



State of New Jersey
Local Government Services

Year: 2026 Municipal User Friendly Budget

MUNICIPALITY: 0238 New Milford Borough - County of Bergen Adopted

Municode: 0238 Filename: 0238_fba_2026.xlsm

Website: www.newmilfordboro.com

Phone Number: 201-967-5044

Mailing Address: 930 River Road

Municipality: New Milford State: NJ Zip: 07647

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Michael		Petrino	12/31/2026	mpetrino@newmilfordboro.com

Chief Administrative Officer

Christine		Demiris		cdemiris@newmilfordboro.com
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Chief Financial Officer

Cert. Number

Diana		McLeod	N-0328	dmcLeod@newmilfordboro.com
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Municipal Clerk

Christine		Demiris	C-1328	cdemiris@newmilfordboro.com
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Registered Municipal Accountant

Steven		Wielkotz		sdw@w-cpa.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Hedy		Grant	12/31/2027	hgrant@newmilfordboro.com
Randi		Duffie	12/31/2025	rduffie@newmilfordboro.com
Ira		Grotsky	12/31/2026	igrotsky@newmilfordboro.com
Lisa		Sandhusen	12/31/2028	lsandhusen@newmilfordboro.com
Art		Zeilner	12/31/2027	azeilner@newmilfordboro.com
Matthew		Seymour	12/31/2028	mseymour@newmilfordboro.com

