

Town of Palm Beach  
Citizens Financial Report  
Fiscal Year Ended September 30, 2008



# Town Officials

as of March 12, 2009

## Mayor

Jack McDonald

## Town Council

David A. Rosow, President  
Gail Coniglio, President Pro-Tem  
William J. Diamond  
Richard M. Kleid  
Robert N. Wildrick

## Town Manager

Peter B. Elwell

## Town Attorney

John C. Randolph

## Senior Management Team

William Amador, Fire-Rescue Chief  
Jay Boodheshwar, Recreation Director  
Thomas G. Bradford, Deputy Town Manager  
H. Paul Brazil, Public Works Director  
William C. Crouse, Human Resources Director  
Sarah E. Hannah, Assistant Town Manager  
Richard F. Howe, Acting Chief of Police  
John S. Page, Director of Planning, Zoning and Building  
Jane Struder, Finance Director

## Town Council Committees

### Finance & Taxation

Robert N. Wildrick, Chair  
David A. Rosow

### Ethics

William J. Diamond, Chair  
Richard M. Kleid

### Public Works

Gail Coniglio, Chair  
William J. Diamond

### Public Safety

Robert N. Wildrick, Chair  
Richard M. Kleid

## Ordinances, Rules & Standards

William J. Diamond, Chair  
Gail Coniglio

## Administrative & Personnel

Richard M. Kleid, Chair  
David A. Rosow

## Water

David A. Rosow, Chair  
William J. Diamond

# Report Purpose and Distribution

The purpose of the Citizens Financial Report is to provide a user-friendly overview of the financial position and operations of the Town of Palm Beach, as reported in the Town's Comprehensive Annual Financial Report (CAFR), along with other financial information of interest to Town residents. Because it is not a complete accounting document but rather is intended to convey certain essential information in a clear and simple format, the Citizens Financial Report includes tables that may not reconcile, either internally or to other financial documents. If you would like more detailed financial information, please visit the Town's website at [www.townofpalmbeach.com](http://www.townofpalmbeach.com) to view the Town's annual audited financial statements, Comprehensive Annual Financial Report, Annual Budget Document, Long Term Financial Plan, and prior annual reports. The budget documents contain detailed information regarding the Town's budget by program and by fund, performance measures, financial policies, and historical information.

To stay informed about Town information and services in "real time", please take advantage of the Town's Register@ program. The program is an email service that allows residents and business owners to receive meeting announcements, news releases, and other information regarding important Town issues. You can register on the Town's website or call (561) 838-5410. If you are not a computer user, you may view current Town information on Cable Channel 18 and may obtain copies of the above noted financial documents by calling (561) 838-5444 or stopping into Town Hall.

Report Prepared by the Finance Department

Town of Palm Beach  
360 South County Road  
Palm Beach, Florida 33480  
(561) 838-5400  
[www.townofpalmbeach.com](http://www.townofpalmbeach.com)

# Employee of the Year

Laddie Murrell was selected as the Town's 2008 Employee of the Year. Laddie commenced his employment with the Town on May 28, 1974. He began his career in the Streets Bureau, transferring to Sanitation in 1975 where he has been ever since.

The oldest of eight children, Laddie began his employment with the Town when he made \$2.86 an hour as an 18 year old to support his mother and siblings. He has a "rock solid work ethic and deep sense of responsibility. No one could ask for a better employee, co-worker or friend" department director, Paul Brazil stated. Mayor McDonald introduced Murrell and said his perseverance was admirable. "He became a role model for fellow employees, both personally and professionally. And in making this nomination, his director called him 'a mentor, coach and father figure to young men who sometimes do not have that.'" McDonald said.



The Town Council is deeply appreciative of the many citizens who have volunteered to serve on the Town's boards and commissions. Their contributions to our local government are immeasurable. The success of the Town is due to their willingness to share their time and talent for the benefit of our community. We thank the following individuals who have volunteered to serve:

#### **Architectural Commission (ARCOM)**

Morgan Dix Wheelock, Chair  
William P. Feldkamp, Vice Chair  
Samuel M. Boykin  
Leslie C. Diver  
Jeffery W. Smith  
William J. Strawbridge, Jr.  
Thomas M. Youchak  
Kenn Karakul, Alternate Member  
Ann L. Vanneck, Alternate Member  
Robert J. Vila, Alternate Member

#### **Building Board of Adjustments & Appeals**

Ames Bennett, Chair  
John Nora, Jr., Vice Chair  
Greg Batten  
Timothy Benitz  
Vance Carpenter  
John C. Cassidy, Jr.  
Sanford J. Klion  
Brian K. Lee, Alternate Member  
Robert L. Moore, Alternate Member

