



**Fiscal Year 2025  
Community Budget Forum  
December 13, 2023**





# Budget Development Schedule

<u>Date</u>	<u>Deliverable</u>
<b>November 6</b>	<b>Initial Budget Presentation</b>
<b>November 20<sup>th</sup></b>	<b>Select Board Discussion</b>
<b>December 4<sup>th</sup></b>	<b>Select Board Discussion</b>
<b>December 13<sup>th</sup></b>	<b>Budget Workshop Facilitated by Town Manager and School Superintendent</b>
<b>December 18<sup>th</sup></b>	<b>Select Board Discussion</b>
<b>January 2<sup>nd</sup></b>	<b>2<sup>nd</sup> Draft Budget Presentation</b>
<b>January 8<sup>th</sup></b>	<b>Select Board Discussion</b>
<b>January 16<sup>th</sup></b>	<b>Select Board Discussion</b>
<b>January 22<sup>nd</sup></b>	<b>Select Board Discussion</b>
<b>January 29<sup>th</sup></b>	<b>Final Budget Presentation and Budget Submission</b>
<b>February – April</b>	<b>Advisory Committee Review</b>
<b>May 6<sup>th</sup></b>	<b>Annual Town Meeting</b>
<b>May 18<sup>th</sup></b>	<b>Annual Elections</b>
<b>July 1<sup>st</sup></b>	<b>FY2025 Budget Effective</b>



# Community Budget Forum

- Hanover Budget Basics
- Property Taxes Basics
- Fiscal Year 2025 Hanover Budget
- How the Fiscal Year 2025 Budget Will Be Presented and Adopted
- Question and Answer and Listening



# Hanover Budget Basics

- Tax Levy
- Free Cash
- Service Level(s)/Expenditures



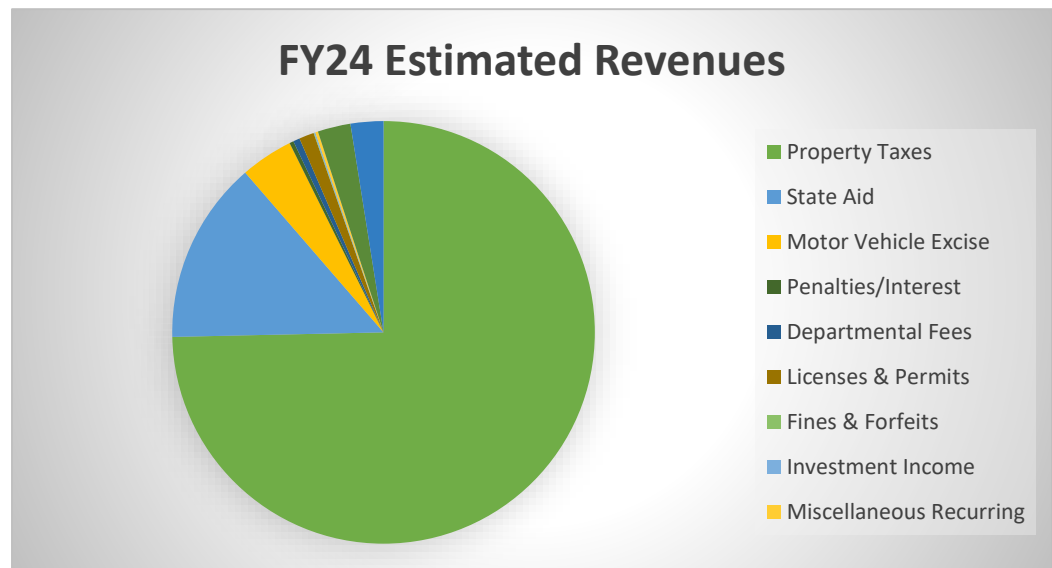
# Hanover Budget Basics

## Tax Levy

- The Tax Levy is the Amount Hanover Can Raise Through Property Taxes.
- Hanover's Tax Levy Accounts for  $\approx 75\%$  of Revenue(s) in the Municipal Budget
- Levy Limit = (Previous Year's Levy Limit) + (2.5%) + (Prior Voted Debt Exclusions) + (New Growth)

<u>Fiscal Year</u>	<u>Tax Levy</u>	<u>Excess Levy</u>
2014	\$36,955,968	\$1,018,561
2015	\$38,674,362	\$596,383
2016	\$41,505,402	\$52,649
2017	\$42,395,351	\$1,738
2018	\$43,261,291	\$614,610
2019	\$45,476,555	\$53,352
2020	\$47,320,007	\$193,002
2021	\$48,591,082	\$515,159
2022	\$49,021,701	\$913,979
2023	\$50,707,606	\$1,078,104
2024	\$53,162,521	\$0

## Total Hanover Property Valuation **\$4,109,740,091**





# Hanover Budget Basics

## Free Cash

- Certified Free Cash is the Remaining, Unrestricted Funds from Operations of the Previous Fiscal Year.
- The Department of Revenue (DOR) Certifies Free Cash (Typically in February).
- Free Cash is used to Make Capital Purchases Such as Police Cruisers, DPW Trucks, and IT Equipment.
- Hanover has Historically Used Free Cash to Reduce the Impact on Property Tax Payers.
- During the Pandemic Hanover Was Able to Build-Up Free Cash Reserves Due to Our Strategic Use of Federal Funding.

Fiscal Year	Available	\$ Used Budget	% Used Budget	Total Used	% Used Total	Remaining
2014	\$3,049,716	\$460,166	15%	\$1,924,421	63.10%	\$1,125,294
2015	\$2,074,285	\$250,000	12%	\$1,526,923	73.61%	\$547,361
2016	\$2,784,497	\$0	0%	\$2,141,750	76.92%	\$642,747
2017	\$1,734,005	\$0	0%	\$1,270,962	73.30%	\$463,043
2018	\$2,543,589	\$500,000	20%	\$1,938,335	76.20%	\$605,254
2019	\$3,219,470	\$680,000	21%	\$2,118,679	65.81%	\$1,100,791
2020	\$3,010,477	\$750,000	25%	\$1,583,021	52.58%	\$1,427,456
2021	\$4,293,469	\$1,548,000	36%	\$1,827,000	42.55%	\$2,466,469
2022	\$3,933,629	\$1,000,000	25%	\$2,240,600	56.96%	\$1,693,029
2023	\$6,812,892	\$2,388,681	35%	\$3,785,115	55.56%	\$3,027,777
2024	\$5,231,278	\$1,792,747	34%	\$4,040,029	77.23%	\$1,191,249