Government Type: Borough

Election Type: Partisan

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2025 Calendar Year Property Tax Levies - ALL entities levying property taxes					Current Year 2026 Budget		
	Calendar Year	Calendar Year	% of	Avg Residential	Taxes	Actual/Estimated	Tax Levy
	Tax Rate	Tax Levy	Total Levy	Taxpayer Impact			
Municipal Purpose Tax	0.627	\$19,704,067.00	28.82%	\$4,032.62	Municipal Purpose Tax	ACTUAL	\$20,737,363.00
Municipal Library	0.030	\$966,442.00	1.41%	\$192.95	Municipal Library	ACTUAL	\$1,073,202.00
Municipal Open Space	0.005	\$156,940.00	0.23%	\$32.16	Municipal Open Space	ACTUAL	\$156,857.00
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)			0.00%	\$0.00	Other Special Districts (total levies)		
Local School District	1.290	\$40,476,503.00	59.21%	\$8,296.78	Local School District	ESTIMATED	\$41,000,000.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.216	\$6,751,855.06	9.88%	\$1,389.23	County Purposes	ESTIMATED	\$6,825,000.00
County Library	0.010		0.00%	\$64.32	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space		\$302,334.05	0.44%	\$0.00	County Open Space	ESTIMATED	\$325,000.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2025 Budget)					Total ESTIMATED amount to be raised by taxes		
Total Taxable Valuation as of October 1, 2025					Revenue Anticipated, Excluding Tax Levy		
(To be used to calculate the current year tax rate)							
Current Year (2026) Average Residential Assessment					\$643,338.00		
Prior Year (2025) Average Residential Assessment					\$643,161.00		
Prior Year to Current Year Comparison							
Comparison - Municipal Purposes Tax Rate							
Prior Year		Current Year	% Change (+/-)				
0.627		0.695	10.88%				
Comparison - Municipal Purposes Tax Levy							
Prior Year		Current Year	% Change (+/-)	\$ Change (+/-)			
\$19,704,067.00		\$20,737,363.00	5.24%	\$1,033,296.00			
Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)							
Prior Year		Current Year	% Change (+/-)	\$ Change (+/-)			
\$4,032.62		\$4,472.49	10.91%	\$439.87			
Sheet UFB-1					Tax Collections - ACTUAL as of Prior Year		
					Total Tax Revenue, Collections CY 2025		
					Total Tax Levy, CY 2025		
					% of Taxes Collected, CY 2025		
					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	-5.88%	(\$125,000.00)	\$2,125,000.00	\$2,000,000.00	\$2,000,000.00							
08	Local Revenue	-32.59%	(\$270,791.27)	\$830,791.27	\$560,000.00	\$560,000.00							
09	State Aid (without offsetting appropriation)	0.00%	\$0.16	\$1,634,336.84	\$1,634,337.00	\$1,634,337.00							
08	Uniform Construction Code Fees	-22.95%	(\$74,463.43)	\$324,463.43	\$250,000.00	\$250,000.00							
	Special Revenue Items w/ Prior Written Consent												
11	Shared Services Agreements	#DIV/0!	\$0.00		\$0.00								
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	485.39%	\$527,276.37	\$108,630.21	\$635,906.58	\$635,906.58							
08	Other Special Items	-12.12%	(\$88,122.87)	\$727,373.87	\$639,251.00	\$639,251.00							
15	Receipts from Delinquent Taxes	15.29%	\$55,036.99	\$359,963.01	\$415,000.00	\$415,000.00							
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	4.43%	\$880,480.81	\$19,856,882.19	\$20,737,363.00	\$20,737,363.00							
07	Minimum Library Tax	11.05%	\$106,760.00	\$966,442.00	\$1,073,202.00	\$1,073,202.00							
54	Open Space Levy Tax	-0.08%	(\$133.38)	\$156,990.38	\$156,857.00		\$156,857.00						
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								
	Total	3.73%	\$1,011,043.38	\$27,090,873.20	\$28,101,916.58	\$27,945,059.58	\$156,857.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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			1.41%	\$17,625.00	\$1,253,825.00	\$1,271,450.00	\$1,271,450.00								
21	Land-Use Administration			3.42%	\$800.00	\$23,400.00	\$24,200.00	\$24,200.00								
22	Uniform Construction Code			3.08%	\$7,000.00	\$227,500.00	\$234,500.00	\$234,500.00								
23	Insurance			13.65%	\$530,278.00	\$3,883,553.00	\$4,413,831.00	\$4,413,831.00								
25	Public Safety			8.83%	\$569,501.37	\$6,453,180.21	\$7,022,681.58	\$6,386,775.00	\$635,906.58							
26	Public Works			0.67%	\$28,900.00	\$4,343,000.00	\$4,371,900.00	\$4,371,900.00								
27	Health and Human Services			106.97%	\$285,400.00	\$266,800.00	\$552,200.00	\$552,200.00								
28	Parks and Recreation			-56.42%	(\$271,300.00)	\$480,900.00	\$209,600.00	\$209,600.00								
29	Education (including Library)			11.05%	\$106,760.00	\$966,442.00	\$1,073,202.00	\$1,073,202.00								
30	Unclassified			#DIV/0!	\$0.00		\$0.00									
31	Utilities and Bulk Purchases			0.17%	\$1,650.00	\$960,150.00	\$961,800.00	\$961,800.00								
32	Landfill / Solid Waste Disposal			-2.75%	(\$46,567.00)	\$1,695,653.00	\$1,649,086.00	\$1,649,086.00								
35	Contingency			#DIV/0!	\$0.00		\$0.00									
36	Statutory Expenditures			4.16%	\$113,321.00	\$2,722,582.00	\$2,835,903.00	\$2,835,903.00								
37	Judgements			#DIV/0!	\$0.00		\$0.00									
42	Shared Services			#DIV/0!	\$0.00		\$0.00									
43	Court and Public Defender			4.49%	\$11,000.00	\$245,000.00	\$256,000.00	\$256,000.00								
44	Capital			-43.37%	(\$109,731.00)	\$253,000.00	\$143,269.00	\$143,269.00								
45	Debt			3.28%	\$66,499.00	\$2,030,501.00	\$2,097,000.00	\$2,097,000.00								
46	Deferred Charges			120.37%	\$128,000.00	\$106,337.00	\$234,337.00	\$234,337.00								
48	Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00									
50	Reserve for Uncollected Taxes			0.00%	\$0.00	\$594,100.00	\$594,100.00	\$594,100.00								
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00									
Total		0.00	0.00	5.43%	\$1,439,136.37	\$26,505,923.21	\$27,945,059.58	\$27,309,153.00	\$635,906.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

USER FRIENDLY BUDGET SECTION
STRUCTURAL BUDGET IMBALANCES

	Revenues at Risk	Non-recurring appropriation reductions	Future Year Appropriation Increases	Structural Imbalance Offsets	Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.	Amount	Comment/Explanation
X					General Capital Fund Balance	\$9,052.00	Will be replaced by Fund Balance in future years.
X					Proceeds New Milford Ambulance Corp. dissolution	\$322,000.00	Utilized over a period of Years

