City of Cumberland

FY 2021 Adopted Budget Summary

June 16, 2020

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Contents are for Fiscal Year 2021 Budget unless otherwise noted

FY 2021 Budget Highlights

- COVID-19
  - Potential for new federal stimulus package for State & Local Gov
  - Allowance for COVID-19 negative impact on revenue has been factored in
- General Fund break-even
- The assessable base is expected to increase 1.2%.
- Health insurance rate increase of ONLY 4.6%, refund projected at $786K
- Recommend final year of the planned 3 annual Water rate increases of 5%.
- MPA requires General Fund assistance of $132K and DDC requires GF assistance of $32K.
- New equipment and capital projects debt issues – General Fund - $2.2 million, Water Fund $3.2 million, Sewer $7.9 million.
- New Grant and other financial assistance – General - $15.1 million, Water $2.5 million, Sewer $50.4 million.

Constant Yield Notice

2020 Constant Yield Tax Rate Certification

Taxing authority: **Cumberland in Allegany County**

1	1-Jul-2019	Gross assessable real property base	$	892,630,768
2	1-Jul-2019	Homestead Tax Credit	-	1,083,117
3	1-Jul-2019	Net assessable real property base		891,547,651
4	1-Jul-2019	Actual local tax rate (per $100)	x	1.0595
5	1-Jul-2019	Potential revenue	$	9,445,947
6	1-Jul-2020	Estimated assessable base	$	904,509,306
7	1-Jan-2020	Half year new construction	-	166,170
8	1-Jul-2020	Estimated full year new construction*	-	200,000
9	1-Jul-2020	Estimated abatements and deletions**	-	1,821,121
10	1-Jul-2020	Net assessable real property base	$	902,322,015
11	1-Jul-2019	Potential revenue	$	9,445,947
12	1-Jul-2020	Net assessable real property base	÷	902,322,015
13	1-Jul-2020	**Constant yield tax rate**	$	**1.0468**

Assessable Real Property Tax Base

Dollar Figures are in Thousands (000's)				
Fiscal Year Ending	Constant Yield Notice Assessable Base Estimate	Tax Rate	Tax Levy	Year-to-Year Inc (Dec)
6/30/2013	$ 844,797	$ 0.9654	$ 8,155.7	$ (502.3)
6/30/2014	$ 859,193	$ 0.9654	$ 8,294.6	$ 138.9
6/30/2015	$ 867,489	$ 0.9654	$ 8,374.7	$ 80.1
6/30/2016	$ 843,326	$ 0.9654	$ 8,141.5	$ (233.2)
6/30/2017	$ 858,693	$ 0.9654	$ 8,289.8	$ 148.3
6/30/2018	$ 864,731	$ 1.0595	$ 9,161.8	$ 872.0
6/30/2019	$ 863,802	$ 1.0595	$ 9,152.0	$ (9.8)
6/30/2020	$ 890,094	$ 1.0595	$ 9,430.5	$ 278.5
6/30/2021	$ 902,322	$ 1.0595	$ 9,560.1	$ 129.6

- Historical Constant Yield Notice Summary with subsequent year updates

FY 2021 Staffing Levels – Full Time & Elected

City of Cumberland, Maryland

Annual Budget Approved Employees by Function

Function	Adopted 2021	Current 2020	Adopted 2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
Governmental Fund Departments												
General Government												
Mayor & Council	5	5	5	5	5	5	5	5	5	5	5	5
City Administrator	1	1	1	1	1	1	1	1	1	2	2	2
City Clerk	2	2	2	2	2	2	2	2	2	1	1	1
Personnel	2	2	2	2	2	2	2	2	2	2	2	2
Finance	11	11	11	11	11	11	11	11	11	11	11	12
IT	4	4	4	4	4	4	4	4	4	4	4	4
Central Services	6	5	6	6	6	6	6	6	5	1	1	1
Public Safety												
Police Department	55	50	55	54	54	56	56	51	50	48	51	53
Police Full-time Grant	2	2	3	3	3	2	2	5	3	3	3	-
Fire Department	51	51	51	49	49	54	61	56	58	59	58	58
Fire Full-time Grant	-	-	-	-	-	-	-	6	8	8	9	-
Public Works:												
Administration	2	2	2	2	3	3	3	3	4	4	4	4
Engineering	8	9	8	8	9	8	8	9	8	8	9	8
Vehicle Maintenance	4	4	4	4	4	4	4	4	4	4	4	4
Street Department	16	15	16	15	15	16	16	15	15	16	17	17
Recreation												
Recreation	1	1	1	1	1	1	1	1	1	1	1	1
Parks	3	3	3	4	4	4	4	4	4	4	4	4
Community Development												
Community Development	9	9	9	7	8	10	12	11	9	10	11	13
Economic Development	3	3	3	3	3	3	2	2	2	2	2	2
Downtown Development	3	2	3	3	4	4	4	3	1	1	1	1
Total Governmental Funds	188	181	189	184	188	196	204	201	197	194	200	192
Proprietary Fund Departments:												
Water Distribution	21	20	21	21	21	21	21	22	20	21	22	22
Water Filtration	10	10	10	10	11	10	10	10	8	8	9	9
Wastewater Treatment	12	12	13	13	13	13	13	13	14	14	15	16
Flood/Sewer	14	14	14	14	14	13	11	13	12	12	12	13
Utility Services	4	4	4	3	1	-	-	-	-	3	3	3
Municipal Parking Authority	1	1	1	1	2	2	2	2	1	1	1	1
Total Proprietary Funds	62	61	63	62	62	59	57	60	55	59	62	64
Total Full-time and Elected	**250**	**242**	**252**	**246**	**250**	**255**	**261**	**261**	**252**	**253**	**262**	**256**

FY 2021 Contract, Part-time and Seasonal Staffing

City of Cumberland
Part-Time and Seasonal Staff Budgets

		FY 2021			FY 2020		
Minimum Wage		$ 11.00 - $11.75			$ 10.10 - $11.00		
Department	**Description**	**Part-Time**	**Seasonal**	**Hours**	**Part-time**	**Seasonal**	**Hours**
Governmental Funds							
City Clerk	Record Retention	1		780	1		780
City Clerk	Phones	1		1,300	1		1,300
Risk Manager	Risk assessement	1		416	1		390
Code Enforcement	DDC Mall Enforcement	3		4,305	3		4,180
Police	Admin	2		1,560	2		1,530
Police	Facilities	1		1,300	1		1,300
C3I	Admin	1		1,248	1		1,300
C3I Narcotics	Admin	1		520	1		520
Engineering	Former Director	1		500	1		500
Engineering	GIS Intern		1	208		1	650
Engineering	Intern		1	208		1	650
Recreation Activities	Day Camp		2	785		2	925
Recreation Activities	Counselors		11	1,732		11	4,070
Recreation Activities	Watchman		3	447		3	1,050
Recreation Activities	Custodial		1	383		1	900
Swimming Pool	Management		2	414		2	900
Swimming Pool	Life Guards		15	2,100		15	4,875
Swimming Pool	Cashier		3	260		3	600
Parks	Mowing - Maintence		2	1,920		2	1,920
Community Development	Admin	1		1,560	1		1,560
Community Development	Planning	1		260			
Community Development	Admin	1		1,300	1		1,300
Community Development	Shade Tree		1	784		1	784
Proprietary Funds							
Treatment Plants	Mowing - Maintence		2	1,300		2	1,300
Flood Control	Mowing - Maintence		1	952		1	1,000
MPA	Meter Attendant	2		1,454	2		2,800
MPA	Manager	1		488	1		975
MPA	Parking Attendant	1		832	1		1,664
City-Wide Part-time and Seasonal Staff		**19**	**45**	**29,316**	**18**	**45**	**39,723**

Note: Highlighted area indicates COVID-19 reductions

Capital Expenditures Summary - Ongoing Projects

	Expenditures				Funding Sources		
Combined	**Prior Years**	**FY 2021**	**FY 2022 +**	**Total**	**Existing Debt**	**New debt**	**Grant**
General	$ 761,132	$ 5,088,507	$ 12,913,961	$ 18,763,600	$ 1,755,860	$ 1,932,700	$ 15,075,040
Water	108,400	4,463,900	1,729,765	6,302,065	666,410	3,164,705	2,470,950
Sewer	858,260	8,068,740	49,948,260	58,875,260	621,471	7,878,914	50,374,875
Combined	**$ 1,727,792**	**$ 17,621,147**	**$ 64,591,986**	**$ 83,940,925**	**$ 3,043,741**	**$ 12,976,319**	**$ 67,920,865**

- Significant multi-year projects are in process or planned.
- New debt will be required.
- Significant financial assistance is expected (grants).
- Debt & grants will be drawn down as construction progresses on multi-year projects.

