



# State of New Jersey Local Government Services

Year: **2026** **Municipal User Friendly Budget**

MUNICIPALITY: 0122 Ventnor City City - County of Atlantic Adopted

Municode: 0122 Filename: 0122\_fba\_2026.xlsm

Website: www.ventnorcity.org

Phone Number: 609-823-7900

Mailing Address: 6201 Atlantic Ave

Municipality: Ventnor State: NJ Zip: 08406

**Mayor**

First Name	Middle Name	Last Name	Term Expires	Business Email
Timothy		Kriebel	5/17/2028	tkriebel@ventnorcity.org

**Chief Administrative Officer**

Thomas	E	Ciccarone		tciccarone@ventnorcity.org
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**Chief Financial Officer**

			Cert. Number	
Amy	L	Stover	N-1872	astover@ventnorcity.org

**Municipal Clerk**

Lisa	H	Hard	C-1781	lhand@ventnorcity.org
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**Registered Municipal Accountant**

Leon		Costello	1/27/1901	lcostello@ford-scott.com
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**Governing Body Members**

First Name	Middle Name	Last Name	Term Expires	Business Email
Lance	B	Landgraf, Jr.	5/17/2028	llandgraf@ventnorcity.org
Maria		Mento	5/17/2028	mmento@ventnorcity.org

Government Type: City ▼ 4

Election Type: Non-Partisan (May) ▼ 3



## USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

### 2025 Calendar Year Property Tax Levies - ALL entities levying property taxes

	Calendar Year Tax Rate	Calendar Year Tax Levy	% of Total Levy	Avg Residential Taxpayer Impact
Municipal Purpose Tax	1.277	\$28,236,361.17	45.23%	\$0.00
Municipal Library			0.00%	\$0.00
Municipal Open Space			0.00%	\$0.00
Municipal Arts and Culture			0.00%	\$0.00
Fire Districts (avg. rate/total levies)			0.00%	\$0.00
Other Special Districts (total levies)			0.00%	\$0.00
Local School District	0.060	\$1,318,987.51	2.11%	\$0.00
Regional School District	0.747	\$16,505,371.00	26.44%	\$0.00
County Purposes	0.649	\$14,358,371.60	23.00%	\$0.00
County Library	0.046	\$1,022,200.30	1.64%	\$0.00
County Board of Health	0.027	\$600,371.93	0.96%	\$0.00
County Open Space	0.018	\$390,914.06	0.63%	\$0.00
Other County Levies (total)			0.00%	\$0.00
<b>Total (Calendar Year 2025 Budget)</b>	<b>2.824</b>	<b>\$62,432,577.57</b>	<b>100.00%</b>	<b>\$0.00</b>

Total Taxable Valuation as of	October 1, 2025	<input type="text"/>
<small>(To be used to calculate the current year tax rate)</small>		
Current Year (2026) Average Residential Assessment		<input type="text"/>
Prior Year (2025) Average Residential Assessment		<input type="text"/>

#### Prior Year to Current Year Comparison

##### Comparison - Municipal Purposes Tax Rate

Prior Year	Current Year	% Change (+/-)
1.277		-100.00%

##### Comparison - Municipal Purposes Tax Levy

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$28,236,361.17	\$29,978,899.21	6.17%	\$1,742,538.04

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

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$0.00	\$0.00	#DIV/0!	\$0.00

### Current Year 2026 Budget

Taxes	Actual/Estimated	Tax Levy
Municipal Purpose Tax	ACTUAL	\$29,978,899.21
Municipal Library		
Municipal Open Space		
Municipal Arts and Culture		
Fire Districts (total levies)		
Other Special Districts (total levies)		
Local School District	ACTUAL	\$1,321,937.50
Regional School District	ESTIMATED	\$16,800,000.00
County Purposes	ESTIMATED	\$14,700,000.00
County Library	ESTIMATED	\$1,200,000.00
County Board of Health	ESTIMATED	\$700,000.00
County Open Space	ESTIMATED	\$400,000.00
Other County Levies (total)		
<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$65,100,836.71</b>

