



# State of New Jersey Local Government Services

**Year:** 2016 **Municipal User Friendly Budget**

**MUNICIPALITY:** 1615 West Milford Township - County of Passaic Adopted

**Municode:** 1615 **Filename:** 1615\_fba\_2016.xlsm

**Website:** www.westmilford.org

**Phone Number:** 973-728-2710

**Mailing Address:** 1480 Union Valley Road

[Email the UFB if not using Outlook](#)

**Municipality:** West Milford **State:** NJ **Zip:** 07840

**Mayor**

First Name	Middle Name	Last Name	Term Expires	Business Email
Bettina		Bieri	12/31/2019	Bieri@westmilford.org

**Chief Administrative Officer**

Antoinette		Battaglia		<a href="mailto:twpadministrator@westmilford.org">twpadministrator@westmilford.org</a>
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**Chief Financial Officer**

Allison J.		Zeltner		<a href="mailto:treasurer@westmilford.org">treasurer@westmilford.org</a>
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**Municipal Clerk**

Antoinette		Battaglia		<a href="mailto:twpclerk@westmilford.org">twpclerk@westmilford.org</a>
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**Registered Municipal Accountant**

Charles		Ferraioli		<a href="mailto:Ferraiol@optonline.net">Ferraiol@optonline.net</a>
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**Governing Body Members**

First Name	Middle Name	Last Name	Term Expires	Business Email
Michele		Dale	12/31/2016	<a href="mailto:Dale@westmilford.org">Dale@westmilford.org</a>
Ada		Erik	12/31/2017	<a href="mailto:Erik@westmilford.org">Erik@westmilford.org</a>
Tim		Wagner	12/31/2018	<a href="mailto:Wagner@westmilford.org">Wagner@westmilford.org</a>
Luciano		Signorino	12/31/2016	<a href="mailto:Signorino@westmilford.org">Signorino@westmilford.org</a>
Marilyn		Lichtenberg	12/31/2017	<a href="mailto:Lichtenberg@westmilford.org">Lichtenberg@westmilford.org</a>
Michael		Hensley	12/31/2018	<a href="mailto:Hensley@westmilford.org">Hensley@westmilford.org</a>

**USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN**

<b>2015 Calendar Year Property Tax Levies - ALL entities levying property taxes</b>					<b>Current Year 2016 Budget</b>		
	<b>Calendar Year</b>	<b>Calendar Year</b>	<b>% of</b>	<b>Avg Residential</b>	<b>Taxes</b>	<b>Actual/Estimated</b>	<b>Tax Levy</b>
	<b>Tax Rate</b>	<b>Tax Levy</b>	<b>Total Levy</b>	<b>Taxpayer Impact</b>			
Municipal Purpose Tax	0.804	\$22,240,000.00	21.93%	\$1,953.86	Municipal Purpose Tax	ACTUAL	\$22,569,035.00
Municipal Library	0.035	\$967,971.00	0.95%	\$85.05	Municipal Library	ACTUAL	\$1,020,640.00
Municipal Open Space	0.005	\$150,490.00	0.15%	\$13.29	Municipal Open Space	ACTUAL	\$150,490.00
Fire Districts (avg. rate/total levies)			0.00%	\$0.00	Fire Districts (total levies)		
Other Special Districts (total levies)	0.065	\$1,791,289.24	1.77%	\$157.37	Other Special Districts (total levies)	ACTUAL	\$1,791,290.00
Local School District	1.955	\$54,080,579.00	53.33%	\$4,750.89	Local School District	ACTUAL	\$54,067,557.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.791	\$21,882,472.60	21.58%	\$1,922.35	County Purposes	ACTUAL	\$22,492,705.00
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.011	\$290,725.48	0.29%	\$25.57	County Open Space	ACTUAL	\$306,008.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
<b>Total (Calendar Year 2015 Budget)</b>	<b>3.666</b>	<b>\$101,403,527.32</b>	<b>100.00%</b>	<b>\$8,908.38</b>	<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$102,397,725.00</b>
Total Taxable Valuation as of October 1, 2015 <u>\$2,761,219,000.00</u> (To be used to calculate the current year tax rate) Current Year Average Residential Assessment <u>\$243,000.00</u>					Revenue Anticipated, Excluding Tax Levy <u>10,206,968.41</u> Budget Appropriations, before Reserve for Uncollected Taxes <u>31,721,643.41</u> Total Non-Municipal Tax Levy <u>\$78,808,050.00</u> Amount to be Raised by Taxes - Before RUT <u>\$100,322,725.00</u> Reserve for Uncollected Taxes (RUT) <u>\$2,052,625.78</u> Total Amount to be Raised by Taxes <u>\$102,375,350.78</u>		
<b><u>Prior Year to Current Year Comparison</u></b>					% of Tax Collections used to Calculate RUT <u>98.00%</u>  If % used exceeds the actual collection % then reference the statutory exception used		
<b><u>Comparison - Municipal Purposes Tax Rate</u></b>					<b>Tax Collections - ACTUAL as of Prior Year</b>		
	Prior Year	Current Year	% Change (+/-)		Total Tax Revenue, Collections CY 2015		<u>100,678,230.92</u>
	0.804	0.817	1.61%		Total Tax Levy, CY 2015		<u>101,505,135.40</u>
<b><u>Comparison - Municipal Purposes Tax Levy</u></b>					% of Taxes Collected, CY 2015		<u>99.19%</u>
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	Delinquent Taxes - December 31, 2015		<u>\$1,382,424.29</u>
	\$22,240,000.00	\$22,569,035.00	1.48%	\$329,035.00			
<b><u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u></b>							
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)			
	\$1,953.86	\$1,985.31	1.61%	\$31.45			

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	Refuse Utility	Utility	Utility	Utility	Utility	Utility
08	Surplus	41.03%	\$1,042,188.00	\$2,540,000.00	\$3,582,188.00	\$3,526,409.00		\$55,779.00					
08	Local Revenue	-5.38%	(\$74,420.21)	\$1,383,420.73	\$1,309,000.52	\$1,309,000.52							
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$3,161,715.00	\$3,161,715.00	\$3,161,715.00							
08	Uniform Construction Code Fees	-7.97%	(\$30,311.12)	\$380,311.12	\$350,000.00	\$350,000.00							
	<i>Special Revenue Items w/ Prior Written Consent</i>												
11	Shared Services Agreements	-100.00%	(\$25,610.34)	\$25,610.34	\$0.00								
08	Additional Revenue Offset by Appropriations	#DIV.0!	\$0.00	\$0.00	\$0.00								
10	Public and Private Revenue	-68.62%	(\$662,891.70)	\$965,971.58	\$303,079.88	\$303,079.88							
08	Other Special Items	-53.89%	(\$568,977.59)	\$1,055,741.60	\$486,764.01	\$356,764.01		\$130,000.00					
15	Receipts from Delinquent Taxes	-11.59%	(\$157,286.99)	\$1,357,286.99	\$1,200,000.00	\$1,200,000.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	-3.75%	(\$948,908.17)	\$25,309,233.17	\$24,360,325.00	\$22,569,035.00		\$1,791,290.00					
07	Minimum Library Tax	5.44%	\$52,669.00	\$967,971.00	\$1,020,640.00	\$1,020,640.00							
54	Open Space Levy Tax	-0.94%	(\$1,432.14)	\$151,922.14	\$150,490.00		\$150,490.00						
07	Addition to Local District School Tax	#DIV.0!	\$0.00	\$0.00	\$0.00								
08	Deficit General Budget	#DIV.0!	\$0.00	\$0.00	\$0.00								
	<b>Total</b>	<b>-3.69%</b>	<b>(\$1,374,981.26)</b>	<b>\$37,299,183.67</b>	<b>\$35,924,202.41</b>	<b>\$33,796,643.41</b>	<b>\$150,490.00</b>	<b>\$1,977,069.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