FY 2021 Capital Equipment

		Existing Debt	CDA 20 - 7	CDA 20 - 10	CDA 20 - 30	Total	Total - New Debt
General Fund							
IT	Cisco Switches	$ 32,000	$ -	$ -	$ -	$ 32,000	$ -
IT	Windows 10 Upgrades	12,320				12,320	-
Police	Admin	50,000	-	-	-	50,000	-
Police	Patrol Vehicles	226	199,774			200,000	199,774
Fire	Utility Vehicle		40,000			40,000	40,000
Fire	Marshal Pickup		40,000			40,000	40,000
Eng	Tahoe Rep		28,000			28,000	28,000
Street	Hot box trailer	39,000				39,000	-
Street	Caterpillar Loader	125,000				125,000	-
Total General Fund		**258,546**	**307,774**	-	-	**566,320**	**307,774**
Water Fund							
Dist	Brushhog attachment	-		10,000		10,000	10,000
Dist	Backhoe	27,840	-	82,160		110,000	82,160
Filt	Sludge Thickner Mixer			15,000		15,000	15,000
Total Water Fund		**27,840**	-	**107,160**	-	**135,000**	**107,160**
Sewer Fund							
WWTP	3/4 Ton Pickup		35,000			35,000	35,000
Sani	2500 Tool Truck		47,000			47,000	47,000
Sani	Trench shoring	12,000				12,000	-
Fld	Drill, Tripod, safety clutch	13,000				13,000	-
Total Sewer Fund		**25,000**	**47,000**	-	-	**72,000**	**47,000**
Combined		**$ 311,386**	**$ 354,774**	**$ 107,160**	**$ -**	**$ 773,320**	**$ 461,934**

Governmental Fund
Capital Project Expenditures

General Fund		Expenditures				Funding Sources			
		Prior Years	FY 2021	FY 2022 +	Total	Existing Debt	New debt	Grant	New
MSC	Sprinklers	$ -	$ 20,885	$ -	$ 20,885	$ -	$ 20,885	$ -	
MSC	Fence Replacement	-	25,218	-	25,218	-	25,218	-	
MSC	Pole Building	-	23,478	-	23,478	-	23,478	-	
Cap	Cavanaugh Field (Fence Rep)	-	13,926	-	13,926	-	13,926	-	
Cap	Long Field Imp	-	165,000	-	165,000	-	15,000	150,000	**CDA 2020**
Cap	19 Frederick St	-	200,000	-	200,000	-	100,000	100,000	**CDA 2020**
Cap	Intersection Lights	-	50,000	-	50,000	50,000	-	-	**CDA 2020**
Cap	McMullen Bridge	-	310,000	-	310,000	44,728	17,272	248,000	**CDA 2020**
Cap	Cumberland St Bridge	100,000	100,000	4,500,000	4,700,000	-	-	4,700,000	**CDA 2020**
Cap	Baltimore St Bridge	29,000	1,930,000	1,500,000	3,459,000	29,000	686,000	2,744,000	**CDA 2020**
Cap	Mall Access	632,132	2,000,000	6,913,961	9,546,093	1,382,132	1,030,921	7,133,040	**CDA 2020**
St Imp	Misc Street Paving	-	250,000	-	250,000	250,000	-	-	
Total General Fund		**$ 761,132**	**$ 5,088,507**	**$ 12,913,961**	**$ 18,763,600**	**$ 1,755,860**	**$ 1,932,700**	**$ 15,075,040**	

Future

Bridge	Fayette St Bridge	$ 43,218		$ 2,800,000	$ 2,843,218		$ -	$ 2,843,218	**CSX/FHA**
Bridge	Washington St Bridge	36,218		4,000,000	4,036,218	36,218	800,000	3,200,000	**FHA**
Bridge	Valley St Bridge			240,000	240,000		240,000		**TBD**
Bridge	Marion St Bridge			100,000	100,000		100,000		**TBD**
Bldg	City Hall - P.S. Bldg HVAC			1,420,000	1,420,000		1,420,000		**TBD**
Bldg	City Hall - P.S. Bldg Elevator			430,000	430,000		430,000		**TBD**
Total Future		**$ 79,436**	**$ -**	**$ 8,990,000**	**$ 9,069,436**	**$ 36,218**	**$ 2,990,000**	**$ 6,043,218**	

Water Fund
Capital Project Expenditures

Water Fund		Expenditures				Funding Sources			
		Prior Years	FY 2021	FY 2022 +	Total	Existing Debt	New debt	Grant	New
Dist	Cross connections Program	$ -	$ 250,000	$ -	$ 250,000	$ -	$ 250,000	$ -	CDA 2020
Dist	Hydrant/Valve Replacement	-	150,000	-	150,000	-	150,000	-	CDA 2020
Dist	Water main replacement	-	82,000	-	82,000	-	82,000	-	CDA 2020
Dist	Cole Street Valve Equip	-	50,000	-	50,000	-	50,000	-	CDA 2020
Dist	Industrial Blvd Bridge Waterline	-	300,000	111,515	411,515	-	411,515	-	CDA 2020
Filt	Intake Screening	108,400	746,900	-	855,300	616,410	238,890	-	CDA 2020
Filt	DAF Concrete Repair at Scrapper	-	35,000	-	35,000	-	35,000	-	CDA 2020
Filt	SCADA System	-	50,000	-	50,000	50,000	-	-	CDA 2020
Filt	Koon Dam Repairs	-	300,000	-	300,000	-	300,000	-	CDA 2020
Dist	Decatur St Waterline	-	2,500,000	1,618,250	4,118,250	-	1,647,300	2,470,950	DWSRF 2020
Total Water Fund		**$ 108,400**	**$ 4,463,900**	**$ 1,729,765**	**$ 6,302,065**	**$ 666,410**	**$ 3,164,705**	**$ 2,470,950**	

Future

Filt	Filter Building	-		18,500,000	18,500,000		-	-	TBD - 2025

Recent Completions

Dist	Willowbrook Road Waterline	724,790	-	-	724,790	604,490	724,790	120,300	

Sewer Fund
Capital Project Expenditures

Sewer Fund		Expenditures				Funding Sources			
		Prior Years	FY 2021	FY 2022 +	Total	Existing Debt	New debt	Grant	New
WWTP	SCADA System	$ -	$ 50,000	$ -	$ 50,000	$ 24,721	$ 25,279	$ -	CDA 2020
WWTP	Electrical Switch Gear	-	307,000	-	307,000	238,490	68,510	-	CDA 2020
WWTP	Influent Screen Design/Const	-	75,000	-	75,000	-	75,000	-	CDA 2020
WWTP	Ammonia-Nitrogen & Nitrate Probes	-	50,000	-	50,000	-	50,000	-	CDA 2020
Fld	Flood Control Concrete Rep	-	250,000	-	250,000	-	62,000	188,000	CDA 2020
Sani	Mill Race 78" Pipeline	715,000	7,000,000	43,785,000	51,500,000	215,000	6,785,625	44,499,375	WQSRF 2020-1
Sani	Evitts Creeek CSO P-3	143,260	336,740	6,163,260	6,643,260	143,260	812,500	5,687,500	WQSRF 2020-2
Total Sewer Fund		**$ 858,260**	**$ 8,068,740**	**$ 49,948,260**	**$ 58,875,260**	**$ 621,471**	**$ 7,878,914**	**$ 50,374,875**	
Future									
Sani	Evitts Creek CSO P-4	-		8,150,000	8,150,000		1,018,750	7,131,250	WQSRF 2021
Sani	North End CSO	-		2,600,000	2,600,000		412,500	2,187,500	WQSRF 2021
Total Future		**$ -**	**$ -**	**$ 10,750,000**	**$ 10,750,000**	**$ -**	**$ 1,431,250**	**$ 9,318,750**	
Recent Completions									
WWTP	CSO Tank	28,584,755	-	-	28,584,755	2,864,002		25,720,753	WQSRF 2017
WWTP	Air Blower System	1,329,800			1,329,800	286,700		1,043,100	CDA 2015
Total Recent		**$29,914,555**	**$ -**	**$ -**	**$ 29,914,555**	**$ 3,150,702**	**$ -**	**$ 26,763,853**	

- Mill Race Pipeline and Evitts Phase 3 funding approved
- Evitts Creek Phase 4 requested

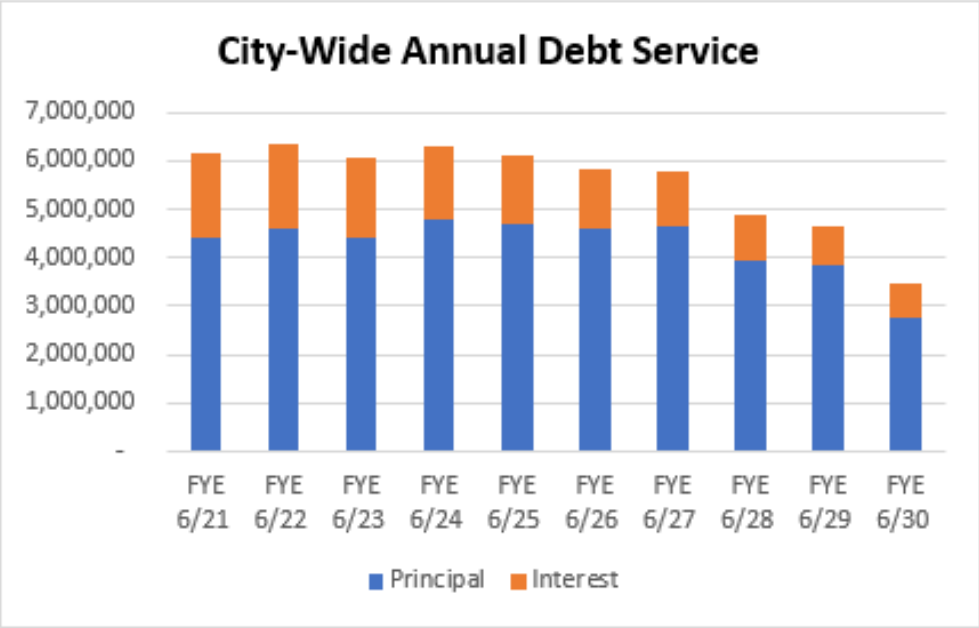
City-Wide Debt Service Requirements

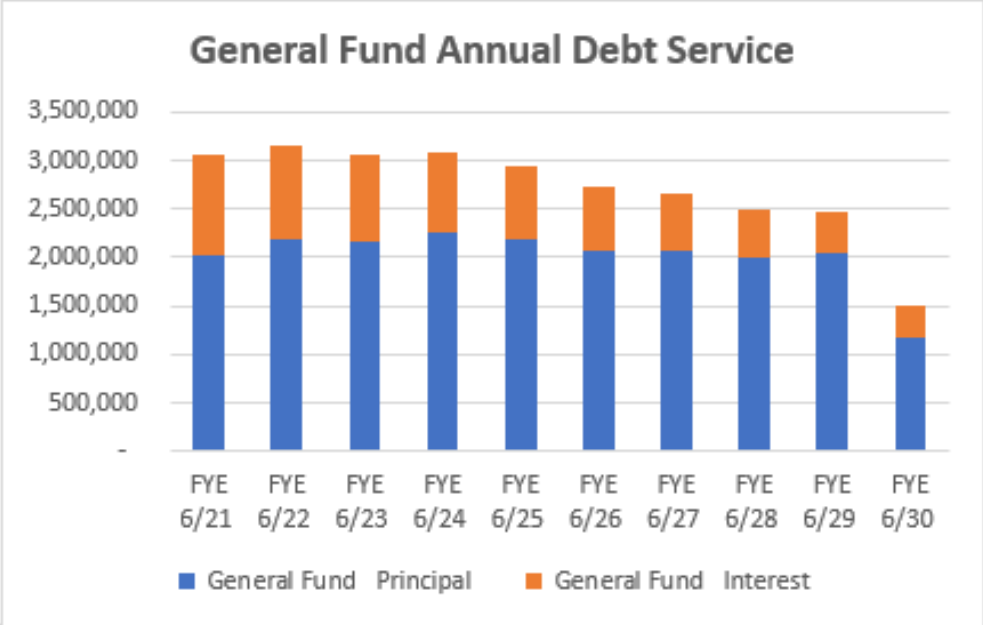
(000's)

