

# State of New Jersey Local Government Services

		-			
Year:	2015	Municipal User	Friendly B	udget	
MUNICIPALITY:	0415 Gloucester Townshi	ip - County of Camden		•	Adopted <b>~</b>
Municode:			Filename:	0415_fba_2015.xls	sm
		www.glotwp.com			
	Phone Number:		856-228-4000		
	Mailing Address:		P.O. Box 8		
	_				
Email the UFB if no	t using Outlook	Municipality:	Blackwood	State: NJ Zip:	08012
	Mayor	•			•
First Name	Middle Name	Last Name	Term Expires	<b>Business Email</b>	
David		Mayer	12/31/2017	dmayer@glotwp.com	
	<b>Chief Administr</b>	ative Officer			
Thomas		Cardis		tcardis@glotwp.com	
	Chief Financial	Officer	_		
Christie		Ehret		cehret@glotwp.com	
	<b>Municipal Clerk</b>				
Rosemary		DiJosie		rdijosie@glotwp.com	
,	Governing Body	y Members			
First Name	Middle Name	Last Name	Term Expires	<b>Business Email</b>	
Glen		Bianchini	12/31/2015	gbianchini@glotwp.com	
Dan		Hutchison	12/31/2017	dhutchison@glotwp.com	
Frank		Schmidt	12/31/2015	fschmidt@glotwp.com	
Tracey		Trotto	12/31/2015	ttotto@glotwp.com	
Samuel		Siler	12/31/2015	ssiler@glotwp.com	
Michelle		Winters	12/31/2017	mwinters@glotwp.com	
Orlando		Mercado	12/31/2015	omercado@glotwp.com	

## USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2014 Calendar Year Proper	ty Tay Laving All o	untities levering numerous	ter towns		Current Year 2015 Buo	lant	
<u>2014 Caiendar Tear Froper</u>	Calendar Year	Calendar Year	% of	Avg Residential	Taxes	Actual/Estimated	Tax Levy
	Tax Rate	Tax Levy	Total Levy	Taxpayer Impact	laxes	Actual/Estimateu	<u> 1 ax Levy</u>
Municipal Purpose Tax	0.906	\$39,944,899.00	26.29%	\$1,766.70	Municipal Purpose Tax	ACTUAL	\$39,944,899.00
Municipal Library	0.900	Ψ39,944,099.00	0.00%	\$0.00	Municipal Library	ACTUAL	\$39,944,099.00
Municipal Open Space	0.019	\$881,276.00	0.58%	\$37.05	Municipal Open Space	ACTUAL	\$889,488.00
Fire Districts (avg. rate/total levies)	0.178	\$6,409,735.00	4.22%	\$347.10	Fire Districts (total levies)	ESTIMATED	\$6,500,000.00
Other Special Districts (total levies)	0.170	ψο, 100, 133.00	0.00%	\$0.00	Other Special Districts (total levies)	ESTIMITED	ψο,500,000.00
Local School District	1.040	\$45,791,690.00	30.13%	\$2,028.00	Local School District	ESTIMATED	\$46,000,000.00
Regional School District	0.542	\$23,872,287.00	15.71%	\$1,056.90	Regional School District	ESTIMATED	\$24,000,000.00
County Purposes	0.731	\$32,206,367.89	21.19%	\$1,425.45	County Purposes	ESTIMATED	\$33,050,000.00
County Library	0.047	\$2,033,960.88	1.34%	\$91.65	County Library	ESTIMATED	\$2,050,000.00
County Board of Health		7 = ,0000 ,000000	0.00%	\$0.00	County Board of Health		+=,0000,000000
County Open Space	0.019	\$824,153.46	0.54%	\$37.05	County Open Space	ESTIMATED	\$825,000.00
Other County Levies (total)		, , , , , , , , , , , , , , , , , , , ,	0.00%	\$0.00	Other County Levies (total)		,
<b>,</b>				·	•		
Total (Calendar Year 2014 Budget)	3.482	\$151,964,369.23	100.00%	\$6,789.90	Total ESTIMATED amount to be raised by tax	tes	\$153,259,387.00
Total Taxable Valuation as of	October 1, 2014	\$4,447,441,000.00			Revenue Anticipated, Excluding Tax Levy		16,439,994.60
(To be used to calculate the current year tax rate		ψ .,,,			Budget Appropriations, before Reserve for Un	collected Tayes	55,649,248.54
Current Year Average Residential Ass		\$195,000.00			Total Non-Municipal Tax Levy	conceicd raxes	\$113,314,488.00
Current Tear Average Residential Ass	essment =	Ψ175,000.00			Amount to be Raised by Taxes - Before RUT		\$152,523,741.94
	Drior V	ear to Current Year C	omnoricon		Reserve for Uncollected Taxes (RUT)		\$735,645.06
	11101 1	ear to Current rear C	ompai ison		Total Amount to be Raised by Taxes		\$153,259,387.00
					Total Alloulit to be Raised by Taxes		\$133,239,367.00
		- Municipal Purposes		-			
	Prior Year	Current Year	% Change (+/-)		% of Tax Collections used to Calculate RUT	<u>.</u>	99.52%
	0.906	0.898	-0.88%				
					If % used exceeds the actual collection % then		
	<b>Comparison</b>	- Municipal Purposes	Tax Levy		reference the statutory exception used		
	Prior Year C	Current Year 9	% Change (+/-)	\$ Change (+/-)			
	\$39,944,899.00	\$39,944,899.00	0.00%		Tax Collections - ACTUAL as of Prior Yea	r	
	400,000	40,5,1,055,00	0.0070	Ψ0.00	Total Tax Revenue, Collections CY 2014	<u>-</u>	154,261,292.01
	Comparison - Impact	on Avg. Residential Ta	ax Pavment (Mun	icipal Purposes Onl	· ·	•	154,799,198.63
•			% Change (+/-)	\$ Change (+/-)	% of Taxes Collected, CY 2014		99.65%
	<del> </del>					=	77.3070
	\$1,766.70	\$1,751.10	-0.88%	(\$15.60)	Delinquent Taxes - December 31, 2014		\$210,274.52
				a	Definquent Taxes - December 51, 2014	=	\$210,274.32
				Sheet UFB-1			

