



# 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
Marlene		Lowande	12/31/2019	mlowande@jamesburgborough.org

### Chief Administrative Officer

Denise		Jawidzik		djawidzik@jamesburgborough.org
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### Chief Financial Officer

Denise		Jawidzik		djawidzik@jamesburgborough.org
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### Municipal Clerk

Susan		Boulogne		jamesburg@jamesburgborough.org
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### Registered Municipal Accountant

Robert		Allison		ballison@hfacpas.com
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### Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Thomas		Gibbons	12/31/2016	tgibbons@jamesburgborough.org
Shannon		Spillane	12/31/2016	sspillane@jamesburgborough.org
Daria		Ludas	12/31/2017	dludas@jamesburgborough.org
Coleen		Rutsky	12/31/2017	crutsky@jamesburgborough.org
Sandy		Sussman	12/31/2018	ssussman@jamesburgborough.org
Thomas		Busco	12/31/2018	tbusco@jamesburgborough.org


## USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2015 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2016 Budget</u>		
	<u>Calendar Year</u> <u>Tax Rate</u>	<u>Calendar Year</u> <u>Tax Levy</u>	<u>% of</u> <u>Total Levy</u>	<u>Avg Residential</u> <u>Taxpayer Impact</u>	<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
Municipal Purpose Tax	1.606	\$3,776,595.79	26.53%	\$1,990.93	Municipal Purpose Tax	ACTUAL	\$3,989,835.61
Municipal Library	0.063	\$147,985.00	1.04%	\$78.10	Municipal Library	ACTUAL	\$144,480.00
Municipal Open Space			0.00%	\$0.00	Municipal Open Space		
Fire Districts (avg. rate/total levies)	0.197	\$463,000.00	3.25%	\$244.22	Fire Districts (total levies)	ESTIMATED	\$472,260.00
Other Special Districts (total levies)			0.00%	\$0.00	Other Special Districts (total levies)		
Local School District	3.439	\$8,086,907.00	56.80%	\$4,263.26	Local School District	ESTIMATED	\$8,248,645.14
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.693	\$1,628,906.38	11.44%	\$859.10	County Purposes	ESTIMATED	\$1,661,484.51
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.057	\$132,917.95	0.93%	\$70.66	County Open Space	ESTIMATED	\$135,576.31
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
<b>Total (Calendar Year 2015 Budget)</b>	<b>6.055</b>	<b>\$14,236,312.12</b>	<b>100.00%</b>	<b>\$7,506.26</b>	<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$14,652,281.57</b>
Total Taxable Valuation as of October 1, 2015 <u>\$235,590,021.00</u> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <u>1,527,556.08</u>		
Current Year Average Residential Assessment <u>\$123,968.00</u>					Budget Appropriations, before Reserve for Uncollected Taxes <u>5,383,478.34</u>		
<b><u>Prior Year to Current Year Comparison</u></b>					Total Non-Municipal Tax Levy <u>\$10,517,965.96</u>		
<b><u>Comparison - Municipal Purposes Tax Rate</u></b>					Amount to be Raised by Taxes - Before RUT <u>\$14,373,888.22</u>		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) <u>\$278,393.35</u>		
1.606	1.694	5.48%			Total Amount to be Raised by Taxes <u>\$14,652,281.57</u>		
<b><u>Comparison - Municipal Purposes Tax Levy</u></b>					% of Tax Collections used to Calculate RUT <u>98.10%</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		If % used exceeds the actual collection % then reference the statutory exception used		
\$3,776,595.79	\$3,989,835.61	5.65%	\$213,239.82		<b><u>Tax Collections - ACTUAL as of Prior Year</u></b>		
<b><u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u></b>					Total Tax Revenue, Collections CY 2015 <u>14,016,752.04</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Levy, CY 2015 <u>14,261,693.52</u>		
\$1,990.93	\$2,100.02	5.48%	\$109.09		% of Taxes Collected, CY 2015 <u>98.28%</u>		
					Delinquent Taxes - December 31, 2015 <u>\$219,335.78</u>		