#### **Code Enforcement Board**

Timothy Hoffman, Chair  
Harris S. Fried, Vice Chair  
Catherine M. Duemler  
Madelyn Greenberg  
Joel P. Koepfel  
Larry Ochstein  
Cynthia Van Buren  
James M. Ballentine, Jr., Alternate Member  
William P. Vanneck, Alternate Member

#### **Investment Advisory Committee**

Michael F. Andrews, Ph.D., Chair  
Edward L. Hennessy, Jr., Vice Chair  
Stephen L. Brown  
William John Mikus  
Bernard R. Panfel

#### **Landmarks Preservation Commission**

Eugene Pandula, Chair  
William Lee Hanley, Jr., Vice Chair  
Joanna Golino  
Robert T. Eigelberger  
Charles S. Roberts  
Hazel Rubin  
William O. Cooley  
Dudley L. Moore, Jr., Alternate Member  
Wallace Rogers, Alternate Member  
D. Imogene Willis, Alternate Member

#### **Planning and Zoning Commission**

Alan S. Golboro, Chair  
Leslie A. Shaw, Secretary  
Walter Anthony Dowell  
Eugene Lawrence  
John Schuler  
Floyd L. Wideman, Jr.  
C. Tanner Rose, Alternate Member  
E. James Ryan, Alternate Member  
Lewis Crampton, Alternate Member

#### **Public Employees Relations Commission (MINI-PERC)**

Helen Hoffman, Chair  
Alan Miller  
Peter Graves  
Jeff Pheterson

#### **Recreation Advisory Commission**

Milissa Agnello, Chair  
Joseph Della-Giustina, Vice Chair  
Timothy G. Coffield  
Danielle Hickox-Moore  
Henry P. Jamison IV  
Timothy O'Hara  
Stuart Shulman  
Stephen D. Hall, Alternate Member  
Daniel McDonnell, Alternate Member  
Rita Taca, Alternate Member

#### **Shore Protection Board**

E. Llwyd Ecclestone, Jr., Chair  
Gerald Frank, Vice Chair  
Barbara (Bobbie) Lindsay Buck  
Lee David Goldstein  
Scott Hicks  
Lewis Katz  
Richard Raffo

#### **General Employees Retirement Board of Trustees**

James A. Karman, Chair  
Alvin Parvin, Citizen Member  
Peter B. Elwell, Town Manager  
Lisa Gorman, Employee Member  
Brett Madison, Employee Member

#### **Police Officers Retirement Board of Trustees**

Raymond W. Snow, Chair  
James McCartney Wearn, Citizen Member  
C. Gerald Goldsmith, Citizen Member  
Michael Lynch, Employee Member  
Chris Proscia, Employee Member

#### **Firefighters Retirement Board of Trustees**

Carol Simmons Rathborne, Chair  
Sergio de Araugo, Citizen Member  
Wilbur Ross, Citizen Member  
Jason French, Employee Member  
Michael Hays, Employee Member

#### **Volunteer Intergovernmental Liaisons**

Michael Fach  
Gerald Frank  
James Karman  
Daniel McDonnell

**General Fund Statement of Revenue, Expenditures  
and Changes in Fund Balance  
Fiscal Years Ended September 30**

The condensed statements present the Town's General Fund only. The purpose of these statements is to provide the citizen with a summarized version of the information contained within the Town's Comprehensive Annual Financial Report (CAFR). The Town's accounting policies conform to Generally Accepted Accounting Principals (GAAP) as set forth by the Governmental Accounting Standards Board (GASB). The Town's separately prepared and audited CAFR offers a complete description of the Town's significant accounting policies and other disclosures required by GAAP, as well as a more detailed analysis of the Town's financial position. A copy of the CAFR may be obtained from the Finance Department at Town Hall, or from the Town's website [www.townofpalmbeach.com](http://www.townofpalmbeach.com).

