



2026-2030

Five Year Forecast



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Borough Manager

2026-2030

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Editors Note

Portions of this document were developed with the assistance of ChatGPT, an artificial intelligence-based language model, to support drafting, editing, and analytical organization. All content generated with the assistance of ChatGPT was reviewed, edited, and validated by Mount Penn Borough staff, and the Borough retains full responsibility for the accuracy, interpretation, and presentation of the information contained herein. The use of this tool was intended to enhance clarity and efficiency and does not replace professional judgment, independent analysis, or official decision-making by the Borough.

Purpose

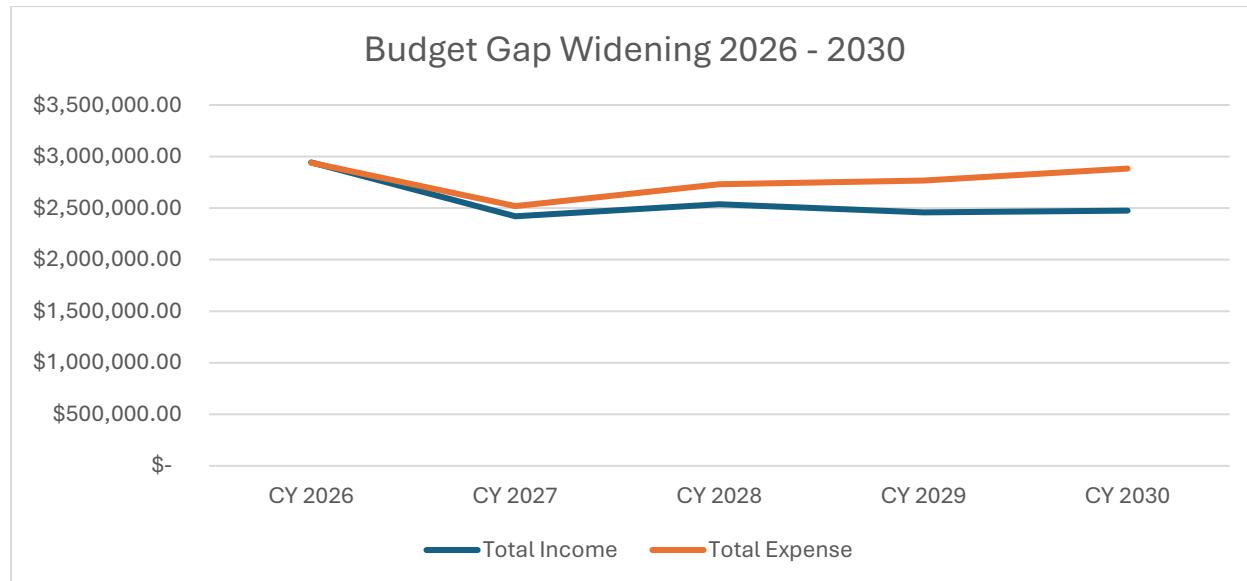
The CY 2026–2030 Five-Year Financial Forecast is intended to serve as a policy-neutral planning and diagnostic tool for Borough Council and the public. Its purpose is to evaluate the medium-term sustainability of the Borough's General Fund under existing service levels, contractual obligations, and known operational structures, using the adopted CY 2026 budget as the baseline year. The forecast is not a prediction of future outcomes, nor does it recommend specific policy actions. It is designed to establish a clear, objective baseline against which elected officials can assess financial trends, risks, and tradeoffs.

To illustrate the implications of different fiscal trajectories, the forecast includes both a tax-neutral scenario, which assumes no changes to current tax rates, and a tax-increase scenario, which is presented for analytical purposes. These scenarios are intended to demonstrate how different assumptions affect the Borough's projected operating results and General Fund balance over time.

Key Findings

Structural Operating Imbalance Identified

The forecast shows that, under current policies and service levels, General Fund expenditures grow faster than recurring revenues. After a near breakeven result in CY 2026, the Borough experiences recurring and widening operating deficits beginning in CY 2027 and continuing through CY 2030. This indicates a structural imbalance, not a short-term or one-time issue.