#### 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	Utility	Utility	Utility	Utility	Utility	Utility
08	Surplus	16.63%	\$690,000.00	\$4,150,000.00	\$4,840,000.00	\$4,840,000.00							
08	Local Revenue	-37.24%	(\$1,460,052.41)	\$3,921,052.41	\$2,461,000.00	\$2,461,000.00							
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$5,106,459.00	\$5,106,459.00	\$5,106,459.00							
08	Uniform Construction Code Fees	-26.59%	(\$251,012.20)	\$943,877.00	\$692,864.80	\$692,864.80							
	Special Revenue Items w/ Prior Written Consent												
11	Shared Services Agreements	-100.00%	(\$127,667.75)	\$127,667.75	\$0.00								
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-66.91%	(\$457,492.40)	\$683,730.70	\$226,238.30	\$226,238.30							
08	Other Special Items	211.34%	\$2,113,432.50	\$1,000,000.00	\$3,113,432.50	\$3,113,432.50							
15	Receipts from Delinquent Taxes	-100.00%	(\$268,022.25)	\$268,022.25	\$0.00								
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	-5.85%	(\$2,484,224.67)	\$42,429,123.67	\$39,944,899.00	\$39,944,899.00							
07	Minimum Library Tax	#DIV/0!	\$889,488.00		\$889,488.00		\$889,488.00						
54	Open Space Levy Tax	-100.00%	(\$896,923.27)	\$896,923.27	\$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								
	Total	-3.78%	(\$2,252,474.45)	\$59,526,856.05	\$57,274,381.60	\$56,384,893.60	\$889,488.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
				Shoot III	ED 2	!							

