



# State of New Jersey Local Government Services

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

**MUNICIPALITY:**

**Municode:**  **Filename:**

**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
Matthew	C.	Moench	12/31/2023	mayor@bridgewaternj.gov

**Chief Administrative Officer**

Michael		Pappas		mpappas@bridgewaternj.gov
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**Chief Financial Officer**

Michael		Pappas (acting)		mpappas@bridgewaternj.gov
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**Municipal Clerk**

Linda	J.	Doyle		ldoyle@bridgewaternj.gov
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**Registered Municipal Accountant**

Robert	W.	Swisher		rswisher@scnco.com
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**Governing Body Members**

First Name	Middle Name	Last Name	Term Expires	Business Email
Allen		Kurdyla	12/31/2021	akurdyle@bridgewaternj.gov
Filipe		Pedroso	12/31/2021	fpedroso@bridgewaternj.gov
Howard		Norgalis	12/31/2021	hnorgalis@bridgewaternj.gov
Tim		Ring	12/31/2023	tring@bridgewaternj.gov
Michael		Kirsh	12/31/2023	mkirsh@bridgewater.gov

## USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2020 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2021 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	0.238	\$22,005,035.62	11.33%	\$1,069.83	Municipal Purpose Tax	ESTIMATED	\$22,325,335.79
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)	0.029	\$2,658,792.00	1.37%	\$129.26	Other Special Districts (total levies)	ESTIMATED	\$2,711,967.84
Local School District			0.00%	\$0.00	Local School District		
Regional School District	1.434	\$132,397,672.00	68.17%	\$6,436.87	Regional School District	ESTIMATED	\$135,045,625.44
County Purposes	0.324	\$29,953,634.15	15.42%	\$1,456.28	County Purposes	ESTIMATED	\$30,552,706.83
County Library	0.047	\$4,367,866.38	2.25%	\$212.36	County Library	ESTIMATED	\$4,455,223.71
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.031	\$2,833,165.00	1.46%	\$137.74	County Open Space	ESTIMATED	\$2,889,828.30
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
<b>Total (Calendar Year 2020 Budget)</b>	<b>2.103</b>	<b>\$194,216,165.15</b>	<b>100.00%</b>	<b>\$9,442.34</b>	<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$197,980,687.91</b>
Total Taxable Valuation as of October 1, 2020 <span style="float: right;"><u>\$9,368,566,300.00</u></span> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <span style="float: right;"><u>24,574,133.08</u></span>		
Current Year Average Residential Assessment <span style="float: right;"><u>\$456,000.00</u></span>					Budget Appropriations, before Reserve for Uncollected Taxes <span style="float: right;"><u>44,099,468.87</u></span>		
<b><u>Prior Year to Current Year Comparison</u></b>					Total Non-Municipal Tax Levy <span style="float: right;"><u>\$175,655,352.12</u></span>		
<b><u>Comparison - Municipal Purposes Tax Rate</u></b>					Amount to be Raised by Taxes - Before RUT <span style="float: right;"><u>\$195,180,687.91</u></span>		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) <span style="float: right;"><u>\$2,800,000.00</u></span>		
0.238	0.238	0.00%			Total Amount to be Raised by Taxes <span style="float: right;"><u>\$197,980,687.91</u></span>		
<b><u>Comparison - Municipal Purposes Tax Levy</u></b>					% of Tax Collections used to Calculate RUT <span style="float: right;"><u>98.59%</u></span>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		If % used exceeds the actual collection % then reference the statutory exception used		
\$22,005,035.62	\$22,325,335.79	1.46%	\$320,300.17		<b>Tax Collections - ACTUAL as of Prior Year</b>		
<b><u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u></b>					Total Tax Revenue, Collections CY 2020 <span style="float: right;"><u>192,914,916.84</u></span>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Levy, CY 2020 <span style="float: right;"><u>194,216,165.15</u></span>		
\$1,069.83	\$1,086.65	1.57%	\$16.81		% of Taxes Collected, CY 2020 <span style="float: right;"><u>99.33%</u></span>		