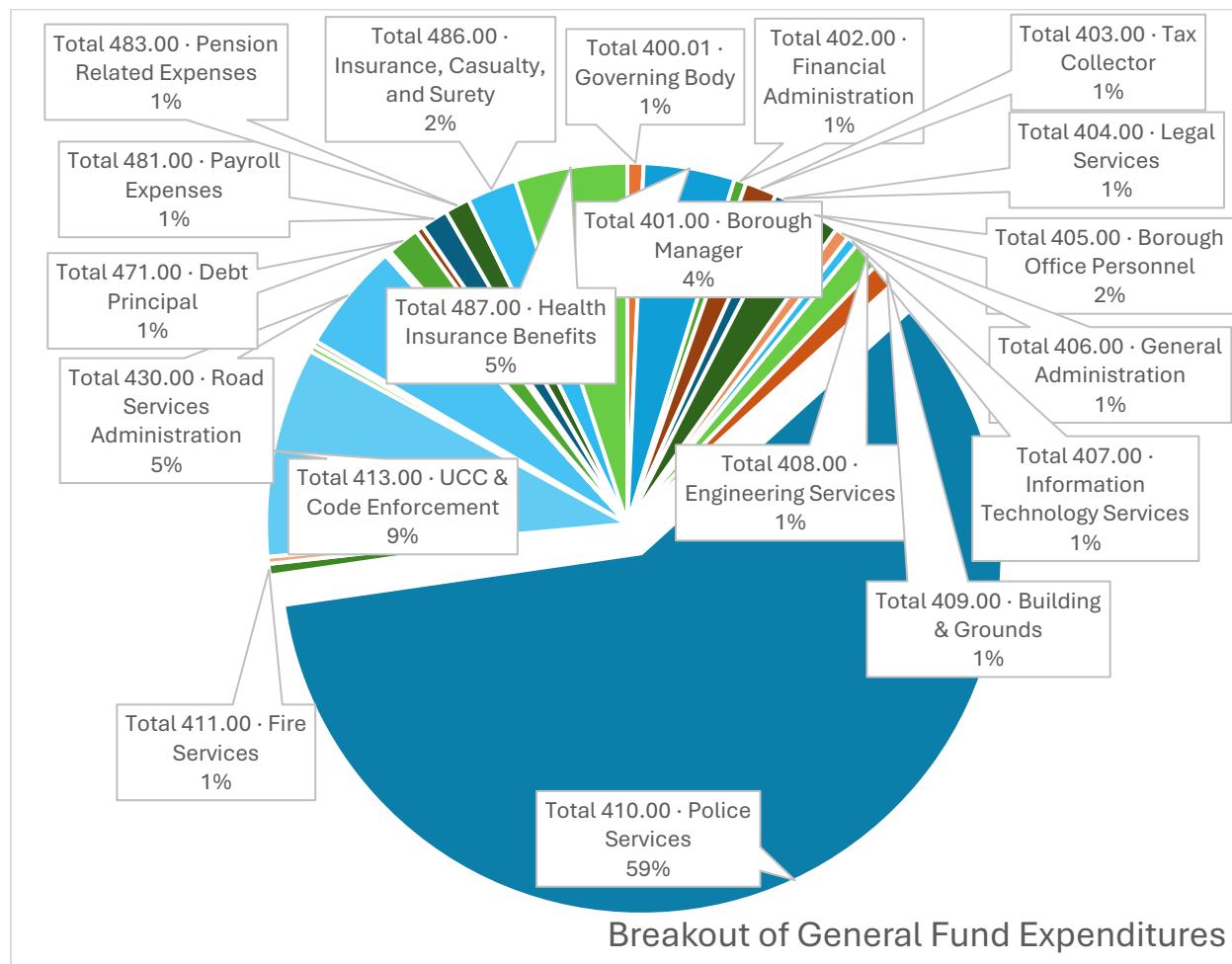
Deficits Increase Over Time Without Intervention

Projected annual deficits deepen each year, culminating in a material operating shortfall by CY

2030. This trend demonstrates that existing revenue structures are insufficient to offset expenditure growth without policy, operational, or structural changes.

