

Commissioners:

Vincent T. DiFilippo

Jim Hertzler

Gary Eichelberger

Chief Clerk:

Sandy Moyle

Chief Financial Officer:

Dana L. Best

October 2019 Financial Analysis Committee Presentation

Financial Analysis Committee Presentation Overview

- County Highlights
- Current Year Status & Year End Projections
 - Based on 8/31/19
- 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.

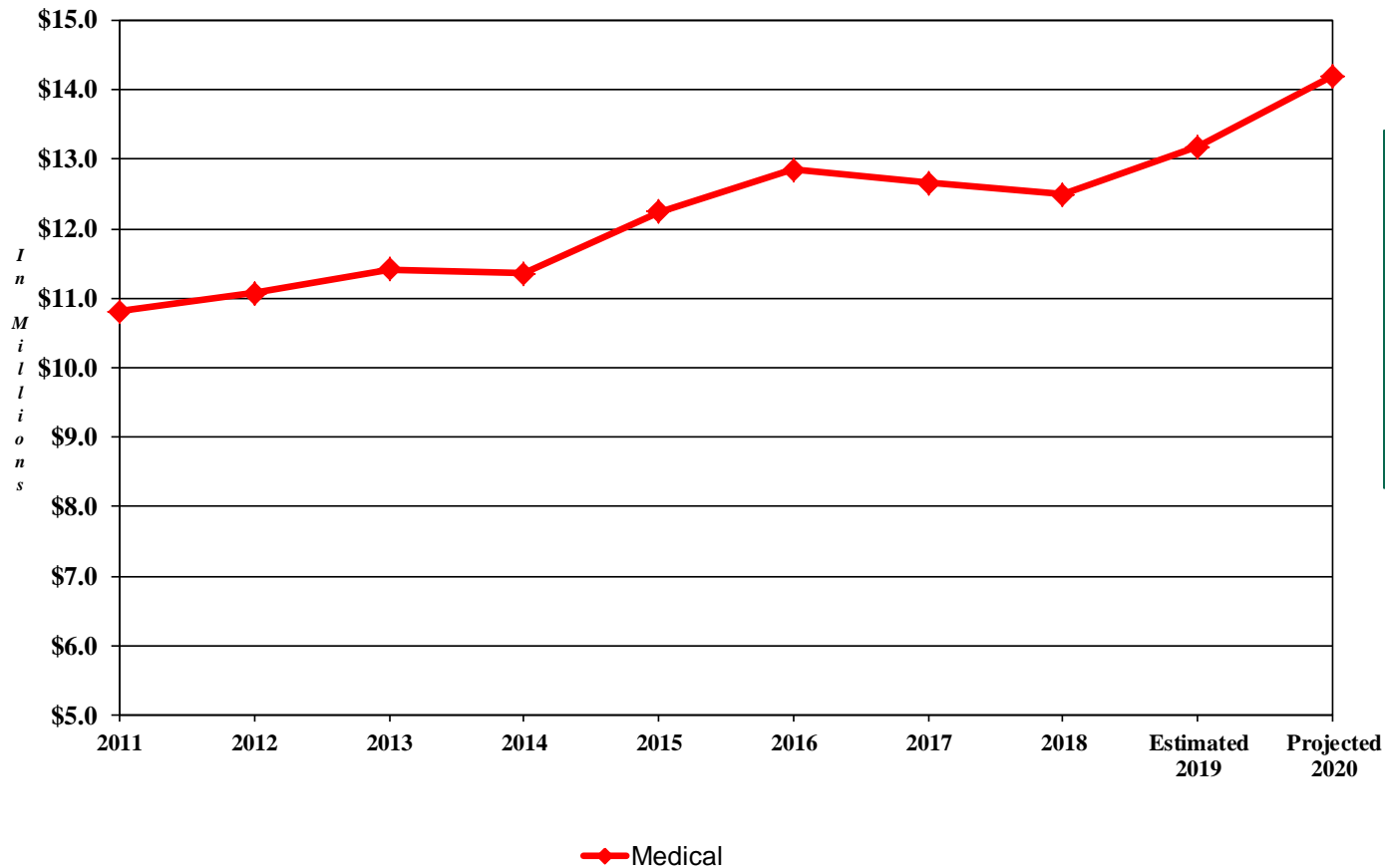
County Highlights

- No County real estate millage increase in 2015 thru 2020
- 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's new CAD system.
- The County implemented a paperless timekeeping, attendance, scheduling, and absence management system.
- CNRC – Managed Care and other changes
- Election Equipment
- Four bridges are moving to the construction phase in 2020. In order to meet cash flow needs, the County is pursuing a PIB loan to fund the construction of Sample Bridge.
- Opioid Crisis

County Highlights

- 2020 medical premium expense increased 7.7% or approximately \$1,013,000 countywide

Healthcare Cost Trends
(In Millions)

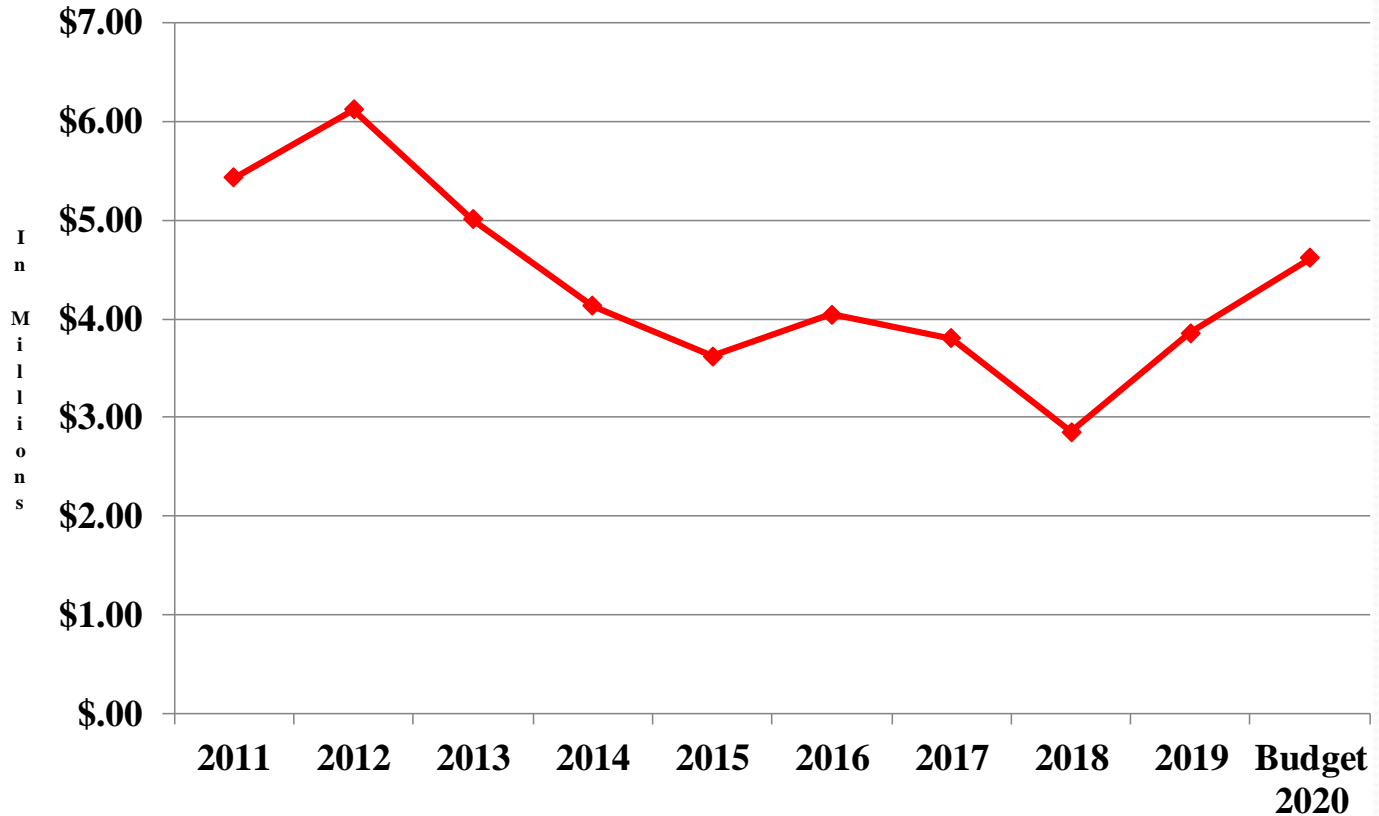


Beginning in 2018 we started funding employee and wellness costs through the premiums to maximize reimbursements from other funding sources.