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	N/A	Sewer Utility	N/A	N/A	N/A	Utility
08	Surplus	-19.33%	(\$133,000.00)	\$688,000.00	\$555,000.00	\$520,000.00	\$0.00	\$0.00	\$35,000.00	\$0.00	\$0.00	\$0.00	
08	Local Revenue	-0.45%	(\$5,426.64)	\$1,200,707.49	\$1,195,280.85	\$300,280.85	\$0.00	\$0.00	\$895,000.00	\$0.00	\$0.00	\$0.00	
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$413,905.00	\$413,905.00	\$413,905.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
08	Uniform Construction Code Fees	n/a	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	<b>Special Revenue Items w/ Prior Written Consent</b>												
11	Shared Services Agreements	n/a	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
08	Additional Revenue Offset by Appropriations	0.00%	(\$0.53)	\$35,438.53	\$35,438.00	\$35,438.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10	Public and Private Revenue	-82.25%	(\$32,218.76)	\$39,173.99	\$6,955.23	\$6,955.23	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
08	Other Special Items	0.00%	(\$0.95)	\$31,977.95	\$31,977.00	\$31,977.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
15	Receipts from Delinquent Taxes	-21.36%	(\$59,490.50)	\$278,490.50	\$219,000.00	\$219,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	<b>Amount to be raised by taxation</b>												
07	Local Tax for Municipal Purposes	2.83%	\$109,643.25	\$3,880,192.36	\$3,989,835.61	\$3,989,835.61	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
07	Minimum Library Tax	-2.37%	(\$3,505.00)	\$147,985.00	\$144,480.00	\$144,480.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
54	Open Space Levy Tax	n/a	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
07	Addition to Local District School Tax	n/a	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
08	Deficit General Budget	n/a	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Total	-1.85%	(\$123,999.13)	\$6,715,870.82	\$6,591,871.69	\$5,661,871.69	\$0.00	\$0.00	\$930,000.00	\$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	N/A	Sewer Utility	N/A	N/A	N/A		
20	General Government	4.00	7.00	-54.56%	(\$677,218.00)	\$1,241,340.00	\$564,122.00	\$412,522.00	\$0.00	\$0.00	\$0.00	\$151,600.00	\$0.00	\$0.00	\$0.00	
21	Land-Use Administration		1.00	3.68%	\$1,600.00	\$43,450.00	\$45,050.00	\$45,050.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
22	Uniform Construction Code			n/a	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
23	Insurance			7.22%	\$51,920.00	\$718,963.00	\$770,883.00	\$770,883.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
25	Public Safety	17.00	16.00	1.18%	\$25,944.95	\$2,202,962.57	\$2,228,907.52	\$2,225,437.00	\$3,470.52	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
26	Public Works	3.00		-3.13%	(\$15,485.47)	\$495,138.98	\$479,653.51	\$475,000.00	\$4,653.51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
27	Health and Human Services			14.11%	\$5,983.76	\$42,413.44	\$48,397.20	\$47,690.00	\$707.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
28	Parks and Recreation			n/a	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
29	Education (including Library)	1.00	4.00	-2.37%	(\$3,505.00)	\$147,985.00	\$144,480.00	\$144,480.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
30	Unclassified			22.21%	\$6,440.00	\$28,998.00	\$35,438.00	\$35,438.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
31	Utilities and Bulk Purchases			545.93%	\$777,400.00	\$142,400.00	\$919,800.00	\$141,400.00	\$0.00	\$0.00	\$0.00	\$778,400.00	\$0.00	\$0.00	\$0.00	
32	Landfill / Solid Waste Disposal			0.00%	\$0.00	\$5,000.00	\$5,000.00	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
35	Contingency			n/a	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
36	Statutory Expenditures			3.29%	\$20,231.00	\$614,036.00	\$634,267.00	\$634,267.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
37	Judgements			n/a	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
42	Shared Services			-14.76%	(\$41,319.89)	\$280,000.00	\$238,680.11	\$238,680.11	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
43	Court and Public Defender	1.00	4.00	1.39%	\$1,350.00	\$97,450.00	\$98,800.00	\$98,800.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
44	Capital			-37.50%	(\$60,000.00)	\$160,000.00	\$100,000.00	\$100,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
45	Debt			n/a	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
46	Deferred Charges			n/a	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
48	Debt - Type 1 School District			n/a	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
50	Reserve for Uncollected Taxes			-14.56%	(\$47,441.48)	\$325,834.83	\$278,393.35	\$278,393.35	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
55	Surplus General Budget			n/a	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	<b>Total</b>	<b>26.00</b>	<b>32.00</b>	<b>0.70%</b>	<b>\$45,899.87</b>	<b>\$6,545,971.82</b>	<b>\$6,591,871.69</b>	<b>\$5,653,040.46</b>	<b>\$8,831.23</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$930,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>



## ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2015 Value)				Property Tax Assessments - Exempt Properties (October 1, 2015 Value)			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	155	\$3,023,800.00	1.28%	15A Public Schools	3	\$10,592,900.00	39.75%
2 Residential	1,561	\$193,514,500.00	82.14%	15B Other Schools			0.00%
3A/3B Farm			0.00%	15C Public Property	16	\$2,562,800.00	9.62%
4A Commercial	106	\$29,560,600.00	12.55%	15D Church and Charities	15	\$9,113,300.00	34.20%
4B Industrial	1	\$700,000.00	0.30%	15E Cemeteries & Graveyards	4	\$832,700.00	3.12%
4C Apartments	14	\$7,536,600.00	3.20%	15F Other Exempt	10	\$3,548,300.00	13.31%
5A/5B Railroad	2		0.00%				
6A/6B Business Personal Property	1	\$1,254,521.00	0.53%				
<b>Total</b>	<b>1,840</b>	<b>\$235,590,021.00</b>	<b>100.00%</b>	<b>Total</b>	<b>48</b>	<b>\$26,650,000.00</b>	<b>100.00%</b>
Average Ratio (%), Assessed to True Value				54.13%			
Equalized Valuation, Taxable Properties				\$435,230,040.64			
Total # of property tax appeals filed in 2015				County Tax Board		4.00	
				State Tax Court		2.00	
Number of 2015 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 2015				\$4,387.80			
				Percentage of Exempt vs. Non-Exempt Properties			
				11.31%			

<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 2015 Total Tax Rate
G Commercial/Industrial Exemption				
I Dwelling Exemption				
J Dwelling Abatement	2	\$37,988.63	\$3,447,100.00	\$208,687.43
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>2</b>	<b>37,988.63</b>	<b>3,447,100.00</b>	<b>208,687.43</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		7.00	37,281.52	\$34,600.00				\$2,681.52
Supervisory Staff (Department Heads & Managers)	6.00	1.00	494,084.75	\$384,119.64		\$47,861.31	\$32,718.65	\$29,385.15
Police Officers (Including Superior Officers)	13.00		2,376,644.21	\$1,445,728.95	\$248,698.32	\$372,118.62	\$180,474.63	\$129,623.69
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above	6.00		639,571.97	\$354,558.99	\$102,695.59	\$44,178.05	\$103,159.36	\$34,979.98
All Other Non-Union Employees not listed above		22.00	208,473.68	\$193,658.78				\$14,814.90
<b>Totals</b>	<b>25.00</b>	<b>30.00</b>	<b>3,756,056.13</b>	<b>\$2,412,666.36</b>	<b>\$351,393.91</b>	<b>\$464,157.98</b>	<b>\$316,352.64</b>	<b>\$211,485.24</b>

Is the Local Government required to comply with NJSA 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**