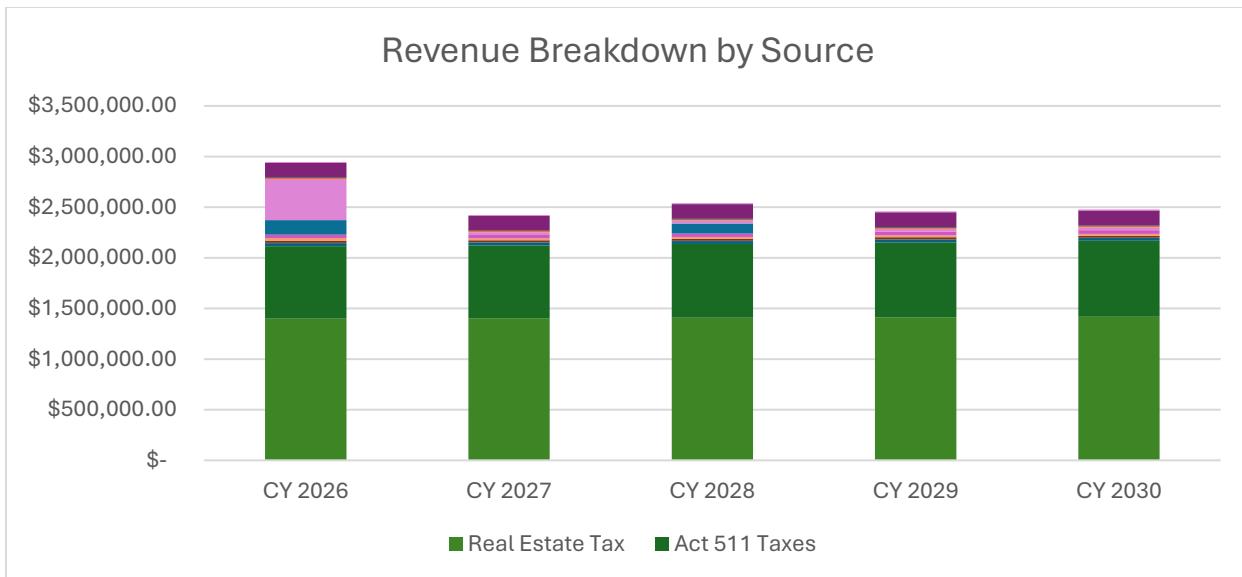
Public Safety and Personnel Costs Are the Primary Drivers

Police services, code enforcement, and personnel-related costs (wages, health insurance, pensions, and insurance) represent the largest and fastest-growing expenditure categories. These cost drivers align with contractual obligations and external factors largely outside the Borough's unilateral control.



Revenue Growth Is Limited and Inelastic

Core General Fund revenues—particularly real estate taxes and Act 511 taxes—show modest or flat growth over the forecast horizon. The Borough has limited flexibility to materially expand revenues without policy action, as most tax rates are already at or near statutory limits.



One-Time Revenues Do Not Resolve Long-Term Gaps

Grants, capital reimbursements, and other non-recurring revenues appear intermittently but do not alter the long-term operating trajectory. Even when one-time items drop out in later years, deficits persist, reinforcing the structural nature of the challenge.

Methodology

The forecast is built directly from the adopted CY 2026 budget, exported from the Borough's financial system and extended forward through CY 2030. Key methodological elements include:

- Line-item, account-level projections aggregated to departmental and fund totals
- Application of known contractual obligations for wages, benefits, debt service, contracts, etc.
- Use of conservative growth assumptions for revenues based on historical performance
- Separation of one-time revenues and expenditures from recurring operations
- Reconciliation to ensure internal mathematical consistency.

The forecast is structured to allow detailed analysis at the summary account level, providing line-item account data, and maintaining clear summary results for policy discussion.

Forecasting Limitations

All multi-year financial forecasts are inherently constrained by uncertainty. Forecasts rely on assumptions about future economic conditions, inflation, labor costs, healthcare expenses, state funding, and policy decisions that cannot be known with precision at the time they are prepared. As a result:

- Forecasts should be viewed as directional indicators, not guarantees.
- Actual results will vary as conditions change and decisions are made.
- Forecasts must be revisited and updated periodically to remain relevant.

Economic conditions introduce uncertainty into all aspects of multi-year financial forecasting because they influence both revenue performance and expenditure pressures in ways that are difficult to predict with precision. On the revenue side, changes in macroeconomic variables such as employment, wages, consumer spending, and inflation can materially affect economically sensitive revenues like earned income tax, local services tax, and business privilege tax; conversely, more stable revenue sources may be less responsive in the short term.

On the expenditure side, broader economic policy decisions can alter the prices of goods and services the Borough must purchase. Recent federal tariff actions—including the significant increase in tariffs on imported steel and aluminum imposed in mid-2025—have the potential to raise costs for capital expenses or projects, contributing to higher-than-expected costs for municipalities¹. Cost pressures, coupled with other supply chain dynamics and labor market uncertainty, can elevate project costs above baseline assumptions and strain budgets.