# Hanover Budget Basics

## Service Levels/Expenditures

Department	Fiscal Year 2024 Budget
General Government	\$438,765
Finance Department	\$1,070,593
CDMI	\$653,263
Community Services	\$332,480
Library	\$634,736
Police	\$4,405,699
Fire	\$4,186,441
Public Works	\$7,770,766
Transfers	\$115,000
TOTAL MUNICIPAL	<u>\$19,607,743</u>
Debt	\$4,248,170
Town-Wide Expenses	\$10,356,684
Overlay Reserve	\$300,000
State & County Charges	\$766,074
TOTAL SHARED COSTS	<u>\$15,670,928</u>
Hanover Public Schools	<u>\$35,031,299</u>
SS Vocational Technical HS	<u>\$1,165,696</u>
TOTAL BUDGET	<u>\$71,475,666</u>



# Hanover Property Tax Basics

- Residential Property Tax Bill Calculation
- Historical Average Residential Property Tax Bill
- Commercial Taxes
- Split Tax Rate





# Hanover Property Tax Basics

## Property Tax Bill Calculation

$$(\text{Property Value}/1,000) \times (\text{Tax Rate}) = \text{Tax Bill}$$


### Last Year

$$(\$678,718/1,000) \times (13.49) = \$9,169$$

### Current Year

$$(\$733,368/1,000) \times (12.84) = \$9,416$$

  
8.05%

  
-4.81%

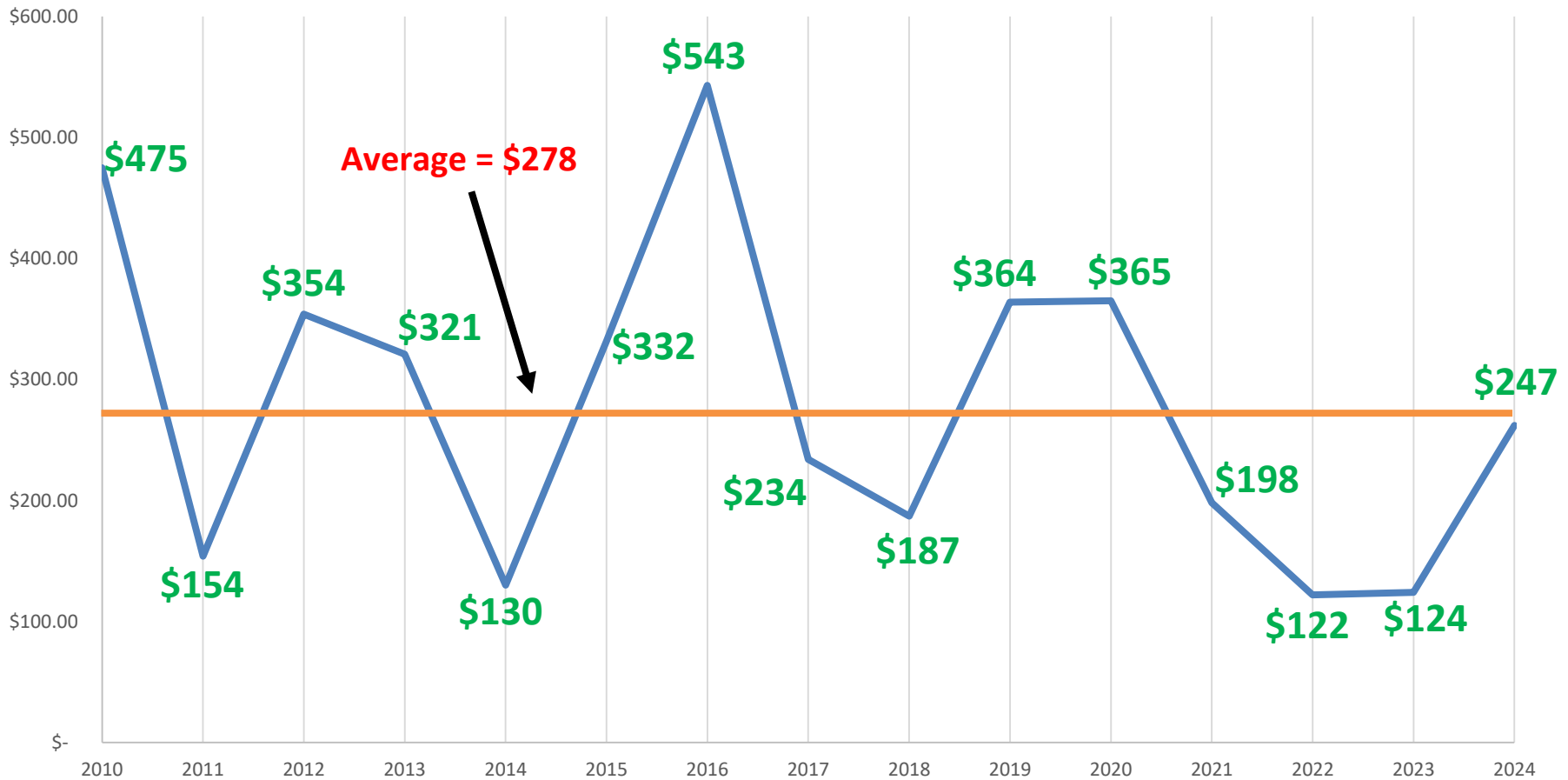
  
2.70%

*\*These are the Average Residential Tax Bills for Both Years*



# Hanover Property Tax Basics

## Historical Average Residential Property Tax Bills (Increase)





# Hanover Property Tax Basics

## Commercial Taxes

- Commercial Assessments are Based on (i) Income and Expense (ii) Prior Years' Sales and Cost Analysis.
- Last Year Hanover Commercial Properties Experienced a 30% (on average) Increase to Assessments.
- Residential Property Assessments Take Place Annually Due to Higher Sale(s) Volume.
- Commercial Properties Re-Assessed Typically Every 5 Years.
- Increased Valuation Does Not Increase the Tax Levy.
- ≈ 15% of All Properties in Hanover are Commercial.



# Hanover Property Tax Basics

## Commercial Taxes/Hanover Crossing (TIF)

- The Tax Increment Financing (TIF) Agreement was Approved by Town Meeting in June 2017.
- Benefited the Town During the Construction Phase Because the TIF Agreement Held the Property's Value at \$39,500,000 (the actual value was less) Resulting in Higher Property Tax Revenue Than Hanover Would Have Received w/o the TIF.
- Chart on the Next Slide Shows the % of Tax Exemption for Hanover Crossing over the Life of the TIF.