Sheet UFB-2

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

USEK	FRIENDLY BUDGET SEC			IA HONS SU	MIMIAKI (ALL	OPERATING F	UNDS)			11-						
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	Utility	Utility	Utility	Utility	Utility	Utility
20	General Government	30.00	30.00	20.42%	\$473,904.00	\$2,320,784.00	\$2,794,688.00	\$2,794,688.00								
21	Land-Use Administration	5.00	2.00	36.30%	\$93,747.00	\$258,265.00	\$352,012.00	\$352,012.00								
22	Uniform Construction Code	7.00	3.00	25.53%	\$108,574.00	\$425,342.00	\$533,916.00	\$533,916.00								
23	Insurance			3.97%	\$339,350.00	\$8,556,400.00	\$8,895,750.00	\$8,895,750.00								
25	Public Safety	154.00	6.00	9.45%	\$1,320,184.10	\$13,974,644.44	\$15,294,828.54	\$15,094,822.24	\$200,006.30							
26	Public Works	45.00	10.00	-14.44%	(\$1,491,184.49)		\$8,835,152.00	\$7,881,664.00	\$64,000.00	\$889,488.00						
27	Health and Human Services		1.00	7.04%	\$8,289.00	\$117,798.00	\$126,087.00	\$126,087.00								
28	Parks and Recreation	26.00	19.00	7.67%	\$150,373.00	\$1,960,736.00	\$2,111,109.00	\$2,111,109.00								
29	Education (including Library)			0.00%	\$0.00	\$510,000.00	\$510,000.00	\$510,000.00								
30	Unclassified			47.24%	\$60,513.00	\$128,091.00	\$188,604.00	\$188,604.00								
31	Utilities and Bulk Purchases			2.38%	\$52,600.00	\$2,213,600.00	\$2,266,200.00	\$2,266,200.00								
32	Landfill / Solid Waste Disposal			-1.63%	(\$25,000.00)	\$1,535,000.00	\$1,510,000.00	\$1,510,000.00								
35	Contingency			#DIV/0!	\$0.00		\$0.00									
36	Statutory Expenditures			8.21%	\$409,345.00	\$4,988,965.00	\$5,398,310.00	\$5,398,310.00								
37	Judgements			#DIV/0!	\$0.00		\$0.00									
42	Shared Services			#DIV/0!	\$0.00		\$0.00									
43	Court and Public Defender	10.00	5.00	-2.15%	(\$12,594.00)	\$585,694.00	\$573,100.00	\$573,100.00								
44	Capital			41.51%	\$88,000.00	\$212,000.00	\$300,000.00	\$300,000.00								
45	Debt			-4.06%	(\$290,095.00)	\$7,139,075.00	\$6,848,980.00	\$6,848,980.00								
46	Deferred Charges			#DIV/0!	\$0.00		\$0.00									
48	Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00									
50	Reserve for Uncollected Taxes			-12.97%	(\$109,595.61)	\$845,240.67	\$735,645.06	\$735,645.06								
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00									
	Total	277.00	76.00	2.10%	\$1,176,410.00	\$56,097,971.60	\$57,274,381.60	\$56,120,887.30	\$264,006.30	\$889,488.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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## USER FRIENDLY BUDGET SECTION STRUCTURAL BUDGET IMBALANCES

	Revenues at Risk	Future V.	Struct	Line Item.  Put "X" in cell to the left that corresponds to the type of imbalance.	Amount	Comment/Explanation
X					\$3,000,000.00	This revenue may not be available in prior years.

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

Property Tax Assessments - Exempt Properties (October 1, 2014 Value)

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	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	1,086	\$54,885,800.00	1.23%	15A Public Schools	29	\$383,791,000.00	60.45%
2 Residential	19,797	\$3,792,784,400.00	85.28%	15B Other Schools	1	\$1,127,600.00	0.18%
3A/3B Farm	76	\$6,870,600.00	0.15%	15C Public Property	468	\$82,089,400.00	12.93%
4A Commercial	583	\$375,824,800.00	8.45%	15D Church and Charities	39	\$54,868,600.00	8.64%
4B Industrial	31	\$49,999,300.00	1.12%	15E Cemeteries & Graveyards	7	\$2,810,500.00	0.44%
4C Apartments	25	\$160,526,700.00	3.61%	15F Other Exempt	258	\$110,233,900.00	17.36%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property	6	\$6,549,400.00	0.15%	- 11			
Total	21,604	\$4,447,441,000.00	100.00%	Total	802	\$634,921,000.00	100.00%
Average Ratio (%), Assessed to True	Value	108.19%					
Equalized Valuation, Taxable Propert	ies	\$4,110,769,017.47		Percentage of Exempt vs.			
				Non-Exempt Properties	3.58%		
Total # of property tax appeals fi	led in 2014	County Tax Board	176.00				
		State Tax Court	8.00				
Number of 2014 County Tax Board do	ecisions appealed to T	ax Court	0.00				
Number of pending property tax appear	als in State Tax Court		0.00				
Amount paid out by municipality for t	ax appeals in 2014						
rimount paid out by mamerpainty for t	ux appeals in 2011	<u></u>					
4				1 1			

	Prior Budget Year's Payn	ents in Lieu of Tax	(PILOT) - 5 Year Exemption	ns/Abatements	
		# of	PILOT		Taxes if Billed in Full
		Parcels	Billing/Revenue	Assessed Value	2014 Total Tax Rate
G	Commercial/Industrial Exemption	15	\$174,281.00	\$9,333,200.00	\$323,237.12
I	Dwelling Exemption				
J	Dwelling Abatement				
K	New Dwelling/Conversion Exemption				
L	New Dwelling/Conversion Abatement				
N	Multiple Dwelling Exemption				
О	Multiple Dwelling Abatement				
	Total 5 Yr Exemptions/Abatements	15	174,281.00	9,333,200.00	323,237.12

