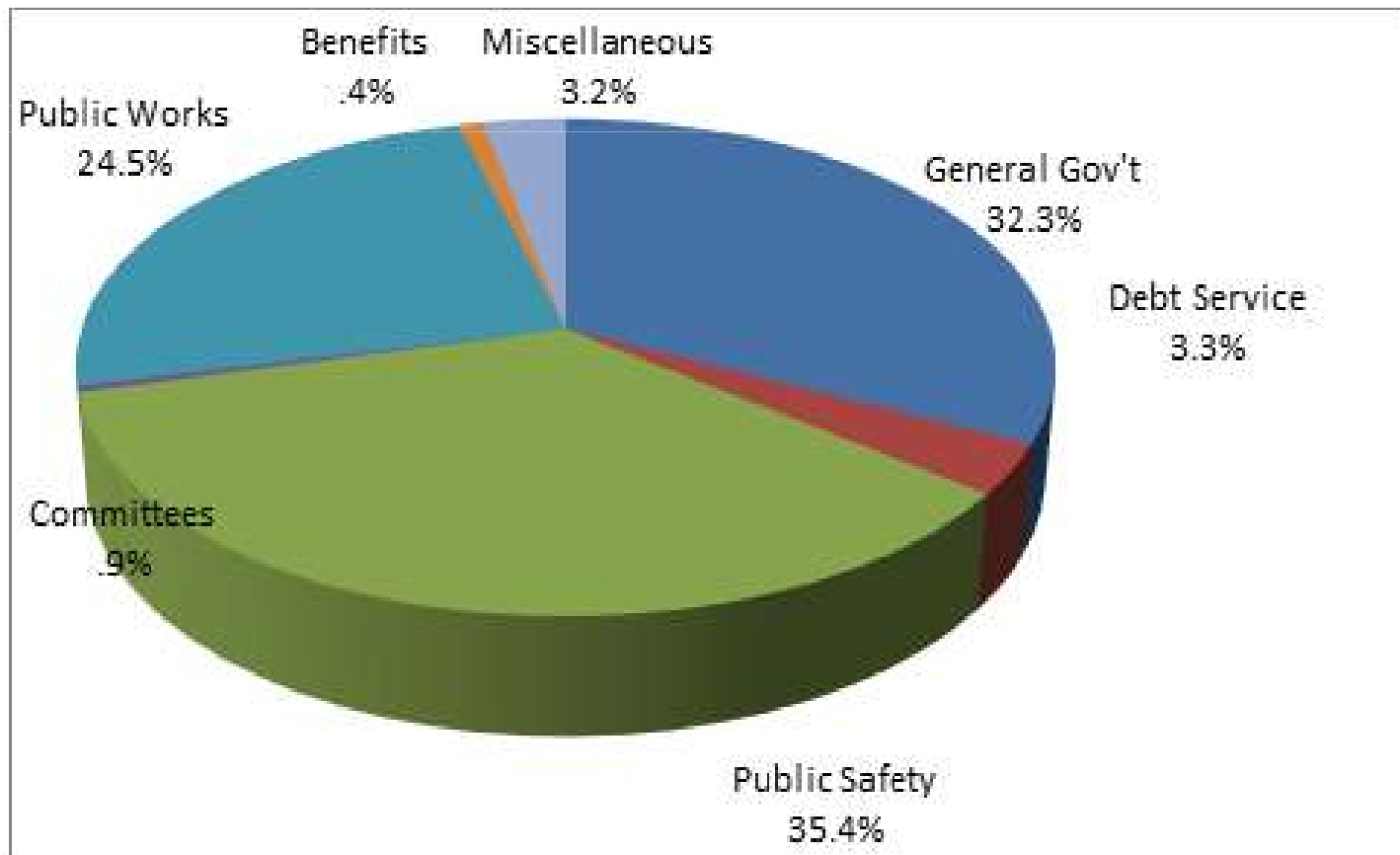


Town of Bel Air  
Budget Highlights  
General Fund  
Fiscal Year 2025



# Total General Fund Expenditures

FY2025	FY2024	CHANGE
\$19,445,128	\$18,481,015	\$964,113 or 5.2%



# Salaries/Benefits

FY2025	FY2024	CHANGE
\$11,907,760	\$11,353,587	\$554,173

- The FY25 budget includes funding for a merit increase and a 3.5% COLA (\$341,249).
- Propose to add a second FT Custodian in Town Buildings; increase the hours of the PT File Clerk in Human Resources/Administration; add a PT Inspector in DPW-Admin
- Proposing to transition various police positions: 1. sworn OFC to a civilian Logistics/Certification Specialist; 2. SGT position to a Lieutenant; 3. Deputy Chief to a Major.
- Salaries/Benefits represent 70.2% of the total general fund expenditures (excluding ARPA) compared to 70.4% in fiscal year 2024.



# Salaries/Benefits- Continued

FY2025	FY2024	CHANGE
\$11,907,760	\$11,353,587	\$554,173

- Worker's compensation
  - The Town's modification rate, based on the claims and experience for the last three completed fiscal years, decreased from a premium of 1.62 to a premium of 1.36.
  - Base rates are set by the National Council of Compensation Insurance (NCCI), and two of the Town's specific classes decreased (11.1% clerical and 6.56% sworn officers) and one increased (1.34% other).
- Social security – 7.65% of salaries, overtime, deferred compensation match, and resident rebate



# Salaries/Benefits-Continued

FY2025	FY2024	CHANGE
\$11907,760	\$11,353,587	\$554,173

- Medical insurance
  - The Town will continue to offer only a high-deductible health plan with an HSA in FY25.
  - There was no change in the HDHP rate from FY24.
  - The Town is proposing to continue to pay 100% of the premiums.
  - The Town is proposing to continue to contribute 35% of the deductible to the employee's HSA account.
- Pension
  - The Town has two separate DB pension plans.
  - The Town contributes 8.7% and 9.4% of base pay to the civilian and sworn officer plans, respectively.



# Expenses

FY2025	FY2024	CHANGE
\$3,160,335	\$2,957,256	\$203,079