					Delinquent Taxes - December 31, 2020 <span style="float: right;"><u>\$1,301,248.31</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	Sewer Utility	Utility	Utility	Utility	Utility
08	Surplus	47.03%	\$2,351,563.90	\$5,000,000.00	\$7,351,563.90	\$6,300,000.00			\$1,051,563.90				
08	Local Revenue	853.32%	\$11,729,442.10	\$1,374,557.90	\$13,104,000.00	\$3,654,000.00			\$9,450,000.00				
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$5,904,261.00	\$5,904,261.00	\$5,904,261.00							
08	Uniform Construction Code Fees	7.06%	\$82,446.20	\$1,167,553.80	\$1,250,000.00	\$1,250,000.00							
	<b>Special Revenue Items w/ Prior Written Consent</b>												
11	Shared Services Agreements	-3.57%	(\$18,500.75)	\$518,676.47	\$500,175.72	\$500,175.72							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-9.26%	(\$77,464.55)	\$836,402.85	\$758,938.30	\$758,938.30							
08	Other Special Items	8.77%	\$470,336.53	\$5,363,721.53	\$5,834,058.06	\$5,176,758.06			\$657,300.00				
15	Receipts from Delinquent Taxes	-14.35%	(\$167,521.76)	\$1,167,521.76	\$1,000,000.00	\$1,000,000.00							
	<b>Amount to be raised by taxation</b>												
07	Local Tax for Municipal Purposes	-6.31%	(\$1,533,078.87)	\$24,282,516.66	\$22,749,437.79	\$22,749,437.79							
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								
	<b>Total</b>	<b>28.14%</b>	<b>\$12,837,222.80</b>	<b>\$45,615,211.97</b>	<b>\$58,452,434.77</b>	<b>\$47,293,570.87</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$11,158,863.90</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 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	Utility	Utility	Utility	Utility	Utility	
	Full-Time	Part-Time														
20	General Government	33.00	11.00	13.72%	\$463,630.30	\$3,379,903.09	\$3,843,533.39	\$3,343,533.39	\$500,000.00							
21	Land-Use Administration	2.00		27.29%	\$68,104.06	\$249,596.00	\$317,700.06	\$317,700.06								
22	Uniform Construction Code	9.00		2.81%	\$27,254.62	\$970,435.00	\$997,689.62	\$997,689.62								
23	Insurance			18.86%	\$1,127,065.77	\$5,975,341.41	\$7,102,407.18	\$7,102,407.18								
25	Public Safety	85.00	7.00	0.62%	\$63,749.41	\$10,355,985.72	\$10,419,735.13	\$9,902,165.17	\$517,569.96							
26	Public Works	32.00		312.82%	\$10,442,963.49	\$3,338,315.01	\$13,781,278.50	\$3,281,857.30	\$44,542.30		\$10,454,878.90					
27	Health and Human Services	4.00	3.00	44.31%	\$233,814.46	\$527,716.38	\$761,530.84	\$739,530.84	\$22,000.00							
28	Parks and Recreation	14.00	1.00	-6.33%	(\$81,158.52)	\$1,282,208.25	\$1,201,049.73	\$1,198,549.73	\$2,500.00							
29	Education (including Library)			8.38%	\$9,668.39	\$115,331.61	\$125,000.00	\$125,000.00								
30	Unclassified			-74.32%	(\$217,099.00)	\$292,099.00	\$75,000.00	\$75,000.00								
31	Utilities and Bulk Purchases			0.15%	\$3,000.00	\$2,007,000.00	\$2,010,000.00	\$2,010,000.00								
32	Landfill / Solid Waste Disposal			#DIV/0!	\$0.00		\$0.00									
35	Contingency			#DIV/0!	\$0.00		\$0.00									
36	Statutory Expenditures			17.13%	\$767,285.59	\$4,478,251.12	\$5,245,536.71	\$5,245,536.71								
37	Judgements			#DIV/0!	\$0.00		\$0.00									
42	Shared Services			2.79%	\$17,777.81	\$637,397.91	\$655,175.72	\$655,175.72								
43	Court and Public Defender	5.00	1.00	-26.00%	(\$55,548.87)	\$213,610.00	\$158,061.13	\$158,061.13								
44	Capital			94.55%	\$312,000.00	\$330,000.00	\$642,000.00	\$642,000.00								
45	Debt			10.68%	\$672,298.00	\$6,296,929.00	\$6,969,227.00	\$6,428,077.00			\$541,150.00					
46	Deferred Charges			#DIV/0!	\$884,674.76		\$884,674.76	\$884,674.76								
48	Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00									
50	Reserve for Uncollected Taxes			4.10%	\$122,011.00	\$2,977,989.00	\$3,100,000.00	\$3,100,000.00								
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00									
	<b>Total</b>	<b>184.00</b>	<b>23.00</b>	<b>34.22%</b>	<b>\$14,861,491.27</b>	<b>\$43,428,108.50</b>	<b>\$58,289,599.77</b>	<b>\$46,206,958.61</b>	<b>\$1,086,612.26</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$10,996,028.90</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