In addition to economic and revenue-related uncertainties, the Borough remains exposed to unplanned infrastructure failures such as sinkholes, roadway collapses, or failures within the stormwater and drainage system located in or beneath the public right-of-way. These events are inherently unpredictable, often require immediate response to protect public safety and prevent further property damage, and can result in significant, unbudgeted expenditures related to emergency stabilization, engineering evaluation, excavation, drainage improvements, and permanent roadway restoration.

These costs are typically incurred outside the normal capital planning cycle and may not be fully reimbursable through insurance or external funding. They can place sudden pressure on the General Fund, disrupt planned capital projects, or necessitate the use of reserves. The potential for these events underscores the importance of maintaining adequate fund balance, contingency capacity, and fiscal flexibility, as well as continuing to assess stormwater conditions and prioritize preventative maintenance where feasible. While these uncertainties present strategic challenges, the Borough's other funds may be a part of the response to unforeseen events.

Best practice, as recognized by the Government Finance Officers Association (GFOA), is to use forecasts to illuminate trends and risks, rather than to present a definitive financial outcome.

¹ Snyder, D. and Kenworthy, W. 2025, April 3. Philadelphia-area car dealers say Trump's tariffs likely to drive up prices on foreign, domestic cars. *CBS News: Local News*. Online Article. Accessed: [Link](#)

Limitations Specific to This Forecast

This five-year forecast has several important and intentional limitations that should be clearly understood:

1. General Fund Focus – The forecast is limited to the Borough’s General Fund, which is the appropriate fund for evaluating structural operating balance. Other Borough funds—such as capital, grant-funded, enterprise, or special revenue funds—are not included. As a result, certain capital projects or grant-supported activities may not be reflected in this forecast.
2. Baseline Assumptions – The forecast assumes continuation of existing service levels, contractual obligations, and revenue structures. It does not assume future tax increases, service reductions, organizational changes, or new revenue sources unless already adopted.
3. No Embedded Policy Corrections – The model intentionally does not embed speculative policy actions to “solve” future deficits. Instead, it shows where current policies lead if left unchanged, allowing Council to evaluate options transparently.
4. Capital and Grant Volatility – Large capital projects and grant awards are, by nature, episodic and difficult to project. Where known, one-time items are included, but the forecast does not attempt to predict future grant success or discretionary capital funding beyond identified projects.

Effect of Recession on Forecast

A recession scenario was applied to the CY 2026–2030 forecast in which a national economic downturn begins early in CY 2028 and concludes after the second quarter. The scenario assumes a short-duration recession followed by an above-trend recovery, rather than a prolonged contraction or an immediate return to baseline conditions.

Consistent with historical experience, real estate tax revenue is assumed to remain stable throughout the recession, reflecting the lagged and relatively inelastic nature of property tax collections. In contrast, economically sensitive Act 511 revenues experience an immediate impact in CY 2028, with earned income tax declining by 2% and local services tax and business privilege tax each declining by 5%. No recession-driven reductions to expenditures are assumed, reflecting the fixed nature of public safety, personnel, and contractual costs.

Rather than restoring revenues to their pre-recession trajectory, the model applies an enhanced recovery approach. Under this framework, approximately half of the CY 2028 revenue loss is recovered in CY 2029, with half of the remaining shortfall recovered in CY 2030. This produces a gradually diminishing, but persistent, revenue “scar” that carries forward.

As illustrated in the accompanying table, the recession worsens the projected General Fund deficit by approximately \$16,600 in CY 2028, \$8,300 in CY 2029, and \$4,100 in CY 2030, relative to the baseline forecast. While modest in isolation, these impacts compound existing structural deficits and occur during years in which the Borough is already projected to experience operating shortfalls.

This scenario demonstrates that even a brief national recession can have a long-term alteration on the revenue trajectory of the Borough, reinforcing the forecast's central finding: structural imbalances are not resolved by economic growth. The analysis highlights the stabilizing role of the real estate tax, the vulnerability of economically sensitive revenues during downturns, and the importance of maintaining sufficient fiscal capacity and policy flexibility to absorb cyclical shocks.

Year	Adjusted Revenue	Total Revenue	Resulting Deficit
CY 2028	\$(16,567.37)	\$2,521,095.36	\$(210,808.40)
CY 2029	\$(8,283.68)	\$2,449,729.88	\$(317,139.52)
CY 2030	\$(4,141.84)	\$2,471,543.26	\$(411,909.29)

Consistency with the Prior Study

The results of the five-year forecast are consistent with and affirm the Pennsylvania Economy League's Strategic Management Planning Program (STMP) study completed in November 2024.

