



2025 BUDGET

Final Budget Adopted: November 4, 2024



Photo by: Chloe Pauls



2025 NORTH WHITEHALL TOWNSHIP BUDGET

Fund Balance: **Estimated End Balance:** **\$7,361,000**

North Whitehall Township (“NWT” or the “Township”) anticipates an opening fund balance in its General Fund of 8,250,000, net of custodial funds. NWT expects General Fund revenues of \$6,425,000, and expenditures of \$6,133,000, leaving a surplus of about \$291,000. NWT is devoting \$275,000 of its General Fund Budget surplus to the Equipment fund for fleet needs. NWT is also drawing down on \$900,000 of its unrestricted cash reserves in excess of the fund balance policy requirement to devote to capital improvements.

NWT’s Fund balance policy requires sixty (60%) of its annual total expenditures, including transfers to other funds, but not including restricted funds, to be on deposit with reasonable liquidity in an unrestricted and uncommitted fashion.¹

Fund Balance Policy Calculation	Total 2025 General Fund Budget	\$ 7,138,000
	Less Restricted Funds: Debt Service	\$ (392,263)
	Less Restricted Funds: Grant Matches	\$ (50,000)
	Basis for Calculation	\$ 6,695,737
	Fund Balance Requirement	\$ 4,017,442
	Est. Ending Fund Balance	\$ 7,537,064

Custodial Funds: When developers rely on Township engineering and legal services to improve property, the applicant must deposit an upfront cash security, which is held in a liability account, under the generic term “escrow account.” The Township draws upon this security as it incurs cost from our engineering and legal vendors. If there is a balance left at the end of the project, such balance must be returned to the depositor, and the account terminated.

The Township expects to carry an average of \$575,000 in such custodial funds in its General Fund balance in 2025. This portion of the fund balance is not available for operating costs, nor debt service. NWT hopes to segregate escrows into a separate fund by 2026.

Tax Increase: **Total 2025 Property Tax Levy: 1.2 mills**

NWT has made the difficult decision not only to **increase its general property tax levy**, but also to introduce the Township’s first **Fire Tax**. The Township currently levies 0.5 mills for general revenue property taxes and 0.1 mill for Farmland Preservation. The increase to the general levy is 0.15 mills, which increases the general levy to 0.65 mills. The Farmland Preservation levy will remain fixed at 0.1 mill. The Fire Tax will be an additional 0.45 mills on taxable property. Each levy will be discussed and analyzed in greater detail under the Real Estate Tax (pg. 6) and Fire Fund (pg. 26).

¹ See also NWT Fund Balance Policy, approved by Resolution 09-11-23



GENERAL FUND/ADMINISTRATIVE BUDGET

Investments:

Estimated Income: \$315,000

The Township maintains two investment accounts for its cash reserves. The first (Pooled Investment Acct), in the amount of \$5.9M, is deposited in a special money market fund with Neffs National Bank, which currently yields in excess of 3.9%, and is reasonably liquid. The investment matures every three months and a new rate is locked in for the next 90 days. The second (General Reserve), in the amount of \$2.7M, is deposited with 1st Northern Bank, and currently yields in excess of 4.5%. NWT expects about \$215,000 interest from Neffs and about \$100,000 from 1st Northern.

The Township does not pool cash with respect to its banking operations. Therefore, every fund operates out of its own bank account. For efficiency, excess cash may be pooled and invested in accordance with the 2nd Class Township Code §3204(e)(2).² There are seventeen bank accounts for NWT deposits. Neffs Bank hosts nine (9) account, including the General Fund, Pooled Investment, Payroll, Health Savings, Recreation, Street Lighting, Sewer, Liquid Fuels, and Capital Improvements. Eight (8) funds will keep deposits at 1st Northern, including the General Reserve, Traffic Impact, Farmland, Sewer Capital Reserve, Equipment, Series 2024 Bond Proceeds, and Fire Fund. Wherever feasible, excess cash is removed from operating accounts and deposited into investment funds, reserve funds, or capital improvement funds.

On September 18, 2024, the Federal Open Market's Committee (FOMC) cut the federal funds rate for the first time since 2008. Unforeseeable additional rate cuts or hikes in 2025 could impact investment revenue estimates.

Personnel:

In 2024, the Township employed twelve (12) bargaining unit personnel, and eleven (11) full time administrative personnel. The Township also supplements its labor needs with several part-time employees. In 2025, NWT has included a new position for Township Planner at a pay grade D1. Furthermore, there is a Fire Inspector position budgeted in the Fire Fund, which will be discussed below. In total, by the end of 2025, NWT expects to employ twenty-five (25) full time professionals, twenty-four (24) of which will be accounted for through the General Fund.

Current bargaining unit employers negotiated for a 5% increase in 2025. Current non-bargaining staff are receiving one step on the pay scale, plus a 2.5% cost of living increase, which averages to a 5% increases to 2024 wages.

Personnel costs are the largest category of fixed costs for the Township. In addition to competitive wages both for bargaining and admin staff, NWT offers generous Health, Rx, Dental and Vision plan through the Pennsylvania Municipal Health Insurance Cooperative (PMHIC). Health/Rx is a PPO offered through Capital Blue Cross; Dental and Vision plans are offered by United Concordia and Davis Vision.

² See also NWT Investment Policy, approved by Resolution 04-03-23F.



GENERAL FUND/ADMINISTRATIVE BUDGET cont.

Health premiums will increase about 2.7% in 2025. Employees contribute 10% to offset insurance costs in each paycheck, and PMHIC pays an annual rebate based on actual claim experience in the prior year. Due to high 2024 claim experience, the rebate will be lower than 2025.

NWT also offers a 401(a) money purchase defined contribution pension plan and a supplemental deferred compensation 457(b) plan through Nationwide. NWT contributes 12% of annual gross salary to the 401(a) plan. Employees fully vest in their retirement benefit after completing six years of service. Employees may elect pre-tax or Roth for the 457(b) plan.

Summary of 2025 Labor Costs:

	Wages/OT	Payroll Tax/PA SUI	Net Healthcare	Gross Retirement	Total
2025 GF Budget	\$ 2,061,205	\$ 170,274	\$ 1,098,413	\$ 225,162	\$ 3,555,054
% of Total	57.98%	4.79%	30.90%	6.33%	100.00%



Debt Service:

On May 30, 2024, NWT issued fourteen (14) General Obligation Bonds Series of 2024, in the amount of \$6,070,000. The bonds were tax exempt and rated Aa2 by Moody's. The purpose of the issuance was to fund the renovation and expansion of the Township Building located at 3256 Levans Rd. The Township has over \$13M remaining in nonelectoral borrowing capacity. The longest bonds are dated for a twenty-five (25) year maturity with a five (5) year optional call provision. The average interest rate is 4.7%.

The Township's first full year of debt service will include \$140,000 in payments towards the principal and \$252,000 in interest. The Township's full debt service schedule is as follows:



GENERAL FUND/ADMINISTRATIVE BUDGET cont.

<u>Year</u>	<u>Series of 2024</u>			<u>Total</u>
	<u>Principal</u>	<u>Interest</u>	<u>Subtotal</u>	<u>Debt Service</u>
2024	\$0	\$126,832	\$126,832	\$126,832
2025	140,000	252,263	392,263	392,263
2026	145,000	245,263	390,263	390,263
2027	155,000	238,013	393,013	393,013
2028	160,000	230,263	390,263	390,263
2029	170,000	222,263	392,263	392,263
2030	180,000	213,763	393,763	393,763
2031	185,000	206,563	391,563	391,563
2032	190,000	199,163	389,163	389,163
2033	200,000	191,563	391,563	391,563
2034	210,000	183,563	393,563	393,563
2035	215,000	175,163	390,163	390,163
2036	225,000	166,563	391,563	391,563
2037	235,000	157,563	392,563	392,563
2038	245,000	148,163	393,163	393,163
2039	255,000	138,363	393,363	393,363
2040	265,000	128,163	393,163	393,163
2041	275,000	117,563	392,563	392,563
2042	285,000	106,563	391,563	391,563
2043	295,000	95,163	390,163	390,163
2044	310,000	83,363	393,363	393,363
2045	320,000	70,963	390,963	390,963
2046	330,000	58,163	388,163	388,163
2047	345,000	44,550	389,550	389,550
2048	360,000	30,319	390,319	390,319
2049	375,000	15,469	390,469	390,469
Total	\$6,070,000	\$3,845,595	\$9,915,595	\$9,915,595

Revenue Narrative:

Earned Income Tax

2025 Budget: \$3,350,000

The Township has a population of about 16,000. About 58%, or 9,200 residents, are between the ages of 18 and 65, and are likely to earn the most locally taxable income. The median household income is \$103,000 and the median per capita income is \$53,000.³

The Township levies an Earned Income Tax (EIT) on its resident population's wages and net profits. The total levy is 1%, with 0.5% going to the Township, and 0.5% going to Parkland School District. The levy is enabled by the grant of local taxing power in the Local Tax Enabling Act of December 31, 1965, P.L. 1257, No. 511 ("the LTEA"), in 53 P.S. §6924.301.1(a).

³ <https://www.census.gov/quickfacts/fact/table/northwhitehalltownshiphighcountypennsylvania>



GENERAL FUND/ADMINISTRATIVE BUDGET cont.

The LTEA was substantially augmented by the Act of July 2, 2008, P.L. 197, No. 32 (“Act 32”), 53 P.S. §§6924.501-517. Act 32 required all taxing authorities levying EIT within the same county to hire a single tax collector on behalf of all EIT-levying jurisdictions within the County. The tax collector for the Lehigh County Tax District is Berkheimer Tax Innovations, Inc (“Berkheimer”).

In 2023, 6,214 Township residents reported taxable income that was greater than \$30,000. 1,779 residents reported individual income greater than \$100,000 per year. 5,018 residents reported income between \$35,000 and \$150,000.

Earned income tax is withheld by employers of Township residents, whether or not those employers are located in NWT. As envisioned by Act 32, regardless of whether the employer is located within the Township or outside of it, all of their EIT withholdings are remitted to Berkheimer, who determines the taxing jurisdiction entitled to the revenue. Conversely, those who are employed in NWT, but do not reside in NWT, do not contribute to EIT revenue.

The five largest employers of Township residents in the first quarter of 2024 were United Natural Foods Inc., Lehigh Carbon Community College, Parkland School District, Kidspeace, and Lehigh Valley Health Network.

EIT is by far the largest revenue source for NWT, and it has been on the rise. Inflationary pressures spurred by the pandemic demand, supply chain shortages, stimulus enactments by the U.S. Congress, and an attempt by the Federal Reserve to break inflation with interest rate hikes have led to an increase in wages and unemployment of only 4%.

Since 2019, EIT revenue has increased 20.8%, with the largest jump occurring between 2021 and 2022, when EIT revenue increased by 10% year over year. In 2024, NWT expects EIT to come in about on budget at \$3,265,000. By budgeting a modest \$3,350,000 in 2025, we are only accounting for a 2.6% increase over current collection rates.





GENERAL FUND/ADMINISTRATIVE BUDGET cont.