County Highlights

- 2020 retirement ADC increased 19.8% or approximately \$764,000 countywide

Actuarially Determined Contribution Trend
(In Millions)



Election Machines

Majority of the expense for the Election Machines will occur in 2019 with the pending state revenue occurring in 2020.

Assigned fund balance will be used temporarily to fund the election machines until the state revenue is received.

	<u>2019</u>	<u>2020</u>
	<u>Election Machines - Current Projections</u>	
Rev		2,300,000
Exp	3,900,000	

P25 Project

- The Capital Reserve is in the General Fund.
- When we do a reimbursement resolution, we have a cash flow/fund balance issue between the General Fund and the Capital Fund.
- We will have to transfer assigned fund balance in 2020 to temporarily cover.

	<u>2020</u>	<u>2021</u>
	<u>P25 project - Current Projections</u>	
Cash		(2,450,000)
Exp	2,450,000	



2019 General Fund Recap

2019 General Fund Status

	Projected 2019 (Apr 2019)	Projected 2019 (Aug 2019)	Favorable (Unfavorable)	Percentage Change
<i>Real Estate Taxes</i>	53,772,720	53,936,992	164,272	0.30%
<i>All Other Revenue</i>	28,912,977	29,268,836	355,859	1.22%
Total General Fund Revenue	82,685,697	83,205,828	520,131	0.63%
Total General Fund Expenses	85,959,332	82,559,162	3,400,170	4.12%
<i>Salary</i>	30,749,822	30,651,325	98,497	0.32%
<i>Benefit</i>	11,448,251	11,243,012	205,239	1.83%
<i>Operating</i>	25,335,550	25,265,436	70,114	0.28%
<i>Subsidy</i>	6,747,414	6,720,797	26,617	0.40%
<i>Capital</i>	2,866,467	2,766,764	99,703	3.60%
<i>Transfers / Debt</i>	3,539,256	3,539,256	0	0.00%
<u>Additional Impacts</u>				
<i>Fund Balance Moved to Assigned</i>	572,572	572,572	0	0.00%
<i>Fund Balance Moved From Assigned</i>	0	(2,300,000)	2,300,000	(100.00%)
<i>Election Equipment</i>	4,500,000	3,900,000	600,000	15.38%
<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	30,591,127	34,511,428	3,920,301	11.36%

2019 General Fund Status

Comparison of current projections with the May 2019 presentation.

Revenues – Overall increasing \$520,131 – .63%

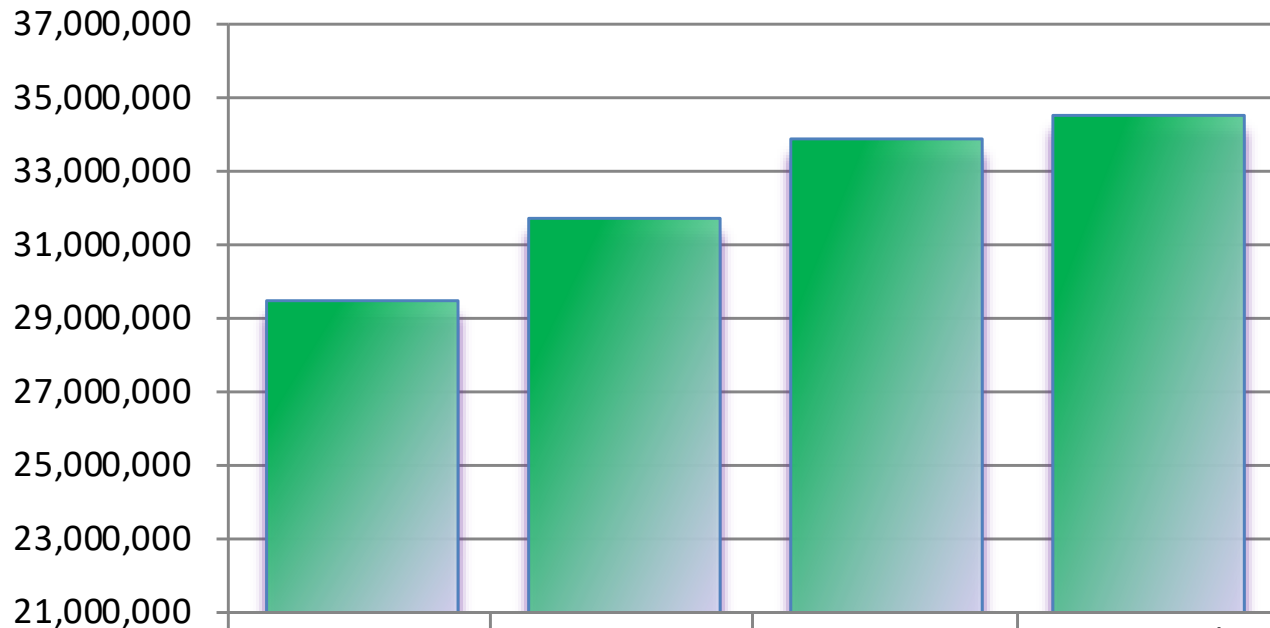
- All Other Revenue increasing \$355,859 or 1.22%
 - HAVA Funds for Election Machines – \$280,000

Expenses – Overall decreasing \$3,400,170 – 4.12%

- Benefits decreasing \$205,239 – 1.83%
 - Medical decreasing \$181,000
- Capital decreasing \$99,703 – 3.60%
- Additional Impacts are decreasing \$2,900,000
 - Assigned Fund Balance will be moved temporarily to fund the election machines until a decision is made by the state – \$2,300,000.

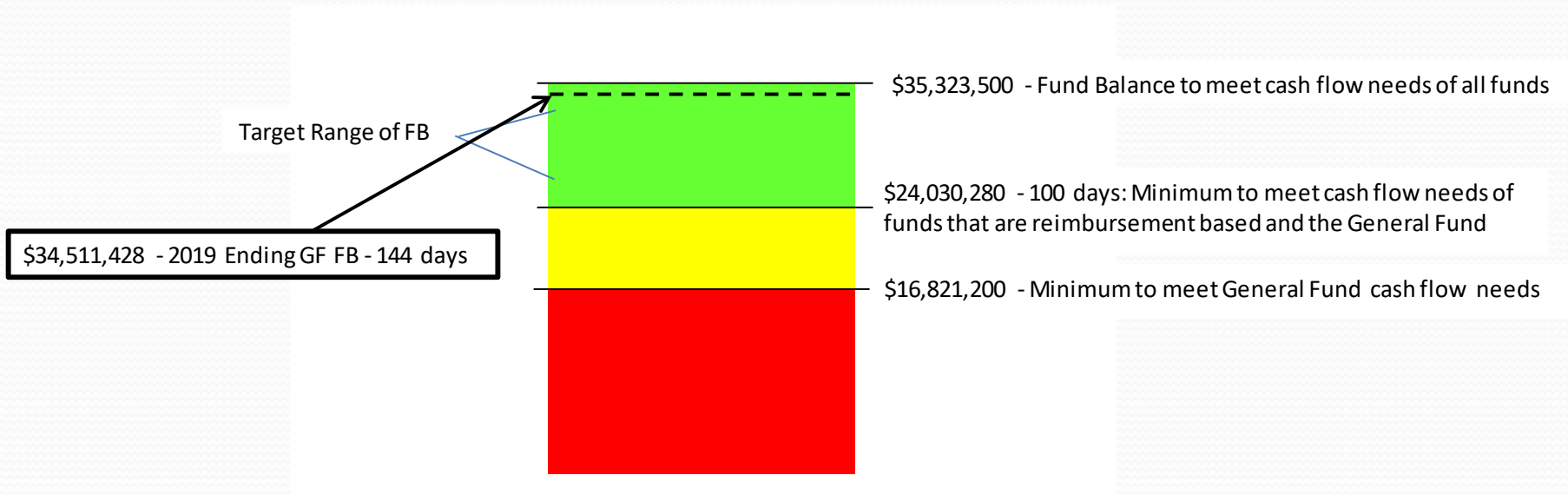
2019 General Fund Recap

Unassigned Fund Balance



	2016	2017	2018	Projected 2019
Unassigned Fund Balance	29,468,205	31,738,041	33,864,762	34,511,428
Number of Days	141	146	147	144