- Finance audits - \$33,434
- Building maintenance - \$129,000
- Utilities – \$122,000
- Gas/Diesel Fuel - \$178,128
- Legal Services - \$139,955
- Marketing - \$42,700
- Technology - \$349,012
- General Insurance - \$195,739
- Red Light Camera Program - \$201,987
- Police Department - \$379,977
- Public Works - \$878,346
- Stormwater Management (MS4 Program) - \$140,000



# Capital Improvements

FY2025	FY2024	CHANGE
\$3,368,100	\$3,175,167	\$192,933

- Armory **\$50,000 (Cap Res)**
  - Hot water heater/circulation system replacement (\$35,000)
  - Dimmable lights for auditorium (\$15,000)
- Town Buildings **\$100,000 (Cap Res)**
  - DPW/Planning entry door replacement (\$15,000)
  - DPW overhead door/operator replacement (\$60,000)
  - Rockfield Manor Barn improvement (\$25,000)



# Capital Improvements-Continued

FY2025	FY2024	CHANGE
\$3,368,100	\$3,175,167	\$192,933

- Planning & Zoning **\$2,267,000 (\$2,165,000 ARPA)**
  - Homestead Park funding for new playground equipment (\$80,000) and upgrade to rubberized material enable handicapped access (\$200,000) **\$280,000 (ARPA)**
  - Burns Alley funding for engineering/construction associated with improvements along Burns Alley based on a FY22 concept. **\$585,000 (ARPA)**
  - Plumtree Park funding for a CPP grant match (\$50,000) to complete upgrades and upgrade to the same rubberized material as Homestead Park (\$300,000) **\$350,000 (\$300,000 ARPA)**



# Capital Improvements-Continued

FY2025	FY2024	CHANGE
\$3,368,100	\$3,175,167	\$192,933

- Planning & Zoning-continued
  - Thomas/George St. funding for the improvement of Thomas St. between Bond and Kelly/upgrade of George St. between Kelly and Plumtree Park. **\$1,000,000 (ARPA)**
  - Wayfinding Graphics funding for Gateway identification along Conowingo Rd, replacement of DPW/Planning ID sign, and Town logo in the Rotunda interior. **\$25,000 (Cap Res)**
- Police Department **\$ 204,500 (\$169,500 ARPA)**
  - Three vehicle replacements (expect sell \$15K) **\$169,500**
  - Lease real-time remote surveillance camera trailer **\$35,000**



