



# State of New Jersey Local Government Services

**Year:**  **Municipal User Friendly Budget**

**MUNICIPALITY:**

**Municode:**  **Filename:**

**Website:**

**Phone Number:**

**Mailing Address:**

**Municipality:**  **State:**  **Zip:**

**Mayor**

First Name	Middle Name	Last Name	Term Expires	Business Email
Howard	L	Burrell	12/31/2023	hburell@vernontwp.com

**Chief Administrative Officer**

Charles		Voelker		cvoelker@vernontwp.com
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**Chief Financial Officer**

Donelle	K	Bright		<a href="mailto:dbright@vernontwp.com">dbright@vernontwp.com</a>
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**Municipal Clerk**

Marcy		Gianattasio		mgianattsio@vernontwp.com
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**Registered Municipal Accountant**

Francis	C	Jones		bjones@nisivoccia.com
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**Governing Body Members**

First Name	Middle Name	Last Name	Term Expires	Business Email
Patrick		Rizzuto	12/31/2025	prizzuto@vernontwp.com
Natalie		Buccieri	12/31/2025	nbuccieri@vernontwp.com
Michael		Furrey	12/31/2022	mfurrey@vernontwp.com
Brian		Lynch	12/31/2025	blynch@vernontwp.com
Harry		Shortway	12/31/2023	hshortway@vernontwp.com

## USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2021 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2022 Budget</u>		
	<u>Calendar Year</u>	<u>Calendar Year</u>	<u>% of</u>	<u>Avg Residential</u>	<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
	<u>Tax Rate</u>	<u>Tax Levy</u>	<u>Total Levy</u>	<u>Taxpayer Impact</u>			
Municipal Purpose Tax	0.676	\$18,975,394.75	24.54%	\$1,605.22	Municipal Purpose Tax	ACTUAL	\$18,975,458.26
Municipal Library			0.00%	\$0.00	Municipal Library		
Municipal Open Space			0.00%	\$0.00	Municipal Open Space		
Municipal Arts and Culture			0.00%	\$0.00	Municipal Arts and Culture		
Fire Districts (avg. rate/total levies)			0.00%	\$0.00	Fire Districts (total levies)		
Other Special Districts (total levies)			0.00%	\$0.00	Other Special Districts (total levies)		
Local School District	1.555	\$43,649,760.00	56.45%	\$3,692.53	Local School District	ESTIMATED	\$44,938,708.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.487	\$13,667,114.65	17.68%	\$1,156.16	County Purposes	ESTIMATED	\$13,940,456.94
County Library	0.035	\$974,270.78	1.26%	\$82.42	County Library	ESTIMATED	\$993,756.20
County Board of Health	0.000	\$13.26	0.00%	\$0.00	County Board of Health		
County Open Space	0.002	\$55,428.27	0.07%	\$4.69	County Open Space	ESTIMATED	\$56,550.36
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
<b>Total (Calendar Year 2021 Budget)</b>	<b>2.754</b>	<b>\$77,321,981.71</b>	<b>100.00%</b>	<b>\$6,541.02</b>	<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$78,904,929.76</b>
Total Taxable Valuation as of October 1, 2021 <span style="float: right;"><u>\$2,807,508,308.00</u></span> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <span style="float: right;">10,839,541.74</span>		
Current Year Average Residential Assessment <span style="float: right;"><u>\$237,500.00</u></span>					Budget Appropriations, before Reserve for Uncollected Taxes <span style="float: right;">26,973,919.52</span>		
<b><u>Prior Year to Current Year Comparison</u></b>					Total Non-Municipal Tax Levy <span style="float: right;">\$59,929,471.50</span>		
<b><u>Comparison - Municipal Purposes Tax Rate</u></b>					Amount to be Raised by Taxes - Before RUT <span style="float: right;">\$76,063,849.28</span>		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) <span style="float: right;">\$2,841,080.48</span>		
0.676	0.676	0.02%			Total Amount to be Raised by Taxes <span style="float: right;">\$78,904,929.76</span>		
<b><u>Comparison - Municipal Purposes Tax Levy</u></b>					% of Tax Collections used to Calculate RUT <span style="float: right;"><u>96.39%</u></span>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		If % used exceeds the actual collection % then reference the statutory exception used		
\$18,975,394.75	\$18,975,458.26	0.00%	\$63.51				
<b><u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u></b>					<b><u>Tax Collections - ACTUAL as of Prior Year</u></b>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Revenue, Collections CY 2021 <span style="float: right;">74,652,465.02</span>		
\$1,605.22	\$1,605.50	0.02%	\$0.28		Total Tax Levy, CY 2021 <span style="float: right;">77,434,490.22</span>		
					% of Taxes Collected, CY 2021 <span style="float: right;"><u>96.41%</u></span>		
					Delinquent Taxes - December 31, 2021 <span style="float: right;"><u>\$1,975,773.41</u></span>		