- Both analyses identify a structural operating imbalance in the General Fund.
- Both conclude that existing revenue structures are insufficient to keep pace with expenditure growth over time without intervention.
- Both identify police services, personnel costs, and limited revenue elasticity as primary cost drivers.
- Both show that, absent structural changes, recurring operating deficits emerge and widen over time.

While the STMP study was broader in scope and exploratory in nature, and this forecast is operational and budget-based, the underlying conclusions are aligned. This forecast effectively updates the STMP's trend analysis using a more recent, policy-adjusted base year.

Conclusion

This Five-Year Financial Forecast is intended to provide a clear, policy-neutral assessment of the Borough's financial trajectory under current conditions and assumptions. The forecast reviews projected revenues, expenditures, and fund balance trends over the 2026 - 2030 period. It

clarifies the nature and scale of the fiscal challenges facing the Borough without prescribing specific solutions. Its purpose is to establish a common factual baseline from which informed discussion can occur.

To support that objective, the accompanying materials include two five-year forecast scenarios—a tax-neutral scenario and a tax-increase scenario—each presented for analytical and illustrative purposes. Together, these forecasts are intended to demonstrate how different assumptions influence the Borough’s projected operating results and General Fund balance over time, and to illustrate the financial trajectory associated with maintaining current revenue structures versus alternative paths.

This forecast themselves should be viewed as a living document that will be refined as conditions evolve, new information becomes available, and future policy decisions are made. Its value lies in supporting deliberate, informed governance by clearly identifying trends, risks, and constraints, and by helping elected officials understand the financial implications of choices that may be considered in future budget cycles and policy discussions.

Five Year Forecast Tables

Sheet 1 – this sheet identifies the forecasted increases and decreases in revenue and expenditures over five years, beginning with 2026 and ending with 2030. It includes the anticipated fund balance based on the expected fund balance for December 31st, 2025/January 1st, 2026.

Sheet 2 – This sheet identifies the same information as Sheet 1 but includes Real Estate Property Tax increases of 1 mill per year in order to keep the budget's remaining fund balance healthy in order to avoid fiscal stressors in the future when available funds do not meet obligations.