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2025 Value)				Property Tax Assessments - Exempt Properties (October 1, 2025 Value)					
		# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total	
1	Vacant Land	39	\$2,153,000.00	0.07%	15A	Public Schools	8	\$106,222,900.00	38.47%
2	Residential	4,125	\$2,653,770,200.00	84.59%	15B	Other Schools	4	\$21,300,800.00	7.71%
3A/3B	Farm			0.00%	15C	Public Property	133	\$85,996,800.00	31.15%
4A	Commercial	90	\$160,154,200.00	5.11%	15D	Church and Charities	21	\$44,820,400.00	16.23%
4B	Industrial	2	\$7,670,100.00	0.24%	15E	Cemeteries & Graveyards	1	\$108,700.00	0.04%
4C	Apartments	20	\$313,395,700.00	9.99%	15F	Other Exempt	32	\$17,655,600.00	6.39%
5A/5B	Railroad			0.00%					
6A/6B	Business Personal Property			0.00%					
Total		4,276	\$3,137,143,200.00	100.00%	Total		199	\$276,105,200.00	100.00%
Average Ratio (%), Assessed to True Value		80.69%							
Equalized Valuation, Taxable Properties		\$3,887,895,897.88							
Total # of property tax appeals filed in 2025		County Tax Board	12.00						
		State Tax Court	4.00						
Number of 2025 County Tax Board decisions appealed to Tax Court		2.00							
Number of pending property tax appeals in State Tax Court		3.00							
Amount paid out by municipality for tax appeals in 2025		\$9,536.74							
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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>						
Project Name	Type of Project (use drop-down for data entry)	Agreement Start Date	Agreement End Date	PILOT Billing	Assessed Value	Taxes if Billed In Full 2025 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	Agreement Start Date	Agreement End Date	PILOT Billing	Assessed Value	Taxes if Billed In Full 2025 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	Agreement Start Date	Agreement End Date	PILOT Billing	Assessed Value	Taxes if Billed In Full 2025 Total Tax Rate
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 - PAGE TOTAL				\$0.00	\$0.00	\$0.00

USER FRIENDLY BUDGET SECTION

Long Term Tax Exemptions

[illegible]

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		7.00	33,500.00	\$29,500.00				\$4,000.00
Supervisory Staff (Department Heads & Managers)	7.00	3.00	1,325,500.00	\$1,000,000.00		\$80,000.00	\$175,000.00	\$70,500.00
Police Officers (Including Superior Officers)	33.00		8,026,500.00	\$5,451,500.00	\$250,000.00	\$675,000.00	\$1,650,000.00	
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above	37.00	4.00	3,640,000.00	\$2,235,000.00	\$125,000.00	\$295,000.00	\$700,000.00	\$285,000.00
All Other Non-Union Employees not listed above	1.00	20.00	1,054,450.00	\$931,450.00	\$2,000.00	\$31,500.00	\$50,000.00	\$39,500.00
Totals	78.00	34.00	14,079,950.00	\$9,647,450.00	\$377,000.00	\$1,081,500.00	\$2,575,000.00	\$399,000.00

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

	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
Active Employees - Health Benefits - Annual Cost						
Single Coverage	30.00	\$17,059.20	\$511,776.00	30.00	\$15,842.52	\$475,275.60
Parent & Child	3.00	\$31,911.48	\$95,734.44	4.00	\$30,774.36	\$123,097.44
Employee & Spouse (or Partner)	9.00	\$35,625.48	\$320,629.32	9.00	\$33,070.56	\$297,635.04
Family	27.00	\$51,236.88	\$1,383,395.76	28.00	\$47,586.96	\$1,332,434.88
Employee Cost Sharing Contribution (enter as negative -)			(\$682,787.74)			(\$642,480.09)
Subtotal	69.00		\$1,628,747.78	71.00		\$1,585,962.87
Elected Officials - Health Benefits - Annual Cost						
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 -)						
Subtotal	0.00		\$0.00	0.00		\$0.00
Retirees - Health Benefits - Annual Cost						
Single Coverage	4	\$17,059.20	\$68,236.80	4	\$15,842.52	\$63,370.08
Parent & Child			\$0.00		\$30,774.36	\$0.00
Employee & Spouse (or Partner)	7	\$35,625.48	\$249,378.36	5	\$33,070.56	\$165,352.80
Family	9	\$51,236.88	\$461,131.92	13	\$47,586.96	\$618,630.48
Employee Cost Sharing Contribution (enter as negative -)			(\$29,489.78)			(\$27,786.47)
Subtotal	20.00		\$749,257.30	22.00		\$819,566.89
GRAND TOTAL	89.00		\$2,378,005.08	93.00		\$2,405,529.76