**USER FRIENDLY BUDGET SECTION - ANTICIPATED REVENUE SUMMARY (ALL OPERATING FUNDS)**

FCOA		% Difference Current vs. Prior Year	\$ Difference Current vs. Prior Year	Total Realized Revenue (Prior Year)	Total Anticipated Revenue (Current Year)	General Budget	Open Space Budget	Arts and Culture Trust Fund	Utility	Utility	Utility	Utility	Utility
08	Surplus	60.00%	\$375,000.00	\$625,000.00	\$1,000,000.00	\$1,000,000.00							
08	Local Revenue	-16.92%	(\$176,257.55)	\$1,041,877.55	\$865,620.00	\$865,620.00							
09	State Aid (without offsetting appropriation)	-2.47%	(\$57,215.00)	\$2,319,881.00	\$2,262,666.00	\$2,262,666.00							
08	Uniform Construction Code Fees	-6.72%	(\$39,618.00)	\$589,618.00	\$550,000.00	\$550,000.00							
	<b>Special Revenue Items w/ Prior Written Consent</b>												
11	Shared Services Agreements	40.71%	\$60,733.00	\$149,167.00	\$209,900.00	\$209,900.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	237.42%	\$425,755.10	\$179,322.83	\$605,077.93	\$605,077.93							
08	Other Special Items	19.98%	\$561,317.65	\$2,809,960.16	\$3,371,277.81	\$3,371,277.81							
15	Receipts from Delinquent Taxes	-11.75%	(\$276,356.40)	\$2,351,356.40	\$2,075,000.00	\$2,075,000.00							
	<b>Amount to be raised by taxation</b>												
07	Local Tax for Municipal Purposes	-2.29%	(\$443,771.78)	\$19,419,230.04	\$18,975,458.26	\$18,975,458.26							
07	Minimum Library Tax	#DIV/0!	\$0.00		\$0.00								
54	Open Space Levy Tax	#DIV/0!	\$0.00		\$0.00								
56	Arts and Cultural Levy Tax	#DIV/0!	\$0.00		\$0.00								
07	Addition to Local District School Tax	#DIV/0!	\$0.00		\$0.00								
08	Deficit General Budget	#DIV/0!	\$0.00		\$0.00								
	Total	1.46%	\$429,587.02	\$29,485,412.98	\$29,915,000.00	\$29,915,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**USER FRIENDLY BUDGET SECTION - APPROPRIATIONS SUMMARY (ALL OPERATING FUNDS)**