2019 Fund Balance Thermometer



2019 General Fund Status

	Actuals 2018	Projected 2019	Favorable (Unfavorable)	Percentage Change
<i>Real Estate Taxes</i>	53,000,474	53,936,992	936,518	1.77%
<i>All Other Revenue</i>	29,024,473	29,268,836	244,363	0.84%
Total General Fund Revenue	82,024,947	83,205,828	1,180,881	1.44%
Total General Fund Expenses	78,182,918	82,559,162	(4,376,244)	(5.60%)
<i>Salary</i>	29,477,912	30,651,325	(1,173,413)	(3.98%)
<i>Benefit</i>	10,434,713	11,243,012	(808,299)	(7.75%)
<i>Operating</i>	24,615,347	25,265,436	(650,089)	(2.64%)
<i>Subsidy</i>	6,106,285	6,720,797	(614,512)	(10.06%)
<i>Capital</i>	2,492,580	2,766,764	(274,184)	(11.00%)
<i>Transfers / Debt</i>	5,056,081	3,539,256	1,516,825	30.00%
<i>Additional Impacts</i>		2,372,572	(2,372,572)	0.00%
Unassigned Fund Balance	33,864,762	34,511,428	646,666	1.91%

2019 General Fund Recap

2019 year end fund balance is projected \$34,511,428 which is 144 days of budgeted General Fund operating expense. (Recommended fund balance of 100 days)

Revenue – Overall increasing \$1,180,881 – 1.44%

- Real Estate Tax Revenue increasing \$936,518 – 1.77%
- Other Revenue increasing \$244,363 – .84%

2019 General Fund Recap

2019 year end fund balance is projected at \$34,511,428 which is 144 days of budgeted General Fund operating expense.
(Recommended fund balance of 100 days)

Expenses – Overall increasing \$4,376,244 – 5.60%

- Salaries increasing \$1,173,413 – 3.98%
- Benefits increasing \$808,299 – 7.75%
 - 2019 Medical premium rates increasing \$361,000
 - 2019 Retirement ADC increasing \$525,500

2019 General Fund Recap

Expenses – Overall increasing \$4,376,244 – 5.60%

- Operating increasing \$650,089 – 2.64%
- Subsidies increasing \$614,512 – 10.06%
 - Children & Youth increasing \$328,755
 - Criminal Justice Services Programs increasing \$155,315
- Capital increasing \$274,184 - 11.00%
 - 7th Court
- Transfers / Debt decreasing \$1,516,825 - 30.00%
 - 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 was \$575,000.

*Comparison between 2018 actuals and 2019 projections



2020 General Fund Budget

2020 General Fund Status

	Preliminary Budget 2020	Projected 2020	Favorable (Unfavorable)	Percentage Change
<i>Real Estate Taxes</i>	54,643,697	54,643,697	0	0.00%
<i>All Other Revenue</i>	31,351,326	31,576,659	225,333	0.72%
Total General Fund Revenue	85,995,023	86,220,356	225,333	0.26%
Total General Fund Expenses	92,223,128	87,972,862	4,250,266	4.61%
<i>Salary</i>	32,284,363	31,721,566	562,797	1.74%
<i>Benefit</i>	12,872,977	12,481,597	391,380	3.04%
<i>Operating</i>	28,890,131	25,965,845	2,924,286	10.12%
<i>Subsidy</i>	8,470,418	8,076,475	393,943	4.65%
<i>Capital</i>	4,494,280	3,413,411	1,080,869	24.05%
<i>Transfers / Debt</i>	5,210,959	2,831,405	2,379,554	45.66%
<i>Additional Impacts</i>		3,482,563	(3,482,563)	0.00%
2019 Unassigned Fund Balance	28,283,323	32,758,922		
Break-even Percentage	11.40%	3.20%		

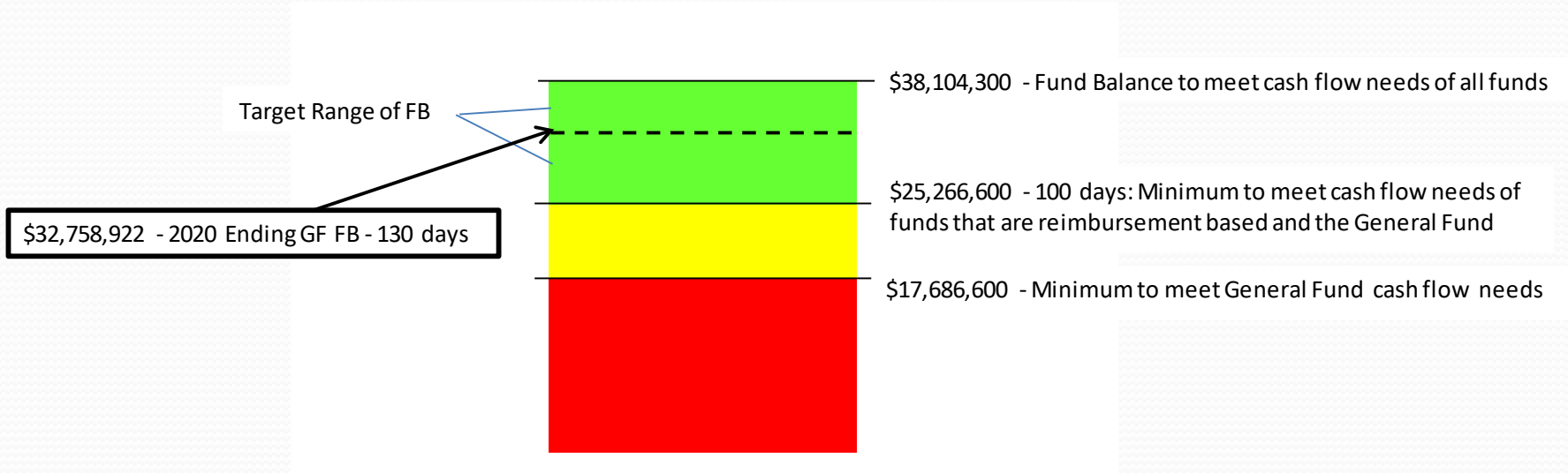
Note: IMTO and Election Machine capital in the projected column was moved from the additional impacts line to the capital line.