	TOTAL CY 2026	TOTAL CY 2027	TOTAL CY 2028	TOTAL CY 2029	TOTAL CY 2030
Beginning Fund Balance					
January 1st General Fund Balance	\$ 524,411.64	\$ 528,022.80	\$ 429,146.05	\$ 234,905.03	\$ (73,950.81)
Percent Against Expenses (Emergency Capacity)	18%	21%	16%	8%	-3%
The Borough's Fund Balance policy requires at least a 15.00% equivalent of balance to expenditures. This provides funding for emergencies or cash flow.					
Income					
300.00 · Revenue					
Total 301.00 · Real Estate Property Taxes	\$ 1,399,425.83	\$ 1,403,976.48	\$ 1,408,542.60	\$ 1,413,124.24	\$ 1,417,721.47
Total 310.00 · Local Tax Enabling Act Taxes	\$ 715,019.00	\$ 717,459.32	\$ 728,102.45	\$ 738,952.37	\$ 750,013.18
Total 321.00 · Business Licenses and Permits	\$ 29,800.00	\$ 29,300.00	\$ 28,800.00	\$ 28,300.00	\$ 27,800.00
Total 322.00 · Non-Business Licenses & Permits	\$ 2,900.00	\$ 2,725.00	\$ 2,575.00	\$ 2,575.00	\$ 2,575.00
Total 330.00 · Forfeits	\$ -	\$ -	\$ -	\$ -	\$ -
Total 331.00 · Fines	\$ 19,500.00	\$ 19,500.00	\$ 19,500.00	\$ 19,500.00	\$ 19,500.00
Total 341.00 · Interest Earnings	\$ 28,750.00	\$ 18,975.00	\$ 18,975.00	\$ 18,975.00	\$ 18,975.00
Total 342.00 · Rent and Royalties	\$ 33,000.00	\$ 33,000.00	\$ 33,000.00	\$ 36,000.00	\$ 36,000.00
Total 354.00 · State Grants	\$ 144,438.52	\$ -	\$ 100,000.00	\$ -	\$ -
Total 355.00 · State Shared Entitlements	\$ 404,999.50	\$ 27,700.00	\$ 27,700.00	\$ 27,700.00	\$ 27,700.00
Total 359.00 · Payments in Lieu of Taxes	\$ 11,429.47	\$ 11,429.47	\$ 11,429.47	\$ 11,429.47	\$ 11,429.47
Total 361.00 · Zoning & Subdivision Fees	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00
Total 362.00 · Public Safety Fees	\$ 141,000.00	\$ 143,120.00	\$ 145,324.80	\$ 147,617.79	\$ 150,002.50
Total 363.00 · Highway and Streets Revenue	\$ 7,468.26	\$ 7,589.62	\$ 7,713.42	\$ 7,839.68	\$ 7,968.48
Total 364.00 · Sanitation	\$ -	\$ -	\$ -	\$ -	\$ -
389.00 · Unclassified Operating Revenue	\$ -	\$ -	\$ -	\$ -	\$ -
392.00 · Interfund Transfer(s)	\$ -	\$ -	\$ -	\$ -	\$ -
395.00 · Refund of Prior Year Expense	\$ -	\$ -	\$ -	\$ -	\$ -
Total Income	\$ 2,943,730.58	\$ 2,420,774.89	\$ 2,537,662.73	\$ 2,458,013.56	\$ 2,475,685.10
Expense					
400.00 · Expenditures					
Total 400.01 · Governing Body	\$ 17,685.00	\$ 18,185.00	\$ 18,185.00	\$ 18,185.00	\$ 18,185.00
Total 401.00 · Borough Manager	\$ 98,884.60	\$ 102,801.62	\$ 106,859.43	\$ 109,522.91	\$ 112,256.41
Total 402.00 · Financial Administration	\$ 12,500.00	\$ 13,500.00	\$ 14,000.00	\$ 14,250.00	\$ 14,500.00
Total 403.00 · Tax Collector	\$ 32,520.00	\$ 35,600.00	\$ 32,600.00	\$ 32,600.00	\$ 35,800.00
Total 404.00 · Legal Services	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Total 405.00 · Borough Office Personnel	\$ 55,120.00	\$ 57,324.80	\$ 57,324.80	\$ 61,108.24	\$ 62,635.94
Total 406.00 · General Administration	\$ 15,700.00	\$ 15,950.00	\$ 16,150.00	\$ 16,600.00	\$ 16,850.00
Total 407.00 · Information Technology Services	\$ 12,593.80	\$ 12,689.71	\$ 12,787.05	\$ 12,985.86	\$ 13,086.15
Total 408.00 · Engineering Services	\$ 30,000.00	\$ 31,000.00	\$ 32,000.00	\$ 33,000.00	\$ 34,000.00
Total 409.00 · Building & Grounds	\$ 27,420.00	\$ 27,896.00	\$ 28,388.66	\$ 28,898.56	\$ 29,426.31