FCOA	Budgeted Positions		% Difference Current v. Prior Year	\$ Difference Current v. Prior Year	Total Modified Appropriation for Service Type (Prior Year)	Total Appropriation for Service Type (Current Year)	General Budget	Public & Private Offsets	Open Space Budget	Arts and Culture Trust Func	Utility	Utility	Utility	Utility	Utility	
	Full-Time	Part-Time														
20	15.00	7.00	1.45%	\$25,880.00	\$1,787,280.00	\$1,813,160.00	\$1,813,160.00									
21	2.33	1.00	-3.09%	(\$8,100.00)	\$262,400.00	\$254,300.00	\$254,300.00									
22	6.34		3.38%	\$16,250.00	\$480,600.00	\$496,850.00	\$496,850.00									
23			12.61%	\$476,100.00	\$3,777,000.00	\$4,253,100.00	\$4,253,100.00									
25	43.33	6.00	6.68%	\$350,561.00	\$5,248,845.00	\$5,599,406.00	\$5,553,357.00	\$46,049.00								
26	23.50	4.00	0.02%	\$570.00	\$2,944,580.00	\$2,945,150.00	\$2,945,150.00									
27	4.00	5.00	4.95%	\$10,750.00	\$217,200.00	\$227,950.00	\$227,950.00									
28	3.50	1.00	-3.71%	(\$14,528.00)	\$391,950.00	\$377,422.00	\$369,950.00	\$7,472.00								
29			#DIV/0!	\$0.00		\$0.00										
30			-0.57%	(\$11,145.00)	\$1,951,388.00	\$1,940,243.00	\$1,940,243.00									
31			18.30%	\$92,500.00	\$505,500.00	\$598,000.00	\$598,000.00									
32			#DIV/0!	\$0.00		\$0.00										
35			#DIV/0!	\$0.00		\$0.00										
36			8.35%	\$185,425.00	\$2,219,500.00	\$2,404,925.00	\$2,404,925.00									
37			#DIV/0!	\$0.00		\$0.00										
42			42.79%	\$62,900.00	\$147,000.00	\$209,900.00	\$209,900.00									
43			4.45%	\$8,300.00	\$186,450.00	\$194,750.00	\$194,750.00									
44	2.00	2.00	223.77%	\$1,472,406.80	\$658,000.00	\$2,130,406.80	\$1,578,850.00	\$551,556.80								
45			-10.37%	(\$384,933.46)	\$3,713,290.00	\$3,328,356.50	\$3,328,356.50									
46			0.00%	\$0.00	\$200,000.00	\$200,000.00	\$200,000.00									
48			#DIV/0!	\$0.00		\$0.00										
50			-8.75%	(\$272,271.51)	\$3,113,351.90	\$2,841,080.40	\$2,841,080.40									
55			#DIV/0!	\$0.00		\$0.00										
Total	100.00	26.00	7.23%	\$2,010,664.96	\$27,804,335.03	\$29,815,000.00	\$29,209,922.07	\$605,077.93	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**USER FRIENDLY BUDGET SECTION  
STRUCTURAL BUDGET IMBALANCES**