# Hanover Property Tax Basics

## Commercial Taxes/Hanover Crossing (TIF)

Year	Fiscal Year	Tax Exemption	Valuation
1	2019	0% of the increase in valuation	\$38,595,100
2	2020	0% of the increase in valuation	\$38,595,100
3	2021	0% of the increase in valuation	\$38,168,100
4	2022	100% of the increase in valuation	\$29,816,400
5	2023	100% of the increase in valuation	\$33,366,700
6	2024	100% of the increase in valuation	\$49,474,500
7	2025	100% of the increase in valuation	\$80,240,000*
8	2026	100% of the increase in valuation	\$94,400,000*
9	2027	75% of the increase in valuation	\$94,400,000*
10	2028	75% of the increase in valuation	\$94,400,000*
11	2029	75% of the increase in valuation	\$94,400,000*
12	2030	75% of the increase in valuation	\$94,400,000*
13	2031	75% of the increase in valuation	\$94,400,000*
14	2032	50% of the increase in valuation	\$94,400,000*
15	2033	50% of the increase in valuation	\$94,400,000*
16	2034	50% of the increase in valuation	\$94,400,000*
17	2035	Hanover Crossing Pays on Full Valuation	\$94,400,000*

\*Estimates



# Hanover Property Tax Basics

## Tax Rate Split (Commercial v. Residential)

- Massachusetts Cities/Towns Can Apply Different Tax Rates to Residential and Commercial Properties (Tax Rate Split)
- This Decision is Made During the Annual Tax Classification Hearing Held in Late November.
- The Choice to Split the Tax Rate is a Decision of the Select Board with a Recommendation from the Board of Assessors.
- The Tax Levy is not Affected by the Tax Rate Split.
- While This Decision Impacts How Much Property Tax Payers (Commercial & Residential) Owe in Support of the Operating Budget, This is a Decision Made Outside of the Budgeting Process.

Tax Rate Split	Savings to Average Resident	Increase to Small Business	Increase to Big Box Store
1.00	\$0	\$0	\$0
1.04*	\$(73)	\$405	\$7,725
1.10	\$(183)	\$1,026	\$19,541
1.25	\$(447)	\$2,568	\$48,928
1.50	\$(887)	\$5,136	\$97,856



# Fiscal Year 2025 Hanover Budget

## General Fund Operating Budget

- Budget Drivers
- Levy Limit/Prop 2 ½ Constraints
- Prop 2 ½ Override Budget
- Service Level Differences
- Property Tax Impacts of Prop 2 ½ Override Budget
- Mechanics of Override



# Fiscal Year 2025 Hanover Budget

## Budget Drivers

Cost Driver	FY25 Increase
School Department Non-Recurring Revenue Sources*	\$1,220,000
Special Education*	\$987,080
Dispatch Contract*	\$800,000
No Fee Full Day Kindergarten	\$522,000
County Retirement*	\$434,212
ARPA Funded Personnel	\$310,000
Insurance(s)*	\$232,801
Veterans' Behavioral & Mental Health Services	\$100,000
South Shore Vo Tech*	\$58,285
Library Saturday Hours Extended	\$25,000
Total	<u>\$4,689,378</u>

\*Mandated Costs





# Fiscal Year 2025 Hanover Budget

## Levy Limit/Proposition 2 ½ Constraints

<u>2025 Full Tax Levy Within Prop 2 1/2</u>	<u>Property Tax Revenue Increase</u>	<u>Free Cash Applied</u>	<u>Free Cash Change from FY24</u>	<u>Change in Property Tax Revenue from FY2024</u>	<u>Estimated Average Residential Property Tax Bill Increase</u>
2.5% + New Growth	\$1,655,055	\$0	\$(1,792,747)	\$(137,692)	\$256
2.5% + New Growth	\$1,655,055	\$900,000	\$(892,747)	\$762,308	\$256
2.5% + New Growth	\$1,655,055	\$1,792,747	\$0	\$1,655,055	\$256



# Proposition 2 1/2

- **Proposition 2 ½ is a State Law that Requires Affirmative Votes from the Annual Town Meeting and the Town Election to Increase the Tax Levy by more than 2.5% (*Levy Limit*).**



# Fiscal Year 2025 Hanover Budget

## Example Budget Within Proposition 2 ½ Constraints

Department	FY24 Budget	FY25 Levy Limit	Difference (\$)	Difference (%)
General Government	\$438,765	\$458,364	\$19,599	4.5%
Finance Department	\$1,070,593	\$1,095,528	\$24,935	2.33%
CDMI	\$653,263	\$704,394	\$51,131	7.8%
Community Services	\$332,480	\$323,638	\$(8,842)	-2.7%
Library	\$634,736	\$617,854	\$(16,882)	-2.7%
Police	\$4,405,699	\$4,310,423	\$(95,276)	-2.2%
Fire	\$4,186,441	\$4,075,093	\$(111,348)	-2.7%
Public Works	\$7,770,766	\$7,174,725	\$(596,041)	-7.7%
Transfers	\$115,000	\$115,000	\$0	0%
TOTAL MUNICIPAL	<u>\$19,607,743</u>	<u>\$18,875,019</u>	<u>\$(732,724)</u>	<u>-3.7%</u>
Debt	\$4,248,170	\$4,127,820	\$(120,350)	-2.8%
Town-Wide Expenses	\$10,356,684	\$11,838,286	\$1,481,602	14.3%
Overlay Reserve	\$300,000	\$300,000	\$0	0%
State & County Charges	\$766,074	\$788,444	\$22,370	2.9%
TOTAL SHARED COSTS	<u>\$15,670,928</u>	<u>\$17,054,550</u>	<u>\$1,383,622</u>	<u>8.8%</u>
Hanover Public Schools	<u>\$35,031,299</u>	<u>\$36,952,869</u>	<u>\$1,921,570</u>	<u>5.5%</u>
SS Vocational Technical HS	<u>\$1,165,696</u>	<u>\$1,223,981</u>	<u>\$58,285</u>	<u>5.0%</u>
TOTAL BUDGET	<u>\$71,475,666</u>	<u>\$74,106,419</u>	<u>\$2,630,753</u>	<u>3.7%</u>



# Fiscal Year 2025 Hanover Budget

## Example Budget For Prop 2 ½ Override

Department	FY24 Budget	FY2025 Override	Difference (\$)	Difference (%)
General Government	\$438,765	\$487,523	\$48,758	11.1%
Finance Department	\$1,070,593	\$1,197,340	\$126,747	11.8%
CDMI	\$653,263	\$760,310	\$107,047	16.4%
Community Services	\$332,480	\$455,991	\$123,511	37.1%
Library	\$634,736	\$669,492	\$34,756	5.5%
Police	\$4,405,699	\$4,609,669	\$203,970	4.6%
Fire	\$4,186,441	\$4,469,473	\$283,032	6.8%
Public Works	\$7,770,766	\$8,062,223	\$291,457	3.8%
Transfers	\$115,000	\$115,000	\$0	0.0%
TOTAL MUNICIPAL	<u>\$19,607,743</u>	<u>\$20,827,021</u>	<u>\$1,219,278</u>	<u>6.2%</u>
Debt	\$4,248,170	\$4,127,820	\$(120,350)	-2.8%
Town-Wide Expenses	\$10,356,684	\$11,809,915	\$1,453,231	14.0%
Overlay Reserve	\$300,000	\$300,000	\$0	0.0%
State & County Charges	\$766,074	\$788,444	\$22,370	2.9%
TOTAL SHARED COSTS	<u>\$15,670,928</u>	<u>\$17,026,179</u>	<u>\$1,355,251</u>	<u>8.6%</u>
Hanover Public Schools	<u>\$35,031,299</u>	<u>\$39,550,594</u>	<u>\$4,519,295</u>	<u>12.9%</u>
SS Vocational Technical HS	<u>\$1,165,696</u>	<u>\$1,223,981</u>	<u>\$58,285</u>	<u>5.0%</u>
TOTAL BUDGET	<u>\$71,475,666</u>	<u>\$78,627,775</u>	<u>\$7,152,109</u>	<u>10.0%</u>



