

Commissioners:

Vincent T. DiFilippo

Jim Hertzler

Gary Eichelberger

Chief Clerk:

Sandy Moyle

Chief Financial Officer:

Dana L. Best



May 2019 Financial Analysis Committee Presentation

Financial Analysis Committee Presentation Overview

- Current Year Status & Year End Projections
 - Based on 4/30/19
- 4-Year Forecasting
- Data is presented from the focal point of the General Fund
- Fund balance in the presentation is General Fund unassigned fund balance plus the assigned future budgetary requirement.

Cumberland County

Approximately 34 Funds with \$299 Million Expense Budget.

<p>2019 Calendar Funds</p> <p>\$190 Million Exp Budget</p> <p>23 Funds</p>	<p>2019-2020 Fiscal Funds</p> <p>\$109 Million Exp Budget</p> <p>11 Funds</p>
<p>General Fund Exp Budget \$87.7 Million</p> <p>40 Departments</p>	

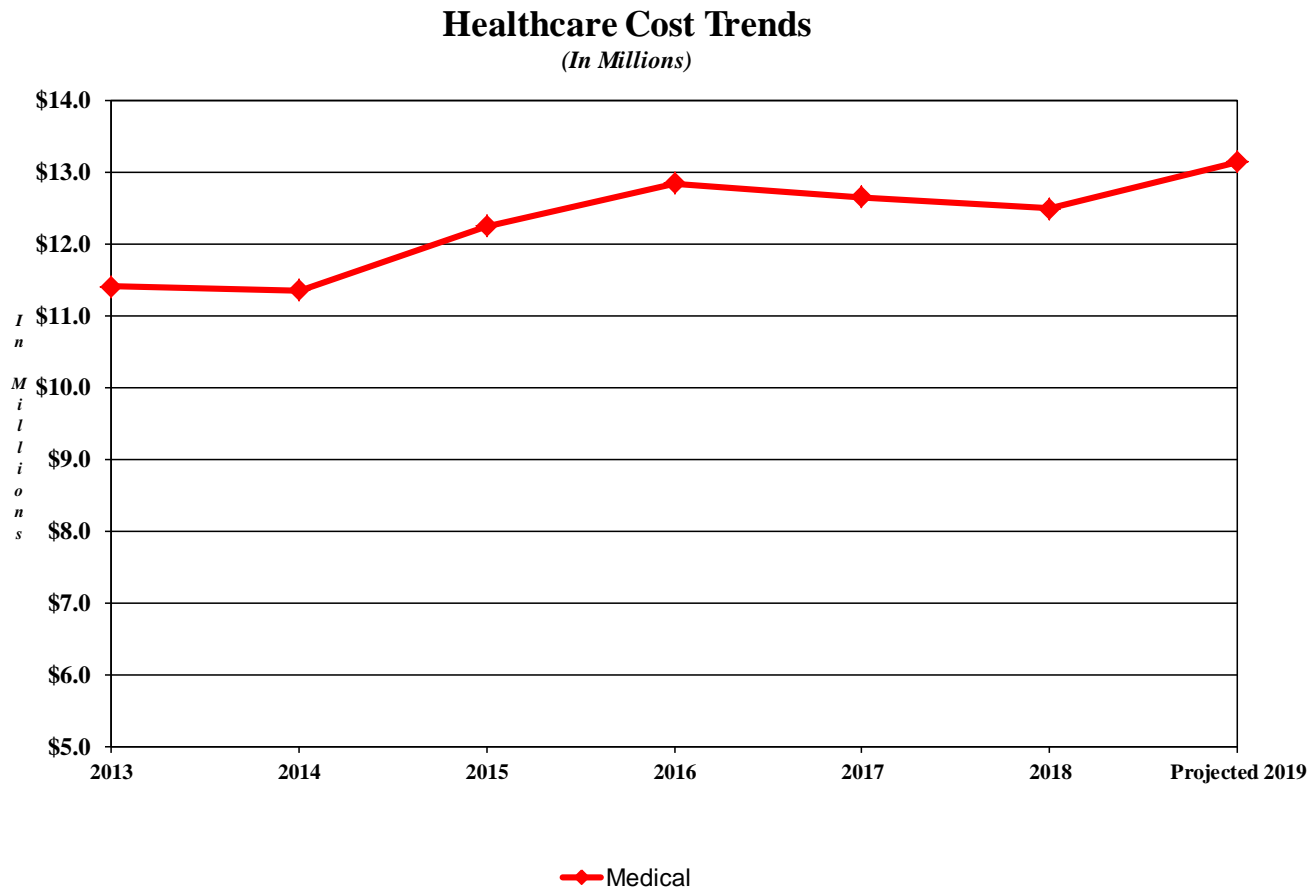
Finance presents data from the focal point of the General Fund, in most presentations.

County Highlights

- No County real estate millage change in 2015 thru 2019
- Preparation for the 7th Court in 2020
- Public Safety is in the planning process for the P25 radio project. P25 is the national standard for interoperable digital two-way radio communications
- Public Safety is in the process of implementing a new CAD system.
- The County is in the final stages of implementation of Kronos in 2019 our paperless timekeeping, attendance, scheduling, and absence management system
- CNRC – Managed Care & other changes
- Election Equipment