Revenues at Risk	Non-recurring appropriation reductions	Future Year Appropriation Increases	Structural Imbalance Offsets	Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.	Amount	Comment/Explanation
<b>X</b>				CURRENT FUND BALANCE	\$1,000,000.00	NON-RECURRING REVENUE
<b>X</b>				VTMUA PAYMENTS FOR SCMUA FEES	\$1,940,243.00	REVENUE MAY BE AFFECTED BY REVENUES COLLECTED
<b>X</b>				AMOUNT TO BE RAISED BY TAXATION	#####	COLLECTION PERCENTAGE USED CHANGES RESERVE FOR UNCOLLECTED TAXES CALCULATION
<b>X</b>				STATE-AID ENERGY RECEIPTS/CMPTRA	\$2,262,666.00	FUTURE YEARS MAY CHANGE
<b>X</b>				VTMUA PRINCIPAL & INTEREST PAYMENTS	\$271,000.00	REVENUE MAY BE AFFECTED BY REVENUES COLLECTED
	<b>X</b>			INTEREST ON BOND ANTICIPATION NOTES	\$60,000.00	RESULT OF DECREASED INTEREST RATES FOR NOTES OUTSTANDING; INTEREST RATES CAN FLUCTUATE BASED ON MARKET RATES
		<b>X</b>		SCMUA CAPITAL IMPROVEMENT / SERVICE AGREEMENT	\$1,000,000.00	DEBT PORTION OF AGREEMENT INCREASES OVER TIME
		<b>X</b>		PENSION APPROPRIATIONS (PFRS)	\$1,180,885.00	LIABILITY INCREASES ANNUALLY BY STATE-MANDATED FUNDING
		<b>X</b>		PENSION APPROPRIATIONS (PERS)	\$590,040.00	LIABILITY INCREASES ANNUALLY BY STATE-MANDATED FUNDING
<b>X</b>				PAYMENT OF BOND ANTICIPATION NOTES	\$711,844.00	RESULT OF AGGRESSIVE PAYMENT OF OUTSTANDING NOTES; BONDED DEBT IN PRIOR YEAR; ADDITIONAL NOTES ANTICIPATED THROUGH 2026
			<b>X</b>	N/A	N/A	NO STRUCTURAL IMBALANCE OFFSETS ANTICIPATED FOR 2021
				GENERAL COMMENTS		THE TOWNSHIP RECOGNIZES THE MUNICIPAL BUDGET IS A DOCUMENT THAT MUST BE PROJECTED OUT FOR FUTURE REVENUE AND APPROPRIATION ITEMS. LONG-TERM CONSEQUENCES OF CURRENT YEAR BUDGET DECISIONS ARE UNDERSTOOD WITH A MULTI-YEAR PERSPECTIVE AND MUNICIPAL PROGRAMS AND SERVICE LEVELS ARE ASSESSED TO DETERMINE SUSTAINABILITY. THE PROCESS INVOLVES POLITICS, COMPROMISE, AND COMPETING VISIONS OF THE GOVERNMENT IN SERVING ITS RESIDENTS AND VISITORS. THE MAYOR AND TOWNSHIP COUNCIL CONTINUE TO FOCUS THEIR DECISIONS TOWARD ACHIEVEMENT OF MUNICIPAL GOALS, WITH CONSTRAINTS OF AVAILABLE RESOURCES.
						THE REVENUES AND APPROPRIATIONS LISTED ABOVE ARE THOSE THAT CANNOT BE PROPERLY FORECAST AT THIS TIME.

## ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

<u>Property Tax Assessments - Taxable Properties (October 1, 2021 Value)</u>				<u>Property Tax Assessments - Exempt Properties (October 1, 2021 Value)</u>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	2,159	\$57,834,100.00	2.06%	15A Public Schools	6	\$40,845,200.00	20.28%
2 Residential	10,655	\$2,530,421,100.00	90.13%	15B Other Schools	0		0.00%
3A/3B Farm	315	\$37,623,900.00	1.34%	15C Public Property	546	\$124,221,700.00	61.69%
4A Commercial	340	\$145,785,900.00	5.19%	15D Church and Charities	26	\$13,645,900.00	6.78%
4B Industrial	25	\$30,974,400.00	1.10%	15E Cemeteries & Graveyards	4	\$467,500.00	0.23%
4C Apartments	3	\$2,542,200.00	0.09%	15F Other Exempt	280	\$22,191,600.00	11.02%
5A/5B Railroad	18	\$140,400.00	0.01%				
6A/6B Business Personal Property	3	\$2,326,708.00	0.08%				
<b>Total</b>	<b>13,518</b>	<b>\$2,807,648,708.00</b>	<b>100.00%</b>	<b>Total</b>	<b>862</b>	<b>\$201,371,900.00</b>	<b>100.00%</b>
Average Ratio (%), Assessed to True Value				Percentage of Exempt vs. Non-Exempt Properties			
100.77%				7.17%			
Equalized Valuation, Taxable Properties							
\$2,786,195,006.45							
Total # of property tax appeals filed in 2021							
			County Tax Board				71.00
			State Tax Court				12.00
Number of 2021 County Tax Board decisions appealed to Tax Court							
0.00							
Number of pending property tax appeals in State Tax Court							
0.00							
Amount paid out by municipality for tax appeals in 2021							
\$63,606.54							