<u>Property Tax Assessments - Taxable Properties (October 1, 2020 Value)</u>				<u>Property Tax Assessments - Exempt Properties (October 1, 2020 Value)</u>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	439	\$94,182,500.00	1.02%	15A Public Schools	16	\$146,247,400.00	22.12%
2 Residential	14,481	\$6,680,686,700.00	72.35%	15B Other Schools	2	\$3,722,000.00	0.56%
3A/3B Farm	7	\$4,091,700.00	0.04%	15C Public Property	579	\$345,116,100.00	52.21%
4A Commercial	27	\$80,200.00	0.00%	15D Church and Charities	55	\$72,348,100.00	10.94%
4B Industrial	420	\$1,876,065,800.00	20.32%	15E Cemeteries & Graveyards	9	\$4,511,200.00	0.68%
4C Apartments	47	\$482,554,500.00	5.23%	15F Other Exempt	124	\$89,108,700.00	13.48%
5A/5B Railroad	24	\$86,882,000.00	0.94%				
6A/6B Business Personal Property	1	\$9,558,763.00	0.10%				
<b>Total</b>	<b>15,446</b>	<b>\$9,234,102,163.00</b>	<b>100.00%</b>	<b>Total</b>	<b>785</b>	<b>\$661,053,500.00</b>	<b>100.00%</b>
Average Ratio (%), Assessed to True Value				97.84%			
Equalized Valuation, Taxable Properties				\$9,437,962,145.34			
Total # of property tax appeals filed in 2020				County Tax Board			
				State Tax Court			
Number of 2020 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 2020				\$40,458.00			
				Percentage of Exempt vs. Non-Exempt Properties			
				7.16%			

<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 2020 Total Tax Rate
G Commercial/Industrial Exemption				
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>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**USER FRIENDLY BUDGET SECTION  
Long Term Tax Exemptions**

<b>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</b>					<b>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</b>					<b>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</b>					<b>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</b>					
Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2020 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2020 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2020 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2020 Total Tax Rate	
<b>Total Long Term Exemptions - Column Total</b>		0.00	0.00	0.00	<b>Total Long Term Exemptions - Column Total</b>		\$0.00	\$0.00	\$0.00	<b>Total Long Term Exemptions - Column Total</b>		\$0.00	\$0.00	\$0.00	<b>Total Long Term Exemptions - Column Total</b>		\$0.00	\$0.00	\$0.00	
<b>Mark "X" if Grand Total</b>															<b>Total Long Term Exemptions - GRAND TOTAL</b>		\$0.00	\$0.00	\$0.00	

**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		6.00	236,633.12	\$51,000.00		\$6,120.00	\$161,663.12	\$17,850.00
Supervisory Staff (Department Heads & Managers)	21.00		3,552,275.43	\$2,098,554.55		\$251,826.55	\$467,400.24	\$734,494.09
Police Officers (Including Superior Officers)	79.00	3.00	14,519,015.74	\$7,726,289.35	\$512,000.00	\$2,086,098.12	\$1,490,427.00	\$2,704,201.27
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above	55.00	1.00	6,285,108.83	\$3,343,429.25	\$34,000.00	\$468,080.10	\$1,269,399.24	\$1,170,200.24
All Other Non-Union Employees not listed above	29.00	13.00	3,899,680.16	\$2,299,780.94	\$17,500.00	\$321,969.33	\$455,506.56	\$804,923.33
<b>Totals</b>	<b>184.00</b>	<b>23.00</b>	<b>28,492,713.28</b>	<b>\$15,519,054.09</b>	<b>\$563,500.00</b>	<b>\$3,134,094.10</b>	<b>\$3,844,396.16</b>	<b>\$5,431,668.93</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	43.00	\$11,923.20	\$512,697.60	49	\$9,900.00	\$485,100.00
Parent & Child	11.00	\$17,055.00	\$187,605.00	16	\$12,360.00	\$197,760.00
Employee & Spouse (or Partner)	25.00	\$22,928.76	\$573,219.00	24	\$19,800.00	\$475,200.00
Family	79.00	\$30,984.84	\$2,447,802.36	85	\$20,820.00	\$1,769,700.00
Employee Cost Sharing Contribution (enter as negative - )						
<b>Subtotal</b>	<b>158.00</b>		<b>\$3,721,323.96</b>	<b>174.00</b>		<b>\$2,927,760.00</b>
<b>Elected Officials - Health Benefits - Annual Cost</b>						
Single Coverage	1	\$11,923.20	\$11,923.20	1	\$9,900.00	\$9,900.00
Parent & Child	0	\$17,055.00	\$0.00	0	\$12,360.00	\$0.00
Employee & Spouse (or Partner)	0	\$22,928.76	\$0.00	0	\$19,800.00	\$0.00
Family	5	\$30,984.84	\$154,924.20	4	\$20,820.00	\$83,280.00
Employee Cost Sharing Contribution (enter as negative - )						
<b>Subtotal</b>	<b>6.00</b>		<b>\$166,847.40</b>	<b>5.00</b>		<b>\$93,180.00</b>
<b>Retirees - Health Benefits - Annual Cost</b>						
Single Coverage	55	\$11,923.20	\$655,776.00	55	\$9,900.00	\$544,500.00
Parent & Child	3	\$17,055.00	\$51,165.00	1	\$12,360.00	\$12,360.00
Employee & Spouse (or Partner)	68	\$22,928.76	\$1,559,155.68	70	\$19,800.00	\$1,386,000.00
Family	34	\$30,984.84	\$1,053,484.56	31	\$20,820.00	\$645,420.00
Employee Cost Sharing Contribution (enter as negative - )						
<b>Subtotal</b>	<b>160.00</b>		<b>\$3,319,581.24</b>	<b>157.00</b>		<b>\$2,588,280.00</b>
<b>GRAND TOTAL</b>	<b>324.00</b>		<b>\$7,207,752.60</b>	<b>336.00</b>		<b>\$5,609,220.00</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 - OUTSTANDING DEBT; PER CAPITA AND BUDGET IMPACT**