2020 General Fund Status

2020 Budget versus 2020 Projections

- Revenue increasing \$225,333 – .26%
- Expenses decreasing \$4,250,266 – 4.61%
 - Operating Expense decreasing of \$2,924,286 – 10.12%
 - Contingency \$1,200,000
 - Subsidies decreasing \$393,943 – 4.65%
 - DRO decreasing \$159,000
 - Aging based on trends decreasing \$140,000
 - Capital decreasing \$1,080,869 – 24.05%
 - Estimated \$995,000 for projects using restricted funds
- Additional Impacts increasing \$3,482,563
 - Assigned Fund Balance that was temporarily moved to fund the election machines will be put back \$2,300,000

2020 Fund Balance Thermometer



2020 General Fund Status

	Projected 2019	Projected 2020	Favorable (Unfavorable)	Percentage Change
<i>Real Estate Taxes</i>	53,936,992	54,643,697	706,705	1.31%
<i>All Other Revenue</i>	29,268,836	31,576,659	2,307,823	7.88%
Total General Fund Revenue	83,205,828	86,220,356	3,014,528	3.62%
Total General Fund Expenses	82,559,162	87,972,862	(5,413,700)	(6.56%)
<i>Salary</i>	30,651,325	31,721,566	(1,070,241)	(3.49%)
<i>Benefit</i>	11,243,012	12,481,597	(1,238,585)	(11.02%)
<i>Operating</i>	25,265,436	25,965,845	(700,409)	(2.77%)
<i>Subsidy</i>	6,720,797	8,076,475	(1,355,678)	(20.17%)
<i>Capital</i>	2,766,764	2,213,411	553,353	20.00%
<i>Transfers / Debt</i>	3,539,256	2,831,405	707,851	20.00%
<i>Additional Impacts</i>	2,372,572	4,682,563	(2,309,991)	(97.36%)
Unassigned Fund Balance	34,511,428	32,758,922	(1,752,506)	(5.08%)

2020 General Fund Status

2020 year end fund balance is projected at \$32,758,922 which is 130 days of budgeted General Fund operating expense. (Recommended fund balance of 100 days which equates to \$25,266,600).

Projected Revenues

- Real Estate Taxes increasing \$706,704 - 1.31%
- Other Revenue increasing \$2,307,823 - 7.88%
- Capital Grant revenue is increasing \$2,300,000 (Election Machine Grant pending state funding)

2020 General Fund Status

2020 year end fund balance is projected at \$32,758,922 which is 130 days of budgeted General Fund operating expense. (Recommended fund balance of 100 days which equates to \$25,266,600).

Projected Expenses

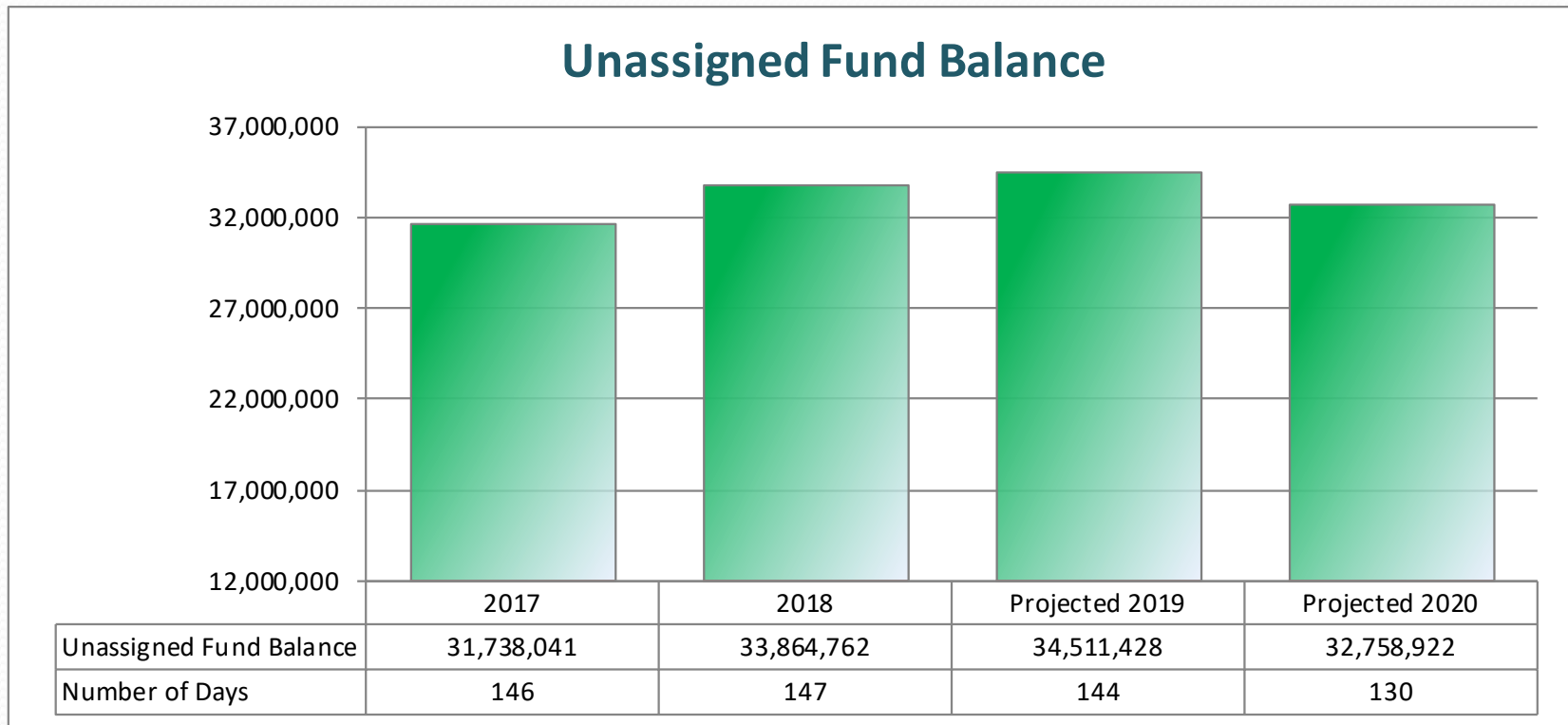
- Salaries increasing \$1,070,241 – 3.49%
 - Merit Based Compensation, Union Contracts, New Positions
- Benefits increasing \$1,238,585 – 11.02%
 - Medical increasing 7.7%
 - Retirement increasing 19.8%
- Operating Expense increasing of \$700,409 - 2.77%
- Subsidies increasing \$1,355,678 – 20.17%
 - Children & Youth increasing \$929,000
- Capital decreasing \$553,353 – 20.00%
 - 7th Court Project
- Transfers / Debt decreasing \$707,851 - 20.00%
 - GF piece of the 2010, 2013, 2014 bonds were paid in full which were offset by a scheduled increase in the 2016 and 2018 bonds