<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements</u>				
	# of Parcels	PILOT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2021 Total Tax Rate
G Commercial/Industrial Exemption				
I Dwelling Exemption				
J Dwelling Abatement				
K New Dwelling/Conversion Exemption				
L New Dwelling/Conversion Abatement				
N Multiple Dwelling Exemption				
O Multiple Dwelling Abatement				
<b>Total 5 Yr Exemptions/Abatements</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



**USER FRIENDLY BUDGET SECTION  
BUDGETED PERSONNEL COSTS**

Organization / Individuals Eligible for Benefit	# of Full-Time Employees	# of Part-Time Employees	Total Personnel Cost	Base Pay	Overtime and other Compensation	Pension (Estimate)	Health Benefits Net of Cost Share	Employment Taxes and Other Benefits
Governing Body	1.00	5.00	49,268.04	\$45,000.00	\$0.00	\$0.00	\$668.04	\$3,600.00
Supervisory Staff (Department Heads & Managers)	16.00	0.00	1,616,536.79	\$1,135,521.48	\$0.00	\$170,137.49	\$220,036.10	\$90,841.72
Police Officers (Including Superior Officers)	32.00	0.00	5,899,088.86	\$3,649,735.95	\$341,152.00	\$1,143,982.34	\$444,947.53	\$319,271.04
Fire Fighters (Including Superior Officers)	0.00	0.00	0.00			\$0.00		\$0.00
All Other Union Employees not listed above	43.00	0.00	4,534,264.97	\$2,949,799.19		\$396,433.13	\$952,048.72	\$235,983.94
All Other Non-Union Employees not listed above	5.00	21.00	770,067.47	\$592,149.54	\$0.00	\$46,096.88	\$84,449.09	\$47,371.96
<b>Totals</b>	<b>97.00</b>	<b>26.00</b>	<b>12,869,226.13</b>	<b>\$8,372,206.16</b>	<b>\$341,152.00</b>	<b>\$1,756,649.84</b>	<b>\$1,702,149.48</b>	<b>\$697,068.65</b>

Is the Local Government required to comply with N.J.S.A. 11A **(Civil Service)**? - YES or NO

Note - **Base Pay** is the annualized rate of pay to which overtime (if eligible) and/or pension is calculated. Either calculation is fine at the discretion of the Local Unit. Overtime and other compensation is any other item that is charged as a salary and wage expense but not included in Base Pay.



**USER FRIENDLY BUDGET SECTION - HEALTH BENEFITS**

	<b>Current Year # of Covered Members (Medical &amp; Rx)</b>	<b>Current Year Annual Cost Estimate per Employee</b>	<b>Total Current Year Cost</b>	<b>Prior Year # of Covered Members (Medical &amp; Rx)</b>	<b>Prior Year Annual Cost per Employee (Average)</b>	<b>Total Prior Year Cost</b>
<b><u>Active Employees - Health Benefits - Annual Cost</u></b>						
Single Coverage	25.00	\$11,642.64	\$291,066.00	23.00	\$11,198.06	\$257,555.28
Parent & Child	7.00	\$19,838.85	\$138,871.95	9.00	\$19,820.53	\$178,384.80
Employee & Spouse (or Partner)	14.00	\$22,609.34	\$316,530.76	14.00	\$22,193.79	\$310,713.12
Family	42.00	\$30,303.89	\$1,272,763.38	38.00	\$29,440.16	\$1,118,726.16
Employee Cost Sharing Contribution (enter as negative - )			(\$464,449.81)			(\$422,937.85)
<b>Subtotal</b>	<b>88.00</b>		<b>\$1,554,782.28</b>	<b>84.00</b>		<b>\$1,442,441.51</b>
<b><u>Elected Officials - Health Benefits - Annual Cost</u></b>						
Single Coverage			\$0.00			\$0.00
Parent & Child			\$0.00			\$0.00
Employee & Spouse (or Partner)			\$0.00			\$0.00
Family			\$0.00			\$0.00
Employee Cost Sharing Contribution (enter as negative - )						
<b>Subtotal</b>	<b>0.00</b>		<b>\$0.00</b>	<b>0.00</b>		<b>\$0.00</b>
<b><u>Retirees - Health Benefits - Annual Cost</u></b>						
Single Coverage	21	\$5,610.78	\$117,826.38	22	\$5,333.25	\$117,331.44
Parent & Child	4	\$17,064.42	\$68,257.68	3	\$16,087.56	\$48,262.68
Employee & Spouse (or Partner)	44	\$13,744.32	\$604,750.08	43	\$12,767.26	\$548,992.32
Family	8	\$37,017.84	\$296,142.72	9	\$28,115.17	\$253,036.56
Employee Cost Sharing Contribution (enter as negative - )			(\$6,682.08)			(\$5,761.11)
<b>Subtotal</b>	<b>77.00</b>		<b>\$1,080,294.78</b>	<b>77.00</b>		<b>\$961,861.89</b>
<b>GRAND TOTAL</b>	<b>165.00</b>		<b>\$2,635,077.06</b>	<b>161.00</b>		<b>\$2,404,303.40</b>