	Gross	Deductions	Net					
	Debt		Debt	Current Year	2022	2023	All Additional Future	
				Budget	Budget	Budget	Years' Budgets	
Local School Debt			\$0.00	Utility Fund - Principal	\$297,000.00	\$307,000.00	\$290,000.00	\$4,981,000.00
Regional School Debt	\$12,261,555.24	\$12,261,555.24	\$0.00	Utility Fund - Interest	\$812,042.80	\$788,813.90	\$174,935.00	\$1,194,035.00
Utility Fund Debt				Bond Anticipation Notes - Principal	\$923.00			
Arts and Culture			\$0.00	Bond Anticipation Notes - Interest	\$351,200.00			
Sewer	\$8,795,081.16	\$8,795,081.16	\$0.00	Bonds - Principal	\$3,852,000.00	\$4,029,000.00	\$2,985,000.00	\$37,866,000.00
0			\$0.00	Bonds - Interest	\$1,584,572.70	\$1,481,369.80	\$1,362,645.00	\$7,820,926.26
0			\$0.00	Loans & Other Debt - Principal	\$432,367.30	\$270,388.98	\$241,592.87	\$320,248.14
0			\$0.00	Loans & Other Debt - Interest	\$34,975.17	\$17,502.74	\$10,580.49	\$3,358.21
0			\$0.00	<b>Total</b>	<b>\$7,365,080.97</b>	<b>\$6,894,075.42</b>	<b>\$5,064,753.36</b>	<b>\$52,185,567.61</b>
<u>Municipal Purposes</u>				Total Principal	\$4,582,290.30	\$4,606,388.98	\$3,516,592.87	\$43,167,248.14
Debt Authorized	\$3,741,899.78		\$3,741,899.78	Total Interest	\$2,782,790.67	\$2,287,686.44	\$1,548,160.49	\$9,018,319.47
Notes Outstanding	\$17,560,000.00	\$7,601.15	\$17,552,398.85	% of Total Current Year Budget	12.64%			
Bonds Outstanding	\$48,732,000.00		\$48,732,000.00					
Loans and Other Debt	\$1,264,597.29		\$1,264,597.29					
<b>Total (Current Year)</b>	<b>\$92,355,133.47</b>	<b>\$21,064,237.55</b>	<b>\$71,290,895.92</b>	<b>Description</b>	<b>Debt Not Listed Above</b>			
Population (2010 census)	42,940			Total Guarantees - Governmental				
Per Capita Gross Debt	\$2,150.79			Total Guarantees - Other				
Per Capita Net Debt	\$1,660.24			Total Capital/Equipment Leases				
3 Yr. Average Property Valuation		\$9,193,351,370.00		Total Other				
Net Debt as % of 3 Year Avg Property Valuation		0.78%		<b>Bond Rating</b>	<b>Moody's</b>	<b>Standard &amp; Poors</b>	<b>Fitch</b>	
				Rating		AA+		
				Year of Last Rating		2018		
				<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)