# Fiscal Year 2025 Hanover Budget

## Example Levy Limit Budget v. Prop 2 ½ Override

Department	FY2025 Override	FY2025 Levy Limit	Difference (\$)	Difference (%)
General Government	\$487,523	\$458,364	\$(29,159)	-6.0%
Finance Department	\$1,197,340	\$1,095,528	\$(101,812)	-8.5%
CDMI	\$760,310	\$704,394	\$(55,916)	-7.4%
Community Services	\$455,991	\$323,638	\$(132,353)	-29.0%
Library	\$669,492	\$617,854	\$(51,638)	-7.7%
Police	\$4,609,669	\$4,310,423	\$(299,246)	-6.5%
Fire	\$4,469,473	\$4,075,093	\$(394,380)	-8.8%
Public Works	\$8,062,223	\$7,174,725	\$(887,498)	-11.0%
Transfers	\$115,000	\$115,000	\$0	0.0%
TOTAL MUNICIPAL	<u>\$20,827,021</u>	<u>\$18,875,019</u>	<u>\$(1,952,002)</u>	<u>-9.4%</u>
Debt	\$4,127,820	\$4,127,820	\$0	0.0%
Town-Wide Expenses	\$11,809,915	\$11,838,286	\$28,371	0.2%
Overlay Reserve	\$300,000	\$300,000	\$0	0.0%
State & County Charges	\$788,444	\$788,444	\$0	0.0%
TOTAL SHARED COSTS	<u>\$17,026,179</u>	<u>\$17,054,550</u>	<u>\$28,371</u>	<u>0.2%</u>
Hanover Public Schools	<u>\$39,550,594</u>	<u>\$36,952,869</u>	<u>\$(2,597,725)</u>	<u>-6.6%</u>
SS Vocational Technical HS	<u>\$1,223,981</u>	<u>\$1,223,981</u>	\$0	0.0%
TOTAL BUDGET	<u>\$78,627,775</u>	<u>\$74,106,419</u>	<u>\$(4,521,356)</u>	<u>-5.8%</u>



# Fiscal Year 2025 Hanover Budget

## Service Level Reductions With Levy Limit Budget

### Fire Department

- Reduction in Shift Strength (6 → 5/4)
- Reduce/Elimination of Call Fire Fighter Program
- Reduction in Ambulance Revenue(s)

### Police Department

- One Less Officer on Patrol 24/7/365

### CDMI

- Permit Inspections Currently Completed w/in 24hrs Would Be Delayed by Week(s) or More
- Walk-in Services Would Be Curtailed and Intermittent

### Community Services

- Reduction to Veterans' Benefits
- Loss of Behavioral and Mental Health Veterans Program

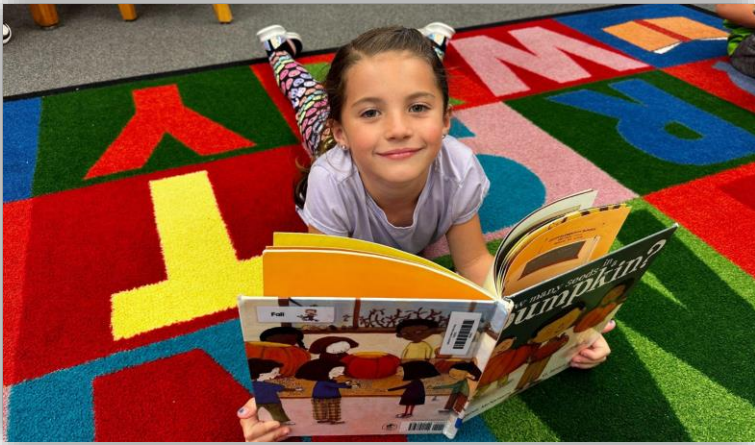
### DPW

- Transfer Station Open **Fri, Sat, SUN** Only
- Significant Reduction to Facilities Maintenance (Impacting School and Town Buildings)
- Significant Cut to Public Grounds, Cemetery, Parks & Recreation Field Maintenance
- Eliminate Weekend Brush Pile

### Library

- No Increase Possible to Saturday Hours
- Material Budget Cut by 50%
- State Library Certification In Jeopardy