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

FCOA	Budgeted 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	Refuse Service Utility	Utility	Utility	Utility	Utility	Utility
20	17.60	16.00	-2.10%	(\$54,340.68)	\$2,583,197.68	\$2,528,857.00	\$2,528,857.00								
21	3.00		1.69%	\$5,075.00	\$300,285.00	\$305,360.00	\$305,360.00								
22	3.00	2.00	3.21%	\$11,261.00	\$350,855.00	\$362,116.00	\$362,116.00								
23			-0.10%	(\$4,100.00)	\$4,300,390.00	\$4,296,290.00	\$4,296,290.00								
25	52.00	18.00	1.22%	\$87,847.00	\$7,184,715.00	\$7,272,562.00	\$7,257,572.00	\$14,990.00							
26	30.00	6.00	-0.30%	(\$13,277.00)	\$4,358,820.00	\$4,345,543.00	\$4,345,017.00	\$526.00							
27	5.50	12.00	11.02%	\$94,668.00	\$859,384.00	\$954,052.00	\$918,398.00	\$35,654.00							
28	8.00	86.00	14.51%	\$193,485.30	\$1,333,417.70	\$1,526,903.00	\$1,376,413.00		\$150,490.00						
29	8.00	8.00	5.44%	\$52,669.00	\$967,971.00	\$1,020,640.00	\$1,020,640.00								
30	0.20	3.00	151.84%	\$712,351.33	\$469,148.67	\$1,181,500.00	\$1,178,500.00	\$3,000.00							
31			0.92%	\$7,750.00	\$842,450.00	\$850,200.00	\$850,200.00								
32	2.00	3.00	1.66%	\$32,689.64	\$1,971,289.24	\$2,003,978.88		\$26,909.88		\$1,977,069.00					
35			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
36			4.95%	\$136,166.27	\$2,752,284.73	\$2,888,451.00	\$2,888,451.00								
37			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
42	0.40		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
43	3.00	3.00	6.07%	\$16,393.00	\$270,250.00	\$286,643.00	\$286,643.00								
44			-5.20%	(\$26,000.00)	\$500,000.00	\$474,000.00	\$200,000.00	\$274,000.00							
45			-4.56%	\$141,391.83	\$3,101,712.17	\$3,243,104.00	\$3,243,104.00								
46			-3.13%	(\$10,000.00)	\$319,000.00	\$309,000.00	\$309,000.00								
48			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
50			2.47%	\$50,000.00	\$2,025,000.00	\$2,075,000.00	\$2,075,000.00								
55			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
Total	132.70	157.00	4.16%	\$1,434,029.69	\$34,490,170.19	\$35,924,199.88	\$33,441,561.00	\$355,079.88	\$150,490.00	\$1,977,069.00	\$0.00	\$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>	<p align="center"><b>Line Item.</b> Put "X" in cell to the left that corresponds to the type of imbalance.</p>	<p align="center"><b>Amount</b></p>	<p align="center"><b>Comment/Explanation</b></p>
X					FEMA Reimbursement	\$95,276.33	Do not anticipate receiving any more FEMA reimbursements