Revenue Anticipated, Excluding Tax Levy	11,427,406.94
Budget Appropriations, before Reserve for Uncollected Taxes	40,124,210.18
<b>Total Non-Municipal Tax Levy</b>	<b>\$35,121,937.50</b>
Amount to be Raised by Taxes - Before RUT	\$63,818,740.74
Reserve for Uncollected Taxes (RUT)	\$2,659,114.20
<b>Total Amount to be Raised by Taxes</b>	<b>\$66,477,854.94</b>

% of Tax Collections used to Calculate RUT 96.00%

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

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

Total Tax Revenue, Collections CY 2025	<input type="text"/>
Total Tax Levy, CY 2025	<input type="text"/>
% of Taxes Collected, CY 2025	0.00%

Delinquent Taxes - December 31, 2025

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	Utility	Utility	Utility	Utility	Utility
08	Surplus	16.42%	\$747,017.29	\$4,550,000.00	\$5,297,017.29	\$4,620,000.00			\$677,017.29				
08	Local Revenue	138.31%	\$7,071,270.68	\$5,112,631.07	\$12,183,901.75	\$4,123,901.75			\$8,060,000.00				
09	State Aid (without offsetting appropriation)	0.00%	\$0.12	\$615,362.88	\$615,363.00	\$615,363.00							
08	Uniform Construction Code Fees	#DIV/0!	\$0.00		\$0.00								
	<b>Special Revenue Items w/ Prior Written Consent</b>												
11	Shared Services Agreements	126.92%	\$33,000.00	\$26,000.00	\$59,000.00	\$59,000.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	810.46%	\$987,319.72	\$121,822.47	\$1,109,142.19	\$1,109,142.19							
08	Other Special Items	#DIV/0!	\$0.00		\$0.00								
15	Receipts from Delinquent Taxes	-8.14%	(\$79,766.69)	\$979,766.69	\$900,000.00	\$900,000.00							
	<b>Amount to be raised by taxation</b>												
07	Local Tax for Municipal Purposes	6.17%	\$1,742,538.04	\$28,236,361.17	\$29,978,899.21	\$29,978,899.21							
07	Minimum Library Tax	0.22%	\$2,949.99	\$1,318,987.51	\$1,321,937.50	\$1,321,937.50							
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>25.64%</b>	<b>\$10,504,329.15</b>	<b>\$40,960,931.79</b>	<b>\$51,465,260.94</b>	<b>\$42,728,243.65</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$8,737,017.29</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	11.00	6.00	3.55%	\$98,850.00	\$2,781,950.00	\$2,880,800.00	\$2,860,800.00	\$20,000.00							
21	Land-Use Administration		2.00	58.73%	\$37,000.00	\$63,000.00	\$100,000.00	\$100,000.00								
22	Uniform Construction Code	9.00	7.00	10.51%	\$56,250.00	\$535,250.00	\$591,500.00	\$591,500.00								
23	Insurance			1.52%	\$71,000.00	\$4,679,000.00	\$4,750,000.00	\$4,750,000.00								
25	Public Safety	94.00	9.00	7.14%	\$823,314.92	\$11,526,750.00	\$12,350,064.92	\$12,343,700.00	\$6,364.92							
26	Public Works	41.00	8.00	182.95%	\$7,087,300.00	\$3,873,950.00	\$10,961,250.00	\$4,117,950.00	\$1,095,000.00		\$5,748,300.00					
27	Health and Human Services			115.73%	\$9,721.59	\$8,400.00	\$18,121.59	\$8,400.00	\$9,721.59							
28	Parks and Recreation	3.00	112.00	6.67%	\$93,080.01	\$1,395,149.99	\$1,488,230.00	\$1,488,230.00								
29	Education (including Library)			150.00%	\$300,000.00	\$200,000.00	\$500,000.00	\$500,000.00								
30	Unclassified			0.00%	\$0.00	\$300,000.00	\$300,000.00	\$300,000.00								
31	Utilities and Bulk Purchases			3.03%	\$40,000.00	\$1,320,000.00	\$1,360,000.00	\$1,360,000.00								
32	Landfill / Solid Waste Disposal			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
35	Contingency			0.00%	\$0.00	\$5,000.00	\$5,000.00	\$5,000.00								
36	Statutory Expenditures			6.74%	\$306,602.29	\$4,546,005.71	\$4,852,608.00	\$4,720,508.00			\$132,100.00					
37	Judgements			-100.00%	(\$100,000.00)	\$100,000.00	\$0.00	\$0.00								
42	Shared Services			126.92%	\$33,000.00	\$26,000.00	\$59,000.00	\$59,000.00								
43	Court and Public Defender			0.00%	\$0.00	\$212,000.00	\$212,000.00	\$212,000.00								
44	Capital			0.00%	\$0.00	\$200,000.00	\$200,000.00	\$200,000.00								
45	Debt			53.95%	\$2,310,583.65	\$4,282,926.81	\$6,593,510.46	\$3,736,893.17			\$2,856,617.29					
46	Deferred Charges			#DIV/0!	\$317,205.00	\$0.00	\$317,205.00	\$317,205.00								
48	Debt - Type 1 School District			0.22%	\$2,949.99	\$1,318,987.51	\$1,321,937.50	\$1,321,937.50								
50	Reserve for Uncollected Taxes			5.08%	\$125,819.52	\$2,478,213.95	\$2,604,033.47	\$2,604,033.47								
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
	<b>Total</b>	<b>158.00</b>	<b>144.00</b>	<b>29.14%</b>	<b>\$11,612,676.97</b>	<b>\$39,852,583.97</b>	<b>\$51,465,260.94</b>	<b>\$41,597,157.14</b>	<b>\$1,131,086.51</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$8,737,017.29</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**