Year	Governmental Funds		Proprietary Funds		City-Wide		
	Principal	Interest	Principal	Interest	Principal	Interest	Total
2021	$ 2,084	$ 1,090	$ 2,314	$ 694	$ 4,398	$ 1,784	$ 6,182
2022	2,297	1,064	2,283	694	4,580	1,758	6,338
2023	2,287	985	2,126	669	4,413	1,654	6,067
2024	2,381	901	2,387	636	4,768	1,537	6,305
2025	2,325	821	2,359	588	4,684	1,409	6,093
2026 - 2030	9,896	2,822	9,908	2,049	19,804	4,871	24,675
2031 - 2035	6,100	1,158	5,913	1,008	12,013	2,166	14,179
2036 - 2040	2,138	194	3,254	504	5,392	698	6,090
2041 - 2045	-	-	2,692	269	2,692	269	2,961
2046 - 2050	-	-	2,530	98	2,530	98	2,628
2051 - 2055	-	-	642	7	642	7	649
Total	**$ 29,508**	**$ 9,035**	**$ 36,408**	**$ 7,216**	**$ 65,916**	**$ 16,251**	**$ 82,167**

- Expected debt service on new 2021 debt is reflected in the table above.

Annual Debt Service Requirements





City-wide annual debt service requirements for existing and new FY 2021 debt is manageable.

General Fund

Revenue and Expenditure Comparison

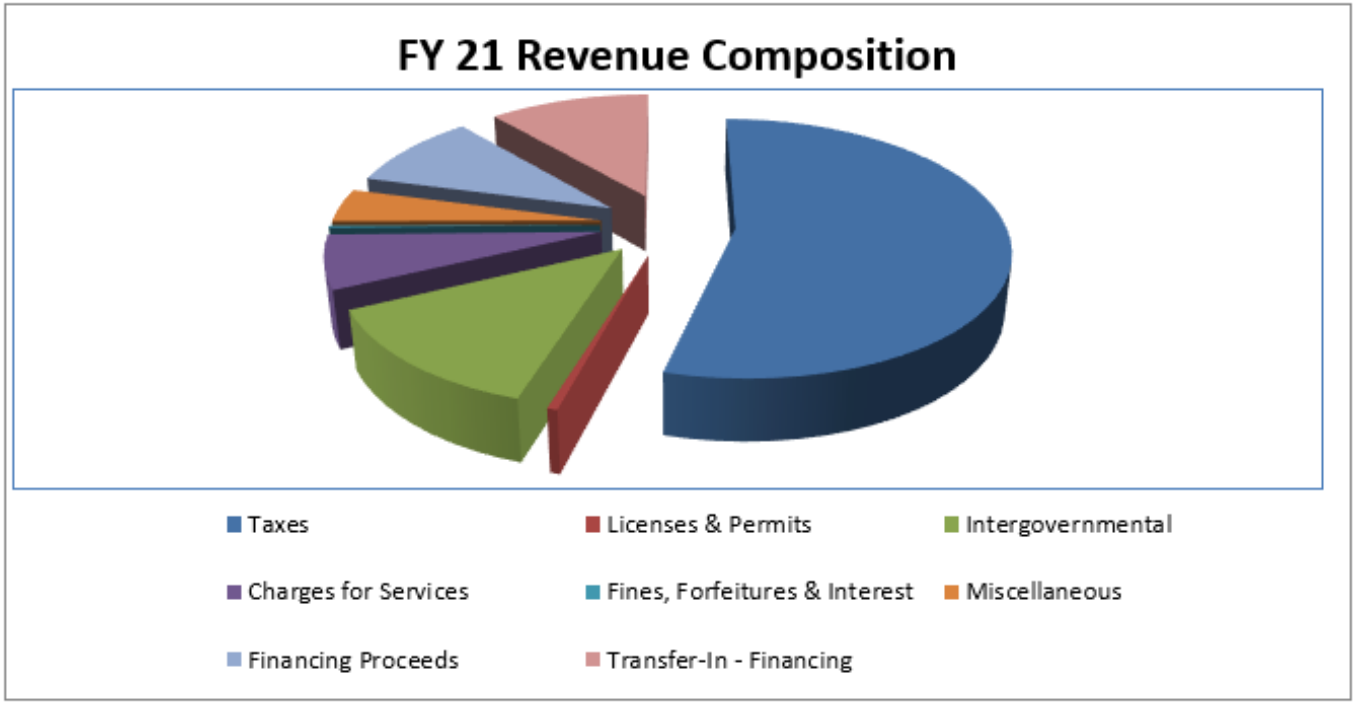
City of Cumberland

General Fund

Schedule of Revenue and Expenditures Comparisons to Prior Years

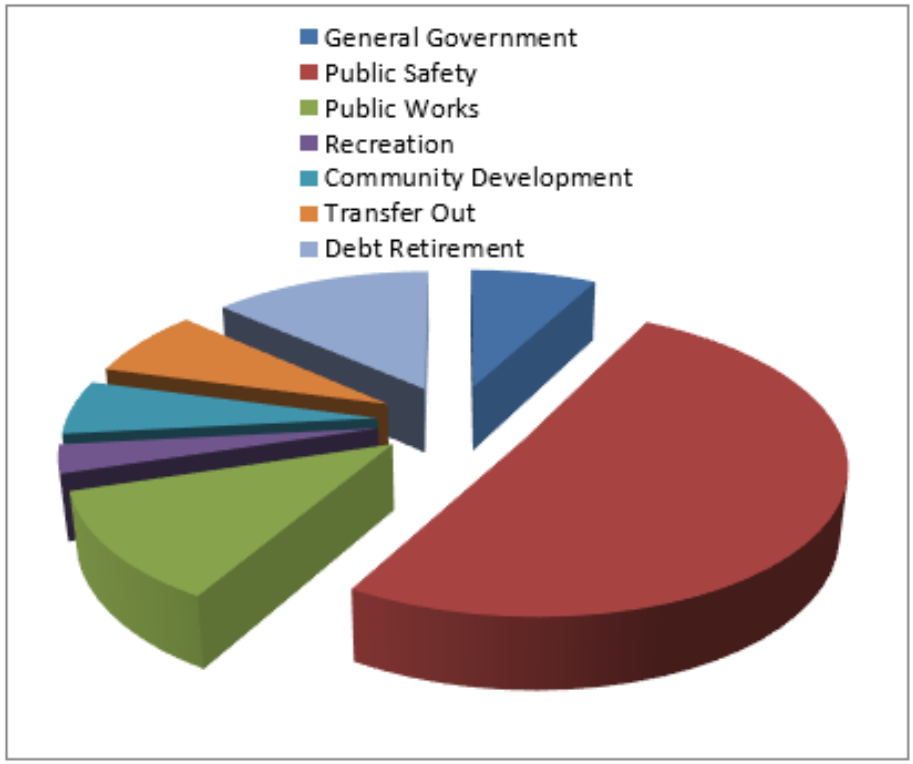
	FY 2016 Actual	FY 2017 Actual	FY 2018 Actual	FY 2019 Actual	FY 2020 Adopted Budget	FY 2020 Revised Estimate	FY 2021 Adopted Budget
Revenues:							
Taxes	$ 10,781,866	$11,324,590	$ 12,276,207	$ 12,105,265	$ 12,691,001	$12,321,424	12,701,280
Licenses & Permits	213,540	203,847	120,150	82,830	127,600	129,900	122,900
Intergovernmental	3,361,129	3,036,192	3,112,725	3,343,015	3,643,261	3,570,101	3,089,824
Service Charges	1,688,562	1,630,969	1,572,403	1,585,935	1,579,425	1,656,499	1,569,450
Fines, Forfeitures & Interest	12,786	23,421	55,593	104,820	66,100	109,700	59,200
Misc	651,531	592,158	775,764	970,507	618,800	653,922	982,000
Total Revenues	16,709,414	16,811,177	17,912,842	18,192,372	18,726,187	18,441,546	18,524,654
Expenditures:							
Personnel	14,816,128	14,539,818	14,583,762	14,662,505	15,459,285	14,981,356	15,128,624
Operating	3,954,964	3,568,257	3,415,769	3,537,596	4,004,454	3,937,666	4,391,871
Admin	(1,891,936)	(1,515,085)	(1,571,816)	(1,691,151)	(1,760,810)	(1,765,461)	(1,807,638)
Capital	3,011,973	1,508,225	460,908	459,658	2,149,500	940,118	566,320
Debt Service	1,742,554	1,763,693	2,047,157	2,125,434	2,801,865	2,817,781	3,097,380
Total Expenditures	21,633,683	19,864,908	18,935,780	19,094,042	22,654,294	20,911,460	21,376,557
Revenue in Excess of (less than) expenditures	(4,924,269)	(3,053,731)	(1,022,938)	(901,670)	(3,928,107)	(2,469,914)	(2,851,903)
Other Financing Sources (Uses):							
Debt Refinance Revenue	-	-	14,654,943	-	-	-	-
Debt Refinance Pay-off	-	-	(14,444,852)	-	-	-	-
Debt Refinance Closing Costs	-	-	(281,892)	(24,134)	-	-	-
Financing Proceeds	4,811,250	39,530	425,996	573,320	3,207,500	3,283,326	2,240,474
Payments in Lieu of Taxes	1,933,921	1,834,660	1,833,902	1,788,464	1,976,352	1,770,817	2,601,374
Transfers-In	1,759,929	1,166,312	3,172	747	-	-	50,000
Transfers Out	(1,491,472)	(2,213,570)	(419,676)	(1,953,717)	(1,065,431)	(1,579,334)	(1,710,223)
Special Item - Demolition Costs	(249,193)	-	-	-	-	-	-
(Increase) decrease in restriicted fund balance	(1,367,334)	2,559,997	143,892	1,208,185	(96,186)	(970,842)	(328,067)
Unassigned surplus (deficit)	**$ 472,832**	**$ 333,198**	**$ 892,547**	**$ 691,195**	**$ 94,128**	**$ 34,053**	**$ 1,655**
Ending Unassigned fund balance	$ 830,790	$ 1,163,988	$ 2,056,537	$ 2,747,732	$ 2,841,859	$ 2,781,785	$ 2,783,440

