



# State of New Jersey Local Government Services

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

**MUNICIPALITY:**

**Municode:**  **Filename:** 1601\_fbi\_2016.xlsm

**Website:**

**Phone Number:**

**Mailing Address:**

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

**Municipality:**  **State:**  **Zip:**

**Mayor**

First Name	Middle Name	Last Name	Term Expires	Business Email
Jonathan		Dunleavy	12/31/2018	<a href="mailto:jdunleavy@bloomingdalenj.net">jdunleavy@bloomingdalenj.net</a>

**Chief Administrative Officer**

Jonathan		Dunleavy		<a href="mailto:jdunleavy@bloomingdalenj.net">jdunleavy@bloomingdalenj.net</a>
----------	--	----------	--	--

**Chief Financial Officer**

Donna	M	Mollineaux		<a href="mailto:dmollineaux@bloomingdalenj.net">dmollineaux@bloomingdalenj.net</a>
-------	---	------------	--	--

**Municipal Clerk**

Jane		McCarthy		<a href="mailto:jmccarthy@bloomingdalenj.net">jmccarthy@bloomingdalenj.net</a>
------	--	----------	--	--

**Registered Municipal Accountant**

Joseph	J	Faccone		
--------	---	---------	--	--

**Governing Body Members**

First Name	Middle Name	Last Name	Term Expires	Business Email
Richard		Dellaripa	12/31/2018	<a href="mailto:rdellaripa@bloomingdalenj.net">rdellaripa@bloomingdalenj.net</a>
Anthony		Costa	12/31/2016	<a href="mailto:acosta@bloomingdalenj.net">acosta@bloomingdalenj.net</a>
John		D'Amato	12/31/2017	<a href="mailto:jdamoto@bloomingdalenj.net">jdamoto@bloomingdalenj.net</a>
Dawn		Hudson	12/31/2016	<a href="mailto:dhudson@bloomingdalenj.net">dhudson@bloomingdalenj.net</a>
Michael		Sondermeyer	12/31/2018	<a href="mailto:msodermeyer@bloomingdalenj.net">msodermeyer@bloomingdalenj.net</a>
Ray		Yazdi	12/31/2017	<a href="mailto:ryazdi@bloomingdalenj.net">ryazdi@bloomingdalenj.net</a>

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

**2015 Calendar Year Property Tax Levies - ALL entities levying property taxes**

	<b>Calendar Year Tax Rate</b>	<b>Calendar Year Tax Levy</b>	<b>% of Total Levy</b>	<b>Avg Residential Taxpayer Impact</b>
Municipal Purpose Tax	1.024	\$7,534,416.61	25.25%	\$2,608.13
Municipal Library	0.036	\$266,660.39	0.89%	\$91.69
Municipal Open Space	0.025	\$184,055.00	0.62%	\$63.68
Fire Districts (avg. rate/total levies)			0.00%	\$0.00
Other Special Districts (total levies)			0.00%	\$0.00
Local School District	2.147	\$15,804,680.00	52.96%	\$5,468.41
Regional School District			0.00%	\$0.00
County Purposes	0.811	\$5,973,963.61	20.02%	\$2,065.62
County Library			0.00%	\$0.00
County Board of Health			0.00%	\$0.00
County Open Space	0.011	\$79,649.83	0.27%	\$28.02
Other County Levies (total)			0.00%	\$0.00
<b>Total (Calendar Year 2015 Budget)</b>	<b>4.054</b>	<b>\$29,843,425.44</b>	<b>100.00%</b>	<b>\$10,325.54</b>

Total Taxable Valuation as of October 1, 2015	<u>\$736,220,700.00</u>
(To be used to calculate the current year tax rate)	
Current Year Average Residential Assessment	<u>\$254,700.00</u>

**Prior Year to Current Year Comparison**

**Comparison - Municipal Purposes Tax Rate**

Prior Year	Current Year	% Change (+/-)
1.024	1.040	1.56%

**Comparison - Municipal Purposes Tax Levy**

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$7,534,416.61	\$7,698,583.00	2.18%	\$164,166.39

**Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)**

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$2,608.13	\$2,648.88	1.56%	\$40.75

Sheet UFB-1

**Current Year 2016 Budget**

<b>Taxes</b>	<b>Actual/Estimated</b>	<b>Tax Levy</b>
Municipal Purpose Tax	ACTUAL	\$7,698,583.00
Municipal Library	ACTUAL	\$265,477.00
Municipal Open Space	ESTIMATED	\$184,055.00
Fire Districts (total levies)		
Other Special Districts (total levies)		
Local School District	ESTIMATED	\$15,804,680.00
Regional School District		
County Purposes	ESTIMATED	\$5,973,963.61
County Library		
County Board of Health		
County Open Space	ESTIMATED	\$79,649.83
Other County Levies (total)		
<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$30,006,408.44</b>