County Highlights

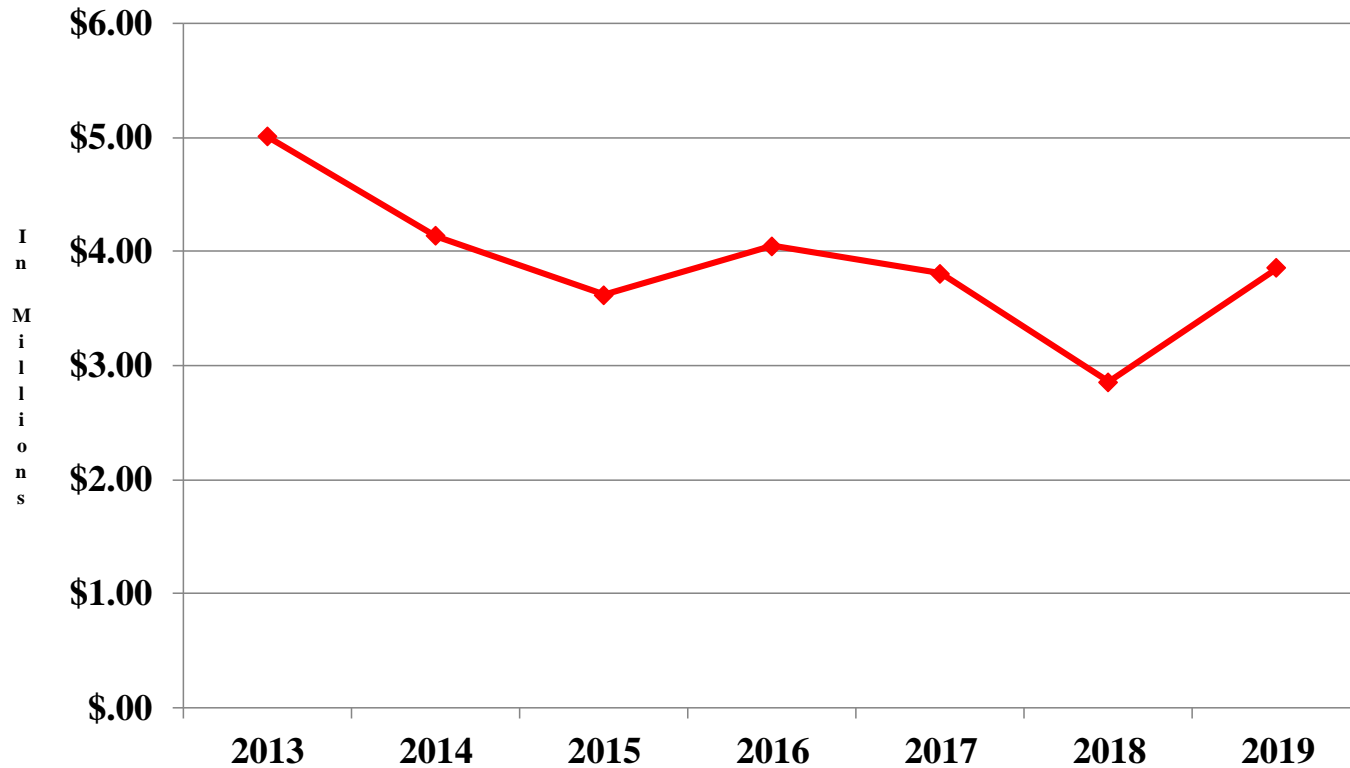
- 2019 medical premium rates increased 5% or approximately \$630,000 countywide. (This is a decrease from the previous presentation of 9.5%. 2018 actuals were higher than anticipated.)



County Highlights

- 2019 retirement ADC increased 35% or approximately \$1,002,000 countywide.

Actuarially Determined Contribution Trend
(In Millions)





2018 General Fund Recap

Fund Balance

Nonspendable Fund Balance		
Reserved for Prepaid items	<u>418,519</u>	
Total Nonspendable Fund Balance		418,519
Restricted Fund Balance		
Farmland Preservation	1,054,980	
Clerk of courts Automation	48,204	
Prothonotary Automation	112,470	
Reg of Wills Act 34 Counseling	77,325	
Reg of Wills Automation	130,940	
JP Diversionary Supervision	1,706	
Coroner - Act 122	74,807	
JP Supervision Fees	1,797	
JP PennDot	14,740	
Marcellus Shale	421,532	
Haz Mat Response Fees	<u>9,131</u>	
Total Restricted Fund Balance		1,947,632
Assigned Fund Balance		
Capital Projects	4,925,000	
Dept of Public Safety	913,778	
Prisoner Health Care	250,000	
Prison Canteen	744,493	
Farmland Preservation	715,000	
Other	721,596	
Future Budgetary Requirement	5,655,783	
Total Assigned Fund Balance		13,925,650
Total Unassigned Fund Balance		28,208,979
Total General Fund 12/31/2018 Fund Balance		<u>44,500,780</u>

Fund Balance as of 12/31/2018

Unassigned Fund Balance	28,208,979
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Future Budgetary Requirement	5,655,783
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Total Unassigned Fund Balance	33,864,762
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2018 General Fund Recap

2018 unaudited year-end fund balance was \$ 33,864,762 which is 147 days of budgeted General Fund operating expense. (Recommended minimum fund balance of 100 days)

Revenue – Overall increased \$ 1,086,136 or 1.3%

- Real Estate Tax Revenue increased \$ 858,338 or 1.6%
- Other Revenue increased \$ 227,798 or 0.8%

- Comparison between 2017 and 2018 actual expenses

2018 General Fund Recap

2018 unaudited year-end fund balance was \$ 33,864,762 which is 147 days of budgeted General Fund operating expense. (Recommended minimum fund balance of 100 days)

Expenses – Overall increased \$ 1,547,286 or 2.0%

- Salaries/Benefits increased \$ 666,995 or 1.7%
 - Salaries increased \$ 1,127,674
 - Benefits decreased \$ 460,678
 - Operating increased \$ 1,727,903 or 7.6%
 - Payment to the state (CNRC) increased \$ 713,006
 - Prison Treatment Medical Management Services increased \$518,845
 - Subsidies decreased \$ 751,971 or 34.0%
 - Children & Youth decreased \$ 931,615
 - Criminal Justice Services increased \$ 97,729
 - Domestic Relations increased \$ 80,728
 - Capital decreased \$ 153,687 or 5.8%
 - Transfers / Debt increased \$ 58,046 or 1.2%
-
- Comparison between 2017 and 2018 actual expenses