	2004	2005	2006	2007	2008
<b>Revenues</b>					
Taxes	\$38,247,168	\$41,300,780	\$45,970,639	\$50,041,902	\$48,739,085
Licenses and Permits	6,116,488	6,913,397	6,473,831	7,147,383	7,835,468
Intergovernmental	1,927,469	2,072,960	2,153,286	2,312,236	2,107,927
Charges for Services	2,054,178	2,097,306	2,487,444	2,448,829	2,808,298
Fines and Forfeitures	1,046,677	811,038	770,067	1,541,448	1,183,318
Investment Earnings	527,686	905,025	1,902,793	2,287,127	1,368,751
Grant Revenue	2,112,809	3,938,012	2,885,201	79,720	139,975
Miscellaneous	278,227	191,326	226,632	236,941	312,271
<b>Total Revenues</b>	<b>\$52,310,702</b>	<b>\$58,229,844</b>	<b>\$62,869,893</b>	<b>\$66,095,586</b>	<b>\$64,495,093</b>
<b>Expenditures</b>					
General Government	6,528,617	7,661,978	8,236,321	8,845,251	9,883,975
Public Safety	21,263,402	26,673,240	26,199,173	28,270,546	29,277,904
Physical Environment	8,263,372	8,908,389	11,665,824	10,690,007	11,745,927
Transportation	731,445	1,041,420	1,185,987	838,808	1,160,600
Culture and Recreation	1,561,430	1,678,681	1,938,137	1,717,139	1,819,633
Non Departmental	4,822,927	2,510,033	2,390,000	2,220,201	2,414,968
Capital Outlay	380,102	162,506	547,949	814,029	1,162,524
Debt Service	155,649	99,102	94,999	95,000	93,403
<b>Total Expenditures</b>	<b>\$43,706,944</b>	<b>\$48,735,349</b>	<b>\$52,258,390</b>	<b>\$53,490,981</b>	<b>\$57,558,934</b>
<b>Other Financing Sources (Uses)</b>					
Proceeds from sale of capital assets	1,964,879	0	0	0	0
Operating Transfers In	550,000	555,000	550,000	550,000	550,000
Operating Transfers Out	(6,253,423)	³(10,369,589)	¹(12,746,839)	(6,907,801)	(5,748,000)
<b>Total Other Financing Sources (Uses)</b>	<b>(\$3,738,544)</b>	<b>(\$9,814,589)</b>	<b>(\$12,196,839)</b>	<b>(\$6,357,801)</b>	<b>(\$5,198,000)</b>
<b>Net Change²</b>	<b>\$4,865,214</b>	<b>⁴(\$320,094)</b>	<b>²(\$1,585,336)</b>	<b>\$6,246,804</b>	<b>\$1,738,159</b>
Fund Balance, Beginning	\$21,429,468	\$26,294,682	\$25,974,588	\$24,389,252	\$30,636,056
Fund Balance, Ending	\$26,294,682	\$25,974,588	\$24,389,252	\$30,636,056	\$32,374,215

**General Fund Balance Sheet  
Fiscal Years Ended September 30**

	2004	2005	2006	2007	2008
<b>Assets</b>					
Cash and Investments	\$28,307,309	\$27,248,988	\$27,178,663	\$34,020,020	\$35,889,516
Receivables	2,819,632	2,451,333	1,403,372	763,326	1,140,514
Due from Other Funds	3,011	166,493	48,977	119,062	174,946
Inventory	467,717	504,712	496,439	482,003	489,544
Prepaid Items	15,668	22,099	15,552	16,076	26,047
<b>Total Assets</b>	<b>\$31,613,337</b>	<b>\$30,393,625</b>	<b>\$29,143,003</b>	<b>\$35,400,487</b>	<b>\$37,720,567</b>
<b>Liabilities</b>					
Accounts Payable	1,793,273	1,105,352	1,143,523	1,013,476	1,463,797
Accrued Liabilities	2,399,600	1,646,628	1,698,283	1,822,161	2,443,872
Deferred Revenue	1,125,782	1,667,057	1,911,945	1,928,794	1,438,683
<b>Total Liabilities</b>	<b>\$5,318,655</b>	<b>\$4,419,037</b>	<b>\$4,753,751</b>	<b>\$4,764,431</b>	<b>\$5,346,352</b>
<b>Fund Balance</b>					
Reserved	2,881,233	1,213,317	1,379,142	2,188,726	515,591
Unreserved					
Designated	7,787,602	5,180,847	5,024,146	7,100,529	8,853,439
Undesignated	15,625,847	19,580,424	17,985,964	21,346,801	23,005,185
<b>Total Equity and Other Credits</b>	<b>\$26,294,682</b>	<b>\$25,974,588</b>	<b>\$24,389,252</b>	<b>\$30,636,056</b>	<b>\$32,374,215</b>
<b>Total Liabilities and Fund Balance</b>	<b>\$31,613,337</b>	<b>\$30,393,625</b>	<b>\$29,143,003</b>	<b>\$35,400,487</b>	<b>\$37,720,567</b>

**Notes:**

- (1) Includes a one-time transfer appropriated from undesignated General Fund Balance to the Equipment Replacement Fund of \$4,205,523.
- (2) The net operating change from General Fund activities without the aforementioned transfer of \$4,205,523 is a positive \$2,620,187.
- (3) Includes the following one-time transfers appropriated from undesignated General Fund Balance to the Capital Improvement Fund: \$1,000,000 for undergrounding utility lines, \$1,171,000 to the Town Hall Facilities Fund for Town Hall Renovations and \$1,784,377 to the Risk Fund.
- (4) The net operating change from General Fund activities without the aforementioned transfers of \$3,955,377 is a positive \$3,635,283.