Revenue Anticipated, Excluding Tax Levy	2,874,397.03
Budget Appropriations, before Reserve for Uncollected Taxes	10,538,454.03
Total Non-Municipal Tax Levy	\$22,042,348.44
Amount to be Raised by Taxes - Before RUT	\$29,706,405.44
Reserve for Uncollected Taxes (RUT)	\$299,928.31
<b>Total Amount to be Raised by Taxes</b>	<b>\$30,006,333.75</b>

% of Tax Collections used to Calculate RUT	<u>99.00%</u>
--	---------------

If % used exceeds the actual collection % then reference the statutory exception used

**Tax Collections - ACTUAL as of Prior Year**

Total Tax Revenue, Collections CY 2015	29,129,936.98
Total Tax Levy, CY 2015	29,843,425.44
% of Taxes Collected, CY 2015	<u>97.61%</u>
Delinquent Taxes - December 31, 2015	<u>\$229,156.00</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	Water/Sewer Utility	Utility	Utility	Utility	Utility	Utility
08	Surplus	-0.51%	(\$4,239.00)	\$829,239.00	\$825,000.00	\$525,000.00		\$300,000.00					
08	Local Revenue	-4.52%	(\$156,158.32)	\$3,452,855.32	\$3,296,697.00	\$251,000.00		\$3,045,697.00					
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$552,149.00	\$552,149.00	\$552,149.00							
08	Uniform Construction Code Fees	-3.89%	(\$5,056.00)	\$130,056.00	\$125,000.00	\$125,000.00							
	<b>Special Revenue Items w/ Prior Written Consent</b>												
11	Shared Services Agreements	1.47%	\$7,656.46	\$522,066.54	\$529,723.00	\$529,723.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-2.15%	(\$1,134.95)	\$52,846.98	\$51,712.03	\$51,712.03							
08	Other Special Items	-6.38%	(\$45,369.26)	\$711,179.26	\$665,810.00	\$665,810.00							
15	Receipts from Delinquent Taxes	10266.61%	\$182,225.07	\$1,774.93	\$184,000.00	\$184,000.00							
	<b>Amount to be raised by taxation</b>												
07	Local Tax for Municipal Purposes	3.01%	\$224,890.57	\$7,473,692.43	\$7,698,583.00	\$7,698,583.00							
07	Minimum Library Tax	-0.44%	(\$1,183.39)	\$266,660.39	\$265,477.00	\$265,477.00							
54	Open Space 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>1.44%</b>	<b>\$201,631.18</b>	<b>\$13,992,519.85</b>	<b>\$14,194,151.03</b>	<b>\$10,848,454.03</b>	<b>\$0.00</b>	<b>\$3,345,697.00</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	Water/Sewer Utility	Utility	Utility	Utility	Utility	Utility
20	General Government		1.70%	\$14,123.00	\$830,638.00	\$844,761.00	\$844,761.00								
21	Land-Use Administration		25.12%	\$10,900.00	\$43,400.00	\$54,300.00	\$54,300.00								
22	Uniform Construction Code		4.25%	\$5,934.00	\$139,700.00	\$145,634.00	\$145,634.00								
23	Insurance		3.16%	\$40,239.00	\$1,275,261.00	\$1,315,500.00	\$1,315,500.00								
25	Public Safety		1.92%	\$45,963.00	\$2,393,723.00	\$2,439,686.00	\$2,439,686.00								
26	Public Works		-0.63%	(\$5,127.00)	\$808,871.00	\$803,744.00	\$803,744.00								
27	Health and Human Services		30.48%	\$34,073.00	\$111,794.00	\$145,867.00	\$145,867.00								
28	Parks and Recreation		-2.02%	(\$1,600.00)	\$79,400.00	\$77,800.00	\$77,800.00								
29	Education (including Library)		0.00%	\$0.00	\$373,500.00	\$373,500.00	\$373,500.00								
30	Unclassified		7.31%	\$3,865.05	\$52,846.98	\$56,712.03	\$56,712.03								
31	Utilities and Bulk Purchases		6.69%	\$23,101.00	\$345,399.00	\$368,500.00	\$368,500.00								
32	Landfill / Solid Waste Disposal		3.36%	\$26,573.00	\$790,057.00	\$816,630.00	\$816,630.00								
35	Contingency		0.00%	\$0.00	\$2,500.00	\$2,500.00	\$2,500.00								
36	Statutory Expenditures		7.64%	\$81,011.00	\$1,060,782.00	\$1,141,793.00	\$1,141,793.00								
37	Judgements		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
42	Shared Services		1.18%	\$8,286.00	\$701,285.00	\$709,571.00	\$709,571.00								
43	Court and Public Defender		-7.34%	(\$7,415.00)	\$101,015.00	\$93,600.00	\$93,600.00								
44	Capital		66.67%	\$20,000.00	\$30,000.00	\$50,000.00	\$50,000.00								
45	Debt		-4.86%	(\$52,809.00)	\$1,087,165.00	\$1,034,356.00	\$1,034,356.00								
46	Deferred Charges		0.00%	\$0.00	\$64,000.00	\$64,000.00	\$64,000.00								
48	Debt - Type 1 School District		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
50	Reserve for Uncollected Taxes		57.89%	\$110,000.00	\$190,000.00	\$300,000.00	\$300,000.00								
55	Surplus General Budget		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
	<b>Total</b>	0.00	0.00	3.41%	\$357,117.05	\$10,481,336.98	\$10,838,454.03	\$10,838,454.03	\$0.00	\$0.00	\$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>																<b>Amount</b>		<b>Comment/Explanation</b>						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38			