General Fund FY 2021 Revenue Budget



Taxes	Licenses & Permits	Intergov	Charges for Services	Fines, Forfeitures & Interest	Misc	Financing / Transfers	Total
$ 12,701,280	$ 122,900	$ 3,089,824	$ 1,569,450	$ 59,200	$ 982,000	$ 4,891,848	$ 23,416,502
54.2%	0.5%	13.2%	6.7%	0.3%	4.2%	20.9%	100.0%

General Fund FY 2021 Expenditure Budget



General Government	$ 1,786,435	7.7%
Public Safety	11,684,675	50.6%
Public Works	2,740,055	11.9%
Recreation	708,834	3.1%
Community Development	1,359,178	5.9%
Transfer Out	1,710,223	7.4%
Debt Retirement	3,097,380	13.4%
	$ 23,086,780	

General Fund FY 2021 Department Budgets

	Revised FY 2020		Request FY 2021	
General Government				
Mayors' Office	$ 26,288		$ 25,998	
City Council	32,249		32,536	
City Clerk	102,642		100,550	
City Administrator	107,380		105,391	
Comptroller	361,565		364,992	
Personnel	80,535		80,057	
City Solicitor	125,979		109,606	
HRDC 400 N Mech St	1,400		1,300	
City Hall	89,031		94,432	
Information Technologies	394,328		380,976	
Vehicle Maintenance	118,119		164,903	
Central Services	321,264		241,859	
Building Maintenance - HRDC	12,237		3,200	
Municipal Service Center	57,176		65,978	
Insurance	2,918		31,079	
Debt Alloc	(12,164)		(16,422)	
Total General Gov.	**$ 1,820,947**	**8.1%**	**$ 1,786,435**	**7.7%**
Public Safety				
Police	$ 5,375,021		$ 5,861,191	
C3I	43,188		42,866	
C3I Narcotics & Fed Forfeitures	30,621		21,852	
DDC Code Enforcement	57,430		61,702	
Fire	5,450,684		5,543,246	
Public Safety Building	164,576		153,818	
Total Public Safety	**$ 11,121,520**	**49.5%**	**$ 11,684,675**	**50.6%**

	Revised FY 2020		Request FY 2021	
Public Works				
Public Works	$ 81,999		$ 54,161	
Engineering Services	162,152		187,979	
Street Maintenance	2,012,707		1,781,618	
Snow Removal	153,193		296,297	
Street Lighting	436,633		420,000	
Total Public Works	**$ 2,846,684**	**12.7%**	**$ 2,740,055**	**11.9%**
Recreation				
Director of Parks & Rec	$ 135,439		$ 115,347	
Recreation Activities	127,541		76,357	
Swimming Pool	126,387		84,699	
Parks	538,590		432,431	
Total Recreation	**$ 927,957**	**4.1%**	**$ 708,834**	**3.1%**
Community Development				
Economic Development	$ 350,000		$ 350,000	
Community Development	927,702		894,502	
C.D. Special Projects	98,869		114,676	
Total Community Dev.	**$ 1,376,571**	**6.1%**	**$ 1,359,178**	**5.9%**
Debt Retirement	**$ 2,817,781**	**12.5%**	**$ 3,097,380**	**13.4%**
Transfers Out	**$ 1,579,334**	**7.0%**	**$ 1,710,223**	**7.4%**
Total Expenses & Outflows	**$ 22,490,794**		**$ 23,086,780**	

Governmental Funds FY 2021 Budget

			Non-Major Governmental Funds							
	General Fund	Housing Assistance	DDC	CDBG	Police Grants	Special Projects	Community Legacy	Capital Projects	Street Improve	Total
Revenues										
Taxes	$ 12,701,280	$ -	$185,634	$ -	$ -	$ -	$ -	$ -	$ -	$ 12,886,914
Licenses & Permits	122,900	-	-	-	-	-	-	-	-	122,900
Intergovernmental	3,089,824	2,192,573	-	865,902	495,049	1,018,140	320,000	3,652,420	-	11,633,908
Service Charges	1,569,450	-	-	-	-	-	-	-	-	1,569,450
Fines, Forfeitures & Interest	59,200	-	1,700	16,400	-	-	-	-	-	77,300
Misc	982,000	-	25,000	-	-	-	-	100,000	-	1,107,000
	18,524,654	2,192,573	212,334	882,302	495,049	1,018,140	320,000	3,752,420	-	27,397,472
Expenditures										
General Government	1,786,435	-	323,968	-	-	-	-	-	-	2,110,403
Public Safety	11,684,675	-	-	-	500,049	-	-	-	-	12,184,724
Public Works	2,740,055	-	-	-	-	-	-	-	-	2,740,055
Recreation	708,834	-	-	-	-	-	-	-	-	708,834
Community Dev. & Housing	1,359,178	2,192,573	-	126,288	-	1,213,140	320,000	-	-	5,211,179
Capital Outlay	-	-	-	679,614	-	-	-	4,848,507	250,000	5,778,121
Debt Service	3,097,380	-	-	76,400	-	-	-	-	-	3,173,780
	21,376,557	2,192,573	323,968	882,302	500,049	1,213,140	320,000	4,848,507	250,000	31,907,096
Revenue in Excess of (less than) expenditures	(2,851,903)	-	(111,634)	-	(5,000)	(195,000)	-	(1,096,087)	(250,000)	(4,509,624)
Other Financing Sources (Uses)										
Financing Proceeds	2,240,474	-	-	-	-	-	-	-	-	2,240,474
Payment in Lieu of Taxes	2,601,374	-	-	-	-	-	-	-	-	2,601,374
Transfers-In	50,000	-	31,941	-	5,000	195,000	-	1,096,087	250,000	1,628,028
Transfers-out	(1,710,223)	-	-	-	-	-	-	-	-	(1,710,223)
Utilize Restricted Fund Balance	(328,067)	-	-	-	-	-	-	-	-	(328,067)
Unassigned surplus (deficit)	**$ 1,656**	**$ -**	**$ (79,693)**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ (78,038)**

Proprietary Funds FY 2021 Budget

			Non-Major		
	Water	Sewer	Trash	MPA	Total
Operating Revenues:					
Charges for Services:					
Domestic	$ 2,633,000	$ 5,609,000	$ 1,781,100	$ -	$ 10,023,100
Industrial	2,436,000	788,000	3,900	-	3,227,900
Sanitary commissions	-	4,190,000	-	-	4,190,000
Water companies	2,408,000	-	-	-	2,408,000
Rents/Concessions	-	-	-	356,933	356,933
Connection Charges	150,000	3,000	-	-	153,000
Other	204,700	661,500	21,475	16,000	903,675
Total Operating Revenues	7,831,700	11,251,500	1,806,475	372,933	21,262,608
Operating Expenses:					
Personal services	3,085,609	3,293,712	-	177,885	6,557,206
Utilities	196,300	474,500	-	13,200	684,000
Supplies	286,900	493,900	-	-	780,800
Repairs and maintenance	865,800	380,750	-	13,700	1,260,250
Landfill and recycling	200	7,000	515,125	-	522,325
Depreciation	1,291,125	2,441,467	-	138,738	3,871,330
Contractual services	279,500	1,073,904	1,097,103	18,000	2,468,507
Other operating expenses	1,386,210	939,145	197,153	55,781	2,578,289
Total Operating Expenses	7,391,644	9,104,378	1,809,381	417,304	18,722,707
Non-Operating Revenues (Expenses):					
Interest income	105,000	132,000	-	-	237,000
Interest expense	(444,284)	(183,960)	-	(80,929)	(709,173)
Other nonoperating revenue	-	-	-	-	-
Total Non-Operating Income (Loss)	(339,284)	(51,960)	-	(80,929)	(472,173)
Net Income Before Contributions, Special Items, and Transfers	100,772	2,095,162	(2,906)	(125,300)	2,067,728
Transfers-In and other sources	-	-	-	-	
Grant Income	1,500,000	6,317,148	-	-	7,817,148
Transfers-out PILOT	(360,341)	(2,241,033)	-	-	(2,601,374)
Transfers-in (out)	-	(50,000)	-	132,195	82,195
Other Uses	-	-	-	-	-
Total other Sources (Uses)	1,139,659	4,026,115	-	132,195	5,297,969
FY 2021 Projected Net Income	**$ 1,240,431**	**$ 6,121,277**	**$ (2,906)**	**$ 6,895**	**$ 7,365,697**

Water and Sewer FY 2021 Appropriations

Water	Operating	Less Depreciation	Add Transfers	Appropriation
Water Administration	$ 1,289,226	$ -	$ -	$ 1,289,226
Water Distribution	3,339,225	532,595	221,934	3,028,564
Water Filtration	2,763,193	758,530	138,407	2,143,070
Interest Expense	444,284			444,284
Principal Payments	1,145,124			1,145,124
Capital Expenditure	4,598,900			4,598,900
Total	**$ 13,579,952**	**$ 1,291,125**	**$ 360,341**	**$ 12,649,168**

Sewer Fund	Operating	Less Depreciation	Add Transfers	Appropriation
Wastewater Treatment Plant	$ 6,601,249	$ 1,926,211	$ 1,925,157	$ 6,600,195
Sanitary & Storm Sewer	1,914,437	490,479	354,137	1,778,095
Flood Control	588,692	24,777	11,739	575,654
Interest Expense	183,960			183,960
Principal Payments	1,022,833			1,022,833
Capital Expenditures	8,216,251			8,216,251
Total				**$ 18,376,988**