<b>Property Tax Assessments - Taxable Properties (October 1, 2025 Value)</b>			
	# of Parcels	Assessed Value	% of Total
1 Vacant Land	110	\$19,419,500.00	0.87%
2 Residential	6,437	\$2,135,177,200.00	95.27%
3A/3B Farm			0.00%
4A Commercial	146	\$70,068,800.00	3.13%
4B Industrial	2	\$1,428,400.00	0.06%
4C Apartments	30	\$15,178,300.00	0.68%
5A/5B Railroad			0.00%
6A/6B Business Personal Property			0.00%
<b>Total</b>	<b>6,725</b>	<b>\$2,241,272,200.00</b>	<b>100.00%</b>

  

Average Ratio (%), Assessed to True Value	56.62%
Equalized Valuation, Taxable Properties	\$3,958,446,132.11

  

Total # of property tax appeals filed in 2025	County Tax Board	
	State Tax Court	

  

Number of 2025 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 2025	
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<b>Property Tax Assessments - Exempt Properties (October 1, 2025 Value)</b>			
	# of Parcels	Assessed Value	% of Total
15A Public Schools	1	\$30,277,900.00	27.12%
15B Other Schools			0.00%
15C Public Property	134	\$35,763,200.00	32.04%
15D Church and Charities	9	\$24,201,700.00	21.68%
15E Cemeteries & Graveyards			0.00%
15F Other Exempt	210	\$21,383,800.00	19.16%
<b>Total</b>	<b>354</b>	<b>\$111,626,600.00</b>	<b>100.00%</b>

  