2019 General Fund Budget

2019 General Fund Status

	Projected 2019 (Aug 2018)	Projected 2019 (Apr 2019)	Favorable (Unfavorable)	Percentage Change
<i>Real Estate Taxes</i>	53,772,720	53,772,720	0	0.00%
<i>All Other Revenue</i>	29,496,483	28,912,977	(583,506)	(2.02%)
Total General Fund Revenue	83,269,203	82,685,697	(583,506)	(0.71%)
Total General Fund Expenses	84,531,320	85,959,332	(1,428,012)	(1.66%)
<i>Salary</i>	30,744,621	30,749,822	(5,201)	(0.02%)
<i>Benefit</i>	11,786,035	11,448,251	337,784	2.95%
<i>Operating</i>	25,734,699	25,335,550	399,149	1.58%
<i>Subsidy</i>	9,045,089	6,747,414	2,297,675	34.05%
<i>Capital</i>	3,024,031	2,866,467	157,564	5.50%
<i>Transfers / Debt</i>	3,424,273	3,539,256	(114,983)	(3.25%)
<u>Additional Impacts</u>				
<i>Fund Balance Moved to Assigned</i>	572,572	572,572	0	0.00%
<i>Election Equipment</i>	0	4,500,000	(4,500,000)	(100.00%)
<i>Library</i>	100,000	100,000	0	0.00%
<i>7th Courtroom</i>	100,000	100,000	0	0.00%
Projected Unassigned Fund Balance	31,834,716	30,591,127	(1,243,589)	(4.07%)

2019 General Fund Recap

2019 year-end fund balance is projected at \$ 30,591,127 which is 127 days of budgeted General Fund operating expense. (Recommended minimum fund balance of 100 days which equates to \$ 24,030,280).

Projected Revenues

- All Other Revenue decreasing \$ 583,506 or 2.0%
 - Department Fee revenue trending lower in 2019
 - Prison Housing and Room and Board
 - Recorder of Deeds filing fees
 - Uniform Parcel Identifier
 - Commission revenue trending lower in 2019
 - Recorder of Deeds – Realty Transfer Tax
 - Interest revenue is increasing with higher interest rates on our CD's

* Difference between Aug (Oct Presentation) 2018 projections and Apr (May Presentation) 2019 projections

2019 General Fund Recap

2019 year-end fund balance is projected at \$ 30,591,127 which is 127 days of budgeted General Fund operating expense. (Recommended minimum fund balance of 100 days which equates to \$ 24,030,280).

Projected Expenses

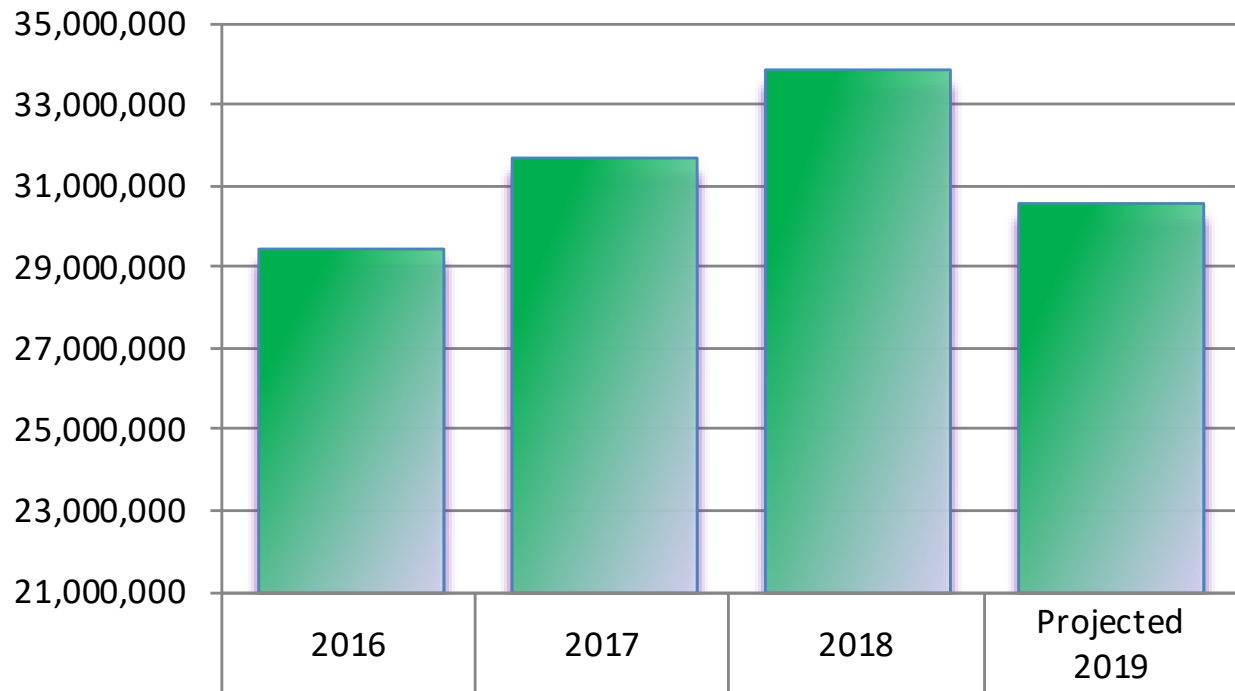
- Benefits decreasing \$ 337,784 or 3.0%
 - Workers' Compensation decreasing \$141,000
 - Medical Insurance decreasing \$100,000
- Operating decreasing \$ 399,149 or 1.6%
- Subsidy decreasing \$ 2,297,675 or 34.1%
 - 9-1-1 Emergency Telephone is decreasing \$ 1,190,000 due to the delayed tower projects
 - Children & Youth is decreasing due to expecting the 17/18 overmatch of \$ 963,000
- Capital decreasing \$ 157,564 or 5.5%

Additional Impacts

- Election Equipment was moved from 2020 to 2019 and the estimate was adjusted to \$4.5 million from \$5.0 million