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
ACCUMULATED ABSENCE LIABILITY

	Sick Time		Vacation Time		Compensatory Time		Personal Time		Other		Legal basis for benefit ("X" applicable items)		
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)	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
DPW	906.50	\$155,091.00	63.50	\$21,929.00							X		
LIBRARY	556.00	\$48,310.00	12.00	\$2,898.00							X		
NON UNION	474.00	\$73,415.00	36.00	\$12,145.00							X		
WHITE COLLAR	515.50	\$63,008.00	49.50	\$9,164.00							X		
PBA	1,985.00	\$563,286.80	164.00	\$105,813.65	676.00	\$519,449.86			420.60	\$320,815.09	X		
ADMINISTRATOR/CLERK	160.50	\$24,982.00	1.00	\$828.00									X
DPW DIRECTOR	83.00	\$15,000.00	16.00	\$11,949.00									X
DPW SUPERINTENDENT	124.25	\$20,000.00	7.50	\$4,814.00									X
POLICE CHIEF			4.00	\$3,572.00									X
TOTALS (THIS PAGE ONLY)	4,804.75	\$963,092.80	353.50	\$173,112.65	676.00	\$519,449.86	-	\$0.00	420.60	\$320,815.09			

USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY

	Sick Time		Vacation Time		Compensatory Time		Personal Time		Other		Legal basis for benefit ("X" applicable items)		
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)	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
TOTALS (THIS PAGE ONLY)	-	\$0.00	-	\$0.00	-	\$0.00	-	\$0.00	-	\$0.00			

USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY

											Legal basis for benefit ("X" applicable items)		
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		Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
	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			
TOTALS (THIS PAGE ONLY)	-	\$0.00	-	\$0.00	-	\$0.00	-	\$0.00	-	\$0.00			

USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY

	Sick Time		Vacation Time		Compensatory Time		Personal Time		Other		Legal basis for benefit ("X" applicable items)		
Bargaining Unit or Non-Union Position Entitled for Benefit (List Union Employees Liabilities by Bargaining Unit and Non-Union Employees by Individual Title Rather Than Naming Each Individuals)	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
TOTALS (THIS PAGE ONLY)	-	\$0.00	-	\$0.00	-	\$0.00	-	\$0.00	-	\$0.00			

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

		Gross Debt	Deductions	Net Debt			Current Year Budget	2027 Budget	2028 Budget	All Additional Future Years' Budgets
Local School Debt				\$0.00	Utility Fund - Principal					
Regional School Debt				\$0.00	Utility Fund - Interest					
<u>Utility Fund Debt</u>					Bond Anticipation Notes - Principal					
					Bond Anticipation Notes - Interest					
					Bonds - Principal	\$1,605,000.00	\$1,700,000.00	\$1,725,000.00	\$8,045,000.00	
					Bonds - Interest	\$262,000.00	\$236,650.00	\$207,056.00	\$463,226.00	
					Loans & Other Debt - Principal	\$26,000.00	\$30,000.00	\$29,000.00	\$66,000.00	
					Loans & Other Debt - Interest	\$9,000.00	\$11,450.00	\$9,950.00	\$15,350.00	
					Total	\$1,902,000.00	\$1,978,100.00	\$1,971,006.00	\$8,589,576.00	
<u>Municipal Purposes</u>										
Debt Authorized (BNI)		\$1,918,024.51		\$1,918,024.51	Total Principal	\$1,631,000.00	\$1,730,000.00	\$1,754,000.00	\$8,111,000.00	
Notes Outstanding		\$2,841,000.00		\$2,841,000.00	Total Interest	\$271,000.00	\$248,100.00	\$217,006.00	\$478,576.00	
Bonds Outstanding		\$13,075,000.00		\$13,075,000.00	% of Total Current Year Budget	6.81%				
Loans and Other Debt		\$141,050.00		\$141,050.00						
					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 & Poors</u>	<u>Fitch</u>		
					Rating	AA-2				
					Year of Last Rating	2021				
					Mark "X" if Municipality has no bond rating					
					Sheet UFB-10					

[illegible]

[illegible]

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

[illegible]

USER FRIENDLY BUDGET SECTION - Notes

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