Note - other health insurances such as dental and vision are not included in this analysis unless included in the employees total premium. Therefore, the total from this sheet may not agree with the budgeted appropriation.

**Is medical coverage provided by the SHBP (Yes or No)?**

<b>YES</b>
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**Is prescription drug coverage provided by the SHBP (Yes or No)?**

<b>YES</b>
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**USER FRIENDLY BUDGET SECTION - OUTSTANDING DEBT; PER CAPITA AND BUDGET IMPACT**

			Current Year	2023	2024	All Additional Future
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt	\$4,675,000.00	\$4,675,000.00				
Regional School Debt						
Utility Fund Debt						
		\$0.00				
		\$0.00				
		\$0.00				
		\$0.00				
		\$0.00				
		\$0.00				
<b>Municipal Purposes</b>						
Debt Authorized (BNI)	\$1,270,000.00	\$1,270,000.00				
Notes Outstanding	\$3,937,160.00	\$3,937,160.00				
Bonds Outstanding	\$21,455,000.00	\$21,455,000.00				
Loans and Other Debt		\$0.00				
<b>Total (Current Year)</b>	<b>\$31,337,160.00</b>	<b>\$4,675,000.00</b>				
Population (2020 census)	22,358					
Per Capita Gross Debt	\$1,401.61					
Per Capita Net Debt	\$1,192.51					
3 Year Average Property Valuation	\$2,602,113,390.33					
Net Debt as % of 3 Year Average Property Valuation	1.02%					
Utility Fund - Principal						
Utility Fund - Interest						
Bond Anticipation Notes - Principal			\$711,844.00			
Bond Anticipation Notes - Interest			\$60,000.00			
Bonds - Principal			\$1,870,000.00	\$1,955,000.00	\$2,105,000.00	\$15,525,000.00
Bonds - Interest			\$685,312.59	\$565,210.23	\$489,375.98	\$1,972,280.82
Loans & Other Debt - Principal						
Loans & Other Debt - Interest						
<b>Total</b>			<b>\$3,327,156.59</b>	<b>\$2,520,210.23</b>	<b>\$2,594,375.98</b>	<b>\$17,497,280.82</b>
Total Principal			\$2,581,844.00	\$1,955,000.00	\$2,105,000.00	\$15,525,000.00
Total Interest			\$745,312.59	\$565,210.23	\$489,375.98	\$1,972,280.82
% of Total Current Year Budget			11.16%			
Description	Debt Not Listed Above					
Total Guarantees - Governmental						
Total Guarantees - Other						
Total Capital/Equipment Leases						
Total Other						
<b>Bond Rating</b>	<b>Moody's</b>	<b>Standard &amp; Poors</b>	<b>Fitch</b>			
Rating	Aa3					
Year of Last Rating	2021					
<b>Mark "X" if Municipality has no bond rating</b>						







**USER FRIENDLY BUDGET SECTION - Notes**

(Press ALT-Enter to go to a new line in each cell)