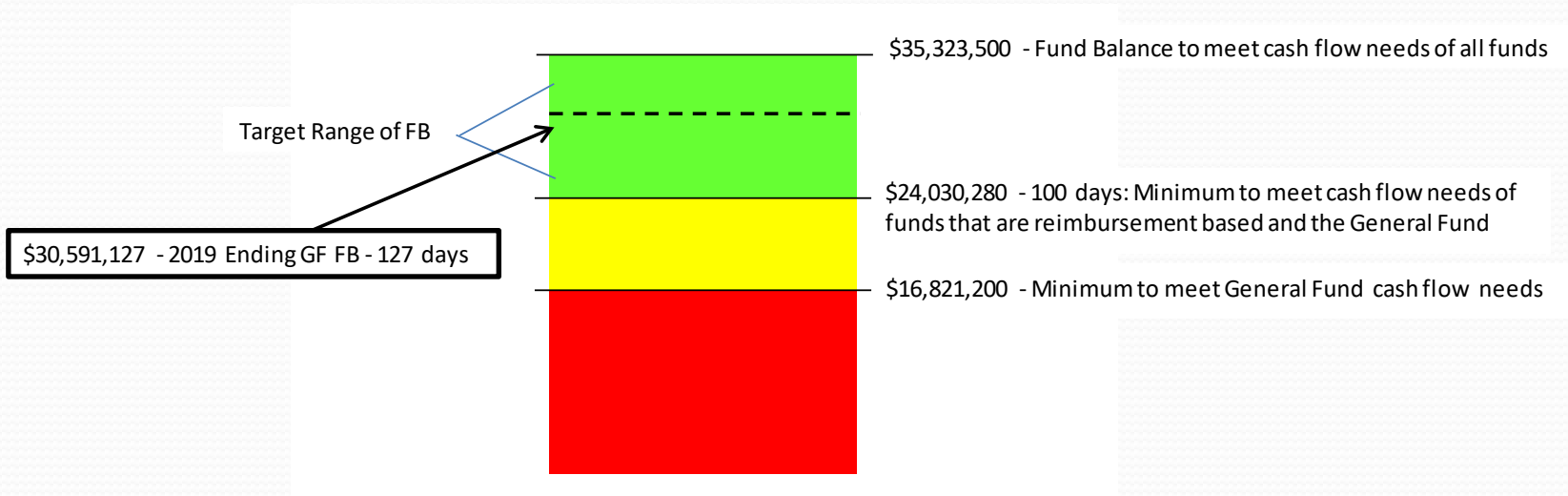
General Fund Recap

Unassigned Fund Balance



	2016	2017	2018	Projected 2019
Unassigned Fund Balance	29,468,205	31,738,041	33,864,762	30,591,127
Number of Days	141	146	147	127

Fund Balance Thermometer



Taxable Assessed Value / Building Permits

Growth in Taxable Assessed Value / Building Permits



	1997	1998	1999	2000	2002	2003	2004	2006	2007	2008	2009	2010	2012	2013	2014	2015	2016	2017	2018
— Growth	1.55%	2.03%	2.18%	2.06%	2.52%	1.91%	2.61%	2.76%	3.07%	2.56%	2.33%	2.03%	1.09%	1.13%	1.25%	1.51%	1.29%	1.71%	1.66%
— Building Permits				1,204	1,726	1,622	1,476	1,416	1,639	1,324	818	913	1,165	1,189	965	995	1,170	1,092	1,541

Note: 2001, 2005 and 2011 were removed due to reassessment years

Tax Revenue Budget to Actual Comparison

		Difference Between Bud & Act	%	Tax Increase
2013 Budget	47,735,172			
2013 Actuals	47,821,931	86,759	0.18%	12%
2014 Budget	49,762,846			
2014 Actuals	49,788,005	25,159	0.05%	3%
2015 Budget	50,545,244			
2015 Actuals	50,742,477	197,233	0.39%	
2016 Budget	51,199,774			
2016 Actuals	51,406,830	207,056	0.40%	
2017 Budget	52,174,168			
2017 Actuals	52,142,137	-32,031	-0.06%	
2018 Budget	52,694,177			
2018 Actuals	53,000,474	306,297	0.58%	

Taxable Assessed Value Comparison

	Budgeted Assessed Value	%	3 Months Actual Assessed Value	Year End Actual Assessed Value
2014				23,222,492,800
2015	23,260,000,000		23,276,364,500	23,573,505,000
2016	23,561,250,000	1.30%	23,635,047,000	23,878,160,000
2017	24,009,625,000	1.90%	23,998,544,400	24,287,005,700
2018	24,248,875,000	1.00%	24,344,534,200	24,690,067,000
2019	24,745,250,000	2.05%	24,743,621,200	

2019 General Fund Status

	Actuals 2018	Projected 2019	Favorable (Unfavorable)	Percentage Change
<i>Real Estate Taxes</i>	53,000,474	53,772,720	772,246	1.46%
<i>All Other Revenue</i>	29,024,473	28,912,977	(111,496)	(0.38%)
Total General Fund Revenue	82,024,947	82,685,697	660,750	0.81%
Total General Fund Expenses	78,182,918	85,959,332	(7,776,414)	(9.95%)
<i>Salary</i>	29,477,912	30,749,822	(1,271,910)	(4.31%)
<i>Benefit</i>	10,434,713	11,448,251	(1,013,538)	(9.71%)
<i>Operating</i>	24,615,347	25,335,550	(720,203)	(2.93%)
<i>Subsidy</i>	6,106,285	6,747,414	(641,129)	(10.50%)
<i>Capital</i>	2,492,580	2,866,467	(373,887)	(15.00%)
<i>Transfers / Debt</i>	5,056,081	3,539,256	1,516,825	30.00%
<i>Additional Impacts</i>		5,272,572	(5,272,572)	0.00%
Unassigned Fund Balance	33,864,762	30,591,127	(3,273,635)	(9.67%)

2019 General Fund Status

2019 year-end fund balance is projected at \$ 30,591,127 which is 127 days of budgeted General Fund operating expense. (Recommended minimum fund balance of 100 days which equates to \$ 24,030,280). 2018 ended with 147 days of budgeted General Fund operating expense.