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

<b>Property Tax Assessments - Taxable Properties (October 1, 2015 Value)</b>				<b>Property Tax Assessments - Exempt Properties (October 1, 2015 Value)</b>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	1,145	\$71,726,400.00	2.60%	15A Public Schools	24	\$52,745,000.00	19.21%
2 Residential	9,860	\$2,395,301,900.00	86.75%	15B Other Schools	0	\$0.00	0.00%
3A/3B Farm	365	\$47,146,400.00	1.71%	15C Public Property	377	\$152,772,600.00	55.64%
4A Commercial	278	\$203,171,500.00	7.36%	15D Church and Charities	32	\$26,496,400.00	9.65%
4B Industrial	29	\$42,229,100.00	1.53%	15E Cemeteries & Graveyards	8	\$793,500.00	0.29%
4C Apartments	2	\$1,643,600.00	0.06%	15F Other Exempt	138	\$41,762,900.00	15.21%
5A/5B Railroad	0	\$0.00	0.00%				
6A/6B Business Personal Property	1	\$100.00	0.00%				
<b>Total</b>	<b>11,680</b>	<b>\$2,761,219,000.00</b>	<b>100.00%</b>	<b>Total</b>	<b>579</b>	<b>\$274,570,400.00</b>	<b>100.00%</b>
Average Ratio (%), Assessed to True Value				90.34%			
Equalized Valuation, Taxable Properties				\$3,056,474,429.93			
Total # of property tax appeals filed in 2015				County Tax Board	329.00		
				State Tax Court	0.00		
Number of 2015 County Tax Board decisions appealed to Tax Court				5.00			
Number of pending property tax appeals in State Tax Court				182.00			
Amount paid out by municipality for tax appeals in 2015				\$87,930.41			
				Percentage of Exempt vs. Non-Exempt Properties	9.94%		

<b>Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements</b>				
	# of Parcels	PILOT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2015 Total Tax Rate
G Commercial/Industrial Exemption	1	\$844.50	\$2,585,300.00	\$94,777.10
I Dwelling Exemption				
J Dwelling Abatement				
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>1</b>	<b>844.50</b>	<b>2,585,300.00</b>	<b>94,777.10</b>

**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 2015 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2015 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2015 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2015 Total Tax Rate
Lincoln Hill Village Urban Renewal	Aff. Housing	\$844.50	\$2,585,300.00	\$94,777.10															
<b>Total Long Term Exemptions - Column Total</b>					<b>Total Long Term Exemptions - Column Total</b>					<b>Total Long Term Exemptions - Column Total</b>					<b>Total Long Term Exemptions - GRAND TOTAL</b>				
		844.50	2,585,300.00	94,777.10			\$0.00	\$0.00	\$0.00			\$0.00	\$0.00	\$0.00			\$844.50	\$2,585,300.00	\$94,777.10
<b>Mark "X" if Grand Total</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	37,101.32	\$34,000.00	\$0.00	\$160.32	\$0.00	\$2,941.00
Supervisory Staff (Department Heads & Managers)	5.00	1.00	747,855.96	\$533,500.06	\$50,660.00	\$66,474.11	\$54,489.04	\$42,732.75
Police Officers (Including Superior Officers)	44.00	0.00	7,423,725.72	\$5,005,720.18	\$428,719.63	\$1,284,968.37	\$611,438.16	\$92,879.38
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	78.00	50.00	8,231,831.02	\$5,826,951.87	\$351,440.00	\$641,553.33	\$941,628.15	\$470,257.67
All Other Non-Union Employees not listed above	10.00	99.00	1,486,750.55	\$1,144,851.77	\$5,000.00	\$91,485.55	\$149,818.82	\$95,594.41
<b>Totals</b>	<b>137.00</b>	<b>157.00</b>	<b>17,927,264.57</b>	<b>\$12,545,023.88</b>	<b>\$835,819.63</b>	<b>\$2,084,641.68</b>	<b>\$1,757,374.17</b>	<b>\$704,405.21</b>