# Capital Improvements-Continued

FY2025	FY2024	CHANGE
\$3,368,100	\$3,175,167	\$192,933

- Miscellaneous **\$20,000**
  - Transfer to Capital Reserve
  
- Streets & Highways **\$680,000**
  - 5 Street construction projects \$335,000 (p.177)
  - 1 Curb ramp construction project \$ 10,000 (p.178)
  - Pick-up truck (expect sell \$4K) \$ 70,000 (ARPA)
  - Leaf vacuum truck (expect sell \$8K) \$190,000 (ARPA)
  - Pick-up truck (expect sell \$4K) \$ 70,000 (ARPA)



# Debt Service

FY2025	FY2024	CHANGE
\$617,529	\$614,886	\$2,643

- \$134,180 represents P&I payments on vehicle/equipment purchases from FY20-FY21. Financings are made on a seven-year maturity with rates ranging from 1.08% - 1.89%. The proposed vehicles/equipment purchases in the budget will be funded with ARPA.
- \$75,927 represents P&I payments on the debt to finance the various energy savings projects related to the JCI contract. The financing is a 15-year term at 2.79%. The debt is guaranteed to be paid for by energy savings.
- \$407,422 represents P&I payments on the PD/TH renovation/expansion project. The financing is a 30-year term at 2.673%.



# Community Support

FY2025	FY2024	CHANGE
\$391,404	\$380,119	\$11,285

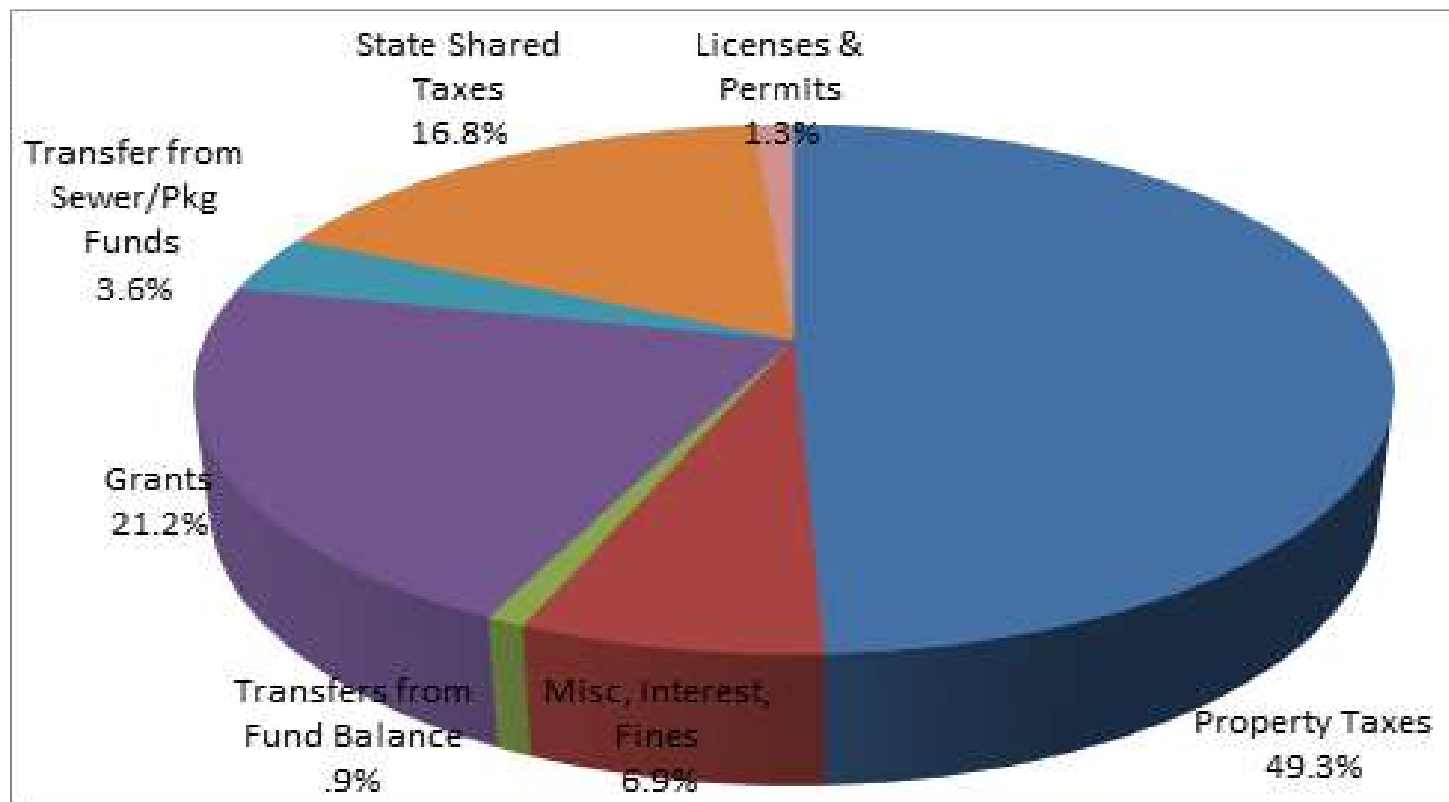
- Bel Air Alliance (Marketing) \$ 16,500
- Bel Air Alliance (Christmas Parade) \$ 5,000
- Bel Air Volunteer Fire Company \$169,889
- Parks & Recreation Committee \$102,000
- Appearance & Beautification Committee \$ 39,300
- Independence Day Committee \$ 15,200
- Cultural Arts Committee \$ 8,350
- Boys & Girls Club \$ 13,750
- Other \$ 21,415