Projected Revenues

- Real Estate Tax Revenue increasing \$ 772,246 or 1.5%
- Other Revenue decreasing \$ 111,496 or 0.4%

*Comparison between 2018 actuals and 2019 projections

2019 General Fund Status

2019 year-end fund balance is projected at \$ 30,591,127 which is 127 days of budgeted General Fund operating expense. (Recommended minimum fund balance of 100 days which equates to \$ 24,030,280).

Projected Expenses

- Salaries increasing \$ 1,271,910 or 4.3%
- Benefits increasing \$ 1,013,538 or 9.7%
 - Medical Insurance increasing \$ 542,100
 - Retirement increasing \$ 525,500
- Operating Expense increasing \$ 720,203 or 2.9%
 - Redevelopment Authority Grants increasing \$ 336,000 (offsetting revenues)
- Subsidies increasing \$ 641,129 or 10.5%
 - Children & Youth increasing \$ 209,200
 - Criminal Justice Services increasing \$ 147,000
- Capital increasing \$ 373,887 or 15.0%
- Transfers / Debt decreasing \$ 1,516,825 or 30.0%
 - 2010 GOB payment decreased \$ 1.6 million, May of 2019 was the final payment
 - 2016 GOB the payment increases \$ 625,000 . Savings from refinancing the 2008 GOB were spread between 2016-2018
 - 2018 GOB refinanced the 2011 GOB. The savings for 2019 were \$ 575,000

*Comparison between 2018 actuals and 2019 projections

Cost Drivers

Merit Based Compensation Formula

2018 paid in 2019

Year	CPI (June - June) (1)	Prior Year Ending Fund Balance (2)	Prior Year 100 Days Budgeted Fund Balance (3)	(2) - (3) Fund Balance Difference (4)	Prior Year General Fund Salary (5)	FB Gain Share 5% (6) (FB Difference (4) X 5% / Prior Yr GF Salary (5))	Percentage Salary Increase (CPI % (1) + FB gain share % (6))
2016	1.00%	\$26,672,683	\$ 20,914,454	\$ 5,758,229	\$ 19,067,218	1.51%	2.51%
2017	1.60%	\$29,468,205	\$ 20,884,023	\$ 8,584,182	\$ 19,085,344	2.25%	3.85%
2018	2.90%	\$31,738,041	\$ 21,807,787	\$ 9,930,254	\$ 19,691,445	2.52%	5.42%
2019		\$33,864,762	\$ 23,101,075	\$ 10,763,687	\$ 19,939,719	2.70%	

2019 to be paid in 2020

- Formula will be updated with June's CPI
- Fund Balance over 100 days - \$10,763,687 or 2.70%

Revenue Drivers

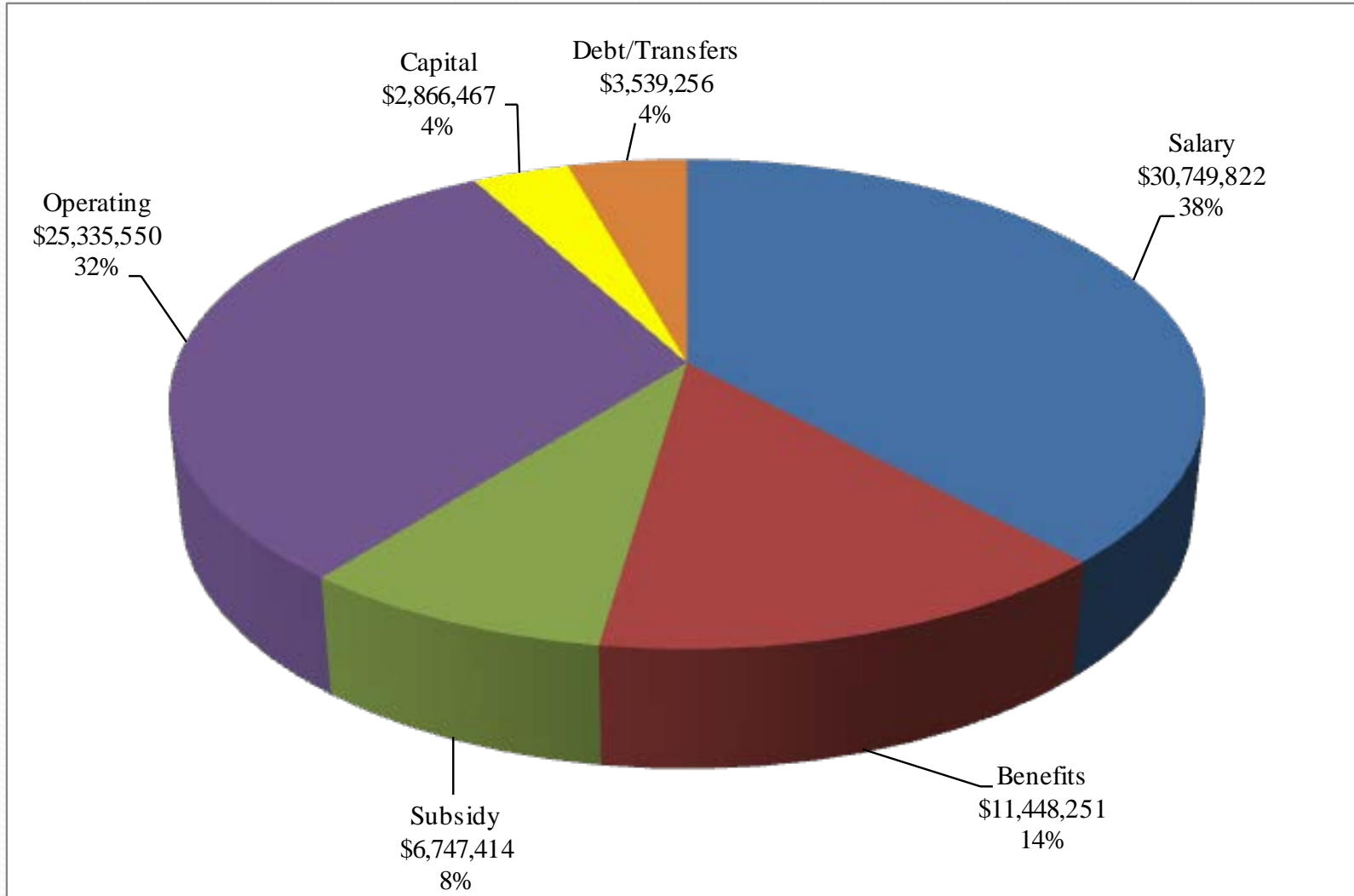
2019 General Fund Budget

Millage Rate History

2009	2.399 County millage (5% increase)
2010	2.399 County millage (0% increase)
2011	1.902 County millage (0% increase) *
2012	1.902 County millage (0% increase)
2013	2.131 County millage (12% increase)
2014	2.195 County millage (3% increase)
2015	2.195 County millage (0% increase)
2016	2.195 County millage (0% increase)
2017	2.195 County millage (0% increase)
2018	2.195 County millage (0% increase)
2019	2.195 County millage (0% increase)