Is the Local Government required to comply with NJSA 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
<b>Active Employees - Health Benefits - Annual Cost</b>						
Single Coverage	25.00	\$10,405.84	\$260,146.00	26.00	\$9,954.92	\$258,827.92
Parent & Child	11.00	\$16,381.55	\$180,197.05	7.00	\$15,937.71	\$111,563.97
Employee & Spouse (or Partner)	26.00	\$24,115.85	\$627,012.10	23.00	\$23,307.13	\$536,063.99
Family	46.00	\$28,251.52	\$1,299,569.92	54.00	\$27,169.56	\$1,467,156.24
Employee Cost Sharing Contribution (enter as negative - )			(\$775,866.60)			(\$797,781.84)
<b>Subtotal</b>	<b>108.00</b>		<b>\$1,591,058.47</b>	<b>110.00</b>		<b>\$1,575,830.28</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	10	\$10,890.00	\$108,900.00	23	\$10,313.22	\$237,204.06
Parent & Child	4	\$16,725.00	\$66,900.00	5	\$16,140.00	\$80,700.00
Employee & Spouse (or Partner)	15	\$24,587.20	\$368,808.00	16	\$23,968.50	\$383,496.00
Family	10	\$28,287.60	\$282,876.00	7	\$27,937.71	\$195,563.97
Employee Cost Sharing Contribution (enter as negative - )			(\$45,451.00)			(\$37,376.00)
<b>Subtotal</b>	<b>39.00</b>		<b>\$782,033.00</b>	<b>51.00</b>		<b>\$859,588.03</b>
<b>GRAND TOTAL</b>	<b>147.00</b>		<b>\$2,373,091.47</b>	<b>161.00</b>		<b>\$2,435,418.31</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
NO

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



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

Gross Debt			Net Debt	Current Year Budget	2017 Budget	2018 Budget	All Additional Future Years' Budgets
Local School Debt	\$901,675.50	\$901,675.50	\$0.00				
Regional School Debt			\$0.00				
Utility Fund Debt							
Refuse			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
<b>Municipal Purposes</b>							
Debt Authorized	\$4,119,691.62		\$4,119,691.62				
Notes Outstanding	\$9,717,550.00		\$9,717,550.00				
Bonds Outstanding	\$20,216,000.00	\$712,830.70	\$19,503,169.30				
Loans and Other Debt	\$1,484,135.15		\$1,484,135.15				
<b>Total (Current Year)</b>	<b>\$36,439,052.27</b>	<b>\$1,614,506.20</b>	<b>\$34,824,546.07</b>				
Population (2010 census)	25,850						
Per Capita Gross Debt	\$1,409.63						
Per Capita Net Debt	\$1,347.18						
3 Yr. Average Property Valuation		\$2,987,681,448.67					
Net Debt as % of 3 Year Avg Property Valuation		1.17%					
Utility Fund - Principal							
Utility Fund - Interest							
Bond Anticipation Notes - Principal	\$117,550.00						
Bond Anticipation Notes - Interest	\$119,389.58						
Bonds - Principal	\$2,425,000.00	\$2,756,000.00	\$2,900,000.00	\$18,265,000.00			
Bonds - Interest	\$552,233.00	\$689,551.50	\$558,444.09	\$2,312,275.00			
Loans & Other Debt - Principal	\$152,233.20	\$155,293.10	\$158,414.49	\$1,018,194.33			
Loans & Other Debt - Interest	\$28,931.32	\$25,865.44	\$22,744.04	\$90,448.91			
<b>Total</b>	<b>\$3,395,337.10</b>	<b>\$3,626,710.04</b>	<b>\$3,639,602.62</b>	<b>\$21,685,918.24</b>			
Total Principal	\$2,694,783.20	\$2,911,293.10	\$3,058,414.49	\$19,283,194.33			
Total Interest	\$700,553.90	\$715,416.94	\$581,188.13	\$2,402,723.91			
% of Total Current Year Budget	9.45%						
Description	Debt Not Listed Above						
Total Guarantees - Governmental							
Total Guarantees - Other							
Total Capital/Equipment Leases	\$12,804.00	\$8,772.00	\$3,570.00	\$2,700.00			
Total Other							
Bond Rating	Moody's	Standard & Poors	Fitch				
Rating		AA+					
Year of Last Rating		2016					
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)