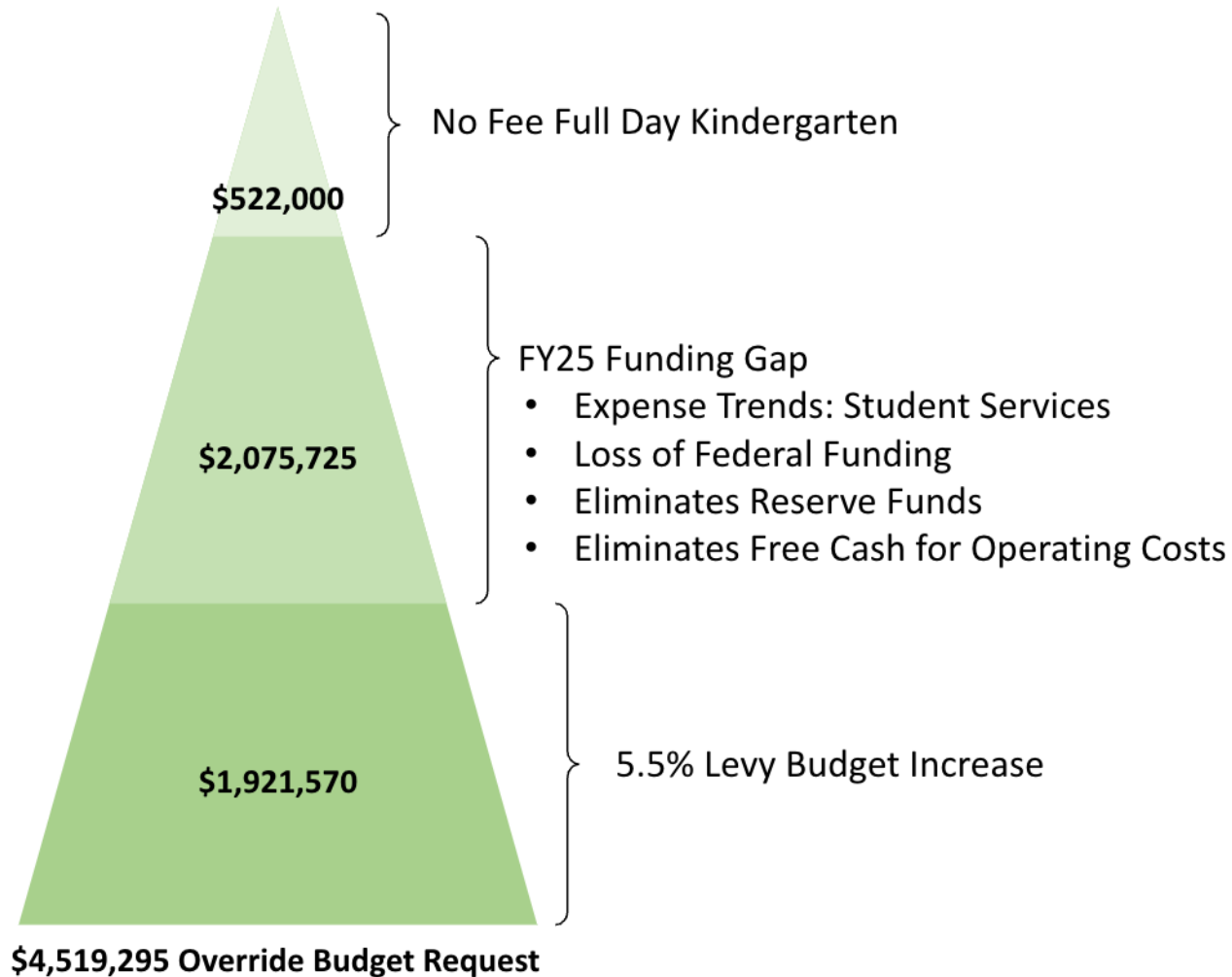
# HANOVER PUBLIC SCHOOLS



Community Budget Forum - December 13, 2023



# FY25 Levy Budget vs. Override Budget





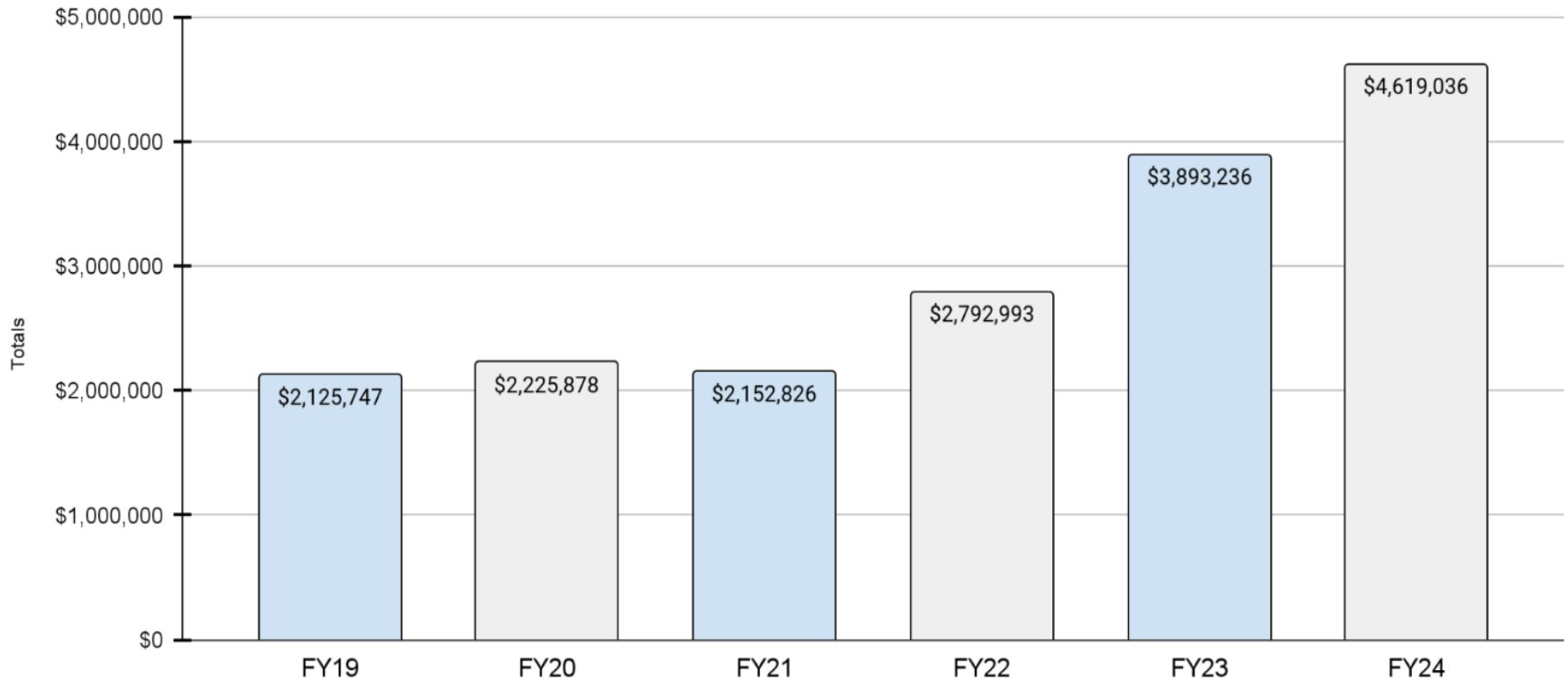
# FY25 Levy Budget vs. Override Budget

Cost Center	FY25 Projection	Projected Change	Percentage Change
Operating Budget: Salaries:	\$32,015,399	\$2,012,515	6.71%
Operating Budget Expenses	\$9,709,857	\$1,353,540	16.20%
Total Salaries & Expenses	\$41,725,256	\$3,366,055	8.78%
Circuit Breaker	-\$1,347,825	\$0	
DESE Federal Grants	-\$826,837	\$0	
Special Education Reserve	\$0	\$750,000	
ARPA*	\$0	\$406,589	*
“Override” Budget Projection	\$39,550,594	\$4,519,295	12.90%
“Levy” Budget Projection	\$36,952,869	\$1,921,570	5.50%
FY25 Budget Gap	\$2,597,725		