*Reassessment Year

2019 General Fund Projected Expenses



* Additional impacts in the projections are not included in this pie chart

2019 General Fund Projected Operating Expenses

Payments to Agencies / Other Govts - \$11.0 million

CNRC IGT - \$4.5 million
 Library Taxes - \$4.2 million
 Redevelopment Authority Pass-Thru Grants - \$1.7 million

Professional Services - \$6.4 million

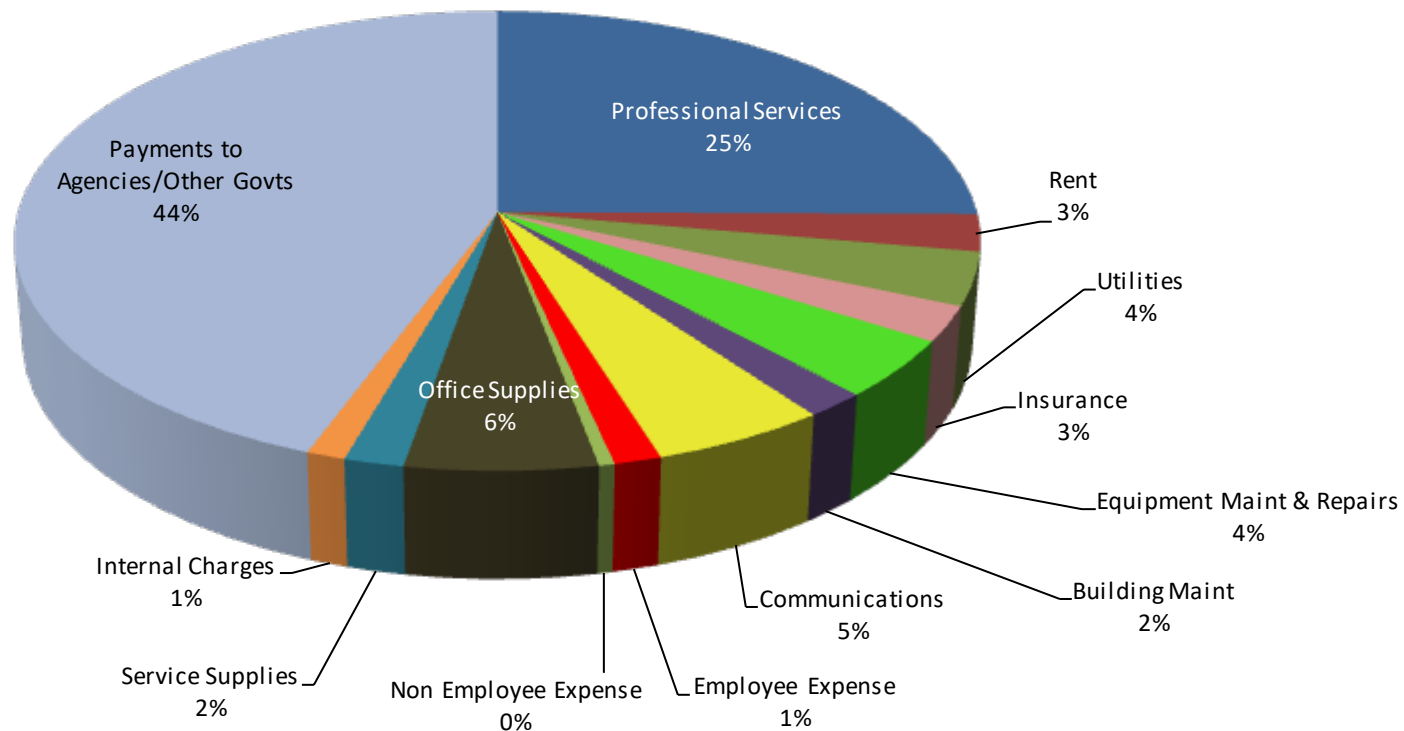
Prison Medical & Catastrophic - \$1.9 million
 Court Mandated Legal Services - \$1.0 million
 Prison Dietary Services - \$650,000
 Election Officers - \$265,000

Office Supplies - \$1.5 million

Computer Equipment / Software / Network Equipment - \$355,000
 Books & Periodicals - \$190,000

Communications - \$1.3 million


Telephone - \$390,000
 Postage - \$388,000



Operating Expenses

Operating Expenses

	2019
	Projected
Professional Services	6,365,999
Rent	661,334
Utilities	946,433
Insurance	628,750
Equipment Maint & Repairs	1,048,790
Building Maint	458,724
Communications	1,327,980
Employee Expense	357,193
Non Employee Expense	117,779
Office Supplies	1,451,638
Service Supplies	450,696
Internal Charges	293,190
Payments to Agencies/Other Govts	11,227,044
Total	25,335,550



General Fund 2019 Thru 2023 Projections

Major Adjustments since Last Projections

- Election Equipment moved up a year to 2019 and the cost was reduced from \$ 5 million to \$ 4.5 million
- Delay in the 9-1-1 projects
- Children & Youth overmatch in projections for 2019 and 2020
- Current projections do not include estimates for additional projects
- This assumes aggressive management of cost drivers