2020 General Fund Status

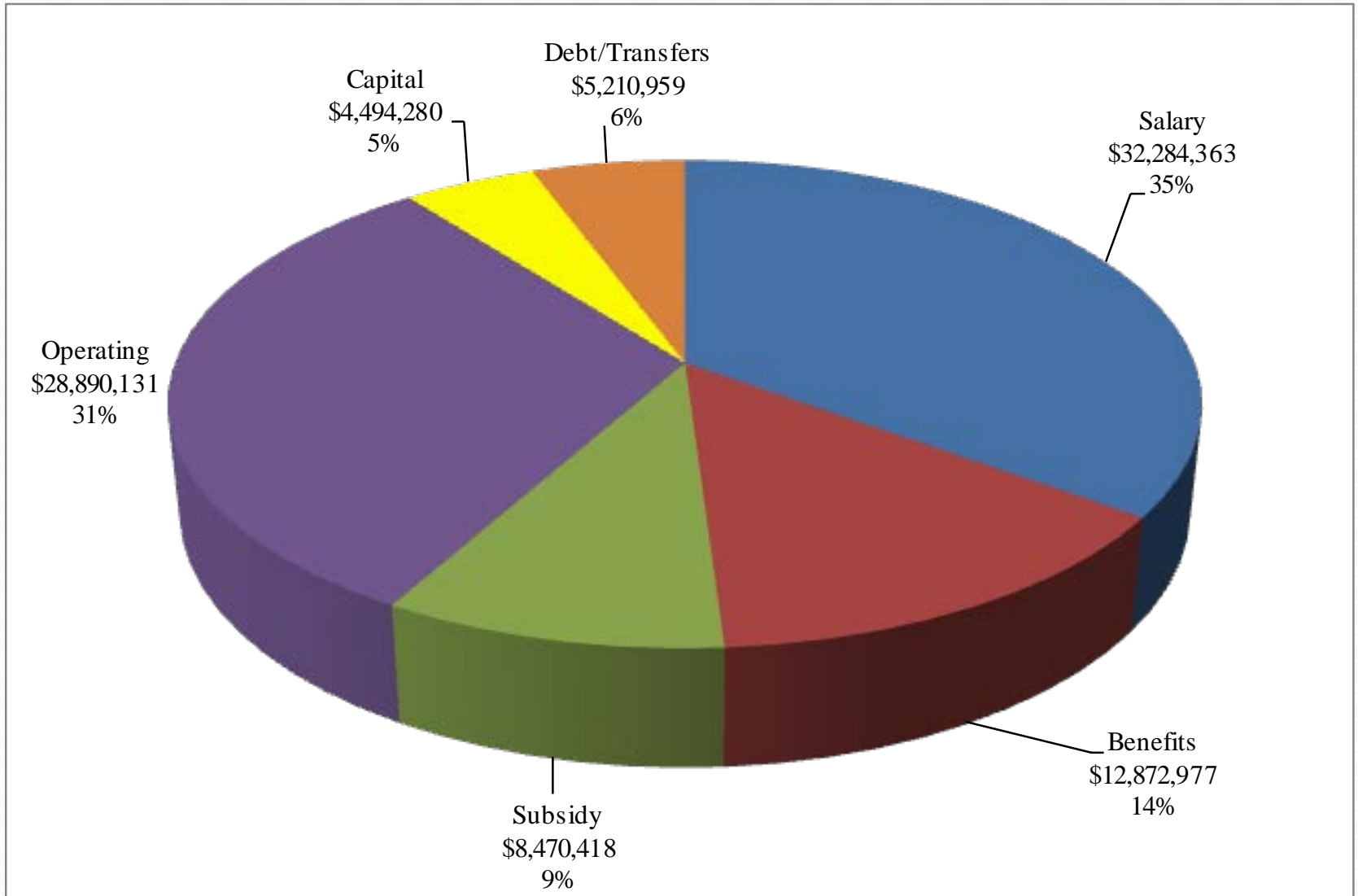
2020 year end fund balance is projected at \$32,758,922 which is 130 days of budgeted General Fund operating expense. (Recommended fund balance of 100 days which equates to \$25,266,600).

Fund Balance

- Decreasing \$1,752,506 which is 14 days or 9.7% reduction in days



2020 General Fund Expenses



2020 General Fund Operating Expenses

Payments to Agencies / Other Govts - \$11.0 million

CNRC IGT - \$4.5 million
 Library Taxes - \$4.0 million
 Re development Authority Pass-Thru Grants - \$1.7 million

Professional Services - \$6.5 million

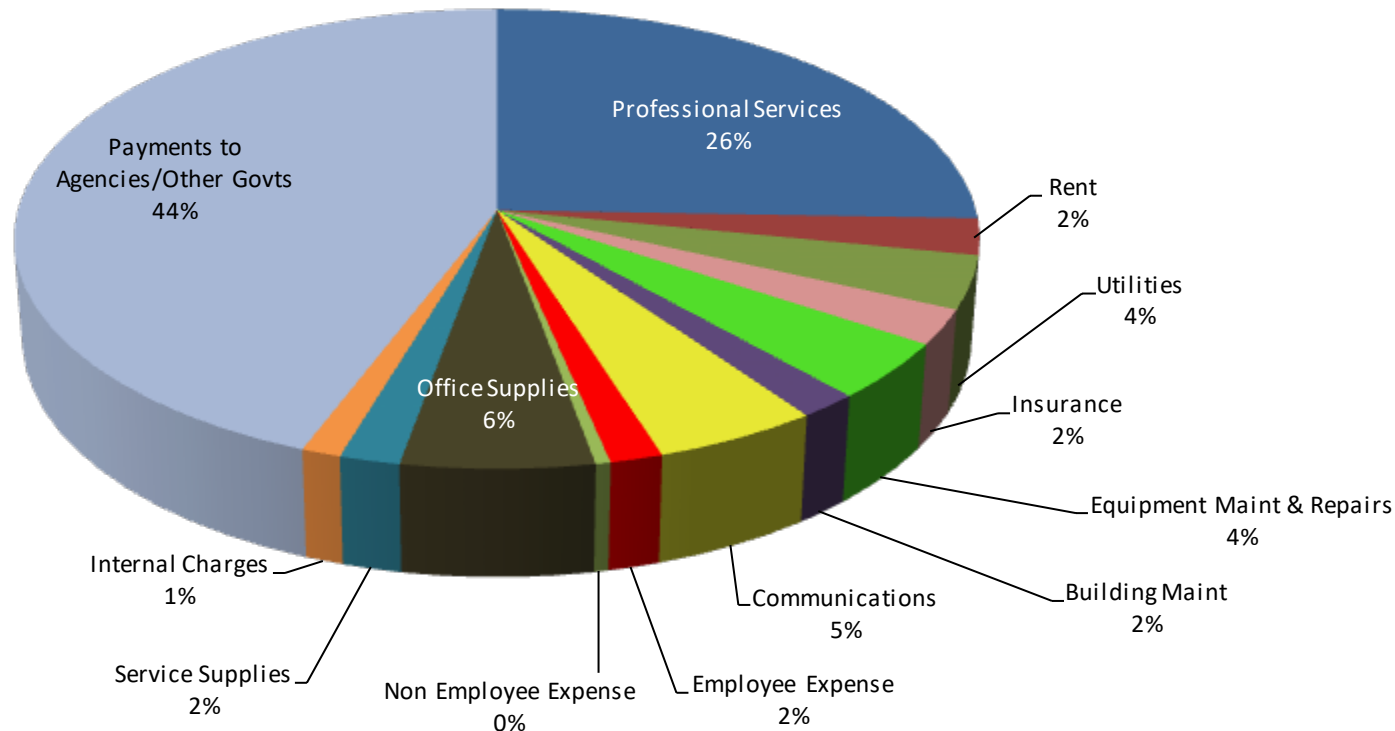
Prison Medical & Catastrophic - \$1.8 million
 Court Mandated Legal Services - \$1.3 million
 Prison Dietary Services - \$600,000
 Election Officers - \$265,000

Office Supplies - \$1.8 million

Computer Equipment / Software / Network
 Equipment - \$350,000
 Books & Periodicals - \$185,000

Communications- \$1.3 million

Telephone - \$390,000
 Postage - \$380,000



Cost Drivers

Merit Based Compensation Formula

2019 to be paid in 2020

- June CPI – 1.6%
- Fund Balance over 100 days - \$10,763,687 or 2.70%
- Anchor is 4.30%

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	1.60%	\$33,864,762	\$ 23,101,075	\$ 10,763,687	\$ 19,939,719	2.70%	4.30%

2020 to be paid in 2021

- 100 days of Fund Balance is 25,266,600
 - Note: this will be adjusted with the final budget numbers

Revenue Drivers

2020 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)
2020	2.195 County millage (0% increase)

* Reassessment Year

Revenue Drivers

Taxable Assessed Value

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



General Fund 2019 Thru 2023 Projections

Major Assumptions in the Projections

- 911 Uniform funding
- 911 will need subsidy for any capital projects not related to the radio project. Beginning in 2021 the radio project will be funded by bond proceeds.
- Election Machines will be funded 60% from the state.
- Farmland Preservation is projected at \$500,000 per year.
- Capital has increased from the previous presentations based on updated five year plans.
- Debt Service

Debt Service Changes

2019	(1,530,923)
2020	178,668
2021	33,172
2022	878,751
2023	(751,203)

Final one-time Hornbaker payment in 2022 which increases 2022 and then decreases in 2023

- Current projections do not include estimates for timing and financing of all the projects on the next slide but they will have an impact on future projections.
- **This assumes aggressive management of cost drivers.**