**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	95	\$25,447,300.00	3.48%	15A Public Schools	3	\$13,011,800.00	19.49%
2 Residential	2,449	\$623,791,300.00	85.19%	15B Other Schools			0.00%
3A/3B Farm	19	\$191,440.00	0.03%	15C Public Property	51	\$22,913,200.00	34.33%
4A Commercial	106	\$55,407,900.00	7.57%	15D Church and Charities	6	\$10,239,700.00	15.34%
4B Industrial	3	\$5,200,100.00	0.71%	15E Cemeteries & Graveyards			0.00%
4C Apartments	7	\$22,160,300.00	3.03%	15F Other Exempt	18	\$20,582,800.00	30.84%
5A/5B Railroad	(4)	(\$920.00)	0.00%				
6A/6B Business Personal Property			0.00%				
<b>Total</b>	<b>2,675</b>	<b>\$732,197,420.00</b>	<b>100.00%</b>	<b>Total</b>	<b>78</b>	<b>\$66,747,500.00</b>	<b>100.00%</b>
Average Ratio (%), Assessed to True Value				92.44%			
Equalized Valuation, Taxable Properties				\$792,078,559.07			
Total # of property tax appeals filed in 2015				County Tax Board		52.00	
				State Tax Court		10.00	
Number of 2015 County Tax Board decisions appealed to Tax Court				2.00			
Number of pending property tax appeals in State Tax Court				18.00			
Amount paid out by municipality for tax appeals in 2015				\$47,966.91			
				Percentage of Exempt vs. Non-Exempt Properties			
				9.12%			

<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	\$464,351.25	\$15,525,000.00	\$629,383.50
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>464,351.25</b>	<b>15,525,000.00</b>	<b>629,383.50</b>

**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>					<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)	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	
Avalon Bay	Other	\$441,000.00	\$1,116,700.00	\$44,479.27																
Total Long Term Exemptions - Column Total		441,000.00	1,116,700.00	44,479.27	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 - GRAND TOTAL		\$441,000.00	\$1,116,700.00	\$44,479.27											