Percentage of Exempt vs. Non-Exempt Properties 4.98%

<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 2025 Total Tax Rate
G Commercial/Industrial Exemption				
I Dwelling Exemption				
J Dwelling Abatement	1		\$191,000.00	
K New Dwelling/Conversion Exemption	184		\$41,675,800.00	
L New Dwelling/Conversion Abatement				
N Multiple Dwelling Exemption				
O Multiple Dwelling Abatement				
<b>Total 5 Yr Exemptions/Abatements</b>	<b>185</b>	<b>0.00</b>	<b>41,866,800.00</b>	<b>0.00</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		3.00	39,268.80	\$30,000.00				\$9,268.80
Supervisory Staff (Department Heads & Managers)	10.00	1.00	1,490,733.74	\$907,877.00		\$215,479.70	\$259,859.01	\$107,518.03
Police Officers (Including Superior Officers)	36.00	14.00	7,784,843.37	\$4,855,024.58	\$500,000.00	\$1,358,504.43	\$801,220.06	\$270,094.30
Fire Fighters (Including Superior Officers)	45.00		8,387,538.17	\$5,172,842.53	\$300,000.00	\$1,669,650.78	\$931,157.49	\$313,887.37
All Other Union Employees not listed above	54.00		6,639,660.68	\$4,072,437.17	\$220,000.00	\$501,196.27	\$1,364,239.99	\$481,787.25
All Other Non-Union Employees not listed above	13.00	126.00	2,029,146.63	\$794,914.17	\$5,000.00	\$55,692.00	\$151,580.46	\$1,021,960.00
<b>Totals</b>	<b>158.00</b>	<b>144.00</b>	<b>26,371,191.39</b>	<b>\$15,833,095.45</b>	<b>\$1,025,000.00</b>	<b>\$3,800,523.18</b>	<b>\$3,508,057.01</b>	<b>\$2,204,515.75</b>

Is the Local Government required to comply with N.J.S.A. 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**

	<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	31.00	\$15,555.12	\$482,208.72	29.00	\$20,291.37	\$588,449.73
Parent & Child	10.00	\$27,843.72	\$278,437.20	8.00	\$36,969.06	\$295,752.48
Employee & Spouse (or Partner)	24.00	\$31,110.24	\$746,645.76	21.00	\$41,355.87	\$868,473.27
Family	52.00	\$43,398.84	\$2,256,739.68	49.00	\$57,628.12	\$2,823,777.88
Employee Cost Sharing Contribution (enter as negative - )			(\$937,735.01)			(\$1,199,597.79)
<b>Subtotal</b>	<b>117.00</b>		<b>\$2,826,296.35</b>	<b>107.00</b>		<b>\$3,376,855.57</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			\$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>GRAND TOTAL</b>	<b>117.00</b>		<b>\$2,826,296.35</b>	<b>107.00</b>		<b>\$3,376,855.57</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>NO</b>
<b>NO</b>

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

**USER FRIENDLY BUDGET SECTION  
ACCUMULATED ABSENCE LIABILITY**

Bargaining Unit or Non-Union Position Eligible for Benefit (List Union Employees Liabilities by Bargaining Unit and Non-Union Employees by Individual Title Rather Than Naming Each Individuals)	Sick Time		Vacation Time		Compensatory Time		Personal Time		Other		Legal basis for benefit ("X" applicable Items)		
	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
Fire Chief	210.00	\$177,390.53	39.00	\$34,561.28	57.14	\$48,267.12					NO	YES	YES
Building Code Official	157.00	\$93,358.48	22.00	\$13,082.08							NO	NO	YES
Tax Assessor	63.88	\$26,009.90	25.00	\$10,180.00							NO	NO	YES
Police Chief	133.45	\$100,078.13	11.22	\$8,414.06							NO	YES	YES
Municipal Clerk	30.88	\$15,368.34	7.06	\$3,515.43							NO	NO	YES
Tax Collector	318.50	\$129,463.88	25.00	\$10,162.00							NO	YES	YES
Public Works Superintendent	24.00	\$13,284.48	9.63	\$5,327.63							NO	YES	YES
Chief Financial Officer	29.38	\$16,198.55	12.00	\$6,617.28							NO	NO	YES
Assistant Comptroller	91.00	\$27,998.88	13.50	\$4,153.68							NO	YES	NO
WS Supervisor	114.00	\$46,922.40	9.50	\$3,910.20							NO	NO	NO
Deputy Clerk	21.00	\$5,218.08									NO	YES	NO
WS Superintendent											NO	NO	NO
Parking Violations Officer	4.50	\$904.32	8.00	\$200.96							NO	NO	NO
Clerk 1	220.50	\$79,962.12	15.50	\$5,620.92							NO	NO	NO
Recreation Leader	35.50	\$7,713.44	10.00	\$2,172.80							NO	YES	NO
Network Administrator	253.00	\$113,667.84	200.00	\$11,232.00							NO	NO	NO
Emergency Response OEM	160.00	\$56,833.38	20.00	\$7,084.80							NO	NO	NO
Parking Violations Officer											NO	NO	NO
Recreation Program Coordinator	127.38	\$33,312.42	19.00	\$4,968.88							NO	NO	NO
Business Administrator	13.69	\$10,899.43	12.00	\$9,553.92							NO	NO	NO
Firemen's Mutual Benevolent Association	2,440.00	\$949,076.21	28.65	\$32,328.81	392.13	\$453,833.63							
Police Benevolent Association	1,508.00	\$519,738.95											
International Brotherhood of Teamsters (Dispatch)	932.00	\$313,275.89											
Teamsters Local Union 929 (Clerical)	209.55	\$42,420.81	42.19	\$10,752.37									
Teamsters Local Union 929 (Public Works)	2,961.38	\$381,063.62	3,335.41	\$108,886.42	2,128.38	\$68,634.98							
<b>TOTALS (THIS PAGE ONLY)</b>	<b>10,058.58</b>	<b>\$3,160,160.08</b>	<b>3,864.66</b>	<b>\$292,725.52</b>	<b>2,577.65</b>	<b>\$570,735.73</b>	<b>-</b>	<b>\$0.00</b>	<b>-</b>	<b>\$0.00</b>			