Major Pressure Points

- Election Machines
- Farmland Preservation - \$500,000
- 7th Court Renovations
- 7th Court Personnel
- Radio Project Two Bonds
- 9-1-1 CAD Replacement
- Radio Infrastructure
- Growth of the County
- 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>	53,936,992	54,643,697	55,463,352	56,350,766	57,252,378
<i>All Other Revenue</i>	29,268,836	31,576,659	29,663,792	30,196,309	30,808,630
Total General Fund Revenue	83,205,828	86,220,356	85,127,144	86,547,075	88,061,008
Total General Fund Expenses	82,559,162	87,972,862	89,306,375	92,313,942	94,913,521
<i>Salary</i>	30,651,325	31,721,566	32,738,833	33,795,900	34,888,170
<i>Benefit</i>	11,243,012	12,481,597	13,173,492	13,851,347	14,563,205
<i>Operating</i>	25,265,436	25,965,845	26,292,536	26,643,402	26,997,811
<i>Subsidy</i>	6,720,797	8,076,475	9,111,520	9,608,707	10,172,013
<i>Capital</i>	2,766,764	2,213,411	2,014,204	2,165,269	2,490,059
<i>Transfers / Debt</i>	3,539,256	2,831,405	3,694,984	4,167,942	3,917,865
<u>Additional Impacts</u>					
<i>Fund Balance Moved From Assigned</i>	(2,300,000)	2,300,000			
<i>Fund Balance Moved to Assigned</i>	572,572	648,879	665,101	681,728	698,772
<i>Election Machines</i>	3,900,000	500,000	0	0	0
<i>IMTO Projects</i>	0	700,000	1,050,000	800,000	550,000
<i>7th Court</i>	100,000	533,684	565,705	599,647	635,626
<i>Library</i>	100,000	???	???	???	???
<i>Children & Youth and CNRC</i>		???	???	???	???
Unassigned Fund Balance	34,511,428	32,758,922	28,579,691	22,812,824	15,960,311
<i>Days of Fund Balance</i>	144	130	113	90	63

Assumptions in the Projections

Projections are based on current trends

- Salaries – 3.5% increase for 2020, 3.2% for 2021 - 2023
 - Union contracts
 - Merit Based Compensation
 - Overtime
- Benefits -11.0% increase for 2020, 5.11% average yearly increase for 2021 - 2023
 - Medical Insurance is projected at 10.5% for 2020, 7.0% for 2021 – 2023
 - Retirement is projected at 19.5% for 2020, 1.0% for 2021 - 2023
- Operating Expenses – 2.8% in 2020, 1.3% average yearly increase for 2021 - 2023
- Subsidy – 20.2% in 2020, 12.8% in 2021, and 5.7% in 2022-2023
- Capital is projected based on history and known capital projects

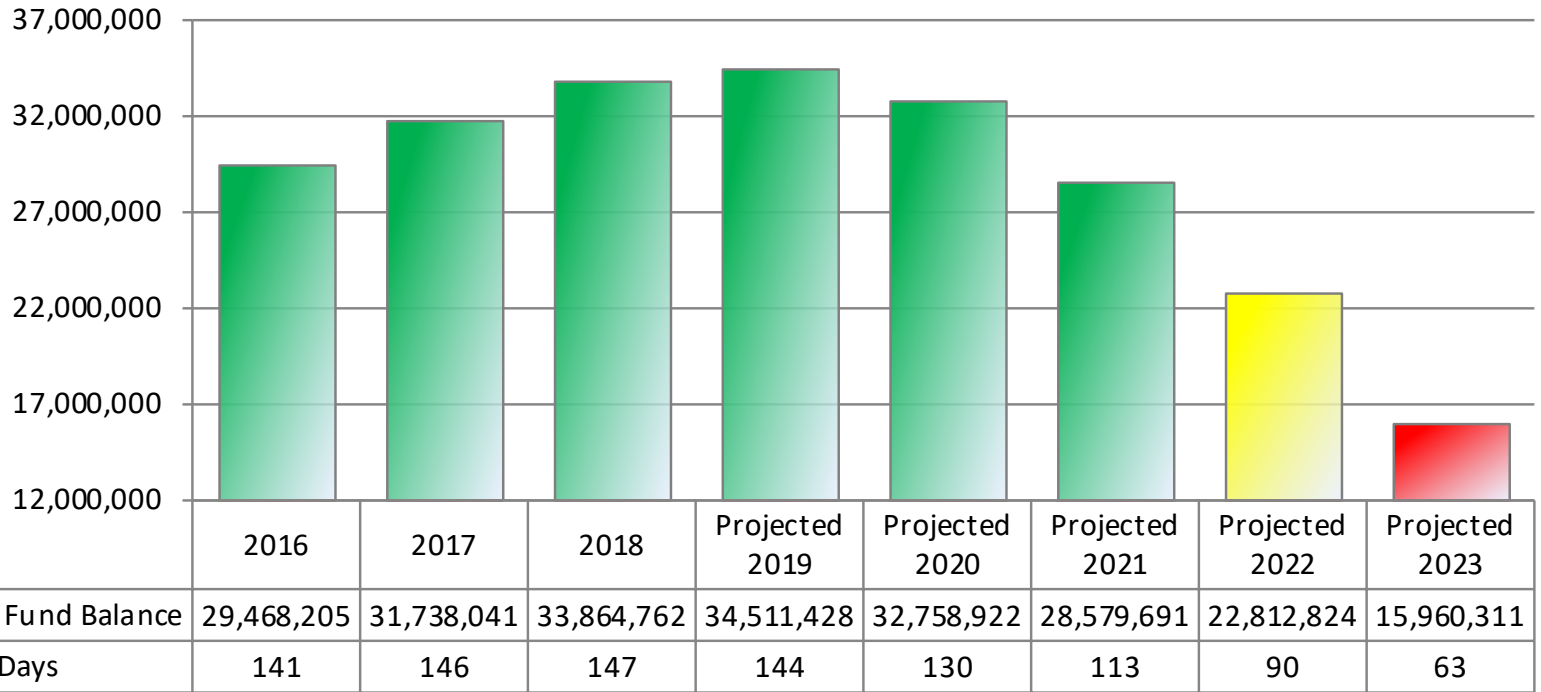
Assumptions in the Projections

911 Radio Project Assumptions – Pending BoC Approval

- \$10 million bond 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.
- 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