Maryland Municipality Tax Comparisons

	Population (1)	Unassigned Fund Balance (UFB) (2)	General Fund Expenditures (2)	UFB %age of Exp	Median Home Value (1)	Tax Rate (3)	Taxes Billed
Salisbury	32,935	$ 9,802,908	$ 38,533,972	25.4%	$ 154,300	$ 0.9832	$ 1,517.08
Westminster	18,640	$ 11,710,870	$ 21,729,688	53.9%	$ 240,800	$ 0.5600	$ 1,348.48
Hagerstown	40,100	$ 12,378,375	$ 42,624,809	29.0%	$ 152,200	$ 1.0020	$ 1,525.04
Frostburg	8,505	$ 4,177,205	$ 5,998,938	69.6%	$ 156,600	$ 0.7020	$ 1,099.33
Cumberland	19,284	$ 2,747,729	$ 19,118,177	14.4%	$ 93,000	$ 1.0595	$ 985.34

Source

(1) https://www.census.gov/quickfacts/fact/table/

(2) Municipality Financial Publications, 2019 data for all except Westminster and Frostburg (2018 published data)

(3) https://dat.maryland.gov/Pages/Tax-Rates.aspx

Supplemental Data (Fiscal Year 2016 – 2025)

A. General Fund revenue and expenditure summary.
B. General Fund government activity expenditure summary
C. General Fund department summary
D. Proprietary Funds Summary
E. Water Fund
F. Sewer Fund
G. Trash Fund
H. Municipal Parking Authority

General Fund Summary

Revenue:	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Adopted 2020	Actual 2020	Revised 2020	Adopted 2021	Forecast 2022	Forecast 2023	Forecast 2024	Forecast 2025
Taxes	$ 10,781,866	$ 11,324,589	$ 12,276,207	$ 12,105,265	$ 12,691,001	$ 12,321,424	$ 12,321,424	$ 12,701,280	$ 12,966,950	$ 13,135,520	$ 13,306,282	$ 13,479,263
Licenses & Permits	213,540	203,847	120,150	82,830	127,600	129,900	129,900	122,900	124,499	126,118	127,758	129,418
Intergovernmental	3,361,129	3,036,191	3,112,725	3,343,015	3,643,261	3,570,101	3,570,101	3,089,824	3,651,414	3,668,630	3,723,660	3,779,515
Charges for Services	1,688,562	1,630,966	1,572,403	1,585,935	1,579,425	1,656,499	1,656,499	1,569,450	1,659,779	1,684,675	1,709,946	1,735,595
Fines & Forfeitures	1,840	1,265	955	930	1,100	700	700	700	708	715	723	731
Interest	10,947	22,157	54,638	103,890	65,000	109,000	109,000	58,500	38,500	38,500	38,500	38,500
Miscellaneous	651,531	592,165	775,764	970,507	618,800	653,922	653,922	982,000	738,244	749,317	760,557	771,966
Total Revenue	16,709,415	16,811,180	17,912,842	18,192,372	18,726,187	18,441,546	18,441,546	18,524,654	19,180,094	19,403,475	19,667,426	19,934,988
Expenditures												
Personnel	14,816,129	14,539,816	14,583,761	14,662,505	15,459,286	14,981,356	14,981,356	15,128,624	15,627,650	16,107,375	16,613,014	17,146,408
Operating	3,954,964	3,568,257	3,415,769	3,537,596	4,004,454	3,937,666	3,937,666	4,391,871	4,162,650	4,219,531	4,277,430	4,336,006
Admin	(1,891,936)	(1,515,085)	(1,571,816)	(1,691,151)	(1,760,810)	(1,765,461)	(1,765,461)	(1,807,638)	(1,834,753)	(1,862,274)	(1,890,208)	(1,918,561)
Capital	3,011,973	1,508,225	460,908	459,658	2,149,500	940,118	940,118	566,320	1,800,000	500,000	500,000	500,000
Debt Service	1,742,554	1,763,693	16,773,900	2,125,434	2,801,865	2,817,781	2,817,781	3,097,380	3,338,391	3,389,488	3,582,921	3,584,478
Total Expenditures	21,633,684	19,864,906	33,662,522	19,094,042	22,654,295	20,911,460	20,911,460	21,376,557	23,093,938	22,354,120	23,083,157	23,648,331
Revenue less than Expenditures	(4,924,269)	(3,053,726)	(15,749,680)	(901,670)	(3,928,108)	(2,469,914)	(2,469,914)	(2,851,903)	(3,913,844)	(2,950,645)	(3,415,731)	(3,713,343)
Other Financing Sources:												
Debt Refinance Revenue				-								
Debt Refunding				-								
Debt Refund Closing Costs				(24,134)								
Financing Proceeds	4,811,250	39,530	15,080,939	573,320	3,207,500	3,283,326	3,283,326	2,240,474	880,000	1,550,000	2,050,000	550,000
Payment in Lieu of Taxes	1,933,921	1,834,660	1,833,902	1,788,464	1,976,352	1,770,817	1,770,817	2,601,374	2,557,378	2,657,042	2,763,896	4,068,066
Transfers-in	1,759,929	1,166,312	3,172	747	-	-	-	50,000	-	-	-	-
Transfer-out	(1,491,472)	(2,213,570)	(419,676)	(1,953,717)	(1,065,431)	(1,579,334)	(1,579,334)	(1,710,223)	(2,247,983)	(2,117,001)	(2,899,154)	(765,030)
Special Item - Demolitions Costs	(249,193)	-										
(Increase) decrease in restircted fund balance	(1,367,332)	2,559,992	143,892	1,208,185	(96,186)	(870,842)	(970,842)	(328,067)	2,510,890	382,391	-	-
Unasigned surplus (deficit)	$ 472,834	$ 333,198	$ 892,549	$ 691,195	$ 94,127	$ 134,053	$ 34,053	$ 1,655	$ (213,559)	$ (478,213)	$ (1,500,989)	$ 139,693
Ending Unassigned fund balance	$ 830,790	$ 1,163,988	$ 2,056,537	$ 2,747,732	$ 2,841,859	$ 2,975,912	$ 2,781,785	$ 2,783,440	$ 2,569,881	$ 2,091,668	$ 590,679	$ 730,372

Assumptions in the out years: Generally 1.3% annual increase in revenue, 8% annual health care cost increase, 5% annual worker's comp increase, 1.5% for all other personnel and operating expenses

General Fund Detail by Government Activity												
	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Adopted 2020	Actual 2020	Revised 2020	Adopted 2021	Forecast 2022	Forecast 2023	Forecast 2024	Forecast 2025
General Government												
Personnel	2,158,963	2,423,356	2,163,071	2,411,656	2,396,453	2,475,616	2,475,616	2,424,316	2,475,898	2,551,273	2,630,759	2,714,658
Operating	650,370	632,693	585,836	769,261	889,557	824,219	824,219	909,684	797,796	809,454	821,452	833,439
Admin	(1,383,693)	(1,335,860)	(1,309,255)	(1,501,118)	(1,550,338)	(1,561,240)	(1,561,240)	(1,591,885)	(1,615,763)	(1,640,000)	(1,664,600)	(1,689,569)
Capital	311,913	24,407	26,347	144,131	115,000	82,352	82,352	44,320	45,000	25,000	60,000	25,000
Special Fund	-	-										
	1,737,553	1,744,596	1,465,999	1,823,930	1,850,672	1,820,947	1,820,947	1,786,435	1,702,931	1,745,727	1,847,611	1,883,528
Public Safety												
Personnel	9,541,641	9,283,611	9,519,582	9,459,729	9,916,757	9,532,822	9,532,822	9,996,585	10,278,915	10,593,788	10,925,501	11,275,237
Operating	1,181,174	1,160,519	1,145,259	1,098,597	1,266,153	1,216,685	1,216,685	1,358,090	1,283,443	1,302,695	1,322,235	1,342,069
Admin	-	-	-	-	-	-	-	-	-	-	-	-
Capital	209,932	-	321,811	181,552	1,535,000	372,013	372,013	330,000	1,635,000	325,000	320,000	325,000
	10,932,747	10,444,130	10,986,652	10,739,878	12,717,910	11,121,520	11,121,520	11,684,675	13,197,358	12,221,483	12,567,736	12,942,306
Public Works												
Personnel	1,888,425	1,577,626	1,681,508	1,514,383	1,668,759	1,612,647	1,612,647	1,639,886	1,690,939	1,746,790	1,805,861	1,868,385
Operating	1,211,799	987,618	960,257	1,060,917	1,108,394	1,083,094	1,083,094	1,123,922	1,091,000	1,107,365	1,123,976	1,140,835
Admin	(508,243)	(179,225)	(262,561)	(190,033)	(210,472)	(204,221)	(204,221)	(215,753)	(218,989)	(222,274)	(225,608)	(228,992)
Capital	138,587	139,900	67,324	101,188	358,500	355,164	355,164	192,000	120,000	150,000	120,000	150,000
	2,730,568	2,525,919	2,446,528	2,486,455	2,925,181	2,846,684	2,846,684	2,740,055	2,682,950	2,781,881	2,824,229	2,930,228
Recreation												
Personnel	550,215	553,152	565,800	575,594	547,759	512,986	512,986	471,165	568,231	583,107	598,695	615,045
Operating	292,316	256,585	228,499	256,416	297,820	284,382	284,382	237,669	277,446	281,608	285,832	290,119
Capital	-	3,361	-	-	141,000	130,589	130,589	-	-	-	-	-
	842,531	813,098	794,299	832,010	986,579	927,957	927,957	708,834	845,677	864,715	884,527	905,164
Community Development												
Personnel	676,887	702,071	653,801	701,144	929,558	847,285	847,285	596,672	613,666	632,419	652,199	673,081
Operating	619,305	530,842	495,918	352,405	442,530	529,286	529,286	762,506	712,964	718,409	723,935	729,544
Capital	2,351,541	1,340,557	45,425	32,787	-	-	-	-	-	-	-	-
Financing	-	1,446	-	-	-	-	-	-	-	-	-	-
Special Fund	-	-										
	3,647,733	2,574,916	1,195,144	1,086,336	1,372,088	1,376,571	1,376,571	1,359,178	1,326,630	1,350,828	1,376,134	1,402,625
Debt Retirement												
Financing	1,742,554	1,762,246	16,773,900	2,125,434	2,801,865	2,817,781	2,817,781	3,097,380	3,338,391	3,389,488	3,582,921	3,584,478
	1,742,554	1,762,246	16,773,900	2,125,434	2,801,865	2,817,781	2,817,781	3,097,380	3,338,391	3,389,488	3,582,921	3,584,478
Total General Fund Expenditures	**$ 21,633,686**	**$ 19,864,905**	**$ 33,662,522**	**$ 19,094,043**	**$ 22,654,295**	**$ 20,911,460**	**$ 20,911,460**	**$ 21,376,557**	**$ 23,093,937**	**$ 22,354,122**	**$ 23,083,158**	**$ 23,648,329**
Other Financing Uses												
Transfers-out	1,491,472	2,213,570	419,636	1,953,717	1,065,431	1,579,334	1,579,334	1,710,223	2,247,983	2,117,001	2,899,154	765,030
Special Item												
Hospital Demolition	249,193	-	-	-	-	-	-	-	-	-	-	-
Total	**$ 23,374,351**	**$ 22,078,475**	**$ 34,082,158**	**$ 21,047,760**	**$ 23,719,726**	**$ 22,490,794**	**$ 22,490,794**	**$ 23,086,780**	**$ 25,341,920**	**$ 24,471,123**	**$ 25,982,312**	**$ 24,413,359**