**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	1.00	6.00	116,908.35	\$105,900.00		\$2,907.00		\$8,101.35
Supervisory Staff (Department Heads & Managers)	9.00	1.00	1,166,789.45	\$837,398.00		\$52,162.50	\$213,168.00	\$64,060.95
Police Officers (Including Superior Officers)	16.00	0.00	2,698,571.32	\$1,603,978.00	\$151,700.00	\$441,223.00	\$378,966.00	\$122,704.32
Fire Fighters (Including Superior Officers)	0.00	0.00	0.00					
All Other Union Employees not listed above	23.00	11.00	1,334,227.28	\$453,422.00	\$124,000.00	\$177,352.50	\$544,766.00	\$34,686.78
All Other Non-Union Employees not listed above		28.00	609,423.66	\$430,440.00		\$146,055.00		\$32,928.66
<b>Totals</b>	<b>49.00</b>	<b>46.00</b>	<b>5,925,920.06</b>	<b>\$3,431,138.00</b>	<b>\$275,700.00</b>	<b>\$819,700.00</b>	<b>\$1,136,900.00</b>	<b>\$262,482.06</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><u>Active Employees - Health Benefits - Annual Cost</u></b>						
Single Coverage	13.00	\$11,604.00	\$150,852.00			\$0.00
Parent & Child	3.00	\$18,060.00	\$54,180.00			\$0.00
Employee & Spouse (or Partner)	5.00	\$22,728.00	\$113,640.00			\$0.00
Family	20.00	\$27,660.00	\$553,200.00			\$0.00
Employee Cost Sharing Contribution (enter as negative - )			(\$75,828.00)			
<b>Subtotal</b>	<b>41.00</b>		<b>\$796,044.00</b>	<b>0.00</b>		<b>\$0.00</b>
<b><u>Elected Officials - Health Benefits - Annual Cost</u></b>						
Single Coverage	0		\$0.00			\$0.00
Parent & Child	0		\$0.00			\$0.00
Employee & Spouse (or Partner)	0		\$0.00			\$0.00
Family	0		\$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><u>Retirees - Health Benefits - Annual Cost</u></b>						
Single Coverage	7	\$9,546.84	\$66,827.88			\$0.00
Parent & Child	0		\$0.00			\$0.00
Employee & Spouse (or Partner)	9	\$22,098.60	\$198,887.40			\$0.00
Family	5	\$33,259.00	\$166,295.00			\$0.00
Employee Cost Sharing Contribution (enter as negative - )						
<b>Subtotal</b>	<b>21.00</b>		<b>\$432,010.28</b>	<b>0.00</b>		<b>\$0.00</b>
<b>GRAND TOTAL</b>	<b>62.00</b>		<b>\$1,228,054.28</b>	<b>0.00</b>		<b>\$0.00</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  
ACCUMULATED ABSENCE LIABILITY**

Legal basis for benefit  
(check applicable items)

Organization/Individuals Eligible for Benefit	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
DPW	796.00	\$236,151.20	X		
PBA	843.75	\$379,422.46	X		
White Collar	158.00	\$44,837.11			
Non Union	502.75	\$200,436.07		X	X
<b>Totals</b>	2300.50	\$860,846.84			
<b>Total Funds Reserved as of end of 2015</b>					
<b>Total Funds Appropriated in 2016</b>					

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

			Current Year	2017	2018	All Additional Future
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt	\$743,000.00	\$743,000.00	\$0.00			
Regional School Debt			\$0.00			
Utility Fund Debt						
Water/Sewer	\$3,968,655.00	\$3,968,655.00	\$0.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
<u>Municipal Purposes</u>						
Debt Authorized	\$10,925,248.38	\$1,741,787.59	\$9,183,460.79			
Notes Outstanding			\$0.00			
Bonds Outstanding			\$0.00			
Loans and Other Debt			\$0.00			
<b>Total (Current Year)</b>	<b>\$15,636,903.38</b>	<b>\$6,453,442.59</b>	<b>\$9,183,460.79</b>			
Population (2010 census)	<u>7,656</u>					
Per Capita Gross Debt	<u>\$2,042.44</u>					
Per Capita Net Debt	<u>\$1,199.51</u>					
3 Yr. Average Property Valuation		<u>\$794,131,597.00</u>				
Net Debt as % of 3 Year Avg Property Valuation		<u>1.16%</u>				
Utility Fund - Principal			\$121,000.00	\$130,000.00	\$130,000.00	\$600,000.00
Utility Fund - Interest			\$27,182.00	\$30,000.00	\$30,000.00	\$120,000.00
Bond Anticipation Notes - Principal			\$177,900.00			
Bond Anticipation Notes - Interest			\$30,745.00			
Bonds - Principal			\$700,000.00	\$700,000.00	\$750,000.00	\$7,033,460.00
Bonds - Interest			\$125,711.00	\$120,000.00	\$115,000.00	\$500,000.00
Loans & Other Debt - Principal						
Loans & Other Debt - Interest						
<b>Total</b>			<b>\$1,182,538.00</b>	<b>\$980,000.00</b>	<b>\$1,025,000.00</b>	<b>\$8,253,460.00</b>
Total Principal			\$998,900.00	\$830,000.00	\$880,000.00	\$7,633,460.00
Total Interest			\$183,638.00	\$150,000.00	\$145,000.00	\$620,000.00
% of Total Current Year Budget			<u>10.91%</u>			
Description	Debt Not Listed Above					
Total Guarantees - Governmental						
Total Guarantees - Other						
Total Capital/Equipment Leases						
Total Other						
<u>Bond Rating</u>	<u>Moody's</u>	<u>Standard &amp; Poors</u>	<u>Fitch</u>			
Rating	AA					
Year of Last Rating	2013					
<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)