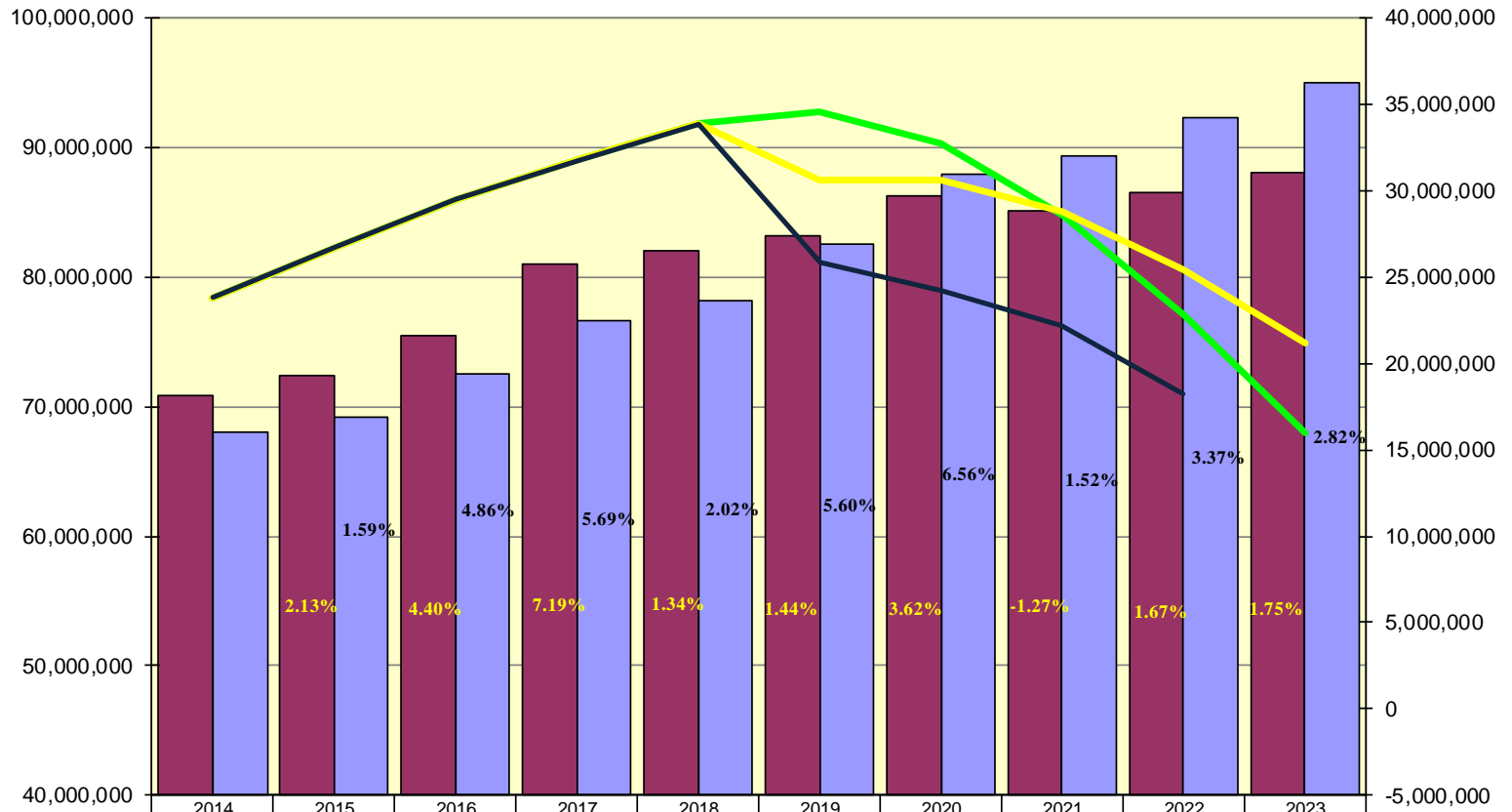
General Fund Projections

Unassigned Fund Balance



2023 is 7 days below our minimum cash flow needs

2014 Thru 2023 General Fund Actuals and Projections



Revenue	70,816,932	72,328,838	75,510,004	80,938,811	82,024,947	83,205,828	86,220,356	85,127,144	86,547,075	88,061,008
Expense	68,067,927	69,147,998	72,511,511	76,635,632	78,182,918	82,559,162	87,972,862	89,306,375	92,313,942	94,913,521
Revenue Change	0.00%	2.13%	4.40%	7.19%	1.34%	1.44%	3.62%	-1.27%	1.67%	1.75%
Expense Change	0.00%	1.59%	4.86%	5.69%	2.02%	5.60%	6.56%	1.52%	3.37%	2.82%
Fund Balance (Aug 2019 Projection)	23,780,885	26,672,683	29,468,205	31,738,041	33,864,762	34,511,428	32,758,922	28,579,691	22,812,824	15,960,311
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	25,834,716	24,205,627	22,156,007	18,219,919	

2019 – 2023 Fund Balance Projections

<u>2019</u>		<u>2020</u>		<u>2021</u>		<u>2022</u>		<u>2023</u>
<u>No Change</u>								
34,511,428	————	0%	32,758,922	————	0%	28,579,691	————	0%
			(1,752,506)			(4,179,231)		
						(5,766,867)		
								0%
								15,960,311
								(6,852,513)
<u>Break - Even</u>								
34,511,428	————	3%	34,398,233	————	5%	34,739,265	————	2%
								34,783,852
								1%
								34,467,345

Black - Fund Balance
1% change = 546,000

Blue - Difference between revenue and expense
3% change = 1,639,000

5% change = 2,730,000

Change can be on-going change in expenses or revenues

Note: 2019/2020 has a one-time expense of \$4,400,000 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				
34,511,428	0% 32,758,922	0% 28,579,691	0% 22,812,824	0% 15,960,311
Changes				
34,511,428	0% 32,758,922	3% 30,243,592	0% 26,167,248	8% 25,749,902
		0% 28,579,691	5% 25,630,362	7% 25,848,518
		0% 28,579,691	0% 22,812,824	17% 25,693,215
		6% 31,907,492	0% 29,521,671	0% 26,104,301
34,511,428	4% 34,944,670	0% 32,983,973	0% 29,471,136	0% 24,908,719
34,511,428	5% 35,491,107	0% 34,085,044	0% 31,135,715	0% 27,145,821

Red Zone under 17,686,600
 Yellow Zone between 17,686,600 and 25,266,600
 Green Zone over 25,266,600 to 38,104,300

1% change = 546,000

3% change = 1,639,000

5% change = 2,730,000

2019 – 2023 Fund Balance Projections

<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Current Assumptions				
34,511,428	0% 32,758,922	0% 28,579,691	0% 22,812,824	0% 15,960,311
Changes				
34,511,428	1% 33,305,359	0% 29,680,762	0% 24,477,402	0% 18,197,413
34,511,428	-1% 32,212,485	0% 27,478,621	0% 21,148,246	0% 13,723,209
34,511,428	2% 33,851,796	0% 30,781,832	0% 26,141,980	0% 20,434,514
34,511,428	-2% 31,666,048	0% 26,377,550	0% 19,483,668	0% 11,486,107

Red Zone under 17,686,600
 Yellow Zone between 17,686,600 and 25,266,600
 Green Zone over 25,266,600 to 38,104,300

1% change = 546,000

3% change = 1,639,000

5% change = 2,730,000

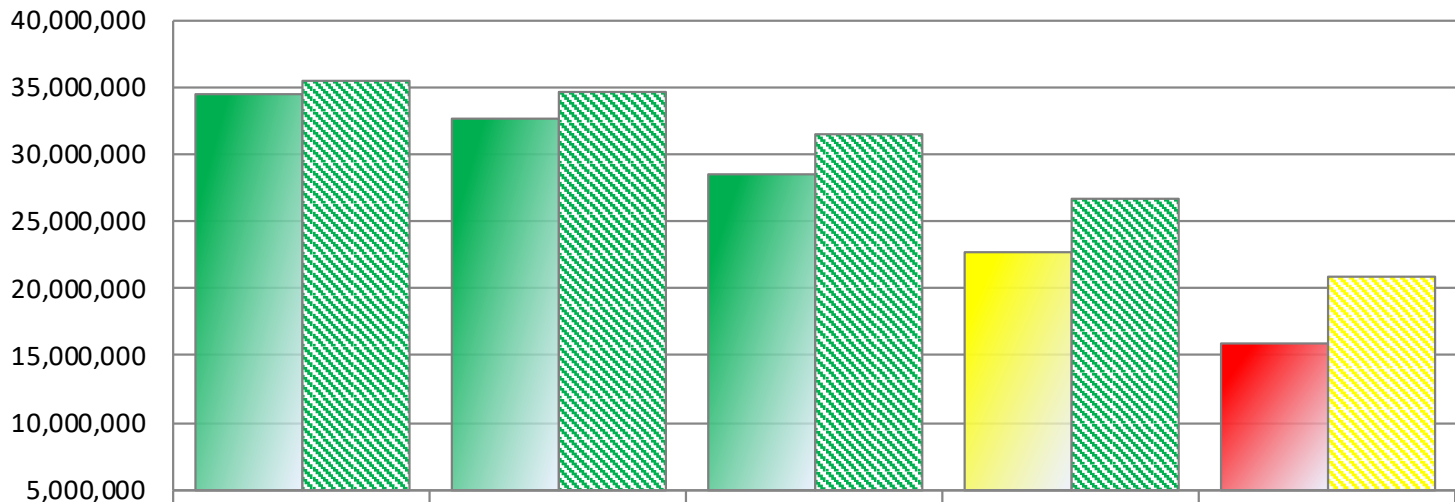
Note: 2019/2020 there is a one time expense of \$4,400,000 for election equipment



