015.44	\$4,034,682.96
Employee Cost Sharing Contribution (enter as negative - )			(\$950,000.00)			\$1,700,000.00
<b>Subtotal</b>	<b>284.00</b>		<b>\$6,322,588.00</b>	<b>274.00</b>		<b>\$8,757,668.12</b>
<b><u>Elected Officials - Health Benefits - Annual Cost</u></b>						
Single Coverage	0		\$0.00	0	\$14,497.08	\$0.00
Parent & Child	0		\$0.00	0	\$21,230.52	\$0.00
Employee & Spouse (or Partner)	0		\$0.00	0	\$32,204.04	\$0.00
Family	2	\$36,720.00	\$73,440.00	2	\$37,015.44	\$74,030.88
Employee Cost Sharing Contribution (enter as negative - )			\$0.00			\$0.00
<b>Subtotal</b>	<b>2.00</b>		<b>\$73,440.00</b>	<b>2.00</b>		<b>\$74,030.88</b>
<b><u>Retirees - Health Benefits - Annual Cost</u></b>						
Single Coverage	302	\$6,538.01	\$1,974,480.00	81	\$14,497.08	\$1,174,263.48
Parent & Child	14	\$32,376.00	\$453,264.00	16	\$21,230.52	\$339,688.32
Employee & Spouse (or Partner)	40	\$47,761.50	\$1,910,460.00	139	\$32,204.04	\$4,476,361.56
Family	58	\$54,544.76	\$3,163,596.00	69	\$37,015.44	\$2,554,065.36
Employee Cost Sharing Contribution (enter as negative - )			\$0.00			\$0.00
<b>Subtotal</b>	<b>414.00</b>		<b>\$7,501,800.00</b>	<b>305.00</b>		<b>\$8,544,378.72</b>
<b>GRAND TOTAL</b>	<b>700.00</b>		<b>\$13,897,828.00</b>	<b>581.00</b>		<b>\$17,376,077.72</b>

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 - 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	\$12,045,000.00	\$12,045,000.00	\$0.00			
Regional School Debt			\$0.00			
<b>Utility Fund Debt</b>						
Water	\$24,553,552.00	\$24,553,552.00	\$0.00			
Parking	\$24,889,000.00	\$24,889,000.00	\$0.00			
			\$0.00			
			\$0.00			
<b>Municipal Purposes</b>						
Debt Authorized (BNI)	\$16,039,344.93		\$16,039,344.93			
Notes Outstanding	\$13,400,000.00		\$13,400,000.00			
Bonds Outstanding	\$60,469,000.00		\$60,469,000.00			
Loans and Other Debt	\$270,119.60	\$29,557.29	\$240,562.31			
<b>Total (Current Year)</b>	<b>\$151,666,016.53</b>	<b>\$61,517,109.29</b>	<b>\$90,148,907.24</b>			
Population (2020 census)	<u>53,105</u>					
Per Capita Gross Debt	<u>\$2,855.96</u>					
Per Capita Net Debt	<u>\$1,697.56</u>					
3 Year Average Property Valuation		<u>\$5,627,344,566.67</u>				
Net Debt as % of 3 Year Average Property Valuation		<u>1.60%</u>				
Utility Fund - Principal			\$480,000.00	\$410,000.00	\$280,000.00	\$17,847,000.00
Utility Fund - Interest			\$1,178,790.00	\$780,482.50	\$759,732.50	\$6,518,881.26
Bond Anticipation Notes - Principal			\$157,000.00			
Bond Anticipation Notes - Interest			\$267,000.00			
Bonds - Principal			\$3,880,000.00	\$3,980,000.00	\$2,530,000.00	\$46,199,000.00
Bonds - Interest			\$2,400,000.00	\$2,069,021.75	\$1,927,771.75	\$14,535,445.49
Loans & Other Debt - Principal			\$42,500.00	\$39,808.00	\$40,383.00	\$150,683.00
Loans & Other Debt - Interest						
<b>Total</b>			<b>\$8,405,290.00</b>	<b>\$7,279,312.25</b>	<b>\$5,537,887.25</b>	<b>\$85,251,009.75</b>
Total Principal			\$4,559,500.00	\$4,429,808.00	\$2,850,383.00	\$64,196,683.00
Total Interest			\$3,845,790.00	\$2,849,504.25	\$2,687,504.25	\$21,054,326.75
% of Total Current Year Budget			7.47%			
<b>Description</b>	<b>Debt Not Listed Above</b>					
Total Guarantees - Governmental						
Total Guarantees - Other						
Total Capital/Equipment Leases						
Total Other						
<b>Bond Rating</b>	<u>Moody's</u>	<u>Standard &amp; Poors</u>	<u>Fitch</u>			
Rating	Aa3					
Year of Last Rating	2022					
<b>Mark "X" if Municipality has no bond rating</b>						







**USER FRIENDLY BUDGET SECTION - Notes**

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