Real Estate Tax:

2025 Budget: \$1,028,000

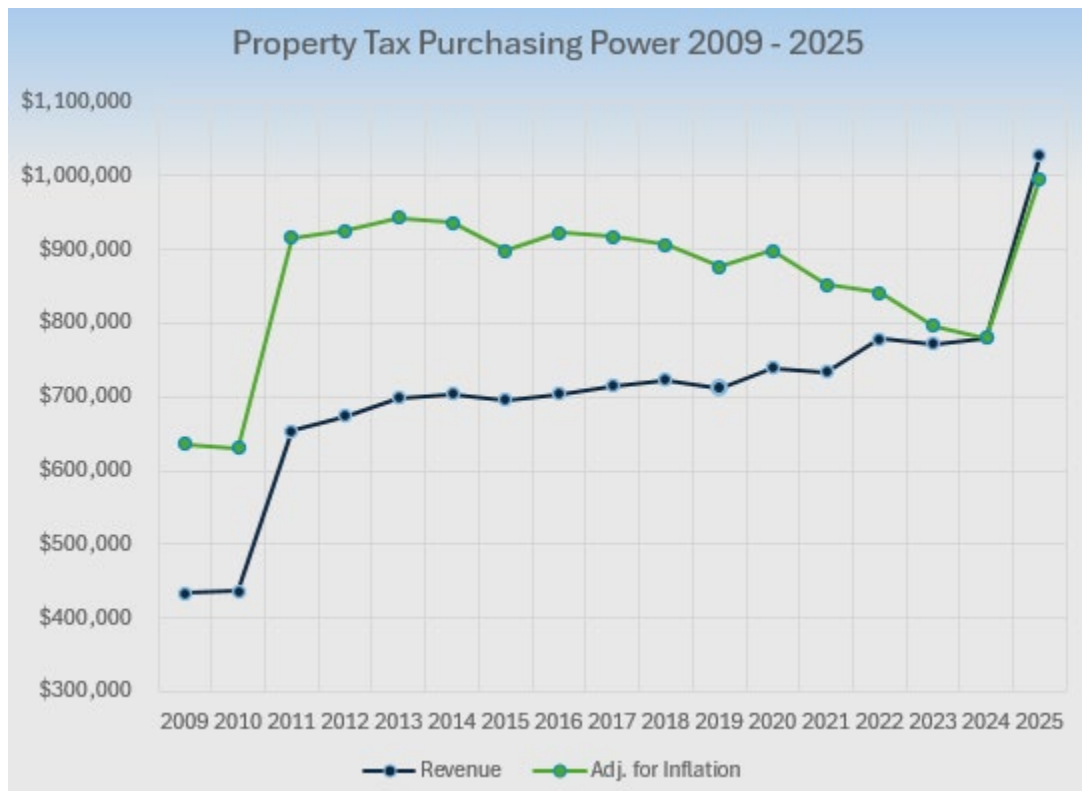
For general revenue purposes, the Township has levied a property tax of 0.5 mills (.0005) since 2014. Due to a County-wide reassessment in 2013, millage rates were readjusted in 2013 and 2014 to remain revenue neutral. The last time NWT actually increased property taxes was in 2011. In 2012, NWT raised \$674,000 in cash property tax revenues, which, adjusted for inflation, has the modern day purchasing power of \$925,000. In 2024, the Township expects to raise about \$780,000 in property tax revenue, which has substantially less purchasing power than it did the last time rates were increased. Due to the long period of flat property tax rates, the amount of services that NWT can provide with the same levy has become substantially diluted. See the charts below:

NWT General Revenue Tax Levy History:
Adjusted For Inflation

Year	Rate (Mills)	Revenue	Adj. for Inflation	CPI
2009	1.00	\$ 433,280	\$ 635,835	-
2010	1.00	\$ 436,664	\$ 630,616	1.60%
2011	1.50	\$ 654,309	\$ 915,797	3.20%
2012	1.50	\$ 674,210	\$ 924,949	2.10%
2013	0.75	\$ 697,988	\$ 942,709	1.50%
2014	0.50	\$ 704,650	\$ 936,926	1.60%
2015	0.50	\$ 695,671	\$ 899,006	0.10%
2016	0.50	\$ 703,807	\$ 922,490	1.30%
2017	0.50	\$ 714,995	\$ 917,702	2.10%
2018	0.50	\$ 723,400	\$ 906,391	2.40%
2019	0.50	\$ 712,724	\$ 877,189	1.80%
2020	0.50	\$ 738,715	\$ 897,913	1.20%
2021	0.50	\$ 733,768	\$ 851,857	4.70%
2022	0.50	\$ 779,031	\$ 841,952	8.00%
2023	0.50	\$ 771,522	\$ 796,211	4.10%
2024	0.50	\$ 780,000	\$ 780,000	3.20%
2025	0.65	\$ 1,028,000	\$ 996,124	-



GENERAL FUND/ADMINISTRATIVE BUDGET cont.



Consequently, NWT has determined that a modest increase in the general property tax levy of 0.15 mills is needed to both sustain in operations and invest in the growth of the Township as a whole. This brings the general levy to 0.65 mills effective as of 2025.

The median assessed value of a single family residence in NWT is \$236,000. Under the prior tax rate, the annual tax bill for such a household was \$118.00 to the General Fund. With a 0.65 mill general tax rate the General Fund contribution of such a household increases to \$153.40. This increase will be compounded by the addition of a Fire Tax as discussed below.

The assessed value of a property, however, is not equal to its market value. Because the assessed values have not changed since values were captured under the 2013 reassessment, the market value of property located within Lehigh County is 88% higher than the assessed value.⁴ The estimated market value of the median residence is \$443,000.

The total Township-wide property assessment is about \$1,615,000,000. NWT has a current year compliance rate of about 98%. Therefore, anticipated 2025 property tax revenues are \$1,028,000. There is a discount of 2% for property owners who pay the bill in full within two months of the bill date. There is a penalty of 10% for paying after the due date.

⁴ See the Common Level Ratio: https://www.revenue.pa.gov/TaxTypes/RTT/Documents/clr_factor_current



GENERAL FUND/ADMINISTRATIVE BUDGET cont.

In 2025, delinquent real estate tax collections will be handled by the Lehigh County Tax Claim Bureau, which is managed by Elite Revenue Solutions, LLC. Delinquent property tax collections will be processed by the mechanism provided in the Real Estate Tax Sale Law of July 17, 1947, 1368, No. 542, 72 P.S. §5860.201 *et seq* (“RETSL”). 21 months after a property owner fails to pay the current year tax claim, the outstanding tax claim will subject the property to upset sale. The RETSL is the lowest cost option for delinquent tax collection in the Commonwealth. If any owner-occupied property owner fails to pay their taxes and such homeowner is over age 65 or has suffered illness, injury or loss of income beyond their control, and such hardship is the cause of their failure to pay property taxes timely, the homeowner may petition for hardship relief to stay the sale of their property for the recovery of taxes.⁵ The elected tax collector for the Township in 2025 is Donna Kumernitsky. She can be reached at realestatetax@northwhitehall.org.

Other Taxes:

Local Services Tax:	\$260,000
Realty Transfer Tax:	\$400,000

Local Services Tax is an occupational privilege tax governed by the LTEA §301.1(f)(9). The tax is \$2.00 per pay or \$52.00 per year for employees working at sites within the Township. However, the Township’s levy is only \$47.00 per person, with \$5.00 being levied by Parkland School District. See NWT codified ordinances §§384-1 – 384-21. The revenue is 50% for general fund purposes, and 50% to contribute to the Emergency Services Fund.

The largest source of LST revenue is the employer UNFI. LST revenues is also expected to increase in 2024 & 2025, because NWT switched LST collectors from Parkland School District to Berkheimer in late 2023, which has resulted in lower collection costs and greater efficiencies.

Realty Transfer tax is levied against conventional real estate transactions at the rate of 2% of the purchase price of the property. 1% of the tax goes to the Commonwealth, 0.5% goes to NWT, and 0.5% goes to Parkland School District.

The LTEA specifically authorizes local tax levies “upon the transfer of real property.” 72 P.S. §8101-D of the Tax Reform Code of 1971 also specifically authorizes the levy of such a tax by political subdivisions.

It is difficult to forecast for Realty Transfer Tax because historical data has only limited applicability to future real estate markets. High homes prices and a handful of large transactions can skew collection data and disappoint revenue estimates if the following year does not have as many sales. The average actual Realty Transfer Tax collections from 2019 to 2023 was \$439,000.

Total Tax Revenue: \$5,064,000

⁵ See 72 P.S. §§ 5860.503.1 & 504.



GENERAL FUND/ADMINISTRATIVE BUDGET cont.

Non-Tax Revenues:

Cable TV Franchise Fee

Revenue: \$220,000

Per various Federal and State enactments, cable television operators must obtain franchise rights to install and maintain the infrastructure needed in the Township to deliver their services. A quarterly franchise fee of 5% of gross operating revenues is agreed to by the parties. NWT has cable TV franchise agreements with Service Electric, RCN, and Blue Ridge Communications.

State Taxes

Revenue: \$241,000

The Municipal Pension Plan Funding Standard and Recovery Act of Dec. 18, 1984, P.L. 1005, No. 205 (Act 205), at 53 P.S. §§ 895.101 – 895.1131 sets forth standards and aids municipalities with funding their retirement plan. Aid from the State to supplement NWT's retirement plan in 2024 is expected to be about \$115,000. Once received, these funds must be deposited into NWT's 401(a) retirement account within 30 days.

NWT's fire suppression and emergency services are entirely provided by four (4) volunteer fire departments, and one (1) ambulance corps. The Commonwealth funds both the State Aid for Pension, and a pass through financial to our volunteer fire companies by levying a 2% Foreign Fire Insurance Premium Tax. 50% of the distribution amount is based on the population of the Township, and 50% is based on the market value of its real estate. See 53 P.S. §§ 895.701-895.707. 100% of the Township's share of the Foreign Fire Insurance Premium Tax is passed on to its volunteer fire companies. NWT expects about \$120,000 in such pass through revenue in 2025.

NWT also collects \$4,000 in State funds distributed under the Public Utility Realty Tax Act ("PURTA"), 72 P.S. §§ 8101-A – 8112-A. The purpose of the Act is to ensure a revenue stream exists to compensate local taxing authorities for the exemption of Public Utility real estate.⁶

Departmental Revenue:

Total Revenue: \$284,000

Revenues attributable to various permit, licensing, and recreational fees will be discussed in each departmental budget narrative.

Misc. Non-Departmental Revenue:

Interest: \$315,000

Grants: \$ 78,000

Admin: \$ 47,000

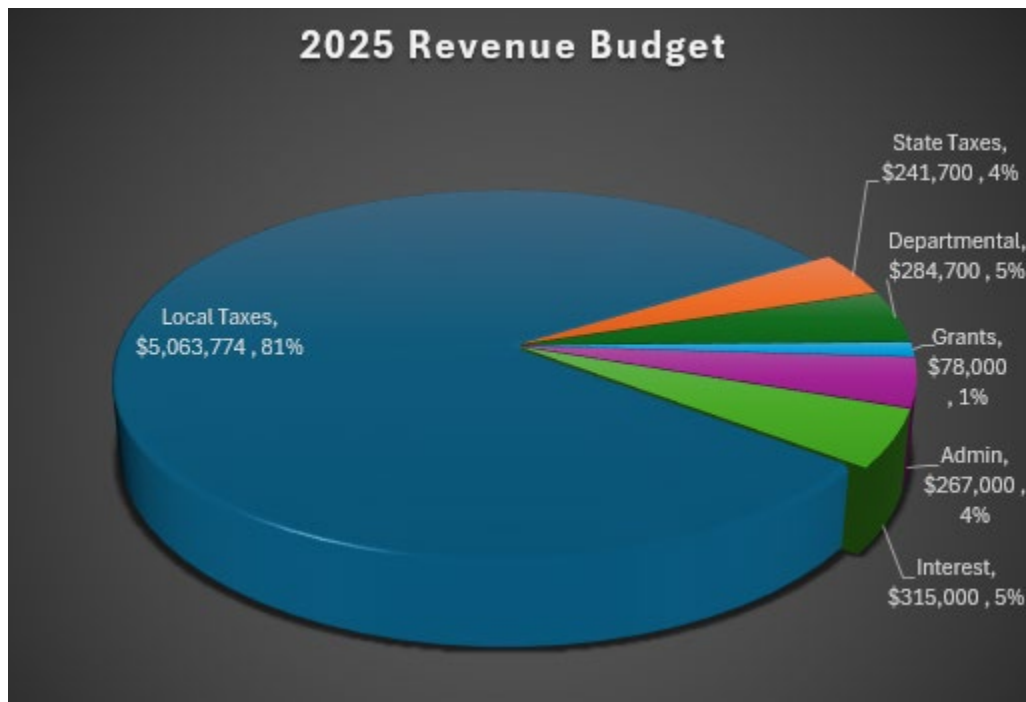
Interest income, grants, and miscellaneous income comprise the remaining revenue.

There is also an accommodating transaction to fund the operation of the Fire Fund in the amount of \$175,000 to establish a fund balance until the Fire Fund can repay the loan in mid-2025. This has been omitted from revenue in this section, although the revenue account is listed.

⁶ Full discussion: *American Telephone & Telegraph v. Board of Assmnt.*, 337 A.2d 844 (Pa. 1975).



GENERAL FUND/ADMINISTRATIVE BUDGET cont.



Expenditure Narrative:

Account Strings:

Account strings within NWT's budget have three components. Take for example, account 01-400-2100 (Admin Office Supplies). The first two digits refer to the fund (01=General Fund). The next three digits refer to the Department (400=General Government). The last four digits are referred to as the Object (2000-2900=Supplies). The Chart of Accounts is more or less in line with the recommendations of the Pennsylvania Department of Community and Economic Development, except that our Object numbers have 4 digits, rather than two or three. For more information of the Chart of Accounts, visit: <https://dced.pa.gov/download/dced-chart-of-accounts-for-municipalities/>.

Public Safety:

For the first time in 2025, NWT will impose a Fire Tax. The rate of tax is 0.45 mills on all taxable real property. The levy is expected to raise \$715,000 in new revenue which can be devoted to public safety and fire suppression. The full effect of the fund will be discussed in the Fire Fund section on pg. 26, but the new tax is relevant to the General Fund, inasmuch as all contributions to fire companies, including insurance and stipends, will now be borne by the Fire Fund. The cash relief to the General Fund is approximately \$315,000.