City of Cumberland
General Fund

	2015 Actual	2016 Actual	2017 Actual	2018 Actual	2019 Actual	2020 Adopted	2020 Actual	2020 Revised	2021 Adopted	2022 Forecast	2023 Forecast	2024 Forecast	2025 Forecast
Revenue													
Taxes	11,054,597	10,781,866	11,324,589	12,276,207	12,105,265	12,691,001	12,321,424	12,321,424	12,701,280	12,966,950	13,135,520	13,306,282	13,479,263
Licenses & Permits	248,313	213,540	203,847	120,150	82,830	127,600	129,900	129,900	122,900	124,499	126,118	127,758	129,418
Intergovernmental	3,525,586	3,361,129	3,036,191	3,112,725	3,343,015	3,643,261	3,570,101	3,570,101	3,089,824	3,651,414	3,668,630	3,723,660	3,779,515
Charges for Services	1,948,051	1,688,562	1,630,966	1,572,403	1,585,935	1,579,425	1,656,499	1,656,499	1,569,450	1,659,779	1,684,675	1,709,946	1,735,595
Fines & Forfeitures	1,155	1,840	1,265	955	930	1,100	700	700	700	708	715	723	731
Interest	8,047	10,947	22,157	54,638	103,890	65,000	109,000	109,000	58,500	38,500	38,500	38,500	38,500
Miscellaneous	499,740	651,531	592,165	775,764	970,507	618,800	653,922	653,922	982,000	738,244	749,317	760,557	771,966
Total	**17,285,489**	**16,709,415**	**16,811,179**	**17,912,841**	**18,192,371**	**18,726,187**	**18,441,546**	**18,441,546**	**18,524,654**	**19,180,093**	**19,403,477**	**19,667,425**	**19,934,988**
Department Expenses													
General Government													
Mayors' Office	14,773	19,473	14,714	9,040	15,486	13,997	26,288	26,288	25,998	26,394	26,797	27,206	27,621
City Council	48,359	41,120	36,764	27,465	30,902	35,659	32,249	32,249	32,536	33,041	33,554	34,076	34,607
City Clerk	81,746	78,133	89,910	86,704	93,159	100,615	102,642	102,642	100,550	103,754	107,577	111,634	115,945
City Administrator	95,006	99,009	103,924	99,225	102,667	106,752	107,380	107,380	105,391	109,050	113,147	117,498	122,122
Comptroller	292,254	333,076	366,840	343,042	349,150	366,915	361,565	361,565	364,992	377,460	391,760	406,956	423,114
Personnel	78,418	79,788	84,979	76,572	75,962	80,833	80,535	80,535	80,057	82,700	86,165	89,857	93,794
City Solicitor	113,696	138,751	73,253	76,938	99,774	105,517	125,979	125,979	109,606	94,464	95,881	97,319	98,779
Planning	46,767	82,766	71,524	-	-	-	-	-	-	-	-	-	-
HRDC 400 N Mechanic St	-	-	-	1,468	1,038	3,000	1,400	1,400	1,300	203	206	209	212
City Hall	211,036	130,837	134,998	81,332	104,237	95,076	89,031	89,031	94,432	105,848	97,286	108,746	100,227
Information Technologies	547,494	366,060	312,167	282,419	343,447	396,195	394,328	394,328	380,976	249,500	258,808	283,725	279,295
Vehicle Maintenance	76,396	72,037	125,223	65,465	178,260	169,403	118,119	118,119	164,903	171,339	179,158	187,496	196,391
Central Services	196,233	206,950	323,130	245,521	339,617	308,116	321,264	321,264	241,859	251,387	262,271	273,862	286,211
Building Maintenance - HRDC	6,358	11,698	6,695	9,150	3,339	15,230	12,237	12,237	3,200	3,248	3,297	3,346	3,396
Municipal Service Center	84,420	119,062	68,631	61,728	66,927	60,869	57,176	57,176	65,978	76,968	67,972	78,992	70,027
Insurance	74,294	65,348	35,166	10,366	34,889	4,002	2,918	2,918	31,079	35,541	40,389	45,656	51,374
Other Funds	-	-	-										
Debt admin	3,546	3,462	(103,322)	(10,436)	(14,921)	(11,507)	(12,164)	(12,164)	(16,422)	(17,966)	(18,544)	(18,966)	(19,586)
	1,970,797	**1,847,570**	**1,744,596**	**1,465,999**	**1,823,932**	**1,850,672**	**1,820,947**	**1,820,947**	**1,786,435**	**1,702,932**	**1,745,725**	**1,847,611**	**1,883,530**
Public Safety													
Police	5,263,728	5,111,869	5,105,277	5,331,087	5,035,699	5,461,174	5,146,399	5,146,399	5,624,716	5,679,032	5,832,780	5,979,354	6,164,299
C3I	21,708	20,112	40,211	39,753	41,751	44,784	43,188	43,188	42,866	42,528	43,201	43,887	44,584
Federal Forteiture Fund	41,802	129,914	47,032	48,163	32,842	21,000	18,365	18,365	9,500	7,105	7,212	7,320	7,430
C3I Narcotics	11,178	13,091	11,682	11,682	12,198	12,804	12,256	12,256	12,352	12,552	12,757	12,965	13,177
DDC Code Enforcement	35,443	37,263	38,621	35,304	52,449	57,430	57,430	57,430	61,702	62,703	63,723	64,763	65,822
More Cops	184,220	87	-	51,203	162,688	225,685	228,622	228,622	236,475	230,724	237,305	244,233	251,535
Fire	5,537,679	5,357,084	5,086,935	5,362,343	5,262,073	6,734,546	5,450,684	5,450,684	5,543,246	6,996,588	5,866,038	6,044,370	6,232,202
Fire Safer Grant	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Safety Building	186,337	263,328	114,371	107,118	140,177	160,487	164,576	164,576	153,818	166,125	158,467	170,844	163,257
	-	-	-	-	-	-	-	-	-	-	-	-	-
	11,282,096	**10,932,747**	**10,444,130**	**10,986,653**	**10,739,877**	**12,717,910**	**11,121,520**	**11,121,520**	**11,684,675**	**13,197,358**	**12,221,483**	**12,567,736**	**12,942,305**
Public Works													
Public Works	113,659	89,816	88,439	104,858	52,465	86,266	81,999	81,999	54,161	55,969	58,233	60,643	63,210
Engineering Services	234,727	216,249	138,209	188,985	173,123	163,898	162,152	162,152	187,979	114,387	148,859	123,615	158,677
Street Maintenance	1,566,736	1,671,442	1,678,815	1,488,261	1,552,264	1,904,565	2,012,707	2,012,707	1,781,618	1,765,423	1,816,577	1,870,543	1,927,523
Snow Removal	348,585	335,254	193,703	281,498	306,757	318,652	153,193	153,193	296,297	320,870	325,518	330,243	335,046
Street Lighting	493,516	417,806	426,753	382,926	401,845	451,800	436,633	436,633	420,000	426,300	432,695	439,185	445,773
	2,757,223	**2,730,568**	**2,525,919**	**2,446,528**	**2,486,455**	**2,925,181**	**2,846,684**	**2,846,684**	**2,740,055**	**2,682,949**	**2,781,882**	**2,824,228**	**2,930,228**
Recreation													
Director of Parks & Rec	111,730	107,097	108,638	106,691	108,513	135,494	135,439	135,439	115,347	118,189	121,381	124,732	128,254
Recreation Activities	118,297	121,163	113,717	108,186	112,465	146,269	127,541	127,541	76,357	147,776	150,066	152,393	154,760
Swimming Pool	102,630	120,603	106,487	104,631	120,985	131,459	126,387	126,387	84,699	136,751	138,868	141,020	143,208
Parks	473,477	493,668	484,256	474,792	490,047	573,357	538,590	538,590	432,431	442,962	454,400	466,381	478,942
	806,133	**842,531**	**813,098**	**794,298**	**832,009**	**986,579**	**927,957**	**927,957**	**708,834**	**845,677**	**864,715**	**884,527**	**905,165**
Community Development													
Economic Development	610,599	2,735,368	1,688,949	302,479	346,943	350,000	350,000	350,000	350,000	350,000	350,000	350,000	350,000
Community Development	811,094	810,373	764,987	764,171	639,031	923,219	927,702	927,702	894,502	860,479	882,925	906,454	931,139
From Other Funds	-	-	-										
Comm Devel Special Projects	245,058	101,993	120,980	128,534	100,363	98,869	98,869	98,869	114,676	116,151	117,902	119,680	121,485
	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-
	1,666,751	**3,647,733**	**2,574,916**	**1,195,184**	**1,086,337**	**1,372,088**	**1,376,571**	**1,376,571**	**1,359,178**	**1,326,630**	**1,350,827**	**1,376,134**	**1,402,625**
Debt Retirement	**1,461,886**	**1,632,535**	**1,762,246**	**16,773,900**	**2,149,568**	**2,801,865**	**2,817,781**	**2,817,781**	**3,097,380**	**3,338,391**	**3,389,488**	**3,582,921**	**3,584,478**
Total Expenditures	**19,944,886**	**21,633,684**	**19,864,905**	**33,662,562**	**19,118,179**	**22,654,295**	**20,911,460**	**20,911,460**	**21,376,557**	**23,093,938**	**22,354,120**	**23,083,157**	**23,648,331**
Other Financing Sources/Uses													
Transfer-In - Financing	4,629,130	3,693,850	3,000,972	1,837,074	1,789,211	1,976,352	1,770,817	1,770,817	2,651,374	2,557,378	2,657,042	2,763,896	4,068,066
Transfers - Out	(1,644,164)	(1,491,472)	(2,213,570)	(419,636)	(1,953,717)	(1,065,431)	(1,579,334)	(1,579,334)	(1,710,223)	(2,247,983)	(2,117,001)	(2,899,154)	(765,030)
Financing Proceeds	5,352,339	4,811,250	39,530	15,080,939	573,320	3,207,500	3,283,326	3,283,326	2,240,474	880,000	1,550,000	2,050,000	550,000
Sale of Fixed Assets													
	8,337,305	7,013,628	826,933	16,498,377	408,814	4,118,422	3,474,809	3,474,809	3,181,625	1,189,395	2,090,041	1,914,742	3,853,036
Special Item													
Hospital Demolition	(661,279)	(249,193)	-	-	-	-	-	-	-	-	-	-	-
Net Change in Fund Balances	**5,016,629**	**1,840,166**	**(2,226,794)**	**748,656**	**(516,994)**	**190,314**	**1,004,896**	**1,004,896**	**329,723**	**(2,724,450)**	**(860,603)**	**(1,500,990)**	**139,694**