# Tuition/Transportation Expenses as of 10/17/23

## Over 200% increase: \$2,466,210 since FY21

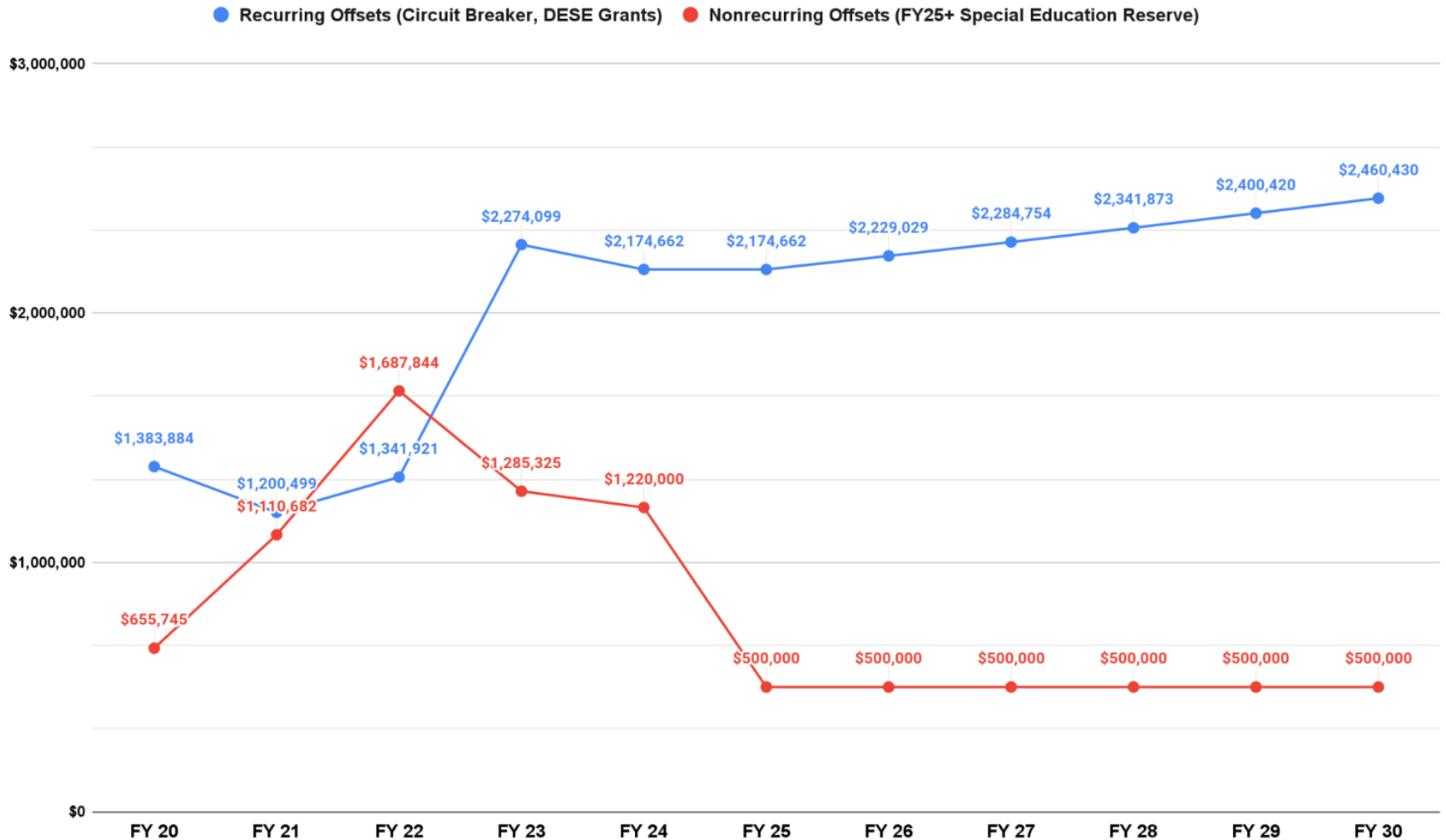
### Out of District Tuition and Transportation Expenses: Post-Covid Trends



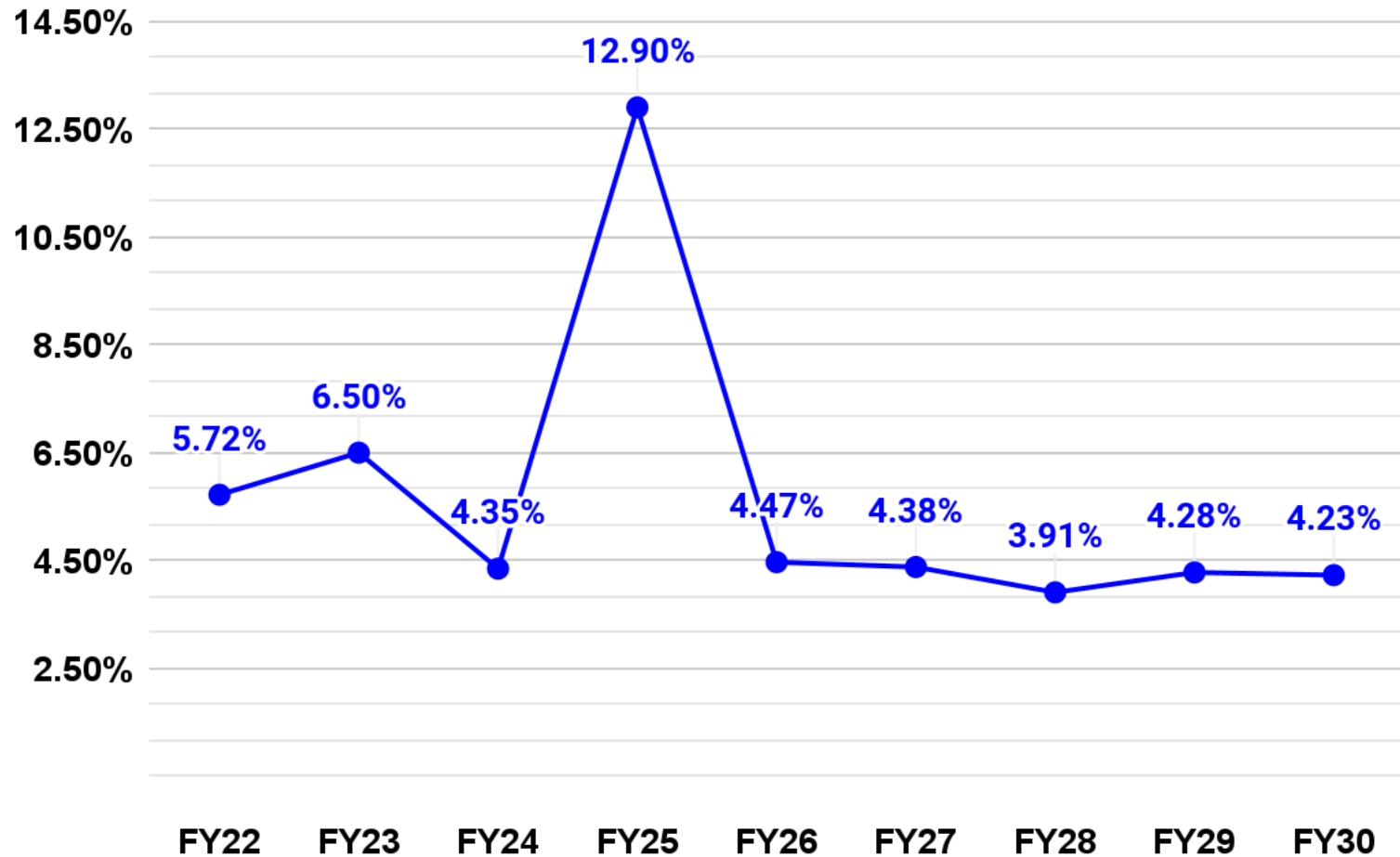
## 5 Prior Years of Offset Reliance: FY20-FY24