Major Pressure Points

- Election Equipment
- Farmland Preservation
- 7th Courtroom Renovations
- 7th Courtroom Personnel
- Radio Project Two Bonds
- 9-1-1 CAD Replacement
- Radio Infrastructure
- State Budget
- CNRC
- Capital Cases

In Projections
Not In Projections

2019 Thru 2023 General Fund Projections

	Projected 2019	0.0% Projected 2020	0.0% Projected 2021	0.0% Projected 2022	0.0% Projected 2023
<i>Real Estate Taxes</i>	53,772,720	54,579,311	55,452,580	56,339,821	57,241,258
<i>All Other Revenue</i>	28,912,977	29,865,799	30,365,857	30,942,835	31,591,380
Total General Fund Revenue	82,685,697	84,445,110	85,818,437	87,282,656	88,832,638
Total General Fund Expenses	85,959,332	84,404,914	87,681,071	90,606,224	93,100,972
<i>Salary</i>	30,749,822	31,835,683	32,854,233	33,912,705	35,006,415
<i>Benefit</i>	11,448,251	12,230,229	12,857,321	13,523,676	14,222,225
<i>Operating</i>	25,335,550	25,812,823	26,129,496	26,476,586	26,827,078
<i>Subsidy</i>	6,747,414	7,875,006	8,668,161	9,143,907	9,694,070
<i>Capital</i>	2,866,467	1,949,198	1,773,770	1,773,770	1,773,770
<i>Transfers / Debt</i>	3,539,256	2,831,405	3,680,827	4,159,335	3,909,775
<u>Additional Impacts</u>					
<i>Fund Balance Moved to Assigned</i>	572,572	586,886	601,558	616,597	632,012
<i>Election Equipment</i>	4,500,000	0	0	0	0
<i>IMTO Projects</i>		700,000	500,000	350,000	350,000
<i>9-1-1 Projects (Non-Bond) - Subsidy</i>		50,000	50,000	50,000	50,000
<i>7th Court</i>	100,000	533,684	565,705	599,647	635,626
<i>Children & Youth and CNRC</i>		???	???	???	???
<i>Library</i>	100,000	???	???	???	???
Unassigned Fund Balance	30,591,127	30,631,323	28,768,689	25,445,121	21,176,787
<i>Days of Fund Balance</i>	127	127	120	106	88

Assumptions in the Projections

Projections are based on current trends

- Salaries – 4.3% increase in 2019 and 3.5% increase in 2020 and 3.2% in 2021 - 2023
 - Union contracts
 - Merit Based Compensation
 - Overtime trends
- Benefits - 5.6% average yearly increase (excluding 2019 - 9.7%)
- Operating Expenses - 1.7% average yearly increase
- Subsidy – 10.5% increase in 2019, 35% increase in 2020, and an average of 1.3% in 2022 and 2023
- Capital is projected at a relatively level amount each year except for 2019 with the 7th Court project
- Children & Youth is in overmatch 18/19 and assumption is we will get the money back

Assumptions in the Projections

9-1-1 Radio Project Assumptions – Pending BoC Approval

- \$10 million bond in 2020 with first payment in 2021.
- \$7 million bond in 2022 with first payment in 2023.
- As the project is developed, we will adjust the projections accordingly.
- We will offset project costs with assigned fund balance in the General Fund in addition to bond financing.
- Uniform 9-1-1 surcharge will continue to cover all eligible expenses.
- P25 is in the development process and there is a high probability of change.
 - Project costs
 - Funding formula changes
 - Timing of projects
 - Material effect on the projections

2014 Thru 2023 General Fund Actuals and Projections



Revenue	70,816,932	72,328,838	75,510,004	80,938,811	82,024,947	82,685,697	84,445,110	85,818,437	87,282,656	88,832,638
Expense	68,067,927	69,147,998	72,511,511	76,635,632	78,182,918	85,959,332	84,404,914	87,681,071	90,606,224	93,100,972
Revenue Change	0.00%	2.13%	4.40%	7.19%	1.34%	0.81%	2.13%	1.63%	1.71%	1.78%
Expense Change	0.00%	1.59%	4.86%	5.69%	2.02%	9.95%	-1.81%	3.88%	3.34%	2.75%
Fund Balance (Apr 2019 Projection)	23,780,885	26,672,683	29,468,205	31,738,041	33,864,762	30,591,127	30,631,323	28,768,689	25,445,121	21,176,787
Fund Balance (Aug 2018 Projection)	23,780,885	26,672,683	29,468,205	31,738,041	33,864,762	31,834,716	25,205,627	23,156,007	19,219,919	
Fund Balance (Apr 2018 Projection)	23,780,885	26,672,683	29,468,205	31,738,041	33,864,762	27,326,451	26,665,832	25,461,773	22,462,369	

2019 – 2023 Fund Balance Projections

<u>2019</u>		<u>2020</u>		<u>2021</u>		<u>2022</u>		<u>2023</u>				
<u>No Change</u>												
30,591,127	———	0%	30,631,323	———	0%	28,768,689	———	0%	25,445,121	———	0%	21,176,787
			40,196			(1,862,634)			(3,323,568)			(4,268,334)
<u>Break - Even</u>												
30,591,127	———	0%	30,631,323	———	4%	30,986,792	———	1%	30,502,751	———	2%	30,321,901

Black - Fund Balance
1% change = 546,000

Blue - Difference between revenue and expense
3% change = 1,637,000

5% change = 2,730,000

Change can be on-going change in expenses or revenues

Note: 2019 has a one-time expense of \$4,500,000 for election equipment

2019 – 2023 Fund Balance Projections

<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
<u>Current Assumptions</u>				
30,591,127	0% 30,631,323	0% 28,768,689	0% 25,445,121	0% 21,176,787
<u>Changes</u>				
30,591,127	0% 30,631,323	0% 28,768,689	4% 27,698,714	0% 25,720,031
		0% 28,768,689	10% 31,079,103	0% 32,534,895
30,591,127	0% 30,631,323	2% 29,877,740	0% 27,680,968	0% 24,557,460
30,591,127	3% 32,268,702	0% 32,069,645	0% 30,436,272	0% 27,885,176