Impact of On-Going Changes

Impact of On-Going Changes

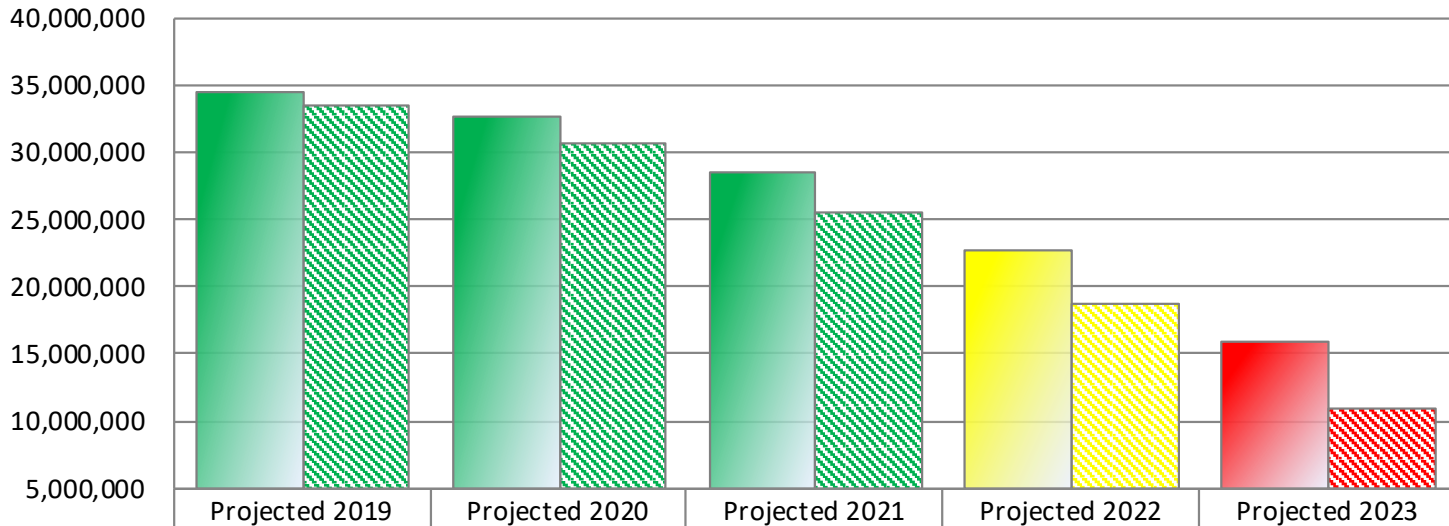
Unassigned Fund Balance \$1 Million Positive Change



	Projected 2019	Projected 2020	Projected 2021	Projected 2022	Projected 2023
Current Projections	34,511,428	32,758,922	28,579,691	22,812,824	15,960,311
Million Dollar Change	35,511,428	34,758,922	31,579,691	26,812,824	20,960,311

Impact of On-Going Changes

Unassigned Fund Balance \$1 Million Negative Change



Current Projections	34,511,428	32,758,922	28,579,691	22,812,824	15,960,311
Million Dollar Change	33,511,428	30,758,922	25,579,691	18,812,824	10,960,311

Comparative tax rate

2018

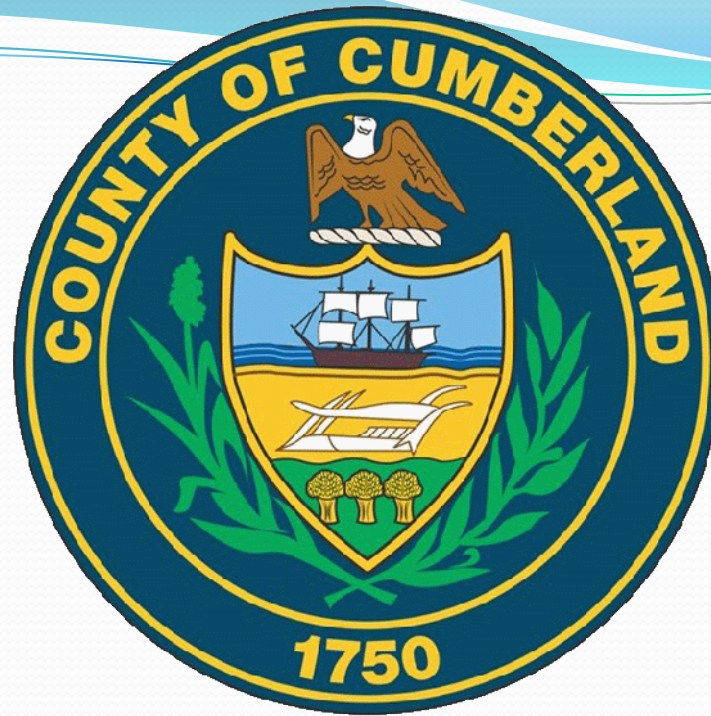
Benchmark Counties	2018 Class	2018 Population	2018 Real Estate Tax	Average Tax per Household	Median Household Income	2018 Average Tax per Household per Median Household Income	
						2018 Property Tax per Capita	
Dauphin	3	277,097	\$ 105,236,657	\$583	\$57,071	1.02%	\$380
Lackawanna	3	210,793	\$ 78,549,689	\$588	\$48,380	1.22%	\$373
Luzerne	3	317,646	\$ 118,124,047	\$566	\$49,290	1.15%	\$372
York	3	448,273	\$ 162,479,534	\$659	\$61,707	1.07%	\$362
Berks	3	420,152	\$ 143,705,841	\$622	\$59,580	1.04%	\$342
Northampton	3	304,807	\$ 98,213,216	\$613	\$65,390	0.94%	\$322
Chester	3	522,046	\$ 165,550,646	\$642	\$92,417	0.69%	\$317
Lehigh	3	368,100	\$ 107,413,232	\$506	\$60,116	0.84%	\$292
Erie	3	272,061	\$ 77,317,205	\$434	\$48,192	0.90%	\$284
Westmoreland	3	350,611	\$ 83,311,144	\$366	\$56,702	0.65%	\$238
Lancaster	3	543,557	\$ 121,488,947	\$409	\$61,492	0.67%	\$224
Cumberland	3	251,423	\$ 52,994,780	\$368	\$65,544	0.56%	\$211

Comparative tax rate

2018

Benchmark Counties	Class	2018 Population	2018 Real Estate Tax	Average Tax per Household	Median Household Income	2018 Average Tax per Household per Median Household Income	2018 Property Tax per Capita
Adams	5	101,589	\$39,442,999	\$943	\$62,661	1.51%	\$388
Dauphin	3	277,097	\$105,236,657	\$583	\$57,071	1.02%	\$380
York	3	448,273	\$162,479,534	\$659	\$61,707	1.07%	\$362
Lebanon	5	137,616	\$32,923,688	\$578	\$57,698	1.00%	\$239
Franklin	4	154,835	\$36,465,124	\$434	\$58,267	0.74%	\$236
Lancaster	3	543,557	\$121,488,947	\$409	\$61,492	0.67%	\$224
Perry *	6	46,139	\$9,894,425	\$478	\$60,847	0.79%	\$214
Cumberland	3	251,423	\$52,994,780	\$368	\$65,544	0.56%	\$211

* Denotes 2017 Data, 2018 CAFR was not available, will update when it becomes available.



Commissioners:

Vincent T. DiFilippo

Jim Hertzler

Gary Eichelberger

Chief Clerk:

Sandy Moyle

Chief Financial Officer:

Dana L. Best

October 2019 Financial Analysis Committee Presentation

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