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

			Current Year	2027	2028	All Additional Future
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt	\$6,720,000.00	\$6,720,000.00	\$2,153,922.00	\$2,243,922.00	\$2,333,922.00	\$12,160,590.00
Regional School Debt		\$0.00	\$702,695.29	\$601,943.76	\$514,168.76	\$1,589,543.78
Utility Fund Debt	\$44,014,823.00	\$44,014,823.00				
		\$0.00				
		\$0.00				
		\$0.00				
		\$0.00				
		\$0.00				
<b>Municipal Purposes</b>						
Debt Authorized (BNI)	\$47,080,653.52	\$46,482,751.77				
Notes Outstanding		\$0.00				
Bonds Outstanding		\$0.00				
Loans and Other Debt		\$0.00				
<b>Total (Current Year)</b>	<b>\$97,815,476.52</b>	<b>\$51,332,724.75</b>	<b>\$7,093,510.46</b>	<b>\$7,092,969.49</b>	<b>\$7,957,694.49</b>	<b>\$43,850,252.69</b>
Population (2020 census)	9,210					
Per Capita Gross Debt	\$10,620.57					
Per Capita Net Debt	\$5,046.99					
3 Year Average Property Valuation		\$3,840,578,142.00				
Net Debt as % of 3 Year Average Property Valuation		1.21%				
Utility Fund - Principal			\$2,153,922.00	\$2,243,922.00	\$2,333,922.00	\$12,160,590.00
Utility Fund - Interest			\$702,695.29	\$601,943.76	\$514,168.76	\$1,589,543.78
Bond Anticipation Notes - Principal						
Bond Anticipation Notes - Interest						
Bonds - Principal			\$2,665,000.00	\$2,895,000.00	\$3,075,000.00	\$25,005,000.00
Bonds - Interest			\$1,425,389.44	\$1,206,350.00	\$1,884,600.00	\$3,980,100.00
Loans & Other Debt - Principal			\$123,266.91	\$124,700.16	\$131,162.23	\$1,041,223.22
Loans & Other Debt - Interest			\$23,236.82	\$21,053.57	\$18,841.50	\$73,795.69
<b>Total</b>			<b>\$7,093,510.46</b>	<b>\$7,092,969.49</b>	<b>\$7,957,694.49</b>	<b>\$43,850,252.69</b>
Total Principal			\$4,942,188.91	\$5,263,622.16	\$5,540,084.23	\$38,206,813.22
Total Interest			\$2,151,321.55	\$1,829,347.33	\$2,417,610.26	\$5,643,439.47
% of Total Current Year Budget			13.78%			
Description	Debt Not Listed Above					
Total Guarantees - Governmental						
Total Guarantees - Other						
Total Capital/Equipment Leases						
Total Other						
Bond Rating	Moody's	Standard & Poors	Fitch			
Rating						
Year of Last Rating						
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)