Red Zone under 16,821,200

Yellow Zone between 16,821,200 and 24,030,280

Green Zone over 24,030,280 to 35,323,500

1% change = 546,000

3% change = 1,637,000

5% change = 2,730,000

Note: 2019 there is a one time expense of \$4,500,000 for election equipment

2019 – 2023 Fund Balance Projections

<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Current Assumptions				
30,591,127	0% 30,631,323	0% 28,768,689	0% 25,445,121	0% 21,176,787
Changes				
30,591,127	1% 31,177,116	0% 29,869,007	0% 27,108,837	0% 23,412,916
30,591,127	-1% 30,085,530	0% 27,668,370	0% 23,781,404	0% 18,940,658
30,591,127	2% 31,722,909	0% 30,969,326	0% 28,772,554	0% 25,649,046
30,591,127	-2% 29,539,736	0% 26,568,050	0% 22,117,685	0% 16,704,526

Red Zone under 16,821,200
 Yellow Zone between 16,821,200 and 24,030,280
 Green Zone over 24,030,280 to 35,323,500

1% change = 546,000

3% change = 1,637,000

5% change = 2,730,000

Note: 2019 there is a one time expense of \$4,500,000 for election equipment



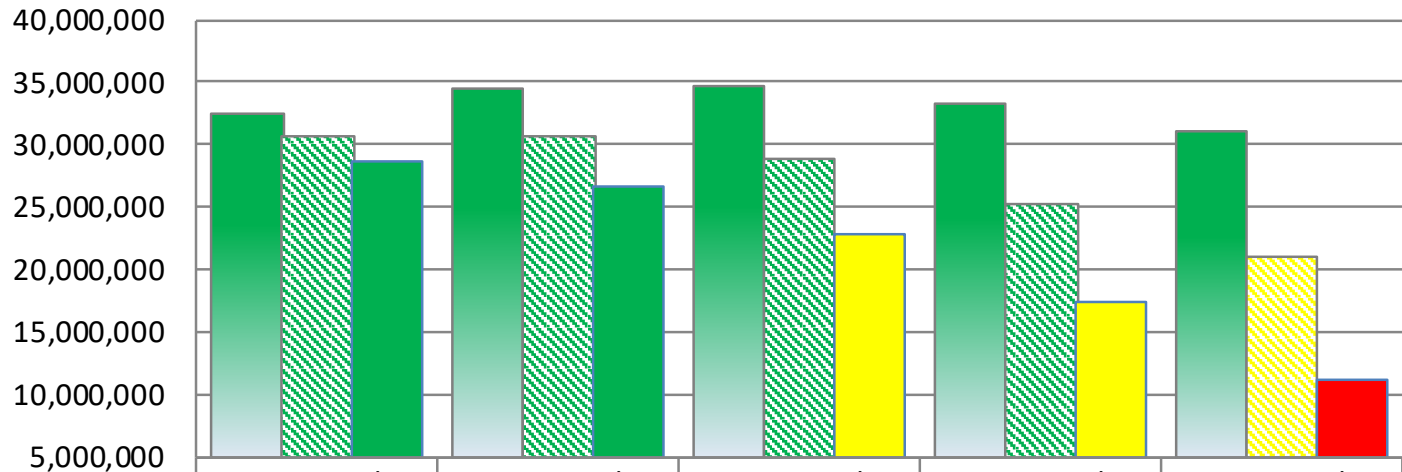
Impact of On-Going Changes

Examples of On-Going Changes

- Changes to Revenues
 - Millage
 - Departmental fees
 - Collections
 - Interest Rates
- Changes to Expenses
 - Farmland Preservation
 - Debt Service for major projects
 - Subsidy to other funds
 - Grants to other organizations
 - Salaries and benefits
 - Capital Cases
 - Increase in CPI – higher costs

2 Million On-Going Change

Unassigned Fund Balance +/- \$ 2 Million Change



	Projected 2019	Projected 2020	Projected 2021	Projected 2022	Projected 2023
2 Million Dollar Change	32,591,127	34,631,323	34,768,689	33,445,121	31,176,787
Current Projections	30,591,127	30,631,323	28,768,689	25,445,121	21,176,787
-2 Million Dollar Change	28,591,127	26,631,323	22,768,689	17,445,121	11,176,787

Compounded Change of Addition or Reduction of On-Going Cost/Program

2019

2023

Positive Change



Negative Change



Comparative tax rate

Benchmark Counties	Class	2017 Population	2017 Real Estate Tax	Average Tax per Household	Median Household Income	2017 Average Tax per Household per Median Household Income	2017 Property Tax per Capita
Dauphin	3	275,710	\$104,674,431	\$591	\$54,968	1.08%	\$380
Luzerne	3	317,343	\$118,718,172	\$574	\$46,577	1.23%	\$374
Lackawanna	3	210,761	\$78,384,619	\$628	\$46,673	1.35%	\$372
York	3	446,078	\$159,672,794	\$669	\$59,853	1.12%	\$358
Berks	3	417,854	\$137,690,930	\$605	\$57,068	1.06%	\$330
Northampton	3	303,405	\$97,046,640	\$622	\$62,753	0.99%	\$320
Chester	3	519,293	\$164,077,905	\$654	\$88,995	0.73%	\$316
Lehigh	3	366,494	\$106,063,524	\$516	\$57,685	0.89%	\$289
Erie	3	274,541	\$77,017,178	\$438	\$47,094	0.93%	\$281
Westmoreland	3	352,627	\$82,435,700	\$380	\$54,142	0.70%	\$234
Lancaster	3	542,903	\$120,543,500	\$414	\$59,237	0.70%	\$222
Cumberland	3	250,066	\$52,084,725	\$378	\$62,640	0.60%	\$208

Commissioners:

Vincent T. DiFilippo

Jim Hertzler

Gary Eichelberger

Chief Clerk:

Sandy Moyle

Chief Financial Officer:

Dana L. Best



May 2019 Financial Analysis Committee Presentation

* Presentation is available at www.ccpa.net/finance