EMS services will still be funded by the General Fund in the amount of \$75,000.

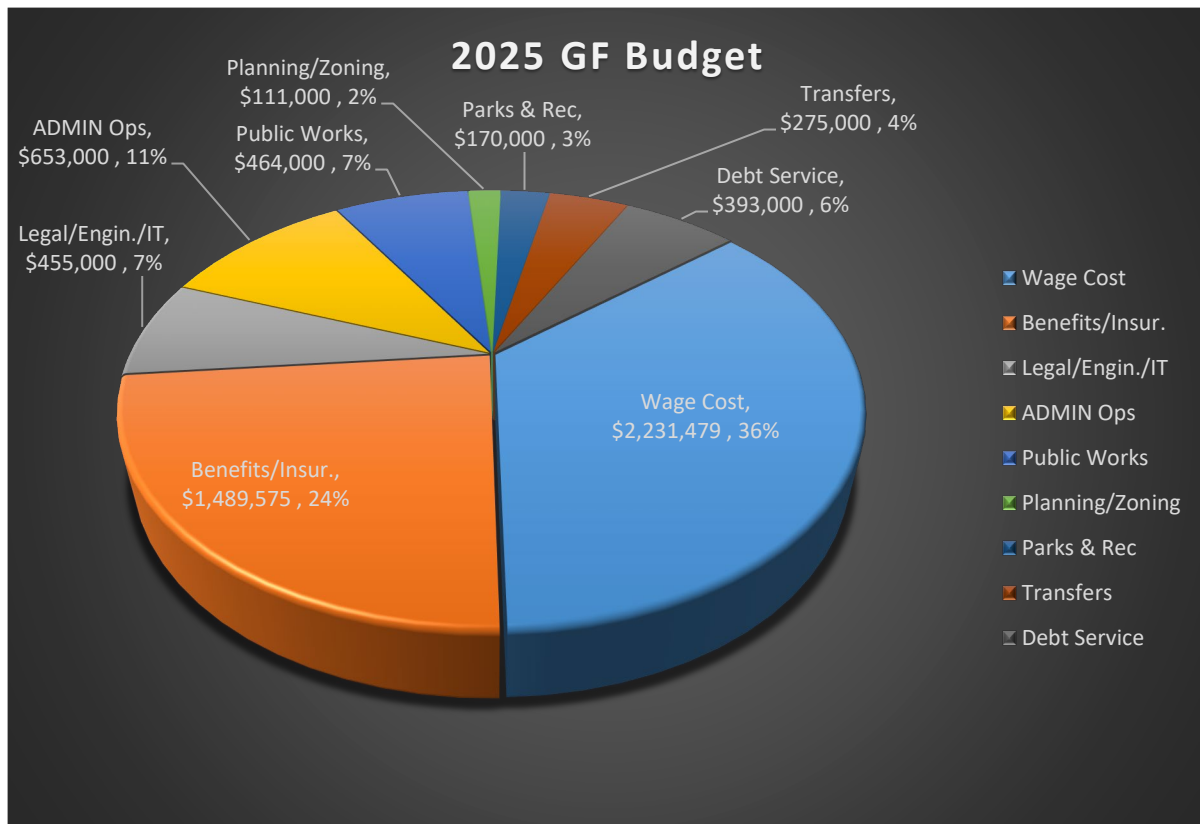


GENERAL FUND/ADMINISTRATIVE BUDGET cont.

General Fund Expense Summary:

2025 General Fund	Expense
Wage Cost	\$ 2,231,479
Benefits/Insur.	\$ 1,489,575
Legal/Engin./IT	\$ 455,000
ADMIN Ops	\$ 653,000
Public Works	\$ 464,000
Planning/Zoning	\$ 111,000
Parks & Rec	\$ 170,000
Transfers	\$ 275,000
Debt Service	\$ 393,000
Total	\$ 6,242,054

Except for an accommodating transfer to float the Fire Fund balance until it can generate enough revenue, the General Fund budget can be summarized as follows:





GENERAL FUND/ADMINISTRATIVE BUDGET cont.

Budget Controls

In April of 2023, NWT's Board of Supervisors ("the Board") ratified a Budget Control Policy by Resolution 04-03-2023D. Among other things, the policy ensures that the purchasing power of the Township is limited not only to 100% of each expense account, but also 100% of the total annual allocation. The Budget Control Policy requires department heads and executive management to submit supplemental budget appropriations, or transfer requests to the Board in amounts exceeding \$3,500 if any particular expense account has or is likely to exceed 100% of its annual appropriation. The policy applies to all funds within the Township's accounts. No transfers between funds are permitted without Board approval.

The Township's budget controls are in keeping with the Act of May 1, 1933, P.L. 103, No. 69, 53 P.S. §68202 ("2nd Class Township Code").

Other Financial Controls

In 2024, NWT partnered with Neffs Bank, which processes most of NWT's AP checks, to institute Positive Pay. Positive Pay is a system whereby the Township uploads a roster of all outgoing checks to 3rd parties, each time a check run is completed, to Neffs Bank cash management system. The roster includes the relevant check information. If anyone attempts to pass an altered check, the Positive Pay system flags the activity and NWT's permission is needed before the check is honored.

The Township also increased its Cyber Security policy in 2024 from \$250,000 to \$2,000,000. The additional annual cost of the policy is only \$2,100.

Finally, in 2025, NWT will transition out of its legacy ERP system for financial management and into Oracle Net Suite for Government (NS4G). NS4G will allow NWT to queue invoice approvals, requisitions, have daily bank account reconciliations, smart, customized reports and a host of other efficiencies. The transition into NS4G, from a more rudimentary ERP will be the basis for comprehensive purchasing and AP policies and procedures that have held NWT back from modernizing its administrative capacity.



PUBLIC WORKS 2025 BUDGET

Public Works Narrative:

Public Works Director: Rick Holtzman

Public Works Budget:⁷ \$2,495,000

There are no substantial revenue sources in Public Works. Some recycling income and sales of equipment may be realized in 2025.

Personnel:

The foremost investment in Public Works in 2024 is in human capital. Public Works employs twelve bargaining unit staff, three of which are Team Leaders, and two managerial staff, including the Director. These individuals are in charge of maintaining the roads, snow removal, street signs, traffic signals, minor stormwater repairs, parks maintenance, yard waste collection and processing, leaf collection, and building and equipment maintenance. The list is non-exclusive. The Public Works Director also oversees the fleet replacement cycle, most Capital Fund projects, and the Liquid Fuels road maintenance program.

Public Works also employs about five part-time and/or seasonal staff throughout the year for grass cutting, yard waste site, and custodial work.

Other Recent Investments:

In 2024, the Township acquired a used Tub Grinder in good condition from another Township for about \$100,000. The Grinder has saved substantial operating costs to third-party yard waste processing fees and has created immeasurable savings in human capital. Employees that used to haul yard waste to a third-party processing facility now are freed up for other projects. It has also substantially increased the mulch output available to residents. The return on investment of the Tub Grinder is nearly 100% in less than 12 months.

NWT has been steadily investing in speed boards in problematic areas which remind drivers if they are exceeding the speed limit.

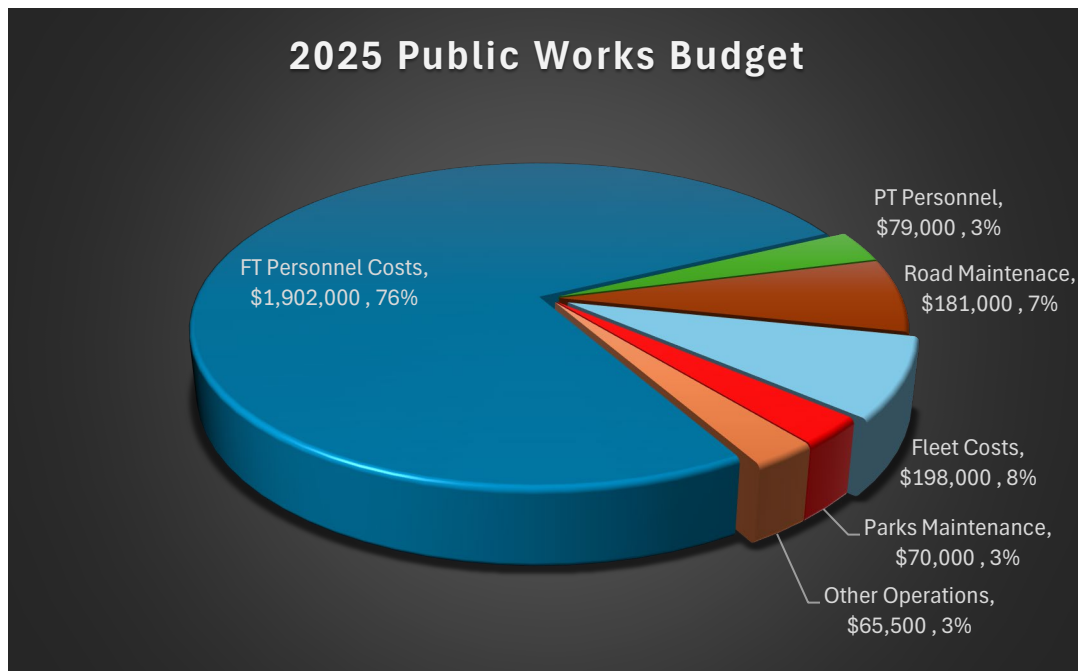
NWT has also made investments in its parks maintenance capacity and has begun a replacement cycle for Turf Equipment which should be realized by the end of 2024.

NWT is currently reviewing its contracts for uniforms and for portable toilets to ensure that the contracts in place meet the needs of the Township.

⁷ Includes FT employee Health/Rx, Dental, Vision and retirement benefits, as well as parks maintenance and animal control



PUBLIC WORKS 2025 BUDGET



2025 EQUIPMENT BUDGET

Fund Balance:

Fund Balance	Starting Cash	\$ 445,000
	Cash Inflows	\$ 758,000
	Cash Outflows	\$ (920,500)
	Ending Balance	\$ 282,500

Revenue:

The fund balance of the Equipment Fund is on deposit with First Northern Bank and Trust, which offers a highly competitive rate to municipal depositors. The rate is comparable to the 3-month treasury rate, which is currently about 4.5%. NWT, therefore, estimates about \$20,000 in interest revenue in 2024 for equipment fund.

The expenditures in the Equipment Fund are exclusively for the acquisitions of vehicles. In 2025, the General fund will transfer its entire General Fund budget surplus of \$275,000 to the to the Equipment fund.



2025 EQUIPMENT BUDGET

In addition, the Township Grants Director has put in grants for a Wheel Loader for \$175,000, a Bucket Truck for \$219,000 and a Ventrac for \$63,000. NWT does not anticipate receiving all three grants.

Expenditures:

Non-grant funded equipment expected to be acquired in 2025 are as follows:

- #9 Truck: \$ 250,000
- F-600 (Snowplowing): \$137,500
- 2024 Rollover: \$100,000
- Total: \$487,500

Should any of the grants yield results, the 2025 Equipment Budget will adjust accordingly.

Equipment Replacement Plan:

The current replacement cycle has the following schedule:

- 2028: \$240,000 to Replace #1
- 2030: \$250,000 to Replace #4

These estimates are not adjusted for inflation.

2025 CAPITAL FUND BUDGET

Fund Balance:

Fund Balance	Starting Cash w/o Bond Proceeds	\$ 700,000
	Cash Inflows	\$ 1,108,100
	Cash Outflows w/ Bond Expenses	\$ (1,469,000)
	Ending Balance w/o Bond Proceeds/Exp.	\$ 339,100

Fund Balance	Starting Cash	\$ 4,700,000
	Cash Inflows	\$ 1,108,100
	Cash Outflows	\$ (5,469,000)
	Ending Balance	\$ 339,100



Capital Fund Overview:

When the Township closed on its Series of 2024 municipal bonds, it established a separate bank account and cash account within the General Ledger to realize interest and expenditures from the bonds. Therefore, there are essentially two budgets within the Capital Fund in 2025:

1. The Bond Proceeds Budget: whereby the Township expects to gain about \$50,000 in interest income and to spend \$4M - \$5M in bond proceeds to finalize the Township Building Renovation.
2. The Capital Improvement Budget: whereby the Township has selected certain projects in which to invest Township capital. The General Fund will devote \$900,000 of its unrestricted cash reserves to the Capital Fund in 2025.