• In addition, the Town provides a large amount of in-kind community support to the Alliance, Rockfield Foundation, Independence Day Committee, and other non-profits.



# Total General Fund Revenues

FY2025	FY2024	CHANGE
\$19,445,128	\$18,481,015	\$964,113 or 5.2%



# General Fund Revenues

- Property Taxes **\$9,591,514**
  - Real property tax rate proposed to remain the same at \$.54/\$100 (3% increase)
  - Second year of the triennial reassessment phase for real property
  - Personal property tax rate proposed to remain the same at \$1.20/\$100
  - Reduction in ordinary business corp due to a change in the minimum SDAT depreciation rates
- State Shared **\$3,259,867**
  - Income taxes projected increase 2% (\$2,198,000) (Updated FY24 estimate is \$2,150,000)
  - Highway user (amount provided by SHA) (\$720,478)
  - Police Protection grant (no estimate from state) (\$271,389)
- Licenses and Permits **\$ 252,500**
  - Cable TV Franchise – 3% franchise fee from Verizon and Comcast (\$130,000)



# General Fund Revenues- Continued

- Grants **\$4,127,904**
  - Harford County Tax Rebate increased by \$5,479 based on Harford County formula (\$1,231,281)
  - American Rescue Plan (ARPA) is based on projects currently under review for the current fiscal year (\$2,664,500)
  - Harford County Stormwater Management is based on an MOU to distribute county funds to assist in stormwater management obligations (\$140,000)
  
- Miscellaneous/Interest/Fines **\$1,337,141**
  - Armory rental fees (\$97,000)
  - Red light camera fines (\$581,200)
  - Reimbursable police/dpw overtime (\$57,775)
  - Interest on investments (\$500,000) (LGIP rate 5.35% and average CD rates with 9-25 month terms is 3%-5.5%)



# General Fund Revenues-Continued

- Transfer from Capital Reserve **\$175,000**
  - Proposing to use capital reserve to fund capital projects in the Armory (\$50,000), Town Buildings (\$100,000), and Planning (\$25,000).
  
- Transfer from Parking and Sewer Funds **\$703,202**
  - Reimburse the General Fund for employee salaries, benefits, and overhead attributable to operating those enterprise funds.