Proprietary Funds Financial Summary (000's)

	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Adopted 2020	Revised 2020	Adopted 2021	Forecast 2022	Forecast 2023	Forecast 2024	Forecast 2025
Operating Revenues:											
Charges for Services:											
Domestic	$ 9,456	$ 9,352	$ 9,253	$ 9,408	$ 10,310	$ 9,898	$ 10,023	$ 10,023	$ 10,023	$ 10,023	$ 10,023
Industrial	3,182	3,055	3,031	2,970	3,159	3,112	3,228	3,228	3,228	3,228	3,228
Sanitary commissions	3,581	3,975	4,260	4,836	4,275	4,190	4,190	4,190	4,190	4,190	4,190
Water companies	2,235	2,214	2,245	2,049	2,293	2,293	2,408	2,408	2,408	2,408	2,408
Rents/Concessions	467	403	394	379	393	336	357	415	415	415	415
Connection Charges	161	207	105	114	153	153	153	153	153	153	153
Other	639	647	591	1,112	697	869	904	852	852	852	852
Total Operating Revenues	19,721	19,853	19,879	20,868	21,280	20,851	21,263	21,269	21,269	21,269	21,269
Operating Expenses:											
Personal services	5,689	6,018	5,752	6,020	6,434	6,358	6,557	6,718	6,939	7,172	7,419
Utilities	711	684	703	759	690	669	684	694	705	715	726
Supplies	786	740	767	836	762	779	781	792	804	816	829
Repairs and maintenance	939	968	1,265	940	1,175	1,046	1,260	1,279	1,298	1,318	1,338
Landfill and recycling	437	447	483	465	513	509	522	533	546	560	574
Depreciation	3,025	3,027	3,021	3,024	3,431	3,409	3,871	3,891	4,018	4,137	4,738
Contractual services	1,807	1,761	2,033	1,990	2,536	2,273	2,469	2,489	2,527	2,565	2,603
Other operating expenses	2,551	2,126	2,282	2,454	2,573	2,548	2,578	2,586	2,624	2,663	2,702
Total Operating Expenses	15,945	15,771	16,306	16,488	18,114	17,591	18,722	18,982	19,461	19,946	20,929
Non-Operating Revenues (Expenses):											
Interest income	15	30	118	315	236	284	237	237	237	237	237
Interest expense	(691)	(678)	(650)	(675)	(681)	(685)	(709)	(780)	(857)	(1,187)	(1,558)
Other nonoperating revenue	(392)	(55)	(39)	(224)	-	(8)	-	-	-	-	-
Total Non-Operating Income (Loss)	(1,068)	(703)	(571)	(584)	(445)	(409)	(472)	(543)	(620)	(950)	(1,321)
Net Income Before Contributions, Special Items, and Transfers	2,708	3,379	3,002	3,796	2,721	2,851	2,069	1,744	1,188	373	(981)
Transfers-In and other sources	169	-	-	114	119	185	132	120	128	135	142
Grant Income	267	476	5,576	11,434	18,544	14,725	7,817	15,131	18,372	15,779	5,950
Transfers-out PILOT	(1,934)	(1,835)	(1,834)	(1,788)	(1,976)	(1,771)	(2,601)	(2,557)	(2,657)	(2,764)	(4,068)
Transfers-out	(1,918)	(1,166)	-	(26)	-	-	(50)	-	-	-	-
Other Uses	(152)	-	-	(26)	-	-	-	-	-	-	-
Total other Sources (Uses)	(3,568)	(2,525)	3,742	9,708	16,687	13,139	5,298	12,694	15,843	13,150	2,024
Net Income	**$ (860)**	**$ 854**	**$ 6,744**	**$ 13,504**	**$ 19,408**	**$ 15,990**	**$ 7,367**	**$ 14,438**	**$ 17,031**	**$ 13,523**	**$ 1,043**

City of Cumberland Water Fund

	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Adopted 2020	Revised 2020	Adopted 2021	Forecast 2022	Forecast 2023	Forecast 2024	Forecast 2025
Operating Revenues:											
Charges for Services:											
Domestic	$ 2,393,785	$ 2,369,528	$ 2,331,529	$ 2,457,148	$ 2,508,000	$ 2,508,000	$ 2,633,000	$ 2,633,000	$ 2,633,000	$ 2,633,000	$ 2,633,000
Industrial	2,325,593	2,187,250	2,173,000	2,182,514	2,320,000	2,320,000	2,436,000	2,436,000	2,436,000	2,436,000	2,436,000
Sanitary commissions	-	-	-	-	-	-	-	-	-	-	-
Water companies	2,234,762	2,214,425	2,244,588	2,048,880	2,293,000	2,293,000	2,408,000	2,408,000	2,408,000	2,408,000	2,408,000
Rents/Concessions	-	-	-	-	-	-	-	-	-	-	-
Connection Charges	154,530	203,366	104,600	110,012	150,000	150,000	150,000	150,000	150,000	150,000	150,000
Other	44,257	62,259	95,268	125,415	62,700	64,261	204,700	160,107	160,107	160,107	160,107
Total Operating Revenues	7,152,927	7,036,828	6,948,986	6,923,968	7,333,700	7,335,261	7,831,700	7,787,107	7,787,107	7,787,107	7,787,107
Operating Expenses:											
Personal services	2,736,019	2,641,626	2,792,700	2,792,655	3,061,332	3,028,874	3,085,609	3,141,053	3,243,276	3,351,318	3,465,604
Utilities	220,253	212,622	208,749	201,991	175,420	187,801	196,300	199,245	202,233	205,267	208,346
Supplies	289,684	224,393	266,786	285,589	274,000	286,100	286,900	291,204	295,572	300,005	304,505
Repairs and maintenance	568,796	601,291	905,882	624,865	819,950	701,726	865,800	878,787	891,969	905,348	918,929
Landfill and recycling	-	-	-	-	-	132	200	203	206	209	212
Depreciation	1,199,276	1,216,054	1,201,157	1,193,098	1,220,949	1,217,172	1,291,125	1,288,704	1,368,618	1,361,741	1,348,598
Contractual services	69,390	82,044	146,027	119,148	196,100	114,000	279,500	283,693	287,948	292,267	296,651
Other operating expense - Admin	919,576	943,579	1,047,707	990,730	1,071,736	1,097,671	1,097,346	1,113,806	1,130,513	1,147,471	1,164,683
Other operating expenses	257,085	217,082	261,931	232,986	261,366	284,780	288,864	277,935	281,517	285,376	289,234
Total Operating Expenses	6,260,078	6,138,691	6,830,938	6,441,062	7,080,853	6,918,256	7,391,644	7,474,629	7,701,851	7,849,002	7,996,762
Non-Operating Revenues (Expenses):											
Interest income	5,972	17,591	60,343	125,201	100,000	105,000	105,000	105,000	105,000	105,000	105,000
Interest expense	(402,266)	(403,625)	(384,073)	(425,309)	(416,059)	(417,885)	(444,284)	(499,629)	(540,134)	(796,098)	(1,021,715)
Other nonoperating revenue	(212,444)	(31,851)	(15,871)	(83,794)	-	(3,677)	-	-	-	-	-
Total Non-Operating Income (Loss)	(608,737)	(417,885)	(339,601)	(383,901)	(316,059)	(316,562)	(339,284)	(394,629)	(435,134)	(691,098)	(916,715)
Net Income Before Contributions, Special Items, and Transfers	284,111	480,252	(221,554)	99,006	(63,212)	100,443	100,772	(82,150)	(349,878)	(752,993)	(1,126,370)
Transfers-In and other sources	74,109	-	-	26,448	-	-	-	-	-	-	-
Other Sources	189,257	-	-	120,300	-	-	1,500,000	970,950	-	-	-
Transfers-out PILOT	(371,611)	(364,069)	(357,270)	(345,514)	(408,576)	(358,596)	(360,341)	(361,437)	(495,844)	(484,638)	(473,121)
Transfers-out	(1,189,257)	(131,217)	-	-	-	-	-	-	-	-	-
Other Uses	(58,555)	-	-	(26,448)	-	-	-	-	-	-	-
	(1,356,057)	(495,286)	(357,270)	(225,214)	(408,576)	(358,596)	1,139,659	609,513	(495,844)	(484,638)	(473,121)
Net Income (loss)	$ (1,071,945)	$ (15,034)	$ (578,824)	$ (126,208)	$ (471,788)	$ (258,153)	$ 1,240,431	$ 527,363	$ (845,722)	$ (1,237,631)	$ (1,599,491)