The following projects have the highest priority in the 2025 Capital Budget:

- **New Yard Waste Site**: NWT has outgrown the yard waste site on its municipal campus. \$500,000 is budgeted to create a new offsite yard waste repository. The land is expected to be acquired in 2024. The Township will erect new bays for yard waste, as well as storage barns for equipment. Total project cost in acquisition and improvement between 2024 and 2025 is expected to be about \$925,000.
- **Grist Mill Road Bridge**: The Township continues to rehabilitate the unacceptable state of the bridges and culverts on Grist Mill Road. Cost expected to be \$400,000.
- **New Fueling Station**: NWT will start the planning and design phase for a new fueling station in 2025.
- **Grant Funded Stormwater Projects**:
 1. Apple Rd: NWT applied for a grant of \$75,000 to complete Apple Rd. stormwater management. Total project costs expected to be \$187,000.
 2. Tannery Rd.: NWT applied for a grant of \$73,000 to complete Tannery Rd. swale. Total project cost expected to be \$182,000.

10 Year Capital Plan: In 2024, NWT completed a competitive RFP process to select a vendor to evaluate the Township's bridges and culverts. The Township selected Herbert, Rowland & Grubic, Inc. (HRG) to perform the evaluation. NWT expects the report and long-term capital plan to be complete in 2025. By the 2026 Budget report, NWT expects to have a ten (10) year capital improvement plan completed.



2025 PLANNING AND ZONING BUDGET

Planning and Zoning Overview:

Director: Jeff Mouer

The public policy mandate for Zoning in NWT is expressed in the Township's codified ordinances, Article 1, §440-1:

- A. Dividing North Whitehall Township into districts with varying regulations;
- B. Permitting, prohibiting, regulating and determining the uses of land, watercourses and other bodies of water, the size, height, bulk, location, erection, construction, repair, expansion, razing, removal and use of structures, the areas and dimensions of land and bodies of water to be occupied by uses and structures, as well as yards and other open areas to be left unoccupied;
- C. Establishing the maximum density and intensity of uses;
- D. Providing for the administration and enforcement of this chapter in accordance with the Pennsylvania Municipalities Planning Code, including provisions for special exceptions and variances to be administered by a Zoning Hearing Board and conditional uses to be administered by the Board of Supervisors; and,
- E. Establishing provisions for the protection of certain natural features.

This department also oversees, among other things, the Subdivision and Land Development Code, as well as enforcing the International Property Maintenance Code, and Uniform Construction Code (see §§195-1 et seq. and 375-1 et seq. of NWT's codified ordinances). In order to effectuate their mandate, the Planning and Zoning Department employs three (3) full time professionals, and as needed part time staff. The Department is also assisted by the Township Solicitor, Zoning Hearing Board Solicitor, the Township Engineer/SEO, both contracted third-parties who invoice for their services, and other professional service providers who are contracted on an as needed basis.

In 2025, NWT has budgeted for the position of Township Planner at a starting salary of \$77,000. The planner position is expected to handle the demands of the growing development needs of NWT.

Planning and Zoning Revenue:

\$155,000

Planning and Zoning offset much of their operating costs by charging user fees and permit fees. NWT adopted a new fee schedule in 2024.

Blighted Property Grant:

Revenue: \$25,000

Expense: \$50,000

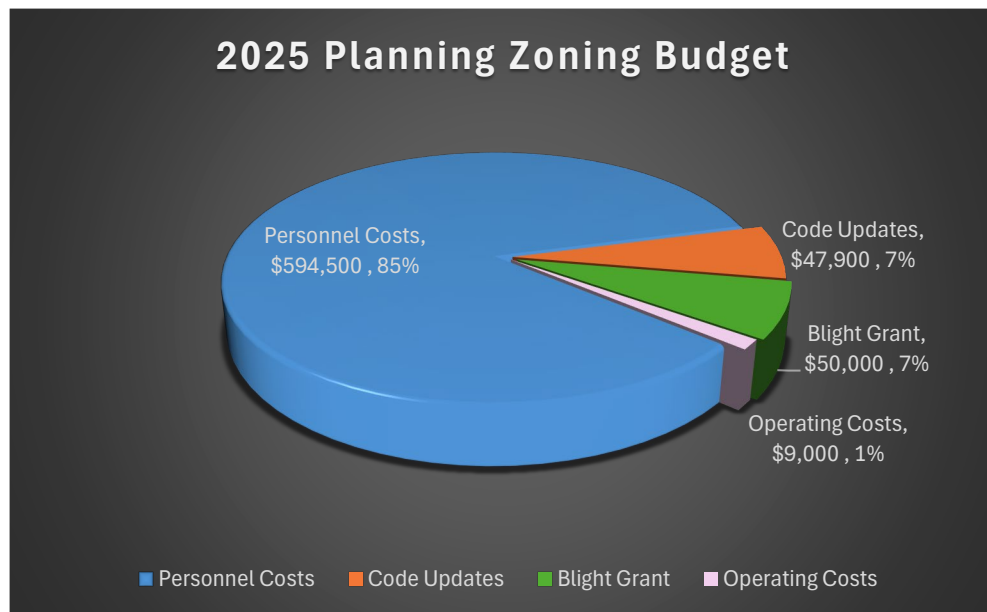
NWT is confident that it will be the recipient of a grant from the Keystone Community Grant Program for Multi-Municipal Blight to Bright Project. The grantor is ultimately the Pennsylvania Department of Community and Economic Development ("DCED"), but the grant process is being negotiated through Lehigh County's Blighted Property Initiative, which began in 2017.



Planning and Zoning Cont.

SALDO & Zoning Code: In 2025, the Department is going to continue its work revamping the Subdivision and Land Development Ordinance (SALDO). A SALDO is a common mechanism in Pennsylvania local government to regulate land use. Regulating land use, and the process underlying the drawing of lot lines in subdivisions allows for more orderly development in the Township and leads to less *ad hoc* decision-making that could have unforeseen long term consequences. The Township has budgeted **\$32,000** for 3rd party assistance in developing the SALDO.

There is also about **\$4,000** to update the Zoning Code and an additional **\$10,000** to organize the Township Code in general. Planning, Zoning, and Code Enforcement are also the largest users of legal and engineering services in the Township.





2025 PARKS AND RECREATION BUDGET

Recreation Program:

Coordinator: Chloe Pauls

Parks and Recreation Department Revenue comes from two sources, Recreation Fees and Summer Camp registration fees. Recreation Fees are collected for Rec Programs, such as pickleball lessons, the Mighty Kicks, and pavilion rentals. In 2023, NWT implemented an electronic payments system for all Rec Programs and Summer Camp registration. The website host is called Rec Desk. Any user wishing to access a Rec program or Summer Camp can register through Rec Desk and use their credit card to pay. See <https://northwhitehall.recdesk.com/Community/Home>.

The only staff member entirely devoted to the Recreation Programs is Chloe Pauls.

Summer Camp:

Summer Camp registration begins near the end of March each year. NWT hosts two Summer Camp locations, one at Ironton Elementary School and another at Schnecksville Elementary. Summer Camp is an eight week program that costs each resident child \$400.00 in total. NWT can accommodate 125 children at each location. Summer Camp employs about eight Counselors per site, one Assistant Supervisor per site, and one Site Supervisor per site. Counselors will make \$13.00 per hour, Assistant Supervisors will make \$15.00, and Site Supervisors will make \$17.00.

The budget estimates \$100,000 in registration fees and \$87,000 in costs, although the costs could run higher depending on the number of callout days for the part-time staff.

Pavilion Rentals: Pavilion rentals are \$100.00 for residents, \$150.00 for non-residents.

- Veterans Pavilion (at Independence Park)
- Lions Pavilion (at Independence Park)
- Kolapechka Park
- Laurys Firehouse Park.

See https://northwhitehall.org/rec_rentals for more details.





STREET LIGHT FUND (02)

The Township's Street Lighting is separated into ten (10) districts. The properties located in each district pay an assessment for street light costs. The 2nd Class Township Code, at 53 P.S. §67003(a) (the "Code"), provides that the Board of Supervisors may pay for "the cost of public lighting by any one or a combination of the following means:

1. From the general fund.
2. Through uniform annual assessments made upon benefited properties on the foot-front basis.
3. By uniform annual assessment upon each property benefited.
4. By an equal assessment upon each property benefited, based upon the assessment for county tax purposes.
5. By any combination of the above methods or other equitable means of assessment as the board of supervisors may determine."

As of November 2024, the Township has codified a new Street Light Ordinance which will effectuate §67003(a)(3) of the Code in 2025. All properties situated within 250 feet of a streetlight will be assessed \$32.00 annually to offset the cost of streetlighting. 1,735 properties will receive a streetlight assessment on their annual property tax bill. All properties that benefit from streetlighting will be assessed the fee regardless of the land use, occupancy, or tax exempt status of the parcel.⁸

Because the streetlight rolls have not been updated in quite some time, about 400 parcels which had not previously received a bill will receive one for the first time in 2025. There is a mechanism for an administrative appeal of the assessment in the ordinance.

Fund Balance:

At an estimated \$85,000, the Street Light Fund carries a fund balance currently of over 151% of its expected annual expenditures. Considering its limited special purpose, the NWT Fund Balance policy recommends cash on hand equivalent to three (3) months of Street Light expenses, or about \$15,000. Considering the gulf between the actual cash on hand and the recommended minimum, NWT management has determined to budget the Streetlight fund at a deficit until the fund balance can return to recommended levels. The Township has reduced the fee from \$45.00 to \$32.00 to achieve this purpose. The below is the estimated draw down schedule. A fee readjustment is expected under this schedule in 2034:

⁸ The Code at 53 P.S. §67003(c) states: "[p]roperties are subject to assessment for [streetlighting], whether or not the property is exempt from taxation by existing law."



Street Light Fund Continued:

Figure 1.1		Street Light Assessment Trajectory		
Properties	1,735			
\$ 32.00	Revenue	Expense	Fund Balance	
			\$ 86,000	
2025	\$ 55,520	\$ (59,000)	\$ 82,520	
2026	\$ 55,520	\$ (60,180)	\$ 79,040	
2027	\$ 55,520	\$ (61,384)	\$ 74,380	
2028	\$ 55,520	\$ (62,611)	\$ 68,516	
2029	\$ 55,520	\$ (63,863)	\$ 61,425	
2030	\$ 55,520	\$ (65,141)	\$ 53,082	
2031	\$ 55,520	\$ (66,444)	\$ 43,461	
2032	\$ 55,520	\$ (67,772)	\$ 32,537	
2033	\$ 55,520	\$ (69,128)	\$ 20,285	
2034	\$ 55,520	\$ (70,510)	\$ 6,677	

Street Light Revenue:

\$61,300

NWT anticipates \$61,300 in revenue.

Street Light Fund Expenses:

\$56,300

The power provided to NWT's streetlights is provided by PPL Electric Utilities, sourced from Constellation New Energy (7). Below is an example of a typical Street Light billing cycle, which occurs monthly.

District Name	Account #	GL Acct #	10/03/2024 kWh	Rate	10/03/2024
W-Wood H-Land, Jendy/L-Run/Meadow Brook	83200-43005	02-434-8320	2274	\$ 0.0727880	\$ 1,698.61
District Prior to 1990	81600-43003	02-434-8160	4872	\$ 0.0727894	\$ 1,778.88
Kernsville/Shankweiler Rd	81800-43009	02-434-8180	36	\$ 0.0727778	\$ 16.16
Sand Spring Road	82000-43007	02-434-8200	36	\$ 0.0727778	\$ 16.16
Apple Valley Estates	82200-43003	02-434-8220	125	\$ 0.0728000	\$ 102.02
Orchard View Estates	82400-43009	02-434-8240	247	\$ 0.0727935	\$ 175.04
Timberidge Devel	82800-43001	02-434-8280	911	\$ 0.0727881	\$ 736.37
Orchard View West PH 2	83000-43009	02-434-8300	288	\$ 0.0727778	\$ 180.79
Hemlock Dr. Timberidge VI Ph III	76378-15007	02-434-7630	150	\$ 0.0728000	\$ 116.07
Manchester Dr.	99372-07003	02-434-9930	144	\$ 0.0727778	\$ 90.42
Total:					\$ 4,910.52



RECREATION FUND (03)

When real property is being developed, there is a fee of \$3,500 per residential lot or dwelling unit per applicant or developer in lieu of the requirement for a public dedication of land, as per 53 P.S. §10503(11) of the Pennsylvania Consolidated statutes, which state a subdivision and land development ordinance may make a provision:

“[R]equiring the public dedication of land suitable for the use intended; and, upon agreement with the applicant or developer, the construction of recreational facilities, the payment of fees in lieu thereof, the private reservation of the land, or a combination, for park or recreation purposes as a condition precedent to final plan approval.”

The fee for commercial development is \$0.35 per square foot of the total Floor Area and impervious surface of the development. These special purpose revenues are used solely to improve the public park spaces and to offset the greenspace sacrificed to development.

Fund Balance:

NWT anticipates an opening fund balance of about \$575,000 in the Recreation Fund. In addition to a fully liquid checking account balance in the amount of \$57,000, recreation reserves are invested in the Township’s Pooled Investment Account. NWT estimates about \$518,000 in Recreation reserves will be available for capital improvements in 2025.