Recurring Offsets (funding sources)					
	FY 20	FY 21	FY 22	FY 23	FY 24
Circuit Breaker	\$634,584	\$440,189	\$549,960	\$1,478,832	\$1,347,825
DESE Federal Grants	\$749,300	\$760,310	\$791,961	\$795,267	\$826,837
Nonrecurring Offsets (funding sources)					
CARES/ARPA	\$255,745	\$510,589	\$759,936	\$125,325	\$470,000
Special Education Reserve	\$400,000	\$350,000	\$350,000	\$510,000	\$750,000
Special Town Meeting Article	0	0	0	\$650,000	0
ESSER and other Federal Grants	0	\$250,093	\$577,908	0	0
<b>Total Non-Recurring Revenue (offsets)</b>	<b>\$655,745</b>	<b>\$1,110,682</b>	<b>\$1,687,844</b>	<b>\$1,285,325</b>	<b>\$1,220,000</b>

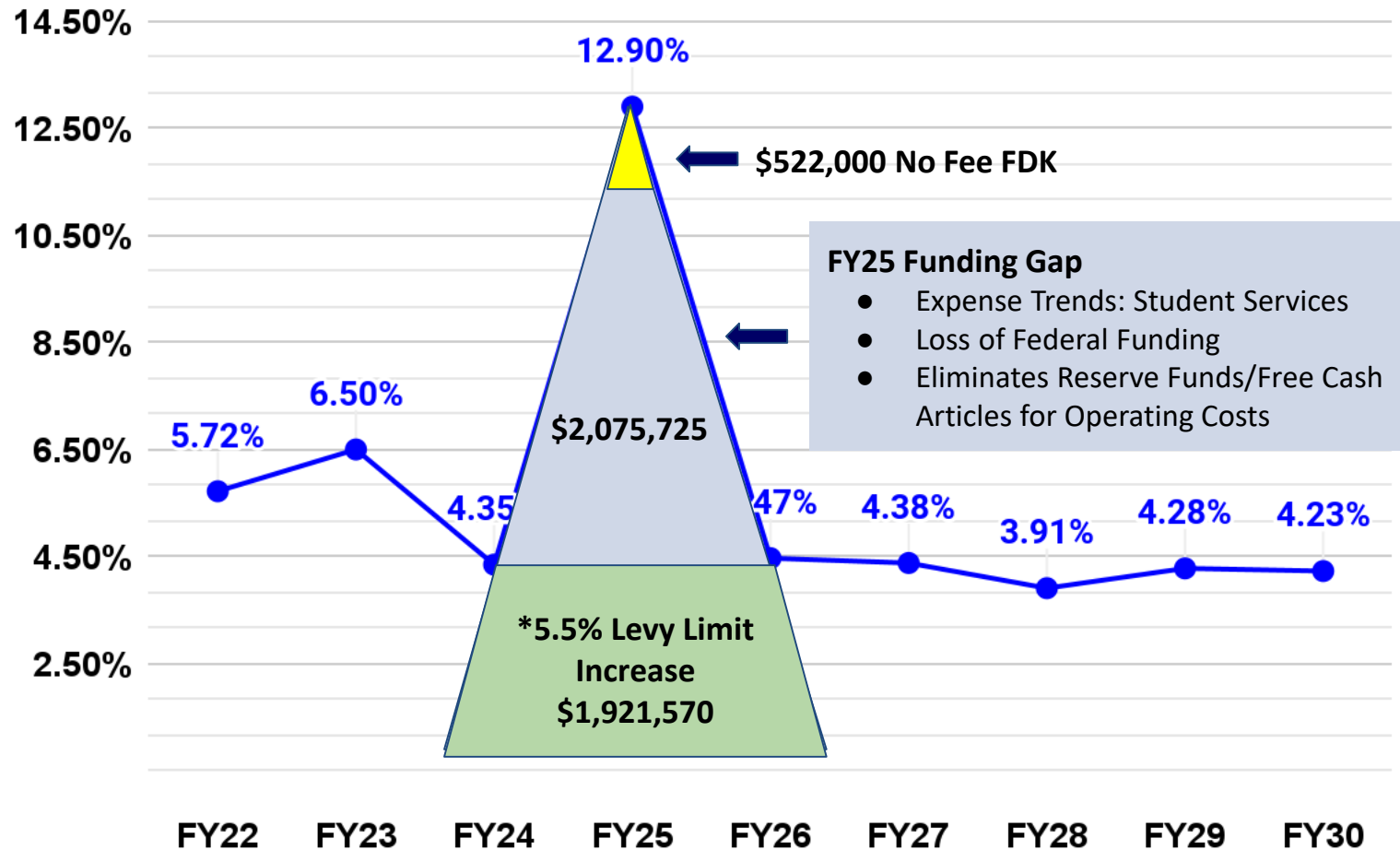
# Budget Offset Projections: FY25 - FY30