Total 410.00 · Police Services	\$ 1,418,136.86	\$ 1,497,136.37	\$ 1,577,401.68	\$ 1,658,620.28	\$ 1,744,200.12
Total 411.00 · Fire Services	\$ 13,100.00	\$ 13,100.00	\$ 13,100.00	\$ 13,100.00	\$ 13,100.00
Total 412.00 · Ambulance & EMS Services	\$ 8,000.00	\$ 8,000.00	\$ 8,000.00	\$ 8,000.00	\$ 8,000.00
Total 413.00 · UCC & Code Enforcement	\$ 228,852.37	\$ 236,664.99	\$ 244,868.24	\$ 253,481.65	\$ 262,525.73
Total 414.00 · Planning and Zoning	\$ 7,000.00	\$ 7,000.00	\$ 7,000.00	\$ 7,000.00	\$ 7,000.00
Total 415.00 · Emergency Management Expenses	\$ 600.00	\$ 600.00	\$ 600.00	\$ 600.00	\$ 600.00
Total 419.00 · Other Public Safety Expenses	\$ -	\$ -	\$ -	\$ -	\$ -
Total 422.00 · Vector Control	\$ 5,260.00	\$ 5,260.00	\$ 5,260.00	\$ 5,260.00	\$ 5,260.00
Total 427.00 · Solid Waste Collection	\$ -	\$ -	\$ -	\$ -	\$ -
Total 430.00 · Road Services Administration	\$ 133,070.00	\$ 123,085.20	\$ 127,513.10	\$ 147,850.98	\$ 151,233.51
Total 431.00 · Cleaning of Streets	\$ -	\$ -	\$ -	\$ -	\$ -
Total 433.00 · Traffic Control Devices	\$ 1,000.00	\$ 1,017.50	\$ 1,035.61	\$ 1,054.36	\$ 1,073.76
Total 435.00 · Sidewalks and Crosswalks	\$ -	\$ -	\$ -	\$ -	\$ -
Total 436.00 · Storm Sewers & Drains	\$ -	\$ -	\$ -	\$ -	\$ -
Total 437.00 · Repairs of Tools & Machinery	\$ -	\$ -	\$ 100,000.00	\$ -	\$ -
Total 438.00 · Road Maintenance & Repairs	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
Total 439.00 · Road Construction	\$ 521,738.02	\$ -	\$ -	\$ -	\$ -
Total 445.00 · Permit Parking	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00
Total 451.00 · Culture	\$ 4,000.00	\$ 4,000.00	\$ 4,000.00	\$ 4,000.00	\$ 4,000.00
Total 471.00 · Debt Principal	\$ 36,796.52	\$ 36,796.52	\$ 36,796.52	\$ 36,796.52	\$ 36,796.52
Total 472.00 · Debt Interest	\$ 8,660.12	\$ 8,660.12	\$ 8,660.12	\$ 8,660.12	\$ 8,660.12
Total 481.00 · Payroll Expenses	\$ 30,775.84	\$ 30,775.84	\$ 30,775.84	\$ 30,775.84	\$ 30,775.84
Total 483.00 · Pension Related Expenses	\$ 30,058.40	\$ 28,425.90	\$ 29,004.73	\$ 29,217.35	\$ 29,435.28
Total 484.00 · Personnel Insurances	\$ -	\$ -	\$ -	\$ -	\$ -
Total 486.00 · Insurance, Casualty, and Surety	\$ 53,617.14	\$ 56,037.31	\$ 58,568.06	\$ 60,487.84	\$ 62,473.83
Total 487.00 · Health Insurance Benefits	\$ 115,530.75	\$ 126,644.76	\$ 139,524.91	\$ 153,313.90	\$ 160,078.02
492.00 · Interfund Transfer(s)	\$ -	\$ -	\$ -	\$ -	\$ -
Total Expense	\$ 2,940,119.42	\$ 2,519,651.63	\$ 2,731,903.76	\$ 2,766,869.40	\$ 2,883,452.55
Net Income	\$ 3,611.16	\$ (98,876.75)	\$ (194,241.02)	\$ (308,855.84)	\$ (407,767.45)
Ending Fund Balance					
December 31st General Fund Balance	\$ 528,022.80	\$ 429,146.05	\$ 234,905.03	\$ (73,950.81)	\$ (481,718.26)
Summary Sheet					
	CY 2026	CY 2027	CY 2028	CY 2029	CY 2030
January 1st Balance	\$ 524,411.64	\$ 528,022.80	\$ 429,146.05	\$ 234,905.03	\$ (73,950.81)
All Revenues	\$ 2,943,730.58	\$ 2,420,774.89	\$ 2,537,662.73	\$ 2,458,013.56	\$ 2,475,685.10
All Expenditures	\$ 2,940,119.42	\$ 2,519,651.63	\$ 2,731,903.76	\$ 2,766,869.40	\$ 2,883,452.55
December 31st Balance	\$ 528,022.80	\$ 429,146.05	\$ 234,905.03	\$ (73,950.81)	\$ (481,718.26)