Property Tax Assessments - Taxable Properties (October 1, 2014 Value)

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

Prior Budget Year	r's Payments in L	ieu of Tax (PILOT)	- Long Term Tax	Exemptions	Prior Budget Yea	r's Payments in Li	eu of Tax (PILO)	Γ) - Long Term T	ax Exemptions	Prior Budget Yea	r's Payments in Li	eu of Tax (PILOT	) - Long Term Ta	Exemptions	Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term			- Long Term Tax E	xemptions
Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2014 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)		Assessed Value	Taxes if Billed In Full 2014 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)		Assessed Value	Taxes if Billed In Full 2014 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2014 Total Tax Rate
Revere Run	Aff. Housing	New	\$1,200,000.00	\$42,000.00															
		-																	
		-																	
Total Long Term Exemptions - 0	Column Total	0.00	1,200,000.00	42,000.00	Total Long Term Exemption	ns - Column Total	\$0.00	\$0.00	\$0.00	Total Long Term Exemptions	- Column Total	\$0.00	\$0.00		Total Long Term Exemption		\$0.00		
Mark "X" if Grand Total	X							·						·	Total Long Term Exempti	ions - GRAND TOTAL	\$0.00	\$1,200,000.00	\$42,000.00

Sheet UFB-6 Sheet UFB-6C

### USER FRIENDLY BUDGET SECTION BUDGETED PERSONNEL COSTS

Organization / Individuals Eligible for Benefit	# of Full-Time Employees	# of Part-Time Employees		Base Pay	Overtime and other Compensation	Pension (Estimate)	Health Benefits  Net of  Cost Share	Employment Taxes and Other Benefits
Governing Body	1.00	7.00	116,192.03	\$107,935.00				\$8,257.03
Supervisory Staff (Department Heads & Managers)	12.00		1,353,905.99	\$1,007,526.00		\$120,097.10	\$149,207.15	\$77,075.74
Police Officers (Including Superior Officers)	128.00		18,446,815.82	\$12,093,534.00	\$534,997.00	\$2,700,582.00	\$2,151,620.20	\$966,082.62
Fire Fighters (Including Superior Officers)			0.00					\$0.00
All Other Union Employees not listed above	131.00	29.00	10,834,232.33	\$6,625,694.11	\$810,918.16	\$714,782.74	\$2,113,936.48	\$568,900.84
All Other Non-Union Employees not listed above	5.00	40.00	891,233.55	\$738,944.00		\$52,848.16	\$42,912.17	\$56,529.22
Totals	277.00	76.00	31,642,379.71	\$20,573,633.11	\$1,345,915.16	\$3,588,310.00	\$4,457,676.00	\$1,676,845.44

Is the Local Government required to comply with NJSA 11A (Civil Service)? - YES or NO

YES

Note - <u>Base Pay</u> 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	
	Current Year # of	Annual Cost	
	Covered Members	Estimate per	Total Current
	(Medical & Rx)	Employee	Year Cost
Active Employees - Health Benefits - Annual Cost			
Single Coverage	55.00	\$11,382.00	\$626,010.00
Parent & Child	28.00	\$24,205.00	\$677,740.00
Employee & Spouse (or Partner)	32.00	\$16,428.00	\$525,696.00
Family	111.00	\$28,873.00	\$3,204,903.00
Employee Cost Sharing Contribution (enter as negative - )			(\$576,673.00)
Subtotal	226.00	\$80,888.00	\$4,457,676.00
<b>Elected Officials - Health Benefits - Annual Cost</b>			
Single Coverage			\$0.00
Parent & Child			\$0.00
Employee & Spouse (or Partner)			\$0.00
Family			\$0.00
Employee Cost Sharing Contribution (enter as negative - )			
Subtotal	0.00	\$0.00	\$0.00
Retirees - Health Benefits - Annual Cost			
Single Coverage	24	\$15,080.00	\$361,920.00
Parent & Child	63	\$32,264.00	\$2,032,632.00
Employee & Spouse (or Partner)	6	\$19,970.00	\$119,820.00
Family	38	\$34,094.00	\$1,295,572.00
Employee Cost Sharing Contribution (enter as negative - )			(\$26,527.28)
Subtotal	131.00	\$101,408.00	\$3,783,416.72
GRAND TOTAL	357.00	\$182,296.00	\$8,241,092.72