Recreation Revenue:

\$585,000

It is difficult to forecast development timelines, but NWT expects about \$25,000 in recreation fees in 2025, and about \$10,000 in Interest Income from investments. NWT has put in for a grant for Neffs Valley Park Improvements of about \$550,000. The outcome of the grant will heavily affect the expenditure output in 2025.

Recreation Expenditures:

\$783,000

The only planned improvement from the 2025 Recreation Fund budget is for Neffs Valley Park improvements, which are grant dependent.

FARMLAND & OPEN SPACE PRESERVATION FUND (04)

On the Primary Election Ballot held on Tuesday May 21, 2019 the voters of North Whitehall Township approved an assessment of 0.1 mill of assessed property tax to be used for Farmland and Open Space Preservation. The Township uses the funds to assist Lehigh County Bureau of Agricultural Land Preservation and the Sterling Raber Agricultural Land Preservation Board with compensating the agricultural land owners in lieu of selling their land to developers. Thus, farmland and open spaces are preserved.



Farmland Preservation Fund Cont.

The fund first began to receive revenues from this assessment in 2020. Once a farm or property is preserved, the owner may not develop the property for any uses other than farming, timbering or other farm related activities. It may not be sold to a developer who would like to build houses or businesses. Once a property is preserved, it may still be sold to a new owner, but the restrictions against development continue via a Conservation Easement attached to the property. See the Act of Jan. 13, (1966) 1965, P.L. 1292, No. 515 (**Act 515**), & Act of Dec. 19, 1974, P.L. 973, No. 319 (**Act 319**).

In 2024, the Township preserved the Wagner Farm off Neffs Laury's Rd, adding 61 acres of preserved land. The Township now has a total of 653 preserved acres.

Farmland Preservation Fund Balance:

NWT expects the Farmland fund balance to open at \$400,000, with revenues of \$166,000, and expenditures of \$462,500. Therefore, we anticipate that the ending fund balance will be about \$113,390.

Farmland Revenues:

\$166,000

The tax base of the Farmland Preservation Tax is identical to its Real Estate Tax levy. 6,722 properties are assessed the Farmland Tax. The assessed value of taxable Township property is \$1,615,000,000; therefore, the expected gross tax levy is \$161,500. There is a 2% discount for paying in full within two (2) months of the levy. There is a 10% penalty for late payment. The rate of current year compliance is around 97.5%. The expected Farmland Preservation Tax collections are \$158,000.

NWT also expects interest income in the amount of \$5,000 in this fund.

Farmland Expenditures:

\$462,500

The purpose of this levy is to preserve agricultural land. NWT intends to use its Farmland fund balance for that very purpose in 2025.

The Township has hired a consultant to draft an Open Space Plan in 2025. The cost will be entirely grant funded.

Part of the Grants Director's job duties include Farmland Preservation. He works directly with the Farmland Board and Lehigh County to prioritize high mission farmland preservation projects. In 2025, NWT anticipates preserving three additional farms totaling 228 acres. Assuming these goals are achieved, the Township's total preserved acres would increase to 881.



TRAFFIC IMPACT FUND (05)

For newly created lots, whereby 1-50 developed lots are planned for, there is a traffic impact fee of \$200.00 per lot. The NWT Traffic Engineer may determine an appropriate contribution to the Traffic Impact Study Fund in lieu of a traffic study, if said study is deemed inappropriate. Traffic impact fees are enabled by the Pennsylvania Municipalities Planning Code (MPC). See Act of Jul. 31, 1968, P.L. 805, No. 247, 53 P.S. §§10101-11202. For more information on Traffic Impact Fees, visit the PennDOT Publication 639:

<https://www.dot.state.pa.us/public/PubsForms/Publications/PUB%20639.pdf>

Traffic Impact Fund Balance:

NWT anticipates a starting fund balance of \$175,000, \$32,000 in revenues, and \$0.00 in expenditures. The ending fund balance is expected to be \$207,000.

Traffic Impact Fund Revenues:

\$32,000

It is difficult to forecast development timelines, but NWT expects about \$25,000 in traffic impact fees in 2025. Interest in this fund is not currently budgeted for. Investments for impact fee cash reserves will be evaluated in the 2025 investment schedule.

Traffic Impact Fund Expenditures:

\$0.00

There are no planned Traffic Impact fund expenditures planned in 2025.

SEWER FUND (08)

NWT owns a single sewer system within the Township borders, namely that of the Timberidge residential development. Four-hundred-twelve (412) residential users access the system, as well as four (4) commercial connections. However, the development is adding an additional seventy-two (72) units in 2025. The tapping fees for this addition were paid in 2023.

The system is gravity fed and has no pumping stations. The flow is treated by Coplay-Whitehall Sewer Authority (CWSA), which in turn is distributed to Kline's Island Sewer Treatment Plant on the Lehigh River in the City of Allentown. Daily flow capacity is 140,000 gallons per day (GDP) with remaining capacity of 100,000 GDP. The daily flow and remaining capacity will be altered by the addition of the 72 new units.



Sewer Fund Cont.

NWT issues quarterly bills based on metered water usage to users of the system. The revenue from the sewer rates largely covers the cost of treatment by CWSA. There is a minimum bill of \$20.00 per quarter. The usage charge is \$6.75 per unit. A unit is 100 cubic feet, or 748 gallons. Due to a billing error, CWSA has issued a credit against the debt service portion of NWT's quarterly bills for sewer transmission services. The credit is expected to extend throughout 2025.

Delinquent collections are rarely required, but, when collection action is necessary, NWT will file a lien against the property in accordance with the Act of May 16, 1923, P.L. 207, No. 153, 53 P.S. §§ 7101 - 7455 ("Municipal Claim and Tax Lien Law" or "MCTLA"). See also NWT codified ordinances §§284-1 – 284-9. The Township Solicitor is tasked with filing and enforcing such tax liens going forward.

There is approximately \$25,000 in long-term delinquent tax claims outstanding.

Sewer Fund Balance:

The Sewer Fund has two separate cash accounts. The first is the primary sewer fund operating account, which has an expected starting fund balance of about \$50,000. The second is a capital reserve account referred to as the Sewer Repair and Maintenance account, which has an expected opening fund balance of \$745,000. This account is reserved to address emergency or other capital repairs or maintenance.

NWT anticipates that the Sewer fund will start 2025 with a fund balance of \$796,000, with revenue of \$292,000 and expenditures of \$179,000, for an ending balance of \$908,000, which is 621% above fund balance requirements.

The Sewer Fund balance also contains the sewer system asset. The book value of the sewer system, as listed in the Township's audit was \$101,871, less depreciation of \$39,222, for a net value of \$62,649.

Sewer Revenues:

\$292,000

In addition to interest, largely attributable to the sewer capital reserve fund, and the sewer rates discussed above, the Township intends to promulgate an updated Act 537 plan in 2025. The Act of Jan 24, 1966, P.L. 1535, No. 537, ("The Pennsylvania Sewage Facilities Act") aspires to:

"[provide] for the planning and regulation of community sewage systems and individual sewage systems; requiring municipalities to submit plans for systems in their jurisdiction; authorizing grants; requiring permits for persons installing such systems; requiring disclosure statements in certain land sale contracts; authorizing the Department of Environmental Resources to adopt and administer rules, regulations, standards and procedures; creating an advisory committee; providing remedies and prescribing penalties;"



Sewer Fund Cont.

Because the Commonwealth demands that each community evaluate its wastewater disposal needs, it also helps to pay for such assessments. 25 Pa. Code §71.41 provides for a planning grant to offset the cost of the Act 537 plan. The Township has budgeted \$25,000 for Act 537 cost sharing. \$195,000 is budgeted for user fee revenue, and \$20,000 in interest.

Sewer Expenditures:

\$179,000

\$100,000 has been budgeted for CWSA transmission charges, and \$50,000 for an Act 537 plan. There are other miscellaneous charges.

Fire Fund (09)

NWT is assessing a Fire Tax for the first time in 2025. The revenues and expenditures from the assessment will be segregated into a new fund entitled the Fire Fund. The purpose of the Fire Tax is to fund the following important Township objectives:

1. **Fire Commissioner:** an employee of the Township to inspect commercial buildings for fire code compliance. The starting salary is \$77,000. This employee will also receive health, Rx, dental, vision, and retirement benefits.
2. **Long Term Capital Investment:** all operating surpluses for the fund are to be devoted to the Emergency Services fund to invest in fire equipment acquisition. \$83,000 in budgeted in 2025.
3. **General Fund Relief:** The tax will provide substantial relief to the General Fund, which currently covers the cost of all Fire Company Contributions, as well as Workman's comp insurance, and the volunteer stipend. This will result in general fund relief of about \$315,000. The fire tax also allows NWT to increase its annual contributions to the fire companies from \$205,000 to \$250,000.
4. **Lehigh County Radio Project:** the County has presented NWT with an unfunded mandate for new radios. The County is offering a ten year interest free repayment schedule.

Fund Balance:

The Fire Fund cannot start with a fund balance until the tax is assessed on all taxable parcels within the Township and collected by the tax collector. Therefore, the General Fund will float the Fire Fund's operations in January of 2025 with a loan of \$175,000, which NWT anticipates will be paid back by the end of 2025. The loan will be recorded as a Due to, Due From Transaction and will not be recorded as revenue and expenditure.



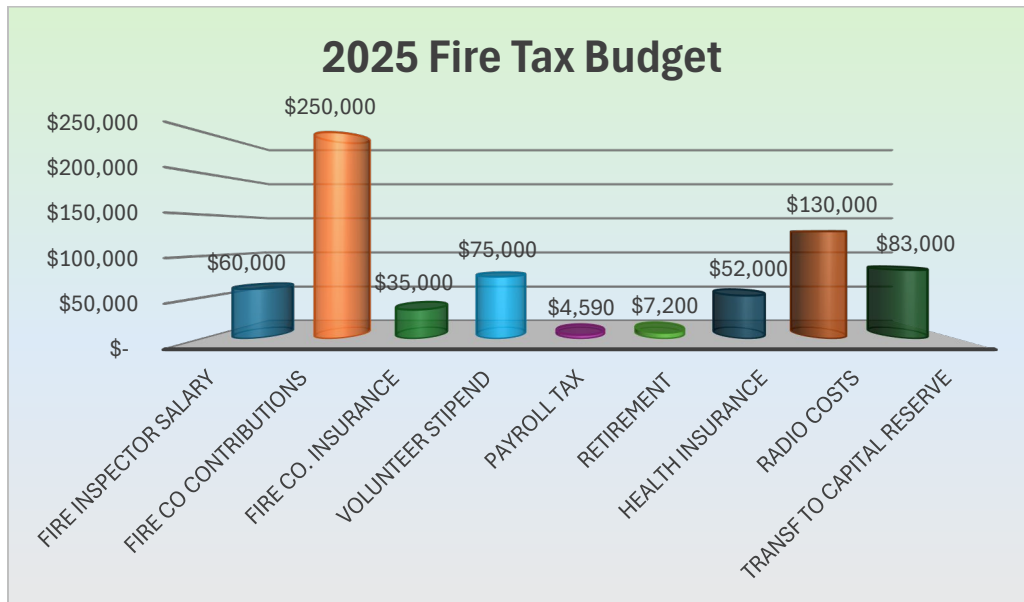
Fire Fund Cont.

Revenue:

\$720,000

NWT's property tax base is about \$1,615,000,000. At a rate of 0.45 mills, assuming a 98% collection rate in the first year, 2025 tax revenue is estimated to be about \$712,000.

Expenditures:



Emergency Services Fund (34)

Fire suppression and ambulance services are provided to the Township by four (4) volunteer fire companies and one (1) ambulance corps. They are Neffs Volunteer Fire Company, Laurys Station, Schnecksville, and Tri-Clover. The ambulance corps is Northern Valley Ambulance Corps ("NOVA").

In 2025, NWT will levy its first Fire Tax, in accordance with the Code at 53 P.S. §68205(a)(3) at a rate of 0.45 mills. The Fire Fund will serve the operating fund for fire suppression services in the Township. The Emergency Services Fund will serve as the Capital Reserve Fund intended to host long term investment capital for equipment purchases and maintenance.

NWT will use the Fire Tax to make enhanced annual contributions to the Emergency Services fund to keep the vehicle replacement schedule on course and to guarantee a funding source should financing prove necessary



Emergency Services Fund Cont.

The Township also levies a Local Services Tax, partly to defray the cost of emergency services. (See §384-7 of the NWT codified ordinances). The purpose of the fund is generally to assist these public safety organizations with purchasing capital assets such as vehicles and equipment. The spreadsheet below shows the hypothetical growth of a discounted cash flow into this fund due to an \$83,000 annual contribution from the Fire Fund and a \$104,000 from LST.