	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
	CY 2026	CY 2027	CY 2028	CY 2029	CY 2030
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Total 310.00 · Local Tax Enabling Act Taxes	\$ 715,019.00	\$ 717,459.32	\$ 728,102.45	\$ 738,952.37	\$ 750,013.18
Total 321.00 · Business Licenses and Permits	\$ 29,800.00	\$ 29,300.00	\$ 28,800.00	\$ 28,300.00	\$ 27,800.00
Total 322.00 · Non-Business Licenses & Permits	\$ 2,900.00	\$ 2,725.00	\$ 2,575.00	\$ 2,575.00	\$ 2,575.00
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392.00 · Interfund Transfer(s)	\$ -	\$ -	\$ -	\$ -	\$ -
395.00 · Refund of Prior Year Expense	\$ -	\$ -	\$ -	\$ -	\$ -
Total Income	\$ 2,943,730.58	\$ 2,512,133.83	\$ 2,721,001.86	\$ 2,733,957.28	\$ 2,844,861.01
Expense					
400.00 · Expenditures					
Total 400.01 · Governing Body	\$ 17,685.00	\$ 18,185.00	\$ 18,185.00	\$ 18,185.00	\$ 18,185.00
Total 401.00 · Borough Manager	\$ 98,884.60	\$ 102,801.62	\$ 106,859.43	\$ 109,522.91	\$ 112,256.41
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Total 408.00 · Engineering Services	\$ 30,000.00	\$ 31,000.00	\$ 32,000.00	\$ 33,000.00	\$ 34,000.00
Total 409.00 · Building & Grounds	\$ 27,420.00	\$ 27,896.00	\$ 28,388.66	\$ 28,898.56	\$ 29,426.31
Total 410.00 · Police Services	\$ 1,418,136.86	\$ 1,497,136.37	\$ 1,577,401.68	\$ 1,658,620.28	\$ 1,744,200.12
Total 411.00 · Fire Services	\$ 13,100.00	\$ 13,100.00	\$ 13,100.00	\$ 13,100.00	\$ 13,100.00
Total 412.00 · Ambulance & EMS Services	\$ 8,000.00	\$ 8,000.00	\$ 8,000.00	\$ 8,000.00	\$ 8,000.00
Total 413.00 · UCC & Code Enforcement	\$ 228,852.37	\$ 236,664.99	\$ 244,868.24	\$ 253,481.65	\$ 262,525.73
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Total 437.00 · Repairs of Tools & Machinery	\$ -	\$ -	\$ 100,000.00	\$ -	\$ -
Total 438.00 · Road Maintenance & Repairs	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
Total 439.00 · Road Construction	\$ 521,738.02	\$ -	\$ -	\$ -	\$ -
Total 445.00 · Permit Parking	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00
Total 451.00 · Culture	\$ 4,000.00	\$ 4,000.00	\$ 4,000.00	\$ 4,000.00	\$ 4,000.00
Total 471.00 · Debt Principal	\$ 36,796.52	\$ 36,796.52	\$ 36,796.52	\$ 36,796.52	\$ 36,796.52
Total 472.00 · Debt Interest	\$ 8,660.12	\$ 8,660.12	\$ 8,660.12	\$ 8,660.12	\$ 8,660.12
Total 481.00 · Payroll Expenses	\$ 30,775.84	\$ 30,775.84	\$ 30,775.84	\$ 30,775.84	\$ 30,775.84
Total 483.00 · Pension Related Expenses	\$ 30,058.40	\$ 28,425.90	\$ 29,004.73	\$ 29,217.35	\$ 29,435.28
Total 484.00 · Personnel Insurances	\$ -	\$ -	\$ -	\$ -	\$ -
Total 486.00 · Insurance, Casualty, and Surety	\$ 53,617.14	\$ 56,037.31	\$ 58,568.06	\$ 60,487.84	\$ 62,473.83
Total 487.00 · Health Insurance Benefits	\$ 115,530.75	\$ 126,644.76	\$ 139,524.91	\$ 153,313.90	\$ 160,078.02
492.00 · Interfund Transfer(s)	\$ -	\$ -	\$ -	\$ -	\$ -
Total Expense	\$ 2,940,119.42	\$ 2,519,651.63	\$ 2,731,903.76	\$ 2,766,869.40	\$ 2,883,452.55
Net Income	\$ 3,611.16	\$ (7,517.81)	\$ (10,901.89)	\$ (32,912.12)	\$ (38,591.54)
Ending Fund Balance					
December 31st General Fund Balance	\$ 528,022.80	\$ 520,504.99	\$ 509,603.10	\$ 476,690.98	\$ 438,099.44
Summary Sheet					
	CY 2026	CY 2027	CY 2028	CY 2029	CY 2030
January 1st Balance	\$ 524,411.64	\$ 528,022.80	\$ 520,504.99	\$ 509,603.10	\$ 476,690.98
All Revenues	\$ 2,943,730.58	\$ 2,512,133.83	\$ 2,721,001.86	\$ 2,733,957.28	\$ 2,844,861.01
All Expenditures	\$ 2,940,119.42	\$ 2,519,651.63	\$ 2,731,903.76	\$ 2,766,869.40	\$ 2,883,452.55
December 31st Balance	\$ 528,022.80	\$ 520,504.99	\$ 509,603.10	\$ 476,690.98	\$ 438,099.44