City of Cumberland Sewer Fund

	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Adopted 2020	Revised 2020	Adopted 2021	Forecast 2022	Forecast 2023	Forecast 2024	Forecast 2025
Operating Revenues:											
Charges for Services:											
Domestic	$ 5,795,612	$ 5,726,232	$ 5,670,864	$ 5,643,246	$ 6,000,000	$ 5,609,000	$ 5,609,000	$ 5,609,000	$ 5,609,000	$ 5,609,000	$ 5,609,000
Industrial	853,797	864,341	854,661	784,309	835,000	788,000	788,000	788,000	788,000	788,000	788,000
Sanitary commissions	3,581,065	3,974,761	4,260,022	4,836,185	4,274,500	4,190,000	4,190,000	4,190,000	4,190,000	4,190,000	4,190,000
Connection Charges	6,225	3,735	-	3,735	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Other	552,665	532,712	438,358	928,135	569,500	764,922	661,500	656,500	656,500	656,500	656,500
Total Operating Revenues	10,789,364	11,101,781	11,223,905	12,195,610	11,682,000	11,354,922	11,251,500	11,246,500	11,246,500	11,246,500	11,246,500
Operating Expenses:											
Personal services	2,685,611	3,117,673	2,769,684	3,011,030	3,160,614	3,123,536	3,293,712	3,393,621	3,506,505	3,625,906	3,752,301
Utilities	476,007	456,401	479,894	543,916	500,470	468,113	474,500	481,618	488,842	496,174	503,617
Supplies	496,135	515,600	500,388	550,715	487,500	492,800	493,900	501,106	508,622	516,251	523,995
Repairs and maintenance	359,363	350,432	340,943	304,648	340,015	330,500	380,750	386,461	392,258	398,142	404,114
Landfill and recycling	4,597	5,479	4,288	2,323	7,850	4,000	7,000	7,105	7,212	7,320	7,430
Depreciation	1,687,421	1,672,595	1,684,109	1,695,834	2,073,008	2,055,416	2,441,467	2,464,149	2,514,213	2,642,644	3,257,737
Contractual services	959,852	898,816	1,068,311	1,049,256	1,224,968	1,039,285	1,073,904	1,090,013	1,106,363	1,122,958	1,139,803
Other operating expense - Admin	811,331	319,702	325,340	472,708	434,264	405,789	458,269	465,143	472,120	479,202	486,390
Other operating expenses	400,731	413,404	449,081	533,014	532,501	488,873	480,876	472,805	479,507	486,539	493,071
Total Operating Expenses	7,881,047	7,750,103	7,622,038	8,163,444	8,761,190	8,408,312	9,104,378	9,262,019	9,475,642	9,775,137	10,568,457
Non-Operating Revenues (Expenses):											
Interest income	8,613	11,881	57,127	190,114	136,000	178,877	132,000	132,000	132,000	132,000	132,000
Interest expense	(180,673)	(175,804)	(173,153)	(162,127)	(179,438)	(181,109)	(183,960)	(206,071)	(248,677)	(330,247)	(483,903)
Other nonoperating revenue	(179,183)	(23,083)	(22,513)	(140,652)	-	(4,069)	-	-	-	-	-
Total Non-Operating Income (Loss)	(351,243)	(187,006)	(138,539)	(112,665)	(43,438)	(6,301)	(51,960)	(74,071)	(116,677)	(198,247)	(351,903)
Net Income Before Contributions, Special Items, and Transfers	2,557,074	3,164,672	3,463,328	3,919,502	2,877,372	2,940,309	2,095,162	1,910,410	1,654,181	1,273,116	326,140
Transfers-In and other sources	59,877	-	-	-	-	-	-	-	-	-	-
Other Sources	78,178	476,088	5,576,404	11,313,768	18,543,719	15,160,674	6,317,148	14,159,994	18,371,596	15,778,744	5,950,000
Transfers-out PILOT	(1,562,311)	(1,470,591)	(1,476,632)	(1,442,950)	(1,567,776)	(1,412,221)	(2,241,033)	(2,195,941)	(2,161,198)	(2,279,258)	(3,594,945)
Transfers-out	(728,294)	(1,035,095)	-	(26,448)	-	-	(50,000)	-	-	-	-
Other Uses	(59,877)	-	-	-	-	-	-	-	-	-	-
	(2,212,427)	(2,029,598)	4,099,772	9,844,370	16,975,943	13,748,453	4,026,115	11,964,053	16,210,398	13,499,486	2,355,055
Net Income (loss)	$ 344,647	$ 1,135,074	$ 7,563,100	$ 13,763,871	$ 19,853,315	$ 16,688,762	$ 6,121,277	$ 13,874,462	$ 17,864,580	$ 14,772,602	$ 2,681,195

City of Cumberland Trash Fund

	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Adopted 2020	Revised 2020	Adopted 2021	Forecast 2021	Forecast 2022	Forecast 2023	Forecast 2024
Operating Revenues:											
Charges for Services:											
Domestic	$ 1,266,986	$ 1,256,711	$ 1,250,687	$ 1,307,646	$ 1,801,600	$ 1,781,063	$ 1,781,100	$ 1,781,100	$ 1,781,100	$ 1,781,100	$ 1,781,100
Industrial	3,086	3,086	3,026	2,774	4,200	3,850	3,900	3,900	3,900	3,900	3,900
Other	21,933	30,476	27,533	27,300	34,175	22,675	21,475	21,475	21,475	21,475	21,475
Total Operating Revenues	1,292,005	1,290,272	1,281,246	1,337,719	1,839,975	1,807,588	1,806,475	1,806,475	1,806,475	1,806,475	1,806,475
Operating Expenses:											
Landfill and recycling	432,537	441,203	479,054	462,843	504,928	504,928	515,125	525,628	538,921	552,576	566,603
Contractual services	760,320	762,438	801,657	804,719	1,097,103	1,097,103	1,097,103	1,097,328	1,113,788	1,130,495	1,147,452
Other operating expense - Admin	132,524	154,574	139,969	153,280	185,478	194,504	180,453	183,160	185,907	188,696	191,526
Other operating expenses	15,557	20,351	19,590	18,092	27,200	16,200	16,700	16,951	17,205	17,463	17,725
Total Operating Expenses	1,340,939	1,378,566	1,440,270	1,438,935	1,814,709	1,812,735	1,809,381	1,823,066	1,855,821	1,889,230	1,923,307
Net Income (loss)	$ (48,934)	$ (88,293)	$ (159,024)	$ (101,215)	$ 25,266	$ (5,147)	$ (2,906)	$ (16,591)	$ (49,346)	$ (82,755)	$ (116,832)

City of Cumberland Muncipal Parking Authority

	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Adopted 2020	Revised 2020	Adopted 2021	Forecast 2022	Forecast 2023	Forecast 2024	Forecast 2025
Operating Revenues:											
Charges for Services:											
Rents/Concessions	$ 467,143	$ 402,712	$ 393,706	$ 378,924	$ 392,593	$ 336,041	$ 356,933	$ 414,973	$ 414,973	$ 414,973	$ 414,973
Other	19,736	21,985	30,186	30,911	31,000	17,069	16,000	14,000	14,000	14,000	14,000
Total Operating Revenues	486,879	424,697	423,892	409,835	423,593	353,110	372,933	428,973	428,973	428,973	428,973
Operating Expenses:											
Personal services	267,823	259,010	189,911	216,650	212,387	205,939	177,885	183,193	188,787	194,687	200,916
Utilities	14,664	15,215	14,385	12,677	14,400	13,200	13,200	13,398	13,599	13,803	14,010
Repairs and maintenance	10,778	15,921	17,911	10,963	14,700	13,700	13,700	13,906	14,114	14,326	14,541
Depreciation	138,319	137,916	135,619	134,738	136,738	136,738	138,738	138,501	135,609	132,595	131,690
Contractual services	17,560	17,363	17,365	17,367	18,000	23,000	18,000	18,270	18,544	18,822	19,105
Other operating expenses	-	40,867	27,032	33,190	32,692	34,081	27,782	28,199	28,622	29,051	29,487
Other operating expenses	14,566	16,092	11,556	19,956	27,679	27,706	27,999	28,406	28,815	29,234	29,656
Total Operating Expenses	463,710	502,383	413,780	445,539	456,596	454,364	417,304	423,872	428,090	432,518	439,404
Non-Operating Revenues (Expenses):											
Interest income	13	49	64	134	-	-	-	-	-	-	-
Interest expense	(108,176)	(98,109)	(92,786)	(87,512)	(85,908)	(85,526)	(80,929)	(74,530)	(67,968)	(60,597)	(52,727)
Other nonoperating revenue	-	-	(639)	-	-	-	-	-	-	-	-
Total Non-Operating Income (Loss)	(108,163)	(98,060)	(93,361)	(87,378)	(85,908)	(85,526)	(80,929)	(74,530)	(67,968)	(60,597)	(52,727)
Net Income Before Contributions, Special Items, and Transfers	(84,994)	(175,746)	(83,249)	(123,082)	(118,911)	(186,780)	(125,300)	(69,429)	(67,085)	(64,142)	(63,158)
Transfers-In and other sources	34,780	-	-	87,712	119,000	184,748	132,195	119,506	127,704	134,500	142,235
Other Sources	-	-	-	-	-	-	-	-	-	-	-
Transfers-out	-	-	-	-	-	-	-	-	-	-	-
Other Uses	(33,343)	-	-	-	-	-	-	-	-	-	-
	1,438	-	-	87,712	119,000	184,748	132,195	119,506	127,704	134,500	142,235
Net Income (loss)	$ (83,557)	$ (175,746)	$ (83,249)	$ (35,370)	$ 89	$ (2,032)	$ 6,895	$ 50,077	$ 60,619	$ 70,358	$ 79,077