Emergency Services Capital Fund				
Present Value of Capital Flow			Starting Cash	\$ 525,000
Year	Period	Cash Flow	PV of Cash Flow	Cumulative PV
2025	1	\$ 187,000.00	\$ 181,553	\$ 706,553
2026	2	\$ 190,740.00	\$ 179,791	\$ 886,344
2027	3	\$ 194,554.80	\$ 178,045	\$ 1,064,389
2028	4	\$ 198,445.90	\$ 176,317	\$ 1,240,706
2029	5	\$ 202,414.81	\$ 174,605	\$ 1,415,311
2030	6	\$ 206,463.11	\$ 172,910	\$ 1,588,220
2031	7	\$ 210,592.37	\$ 171,231	\$ 1,759,451
2032	8	\$ 214,804.22	\$ 169,568	\$ 1,929,020
2033	9	\$ 219,100.30	\$ 167,922	\$ 2,096,942
2034	10	\$ 223,482.31	\$ 166,292	\$ 2,263,234
2035	11	\$ 227,951.96	\$ 164,677	\$ 2,427,911
2036	12	\$ 232,511.00	\$ 163,079	\$ 2,590,990
2037	13	\$ 237,161.22	\$ 161,495	\$ 2,752,485
2038	14	\$ 241,904.44	\$ 159,927	\$ 2,912,412
2039	15	\$ 246,742.53	\$ 158,375	\$ 3,070,787
2040	16	\$ 251,677.38	\$ 156,837	\$ 3,227,624

Fund Balance:

NWT anticipates a starting fund balance of \$540,000, \$200,000 in revenues, and \$3,000 in expenditures, and estimates an ending fund balance of \$737,000. The fund balance of the Emergency Services Fund will be used to sustain the following capital replacement needs:



Emergency Services Fund Cont.

Fire Company Capital Needs Summary:

Station	UNIT	TYPE	YEAR	NFPA LIFE	NFPA Replace	PropReplYr
Laurys	EN12	ENGINE	1994	20	2014	2024
Laurys	AT12	ATTACK	2014	20	2034	2030
Laurys	TN12	TANKER	2004	25	2029	2030
Laurys	UT12	UTILITY	2001	25	2026	2026
Neffs	EN16	ENGINE	2015	20	2035	2040
Neffs	TW16	TOWER	2007	20	2027	2030
Neffs	TN16	TANKER	1996/2001	25	2021	Unknown
Neffs	UT16	UTILITY	2019	25	2044	
Schnecksville	ET22	ENGINE/TANKER	2001	20	2021	2028
Schnecksville	RE22	RESCUE/ENGINE	2017	20	2037	2042
Schnecksville	UT22	UTILITY	2017		2017	
Schnecksville	UTV22	UTV/SUPPRESSION	2012		2012	
Schnecksville	BR22	BRUSH	1986		1986	2024
Schnecksville	FP22	FIRE POLICE	1996		1996	
Schnecksville	ADD	UTV/PATIENTCARE			0	
TriClover	EN26	ENGINE	2015	20	2035	2040
TriClover	TN26	TANKER	2023	25	2048	
TriClover	SP26	SPILL	2003		2003	2026
TriClover	SS26	SPECIAL SERVICE	2011		2011	

The three most urgent equipment needs of the Fire Companies are:

1. Self-Contained Breathing Apparatus (est. \$500K in future cost).
2. Neffs Tower (est. \$2M in future costs).
3. Schnecksville Engine Tanker (est. \$1M in future cost).

Emergency Services Revenue:

\$131,000

The Township has budgeted \$104,000 in LST revenue for 2025. The portion that normally would have went to NOVA is going to be processed through the General Fund. \$83,000 in capital contributions and \$12,000 in interest earnings are also anticipated for 2025.

Emergency Services Expenditures:

There are no planned capital expenditures in this fund in 2025. NWT and the Fire Companies will coordinate the investment of capital funds for Emergency Services purposes.



Liquid Fuels Fund (35)

Per the Act of April 17, 1997, P.L. 6, No. 3, 75 Pa. C.S.. §§9001-9023 (“The Liquid Fuels and Fuels Tax Act), the Commonwealth, as part of its vehicle code, levies an Gasoline Tax, Oil Company Franchise Tax, an Aviation Gasoline Tax, and an Alternative Fuels Tax.⁹ The rate of tax on 1 gallon of gasoline is \$0.611, which is equal to the Oil Franchise Tax. The Aviation and Alternative Fuels tax rates vary. All revenues are receivable by the Department of Transportation. The intent of the tax is to subsidize the cost of maintaining State and Local roadways.

Liquid Fuels Fund cont.

The Liquid Fuels Tax Municipal Allocation Act of June 1, 1955, P.L. 1944, No. 655 (as amended), 72 P.S. §2615.1 *et seq.*, details the formula by which municipalities are apportioned the tax revenue from the Commonwealth’s Motor License Fund. The State bases 50% of its formula on the municipality’s local road mileage to the total local road mileage in the State, and 50% on the municipalities population to the total population in the State.

As applied to NWT, the authorized uses of the funds are for:

“[c]onstruction, reconstruction, maintenance and repair of roads, highways, bridges and curb ramps from a road or highway to provide for access by individuals with disabilities consistent with Federal and State law... [a]cquisition, maintenance, repair and operation of traffic signs and traffic signals”

75 Pa. C.S. §9010

Generally, Liquid Fuels funds should be used to resurface roads. The allocation to NWT is annual. NWT has a specific fund set up to receive and pay out invoices from our road contractor until the funds are exhausted. Each year, the General Fund may need to subsidize parts of the road resurfacing plan that is not covered by Liquid Fuels revenues.

Fund Balance:

The Liquid Fuels funds are designed to be exhausted annually. The Fund has no assets, liabilities, or fund balance, other than minor residual funds that may carry over from year to year.

Liquid Fuels Revenue:

Based on the convoluted allocation formulas contained in the above enactments, the Township expects to receive about \$643,000 in Liquid Fuels revenue.

⁹ Alternative Fuels include natural gas, propane, ethanol, and methanol, at varying rates. See **Rates of Tax on Aviation Gasoline and Jet Fuel for 2023; Oil Company Franchise Tax Rate for 2023; Alternative Fuels Tax Rates for 2023** [52 Pa.B. 7569] [Saturday, December 10, 2022].
<https://www.pacodeandbulletin.gov/Display/pabull?file=/secure/pabulletin/data/vol52/52-50/1906.html>



Liquid Fuels Expenditures:

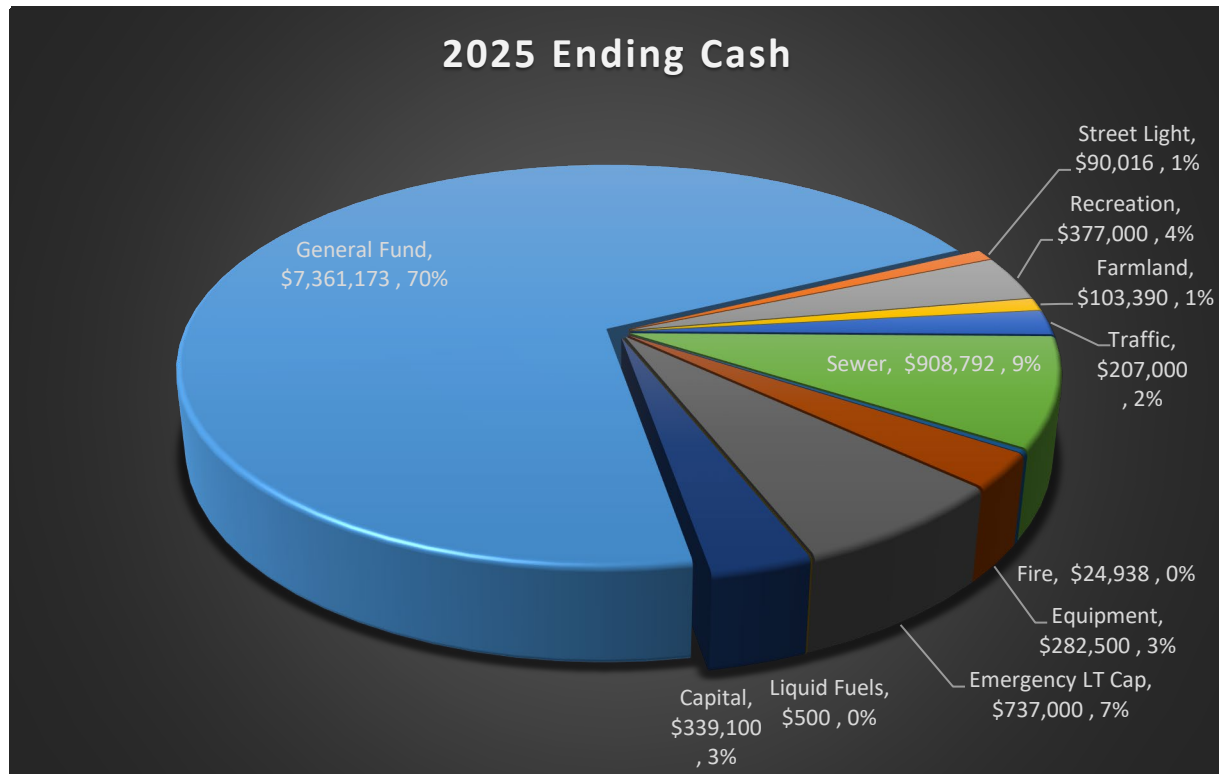
NWT expects to use \$623,000 of Liquid Fuels revenue for road resurfacing, and \$20,000 for line painting in 2025. Below is the 2024 details of the Road Bid.

Liquid Fuels Fund		2024 Cash Flow
Liquid Fuels Starting Cash		\$ 22,769.94
Anticipated Revenue		\$ 653,000.00
Subtotal: Cash In		\$ 675,769.94
Single Seal Coat/Asphalt Fog Seal	Covered	\$ (22,483.76)
Ultra Thin Bonded Wearing Course	Covered	\$(297,150.76)
Bituminous Seal Coat	Covered	\$(133,836.30)
Crack Seal	Covered	\$ (43,800.00)
FB-3 Modified	Covered	\$(131,166.00)
Subtotal: Cash Out		\$(628,436.82)
Ending Fund Balance: Road Bid		\$ 47,333.12
Other Liquid Fuels Project: Line Painting		\$ (30,000.00)
End Fund Balance Liquid Fuels		\$ 17,333.12

2025 Estimated Fund Balance Summary (Net of Bond Proceeds):

Funds	Starting Cash	Revenue	Expenditure	Capital Contrib.	Ending Cash
General Fund	\$ 8,250,000	\$ 6,425,064	\$ (6,408,891)	\$ (905,000)	\$ 7,361,173
Street Light	\$ 85,000	\$ 61,300	\$ (56,284)	\$ -	\$ 90,016
Recreation	\$ 575,000	\$ 585,000	\$ (783,000)	\$ -	\$ 377,000
Farmland	\$ 400,000	\$ 165,890	\$ (462,500)	\$ -	\$ 103,390
Traffic	\$ 175,000	\$ 32,000	\$ -	\$ -	\$ 207,000
Sewer	\$ 796,000	\$ 291,792	\$ (179,000)	\$ -	\$ 908,792
Fire	\$ 1,000	\$ 895,728	\$ (871,790)	\$ -	\$ 24,938
Equipment	\$ 445,000	\$ 758,000	\$ (920,500)	\$ -	\$ 282,500
Emergency LT Ca	\$ 540,000	\$ 200,000	\$ (3,000)	\$ -	\$ 737,000
Liquid Fuels	\$ -	\$ 643,500	\$ (643,000)	\$ -	\$ 500
Capital	\$ 700,000	\$ 1,108,100	\$ (1,469,000)	\$ -	\$ 339,100
Total	\$ 11,967,000	\$ 11,166,373	\$ (11,796,965)	\$ (905,000)	\$ 10,431,408

Estimated Ending Cash:



Five Year Plan:

NWT's five year plan, which is the final document in this 2025 budget, shows the Township maintaining its fund balance requirements through the end of 2029 without further tax increases, and with substantial transfer of equity from its General Fund reserves to its capital funds. The five year plan assumptions are generally pessimistic with respect to organic increases in revenues and expenditures.