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

NO NO

# USER FRIENDLY BUDGET SECTION ACCUMULATED ABSENCE LIABILITY

Legal basis for benefit (check applicable items)

	Gross Days of	Г	(Cne	Approved   In				
	Accumulated	Dollar Value of Compensated	Labor	Local	Individual Employment			
Organization/Individuals Eligible for Benefit	Absence	Absences	Agreement	Ordinance	Agreement			
Administration	18481.75		X	Ordinance	Agreement			
Patrol	76429.50		X					
Dispatch	4077.75		X					
Public Works	37704.50	\$326,968.09	X					
Supervisors	20291.75	\$320,567.35	X					
Superior Officers	39789.25	\$2,379,688.16	X					
Polie Chief and Deputy Chief	6561.50		^		Х			
Non-Union		·		Х	^			
Non-Union	13951.25	\$168,919.32		Α				
	047007.05	Φ7 500 070 04						
Totals	217287.25	\$7,502,273.91						
Total Funds Reserved	as of and of 2014	\$193,491.00						
Total Funds Δnn	ropriated in 2015	\$163,604.00						
Total i ulius App	opriated in 2015	Ψ100,004.00						

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

	Gross		Net		Current Year	2016	2017	All Additional Future
	Debt	Deductions	Debt		Budget	Budget	Budget	Years' Budgets
1								
Local School Debt	\$17,841,000.00	\$17,841,000.00	\$0.00	Utility Fund - Principal				
Regional School Debt	\$11,355,911.28	\$11,355,911.28	\$0.00	Utility Fund - Interest				
				Bond Anticipation Notes - Principal				
Utility Fund Debt				Bond Anticipation Notes - Interest				
0			\$0.00	Bonds - Principal	\$4,849,000.00	\$4,940,000.00	\$5,040,000.00	\$32,710,000.00
0			\$0.00	Bonds - Interest	\$1,658,200.00	\$1,193,412.50	\$1,062,587.50	\$3,612,532.14
0			\$0.00	Loans & Other Debt - Principal	\$285,490.00	\$288,132.18	\$286,166.53	\$3,496,300.94
0			\$0.00	Loans & Other Debt - Interest	\$56,290.00	\$52,561.05	\$48,686.95	\$286,477.92
0			\$0.00					
0			\$0.00	Total	\$6,848,980.00	\$6,474,105.73	\$6,437,440.98	\$40,105,311.00
Municipal Purposes								
Debt Authorized	\$8,959,066.00		\$8,959,066.00	Total Principal	\$5,134,490.00	\$5,228,132.18	\$5,326,166.53	\$36,206,300.94
Notes Outstanding			\$0.00	Total Interest	\$1,714,490.00	\$1,245,973.55	\$1,111,274.45	\$3,899,010.06
Bonds Outstanding	\$47,539,000.00	\$60,672.79	\$47,478,327.21	% of Total Current Year Budget	11.96%			
Loans and Other Debt	\$2,797,833.32		\$2,797,833.32	•		•		
				Description		Debt Not Lis	ted Above	
Total (Current Year)	\$88,492,810.60	\$29,257,584.07	\$59,235,226.53	Total Guarantees - Governmental				
				Total Guarantees - Other				
				Total Capital/Equipment Leases				
Population (2010 census)	64,350			Total Other				
Per Capita Gross Debt	\$1,375.18			Bond Rating	Moody's	Standard & Poors	<u>Fitch</u>	
Per Capita Net Debt	\$920.52			Rating		A+		
				Year of Last Rating		2014		
3 Yr. Average Property Valuation		\$4,159,119,206.00		]				
	=			Mark "X" if Municipality has	no bond rating			
Net Debt as % of 3 Year Avg Prope.	rty Valuation	1.42%						
	=			Sheet UFB-10				

## USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

Providing or Receiving Services?	Providing Services To/Receiving Services From	Type of Shared Service Provided	Notes (Enter more specifics if needed)	Begin Date	End Date	Amount to be Received/Paid

## USER FRIENDLY BUDGET SECTION - LIST OF AUTHORITIES AND FIRE DISTRICTS

Please set forth below the names of all authorities and fire districts that serve your municipality

Gloucester Township MUA
Fire District #1 (Glendora)
Fire District #2 (Chews Landing)
Fire District #3 (Blenheim)
Fire District #4 (Blackwood)
Fire District #5 (Lambs Terrace)
Fire District #6 (Erial)
<del>-</del>

#### **USER FRIENDLY BUDGET SECTION - Notes**

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