	<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>Active Employees - Health Benefits - Annual Cost</b>						
Single Coverage	8.00	\$11,728.49	\$93,827.92	8.00	\$11,542.08	\$92,336.64
Parent & Child	2.00	\$20,692.74	\$41,385.48	2.00	\$18,339.60	\$36,679.20
Employee & Spouse (or Partner)	2.00	\$23,745.84	\$47,491.68	2.00	\$22,901.76	\$45,803.52
Family	7.00	\$33,201.72	\$232,412.04	8.00	\$30,803.16	\$246,425.28
Employee Cost Sharing Contribution (enter as negative - )			(\$81,613.90)			(\$95,909.14)
<b>Subtotal</b>	<b>19.00</b>		<b>\$333,503.22</b>	<b>20.00</b>		<b>\$325,335.50</b>
<b>Elected Officials - Health Benefits - Annual Cost</b>						
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 - )						
<b>Subtotal</b>	<b>0.00</b>		<b>\$0.00</b>	<b>0.00</b>		<b>\$0.00</b>
<b>Retirees - Health Benefits - Annual Cost</b>						
Single Coverage	1	\$6,194.76	\$6,194.76	1	\$5,898.60	\$5,898.60
Parent & Child			\$0.00			\$0.00
Employee & Spouse (or Partner)	3	\$15,574.80	\$46,724.40	3	\$14,863.16	\$44,589.48
Family	4	\$36,685.68	\$146,742.72	4	\$34,787.88	\$139,151.52
Employee Cost Sharing Contribution (enter as negative - )						
<b>Subtotal</b>	<b>8.00</b>		<b>\$199,661.88</b>	<b>8.00</b>		<b>\$189,639.60</b>
<b>GRAND TOTAL</b>	<b>27.00</b>		<b>\$533,165.10</b>	<b>28.00</b>		<b>\$514,975.10</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)?**

<b>YES</b>
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**Is prescription drug coverage provided by the SHBP (Yes or No)?**

<b>YES</b>
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**USER FRIENDLY BUDGET SECTION - OUTSTANDING DEBT; PER CAPITA AND BUDGET IMPACT**

	Gross Debt		Net Debt	Budget			
		Deductions		Current Year	2017	2018	All Additional Future
							Years' Budgets
Local School Debt	\$2,370,000.00	\$2,370,000.00	\$0.00				
Regional School Debt			\$0.00				
Utility Fund Debt							
N/A			\$0.00				
Sewer Utility			\$0.00				
N/A			\$0.00				
N/A			\$0.00				
N/A			\$0.00				
0			\$0.00				
<b>Municipal Purposes</b>							
Debt Authorized			\$0.00				
Notes Outstanding			\$0.00				
Bonds Outstanding			\$0.00				
Loans and Other Debt			\$0.00				
<b>Total (Current Year)</b>	<b>\$2,370,000.00</b>	<b>\$2,370,000.00</b>	<b>\$0.00</b>				
Population (2010 census)	<u>5,915</u>						
Per Capita Gross Debt	<u>\$400.68</u>						
Per Capita Net Debt	<u>\$0.00</u>						
3 Yr. Average Property Valuation		<u>\$435,366,081.67</u>					
Net Debt as % of 3 Year Avg Property Valuation		<u>0.00%</u>					
Utility Fund - Principal							
Utility Fund - Interest							
Bond Anticipation Notes - Principal							
Bond Anticipation Notes - Interest							
Bonds - Principal							
Bonds - Interest							
Loans & Other Debt - Principal							
Loans & Other Debt - Interest							
<b>Total</b>				\$0.00	\$0.00	\$0.00	\$0.00
<b>Total Principal</b>				\$0.00	\$0.00	\$0.00	\$0.00
<b>Total Interest</b>				\$0.00	\$0.00	\$0.00	\$0.00
<b>% of Total Current Year Budget</b>				0.00%			
<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>				
<b>Rating</b>							
<b>Year of Last Rating</b>							
<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)