2025 Township Budget

General Levy: 0.65 Mills

Tax Base

\$ 1,615,029,200

GENERAL FUND REVENUES (01)			
Account	Description	-	2025 Budget
01-301.1000	Real Estate Tax - Current Year	-	\$ 1,028,774
01-301.3000	Real Estate Tax Prior Year Levy	-	\$ 10,000
01-301.4000	Delinquent Real Estate Taxes	-	\$ 14,000
01-301.6000	Real Estate Taxes - Interim	-	\$ 1,000
01-310.1000	Real Estate Transfer Tax	-	\$ 400,000
01-310.2100	Earned Income Tax - Current Ye	-	\$ 3,350,000
01-310.5100	LST current year	-	\$ 260,000
01-321.8000	Cable Television Franchise	-	\$ 220,000
01-322.8200	Road Occupancy Permit	-	\$ 4,000
01-331.1100	Lehigh County Fines	-	\$ 500
01-331.1200	District Magistrate	-	\$ 4,000
01-341.0000	Interest Earnings	-	\$ 315,000
01-342.1000	Land Rental Farming	-	\$ 140
01-354.1300	Open Space Grant	-	\$ 38,000
01-355.0100	PURTA Tax	-	\$ 4,000
01-355.0500	Pension Fund State Aid	-	\$ 115,000
01-355.0700	Foreign Fire Insur Premium Tax	-	\$ 120,000
01-355.0800	Alcoholic Beverage Taxes	-	\$ 2,700
01-355.0900	Blighted Property Grant	-	\$ 25,000
01-355.3000	Perf Recycling Grants 904	-	\$ 15,000
01-361.2405	Zoning-Violations Income	-	\$ 2,000
01-361.3000	Zoning PERMITS	-	\$ 27,000
01-361.3100	Zoning Appeal	-	\$ 2,500
01-361.3300	SPECIAL EXCEPTION INCOME	-	\$ 3,000
01-361.3400	CONDITIONAL USE INCOME	-	\$ 2,500
01-361.7000	Planning Income	-	\$ 30,000
01-361.7400	Administrative Income	-	\$ 4,000
01-361.8000	Zoning Income	-	\$ 2,000
01-362.4100	Building Permits (UCC)	-	\$ 17,000
01-362.4400	Sewage Permits	-	\$ 30,000
01-362.4800	State Training Fee	-	\$ 2,000
01-362.5100	Recycling Income	-	\$ 6,000
01-364.1200	SEWER CERTIFICATIONS	-	\$ 200
01-364.1300	Sewer Fund Mgmt Reimbursement	-	\$ 15,000
01-364.6000	Host Fee	-	\$ 10,000
01-367.2000	Recreation Programs and Pavilions	-	\$ 23,000
01-367.5000	Summer Youth Rec Program	-	\$ 100,000
01-389.1000	Other Income	-	\$ 9,000
01-392.3000	Transfer to General Fund	-	\$ -
01-395.1000	Cell Phone Reimbursement	-	\$ 20,000
01-395.2000	Accident Reimbursements	-	\$ 2,750
01-395.4860	Insurance Refunds	-	\$ 15,000
01-395.4870	Health Insurance Refunds	-	\$ -
Total Revenues		-	\$ 6,250,064

GENERAL FUND EXPENDITURES (01)			
Account	Description	-	2025 Budget
01-400.1130	Supervisors Salary	-	\$ 14,000
01-400.1230	Secretary/ Asst Treasurer Salary	-	\$ 73,185
01-400.1400	Finance Officer/Treasurer	-	\$ 109,790
01-400.1500	Office Clerk (Receptionist)	-	\$ 42,538
01-400.1600	Admin Asst PT	-	\$ 6,500
01-400.2000	Employee/CDL drug testing	-	\$ 1,250
01-400.2100	Admin Office Supplies	-	\$ 12,000
01-400.2150	Admin Postage	-	\$ 8,000
01-400.2410	Pa One Call	-	\$ 800
01-400.2420	Mileage Reimbursement	-	\$ 750
01-400.2430	General expenses	-	\$ 9,750
01-400.2440	Dues Seminars Subscriptions	-	\$ 18,000
01-400.2450	Uniforms/WORK SHOES/CLOTHES	-	\$ 20,000
01-400.2460	Newsletter Print/Postage	-	\$ 5,500
01-400.2480	Good Will EMPLOYEES	-	\$ 3,000
01-400.2500	Codified Ordinances	-	\$ 10,000
01-400.3410	Admin/BOS Advertising	-	\$ 14,000
01-400.3420	Stenographer Admin	-	\$ 2,500
01-400.7400	Equipment Purchase	-	\$ 12,000
01-400.7500	Computer Service/Contracts	-	\$ 145,000
01-400.7700	Payroll Maint Fee	-	\$ 6,000
01-401.1000	Manager Salary	-	\$ 141,750
01-401.1500	Grants Director	-	\$ 88,150
01-401.3500	Treas/Mgr/ Sec Bonds	-	\$ 4,000
01-402.3220	Auditing Expenses CPA Firm	-	\$ 18,000
01-403.1000	Tax Collector's Salary	-	\$ 23,450
01-403.2000	Tax Collection Operating Expenses	-	\$ 2,000
01-403.4000	Tax Billing BCIU	-	\$ 10,000
01-403.6500	LST Transfer to Emergency Capital	-	\$ 104,000
01-404.2000	Legal Services	-	\$ 160,000
01-406.1000	Cell Phone Billing	-	\$ 35,000
01-406.1900	GPS Phone Charge	-	\$ 5,000
01-406.3411	Municipal Bldg Phone	-	\$ 7,000
01-407.0120	Parks Electricity	-	\$ 2,300
01-407.2260	Municipal Bldg Electric	-	\$ 13,000
01-409.1100	Janitor	-	\$ 19,000
01-409.2220	Propane	-	\$ 25,000
01-409.2310	Munic Bldg Water Nbma	-	\$ 2,500
01-409.2400	Building Expense	-	\$ 18,000
01-409.2410	Cleaning Supplies	-	\$ 2,000
01-409.2420	Kitchen Supplies	-	\$ 2,000
01-411.0600	Fire Hydrant NBMA	-	\$ 17,000
01-411.0602	Fire Hydrants LCA	-	\$ 17,000
01-411.5000	Foreign Fire Insurance Tax Distr.	-	\$ 120,000
01-412.5400	Ambulance Contribution	-	\$ 50,000
01-412.5500	NWTESO CONTRIBUTION	-	\$ 5,000
01-412.6000	LST Allocation to EMS	-	\$ 26,000
01-413.1000	Code Enforcement/Asst Zoning Officer	-	\$ 74,671
01-413.1100	Zoning Hearing Board Salaries	-	\$ 2,500
01-413.1200	Director of Operations	-	\$ 109,790
01-413.1500	Township Planner	-	\$ 77,900
01-413.2405	Court Costs	-	\$ 3,500
01-413.2410	Stenogragher ZHB	-	\$ 2,000

Account	Description	-	2025 Budget
01-413.2440	Advertising Zoning	-	\$ 3,500
01-413.9000	Boca Code Expenses	-	\$ 1,500
01-414.1000	Planning Administrator Salary	-	\$ 56,964
01-414.1200	PLANNING COMMISSION MEMBERS PAY	-	\$ 4,000
01-414.2440	SALDO	-	\$ 32,400
01-414.2445	Zoning Ordinance Update	-	\$ 4,000
01-414.2500	Blight Remediation Grant	-	\$ 50,000
01-414.2600	Open Space Plan Consultant	-	\$ 30,000
01-414.4000	Township Engineering Services	-	\$ 100,000
01-414.5000	Capital Improvement Plan Consultant	-	\$ 15,000
01-422.0000	animal control	-	\$ 7,500
01-427.2000	Recycling	-	\$ 5,000
01-427.2400	Compost Fee	-	\$ 13,000
01-430.0800	Director Public Works	-	\$ 99,809
01-430.0950	General Services Supervisor	-	\$ 84,050
01-430.1000	Bargaining Unit Wage & OT	-	\$ 875,000
01-430.1100	PW Seasonal	-	\$ 60,000
01-430.1200	Gasoline Fuel	-	\$ 30,000
01-430.1500	Diesel Fuel	-	\$ 35,000
01-430.5000	Safety Equipmt	-	\$ 4,500
01-430.6000	Minor Garage Equipment	-	\$ 10,000
01-430.6100	Large Garage Eqpt	-	\$ 25,000
01-432.2000	Snow Plows/Supplies	-	\$ 6,000
01-432.2100	Salt/Liquid Salt Snow Maint	-	\$ 65,000
01-433.2000	St.Signs & Markings	-	\$ 15,000
01-434.0000	Traffic Signal Expenses	-	\$ 20,000
01-436.2000	Pipes/Drains/Basin Maint-Materials	-	\$ 15,000
01-436.2100	MS4 Program	-	\$ 50,000
01-437.1000	Vehicle/Eqpt Repair & Maintenance	-	\$ 108,000
01-437.2000	Eqpt Rental	-	\$ 10,000
01-438.0000	Road Maintenance/Supplies	-	\$ 75,000
01-452.1000	Recreation/Communication Coordinator	-	\$ 53,581
01-452.1100	Recreation Programming	-	\$ 30,000
01-452.1200	Summer Camp Program	-	\$ 87,500
01-452.4000	Parks Maint. Expenses	-	\$ 70,000
01-452.5000	Contributions playground/sports assoc	-	\$ 32,000
01-453.5200	Schneck House allocation	-	\$ 2,600
01-453.5800	Ironton Rail Road	-	\$ 500
01-458.5000	Contributions Sr Clubs	-	\$ 1,650
01-471.2350	Debt Service Principal	-	\$ 140,000
01-472.2300	Debt Service Interest	-	\$ 252,263
01-481.1000	PAYROLL TAXES	-	\$ 171,000
01-483.3000	Retirement	-	\$ 219,000
01-484.0000	Workmens Compensation Insurance	-	\$ 60,000
01-486.0000	Insurance All Policies	-	\$ 85,000
01-486.0070	FSA service fee	-	\$ 1,300
01-486.0090	AFLAC	-	\$ 200
01-487.0010	Health Insurance Blue Cross	-	\$ 1,120,000
01-487.0020	Life Ins/ADD/STD/LTD	-	\$ 20,000
01-492.3100	Road Machinery Transfers	-	\$ 275,000
01-492.6000	TRANSFER TO OTHER FUNDS	-	\$ 5,000
01-492.8000	Transfer To Capital Projects	-	\$ 900,000
Total GF Expenditures			\$ 7,138,891
	Surplus Before Transfer to Capital Funds		\$ 291,173

GF Asset Transaction:	Due From Fire Fund		
Credit			
01-100-0100	General Fund Cash		\$ (175,000)
Debit			
01-130.0000	Due From (Start up Loan to Fire Fund)	-	\$ 175,000

STREET LIGHT FUND (02)			
Account	Description	-	2025 Budget
02-341.0000	Interest Earnings	-	\$ 100
02-383.1100	Current Assessment St. Lighting	-	\$ 57,000
02-383.5000	Prior Year St Light Levy	-	\$ 3,000
02-383.5400	Delinquent Assessment St. Lighting	-	\$ 1,200
Total Revenues		-	\$ 61,300

02-434.7630	Hemlock Dr T'ridge	-	\$ 1,341.29
02-434.8160	St. Lighting Prior To 1990	-	\$ 20,108.05
02-434.8180	Kernsville/Shankweiler Road	-	\$ 183.89
02-434.8200	Sand Spring Street Light (N.Ke	-	\$ 183.89
02-434.8220	Apple Valley Est Street Lighting	-	\$ 1,179.74
02-434.8240	Orchard View Estates West	-	\$ 2,020.06
02-434.8280	Timberidge Section I	-	\$ 8,518.47
02-434.8300	ORCHARD VIEW WEST PHASE II (NEW #)	-	\$ 2,082.09
02-434.8320	W'wood H'land Jendy/L.Run/Neadow Brook	-	\$ 19,625.73
02-434.9930	Manchester Place Street Lighting	-	\$ 1,041.06
Total Expenditures			\$ 56,284.27

RECREATION FUND (03)			
Account	Description	-	2025 Budget
03-301.0000	Recreation Fees	-	\$ 25,000
03-354.0100	Neffs Valley Park Grant	-	\$ 550,000
03-341.0000	Interest	-	\$ 10,000
03-392.0010	Transfer In	-	\$ -
Total Revenues		-	\$ 585,000

03-452.7000	Neffs Valley Park Imprv * Bog Turtle Study	-	\$ 783,000
Total Expenditures		-	\$ 783,000

FARMLAND FUND (04)			
Account	Description	-	2025 Budget
04-301.1000	Special Levy Current	-	\$ 158,273
04-301.3000	Prior Year Levy	-	\$ 2,417
04-301.4000	Special Levy Delinquent	-	\$ 100
04-301.6000	Special Levy Interim	-	\$ 100
04-341.0000	Interest	-	\$ 5,000
Total Revenues		-	\$ 165,890

04-400.2430	Supplies, Gen Expenses	-	\$ 500
04-461.2000	Farmland Preservation	-	\$ 450,000
04-461.3000	LAND APPRAISAL	-	\$ 12,000
Total Expenditures		-	\$ 462,500