# FY22-FY30 Operating Budget Projections

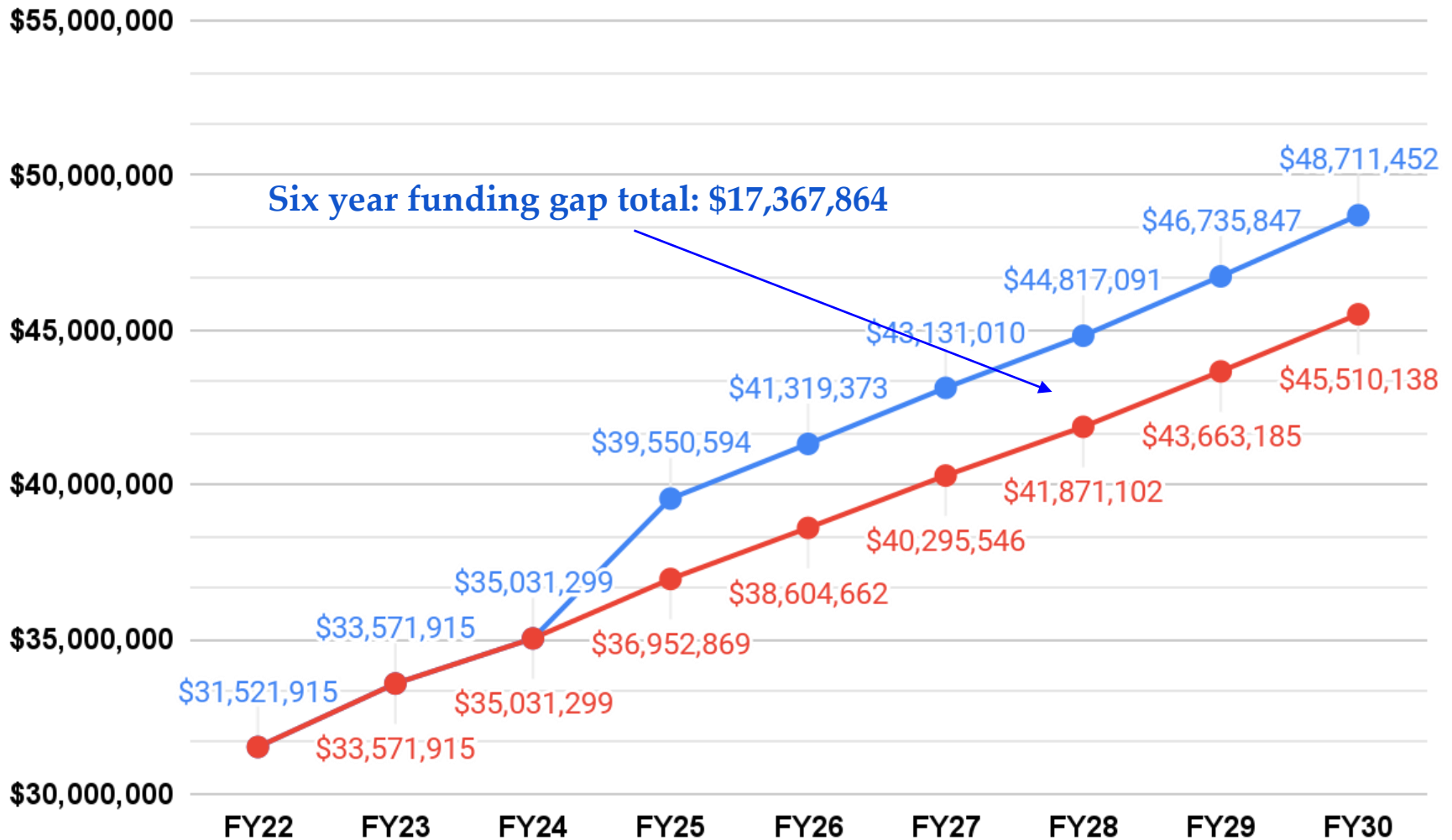


# FY22-FY30 Operating Budget Projections



# FY22-FY30 Operating Budget Projections:

## Levy Budget vs. Override Budget



# FY25 Levy Budget Impact

- Increased class sizes - grades two through twelve  
(e.g. grades two through five = 25+)
- Fewer academic offerings - grades five through twelve  
(e.g. reduced AP, electives)
- Reduced capacity for health services, counseling, and mental health supports
- Fewer extracurricular/enrichment activities
- Reduced capacity for supervision required for building security and student behavior
- Tuition required for full-day Kindergarten
- Significant staff reductions across all levels
- High turnover in key roles related to student services
- New and increased fees for services



# FY25 Override Budget Impact

- “Resets” the HPS operating budget to a funding level that supports our current programming, staff, and services
- Ends/limits reliance on non-recurring funds (Spec. Ed. Reserve, ARPA, free cash articles, etc.) for general operating costs
- In general, it supports our current staffing levels, class size and offerings, extracurricular/athletic programs, and academic resources
- FDK becomes tuition free
- Limits fee increases
- Includes no “wish list” programs, staff, or services



# Fiscal Year 2025 Hanover Budget

## Property Tax Impacts of an Override Budget

<u>2025 Tax Levy Applied</u>	<u>Tax Levy Revenue Increase</u>	<u>Free Cash Applied</u>	<u>Estimated Average Residential Property Tax Bill Increase</u>	<u>Levy Revenue Increase Above Levy Limit</u>	<u>Estimated Average Residential Property Tax Bill - Amount Greater Than Levy Limit Budget</u>
14.0% + New Growth	\$7,569,158	\$0	\$1,542	\$5,914,103	\$1,286



# Fiscal Year 2025 Hanover Budget

## Approval Process

- Town Manager Will Submit (2) Budgets to Be Included on the Annual Town Meeting Warrant. Town Meeting is on May 6, 2024.
- Budget 1: “Levy Limit Budget”
  - This Budget Will Require a Floor Vote (50% + 1 Majority to Pass)
  - Budget Will Be Presented Broken Out Between Personnel and Expenditures for all Town Departments and a Lump-Sum for the School Department Budget
- Budget 2: “Override Budget”
  - This Budget Will Require a Floor Vote (50% + 1 Majority to Pass)
  - Budget Will Be Presented Broken Out Between Personnel and Expenditures for all Town Departments and a Lump-Sum for the School Department Budget



# Fiscal Year 2025 Hanover Budget

## Approval Process

- If approved by the Select Board (and only the Select Board), there will be a **ballot question** placed before voters during the local elections (Saturday, May 18<sup>th</sup> at Hanover High School Gymnasium) to Increase the Levy Limit for the Amount Required to support the Override Budget.
- Annual Town Meeting Voters have the Authority to Approve and Appropriate Spending but **Do Not** have the Authority to Increase the Levy Limit Beyond the Proposition 2 ½ Maximum.
- Voters during the Local Election have the Authority to Increase the Levy Limit Beyond the Proposition 2 ½ Maximum in Support of the Override Budget but **Do Not** have the Authority to Appropriate Spending



# Fiscal Year 2025 Hanover Budget

## Approval Process

- If the Override Budget is Approved by Annual Town Meeting Participants but the Levy Limit Increase Fails at the Ballot, Spending for Fiscal Year 2025 Would Revert to the Base Budget.
- If the Override Budget is Not Approved by Annual Town Meeting Participants but the Levy Limit Increase Passes at the Ballot, Fiscal Year 2025 Spending/Service Levels Would Revert to the Base Budget.



# Fiscal Year 2025 Budget Information & Further Review

<u>Date</u>	<u>Deliverable</u>
November 6	Initial Budget Presentation
November 20 <sup>th</sup>	Select Board Discussion
December 4 <sup>th</sup>	Select Board Discussion
December 13 <sup>th</sup>	Budget Workshop Facilitated by Town Manager and School Superintendent
December 18 <sup>th</sup>	Select Board Discussion
January 2 <sup>nd</sup>	2 <sup>nd</sup> Draft Budget Presentation
January 8 <sup>th</sup>	Select Board Discussion
January 16 <sup>th</sup>	Select Board Discussion
January 22 <sup>nd</sup>	Select Board Discussion
January 29 <sup>th</sup>	Final Budget Presentation and Budget Submission
February – April	Advisory Committee Review
May 6 <sup>th</sup>	Annual Town Meeting
May 18 <sup>th</sup>	Annual Elections
July 1 <sup>st</sup>	FY2025 Budget Effective

## Budget Information Available

<https://www.hanover-ma.gov/finance-department/treasurer-collector/pages/annual-budget-information>



**Fiscal Year 2025  
Community Budget Forum  
December 13, 2023**