TRAFFIC FUND (05)			
Account	Description	-	2025 Budget
05-301.0000	Traffic Impact Fees	-	\$ 25,000
05-341.0000	Interest	-	\$ 7,000
05-392.0010	Transfer In	-	\$ -
Total Revenues		-	\$ 32,000

05-438.0000		-	\$ -
05-447.1000		-	\$ -
05-492.0000		-	\$ -
Total Expenditures		-	\$ -

SEWER FUND (08)			
Account	Description	-	2025 Budget
08-341.0000	Interest Earnings	-	\$ 20,000
08-355.1000	Act 537 Cost Sharing	-	\$ 25,000
08-364.1100	T'RIDGE CONN/TAP FEE	-	\$ 50,000
08-364.1200	SEWER certs	-	\$ 100
08-364.4990	SEWER CHARGES O'rod/T'ridge	-	\$ 195,000
08-364.5000	T'ridge Trunk Line	-	\$ 262
08-380.1000	Miscellaneous Non Rev.Income	-	\$ -
08-392.0200	Transfer From Sewer Operating	-	\$ -
08-392.4200	Nuss Fee	-	\$ 1,430
Total Revenues			\$ 291,792

08-400.2400	General Operating Expense	-	\$ 1,000
08-405.0000	Reimbursible Management Services	-	\$ 15,000
08-429.2200	Cwsa CHARGES TRANSMISSION	-	\$ 100,000
08-429.2400	Ormrod/Tridge R&M	-	\$ -
08-429.3000	Misc. Sewer Services	-	\$ -
08-429.3640	Sewer repair-maint	-	\$ 5,000
08-429.4140	ENGINEERING/FLOW CHARTS	-	\$ 5,000
08-429.4160	Act 537	-	\$ 50,000
08-429.4200	Whitehall Trunk	-	\$ 1,000
08-489.0000	Miscellaneous Refunds	-	\$ 2,000
08-492.0200	Transfer to Sewer R & M	-	\$ -
Total Expenditures		-	\$ 179,000

Fire Fund Revenue (09)			
Account	Description	-	2025 Budget
09-301.1000	Fire Tax	-	\$ 712,228
09-341.0000	Interest	-	\$ 7,500
09-389.1000	Other Income	-	\$ 1,000
Total Revenues		-	\$ 720,728

Fire Fund Expenses (09)			
Account	Description	-	2025 Budget
09-411.1000	Fire Inspector Salary	-	\$ 60,000
09-411.5000	Fire Co Contributions	-	\$ 250,000
09-411.5100	Volunteer Stipend	-	\$ 75,000
09-411-7500	Radio Costs	-	\$ 130,000
09-481.1000	Payroll Tax	-	\$ 4,590
09-483.3000	Retirement	-	\$ 7,200
09-484.3500	Fire Co. Insurance	-	\$ 35,000
09-487.0010	Health Insurance	-	\$ 52,000
09-492-1000	Transf to Capital Reserve	-	\$ 83,000
Total Expenditures		-	\$ 696,790

Fire Liability JE:	Due To General Fund		
Credit			
09-230.0000	Due To General Fund		\$ 175,000
Debit			
09-100.0100	Fire Fund Checking	-	\$ (175,000)

EQUIPMENT FUND (31)			
Account	Description	-	2025 Budget
31-341.0000	Interest Earnings	-	\$ 20,000
31-354-1100	Wheel Loader Grant	-	\$ 175,000
31-354-1200	Bucket Truck Grant	-	\$ 175,000
31-354-1300	Ventrac Grant	-	\$ 63,000
31-391.0000	Sales of Used Equipment (Trucks #5 & #9)	-	\$ 50,000
31-392.0100	Transfer From General Fund	-	\$ 275,000
Total Revenues		-	\$ 758,000

31-342.7000	#9 Truck	-	\$ 250,000
31-430.7500	F-600	-	\$ 137,500
31-431.7000	Wheel Loader	-	\$ 195,000
31-439.7000	Bucket truck	-	\$ 175,000
31-454.7000	Ventrac	-	\$ 63,000
Unassigned	Rollover from 2024	-	\$ 100,000
Total Expenditures		-	\$ 920,500

ESLT FUND (34)			
Account	Description	-	2025 Budget
34-310.3000	Local Services Taxes	-	\$ 104,000
34-341.0000	Interest Earnings	-	\$ 12,000
34-392-0000	Fire Tax Capital Contrib.	-	\$ 83,000
34-389-1000	Other Income	-	\$ 1,000
Total Revenues		-	\$ 200,000

34-415.2430	Supplies	-	\$ 3,000
34-430.4120	Major Eqpt.Ambulance	-	\$ -
Total Expenditures		-	\$ 3,000

LIQUID FUELS FUND (35)			
Account	Description	-	2025 Budget
35-341.0000	Interest Earnings	-	\$ 500
35-355.0200	SLF Grant	-	\$ 643,000
Total Revenues		-	\$ 643,500

35-438.0400	Line Painting	-	\$ 20,000
35-438.2000	Maintenance Projects	-	\$ 623,000
Total Expenditures		-	\$ 643,000

CAPITAL IMPROVEMENT FUND (40)			
Account	Description	-	2025 Budget
40-341.0000	Interest Earnings	-	\$ 60,000
40-354.0100	Apple Rd Grant	-	\$ 75,000
40-354.0200	Tannery Grant	-	\$ 73,000
40-354.0300	Wynnwood Grant	-	\$ 100
40-392.0100	Transfer From General Fund	-	\$ 900,000
Total Revenues		-	\$ 1,108,100

40-409.7600	Improvements To Municipal Building	-	\$ 4,000,000
40-436.1100	Apple Rd Stormwater Project	-	\$ 187,000
40-438.1000	Grist Mill Rd Bridge	-	\$ 400,000
40-443.0100	Fueling Station	-	\$ 100,000
40-430.0700	Yard Waste Site Improvements	-	\$ 500,000
40-436.2000	Tannery Swale	-	\$ 182,000
40-436.1000	Wynnwood Swale	-	\$ -
40-465.7100	Property Acquisition - Yard Waste Site	-	\$ -
Unassigned	Rollover from 2024	-	\$ 100,000
Total Expenditures		-	\$ 5,469,000

Total Revenues Excluding Interfund Transfers		\$ 9,558,373
Total Expenditures Excluding Transfers and Draws on 2024 Bonds		\$ 11,073,965
Total Budget Surplus/Deficit		\$ (1,515,592)

Total Revenue Including Interfund Transfers		\$ 10,816,373
Total Expenditures Including Transfers, but Not Bond Draws		\$ 12,351,965
Total Budget Surplus/Deficit		\$ (1,535,592)



NORTH WHITEHALL TOWNSHIP FIVE YEAR PLAN	GENERAL FUND ONLY
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Revenue	2023	2024	2025	2026	2027	2028	2029
Real Estate Tax	\$ 771,522	\$ 780,000	\$ 1,028,000	\$ 1,048,560	\$ 1,069,531	\$ 1,090,922	\$ 1,112,740
Other Taxes	\$ 3,762,327	\$ 3,809,100	\$ 4,035,000	\$ 4,115,700	\$ 4,198,014	\$ 4,281,974	\$ 4,367,614
Cable Franchise	\$ 210,217	\$ 220,000	\$ 220,000	\$ 224,400	\$ 228,888	\$ 233,466	\$ 238,135
Interest	\$ 373,641	\$ 330,000	\$ 315,000	\$ 275,000	\$ 225,000	\$ 200,000	\$ 150,000
Pension Aid	\$ 104,902	\$ 104,000	\$ 115,000	\$ 115,000	\$ 115,000	\$ 115,000	\$ 115,000
Foreign Franch. Tax	\$ 120,027	\$ 120,000	\$ 120,000	\$ 120,000	\$ 120,000	\$ 120,000	\$ 120,000
Grant Income	\$ 18,220	\$ 26,220	\$ 78,000	\$ 40,000	\$ 40,800	\$ 41,616	\$ 42,448
Permits	\$ 146,705	\$ 146,050	\$ 122,000	\$ 124,440	\$ 126,929	\$ 129,467	\$ 132,057
Recreation	\$ 61,834	\$ 108,245	\$ 123,000	\$ 125,460	\$ 127,969	\$ 130,529	\$ 133,139
Admin Other	\$ 76,118	\$ 69,058	\$ 68,000	\$ 69,360	\$ 70,747	\$ 72,162	\$ 73,605
Insurance Refunds	\$ 186,307	\$ 224,864	\$ 27,000	\$ 27,540	\$ 28,091	\$ 28,653	\$ 29,226
Total	\$ 5,843,538	\$ 5,937,537	\$ 6,251,000	\$ 6,285,460	\$ 6,350,969	\$ 6,443,789	\$ 6,513,964

Expenditures	2023	2024	2025	2026	2027	2028	2029
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Personnel/Insurance							
FT/PT Wages/OT	\$ 1,517,672	\$ 1,912,735	\$ 2,061,000	\$ 2,143,440	\$ 2,229,178	\$ 2,318,345	\$ 2,411,078
Med/Rx, Dental, Vis	\$ 788,535	\$ 962,000	\$ 1,098,000	\$ 1,163,880	\$ 1,233,713	\$ 1,307,736	\$ 1,386,200
401(a), Life, All Insur	\$ 296,000	\$ 357,500	\$ 386,000	\$ 401,440	\$ 417,498	\$ 434,198	\$ 451,565
Payroll Taxes & Fee	\$ 135,666	\$ 151,000	\$ 171,000	\$ 184,082	\$ 198,164	\$ 213,323	\$ 229,642
Subtotal All Personnel	\$ 2,737,873	\$ 3,383,235	\$ 3,716,000	\$ 3,892,842	\$ 4,078,552	\$ 4,273,601	\$ 4,478,486

Programs							
Admin Operating	\$ 219,185	\$ 376,850	\$ 365,250	\$ 376,208	\$ 387,494	\$ 399,119	\$ 411,092
Public Safety	\$ 593,496	\$ 595,350	\$ 201,000	\$ 201,000	\$ 201,000	\$ 201,000	\$ 201,000
Plan/Zoning Ops	\$ 8,932	\$ 37,850	\$ 107,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
Public Works Ops	\$ 596,305	\$ 722,500	\$ 514,000	\$ 537,130	\$ 561,301	\$ 586,559	\$ 612,955
Recreation Ops	\$ 58,637	\$ 114,050	\$ 154,250	\$ 158,106	\$ 162,059	\$ 166,110	\$ 170,263
Subtotal Programs	\$ 1,476,556	\$ 1,846,600	\$ 1,341,500	\$ 1,322,444	\$ 1,361,853	\$ 1,402,788	\$ 1,445,310

Professional Services							
Legal	\$ 200,014	\$ 180,500	\$ 160,000	\$ 164,800	\$ 169,744	\$ 174,836	\$ 180,081
Engineering	\$ 99,866	\$ 130,000	\$ 150,000	\$ 154,500	\$ 159,135	\$ 163,909	\$ 168,826
Auditor	\$ 16,000	\$ 18,000	\$ 18,000	\$ 18,540	\$ 19,096	\$ 19,669	\$ 20,259
IT	\$ 72,204	\$ 115,000	\$ 145,000	\$ 100,000	\$ 103,000	\$ 106,090	\$ 109,273
Tax Collector	\$ 35,159	\$ 34,300	\$ 35,500	\$ 36,565	\$ 37,662	\$ 38,792	\$ 39,956
Subtotal Prof. Services	\$ 423,243	\$ 477,800	\$ 508,500	\$ 474,405	\$ 488,637	\$ 503,296	\$ 518,395

Debt Service	\$ -	\$ 140,000	\$ 392,000	\$ 392,000	\$ 392,000	\$ 392,000	\$ 392,000
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Sub Total Operating	\$ 4,637,672	\$ 5,847,635	\$ 5,958,000	\$ 6,081,690	\$ 6,321,042	\$ 6,571,686	\$ 6,834,191
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Transfers to Capital	\$ 1,050,000	\$ 100,000	\$ 1,180,000	\$ 900,000	\$ 750,000	\$ 750,000	\$ 150,000
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Total Expenses	\$ 5,687,672	\$ 5,947,635	\$ 7,138,000	\$ 6,981,690	\$ 7,071,042	\$ 7,321,686	\$ 6,984,191
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Net Unrestricted Cash	\$ 8,031,000	\$ 7,700,000	\$ 6,813,000	\$ 6,116,770	\$ 5,396,697	\$ 4,518,800	\$ 4,048,573
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Fund Balance Required	\$ 3,412,603	\$ 3,484,581	\$ 4,047,600	\$ 3,953,814	\$ 4,007,425	\$ 4,157,811	\$ 3,955,315
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