# Undesignated Fund Balance/Retained Earnings Summary

The financial strength of the Town can be measured by the health of its reserves. The rating agencies look closely at the fund balance levels and the financial policies in place when rating a municipality. During FY2003, when the rating agencies reviewed the Town's credit ratings, they cited the Town's healthy reserves, solid fiscal policies resulting in strong reserve levels, conservative and solid management practices as some of the reasons to upgrade our bond ratings. Moody's Investors Services upgraded the Town's credit rating to Aa1 from Aa2 for the Revenue Bonds that were issued, and confirmed the Town's Aaa credit rating for General Obligation issues. Standard and Poor's upgraded the credit rating on the Revenue Bonds to AA+ from A+ and upgraded the Town's General Obligation credit rating to AAA from AA. The AAA credit ratings are the highest ratings these two rating services issue and represent the highest quality investment grade debt. The response to and recovery from three hurricanes in 14 months did not cause any reserve balances to decline below the minimum established by policy. The Town's healthy reserves allowed us to "weather the storms" without having to borrow funds.

All reserves currently are at or over the policy established minimums. The table below summarizes the trend of the undesignated fund balance, net asset balances, compensated absence, and replacement reserve balances for FY2003 through FY2007.

## Reserve Balances Fiscal Years 2004-2008

Fund	2004	2005	2006	2007	2008
General Fund	15,625,847	19,580,424	17,985,964	21,346,801	23,005,185
Compensated Absence (GF)	2,496,068	2,795,916	2,972,258	3,242,924	2,962,197
Equipment Replacement Fund	5,214,800	5,784,030	10,765,871	12,492,176	14,343,984
Recreation Enterprise Fund	1,757,958	1,661,465	814,569	1,449,420	1,868,076
REF Equipment Replacement Fund	-	-	249,553	288,267	321,863
Dock Replacement	1,295,094	1,460,517	1,534,824	1,620,173	1,772,062
M&I Reserve	76,109	76,109	120,488	176,067	223,753
Risk Fund	3,782,648	5,957,681	6,840,190	6,013,314	1,660,969
Health Fund	16,356,507	17,046,436	18,369,182	1,740,326	6,589,271
Health - OPEB Trust	-	-	-	17,401,883	15,785,880
Pension Funds	144,719,097	160,203,485	172,045,119	198,737,626	167,937,995
<b>Total</b>	<b>191,324,128</b>	<b>214,566,063</b>	<b>231,698,018</b>	<b>264,508,977</b>	<b>236,471,235</b>

### Policy guidelines minimums

General Fund - Minimum of 25% of Budgeted Operating Expenditures  
 Recreation Enterprise Fund - Minimum of 25% of Budgeted Revenues

### Minimum Amount

\$16,193,200  
 \$1,211,775

**General Fund Undesignated Fund Balance** - To protect against reducing service levels, or unnecessarily raising taxes because of temporary revenue shortfalls, or unpredicted one-time expenditures due to a severe economic downturn or other major event. Maintained at 25% of operating expenditures.

**Compensated Absence Reserve** - To fund the value of accrued vacation and sick time. The reserve will reduce the budgetary fluctuation due to the payout of accrued leave time to terminated or retired employees.

**Equipment Replacement Reserve** - To fund the replacement cost of existing equipment, vehicles and computers when they reach the end of their useful lives. This reserve will reduce the budgetary fluctuations due to the purchase of large costly pieces of equipment.

**Recreation Enterprise Fund Reserve** - To provide for unanticipated financial impacts as well as provide for one-time expenditure for the Recreation Enterprise Fund. Maintained at 25% of operation revenues.

**Dock Replacement Reserve** - To fund the construction of the Town's docks when each of the three docks reaches the end of its useful life.

**Recreation Enterprise Fund Equipment Replacement Reserve** - Serves the same purpose as the Equipment Replacement Reserve but, for the Recreation Enterprise Fund.

**Par 3 M & I Reserve** - To fund maintenance and improvements at the Par 3 Golf Course. Revenue from the Maintenance and Improvement fee is set aside for Par 3 improvements.

**Health Fund Reserves** - Reserve set aside for unanticipated uninsured shortfalls in the Town's self insurance program.

**Risk Fund Reserve** - Reserve set aside for unanticipated uninsured shortfalls in the Town's risk insurance program. The Catastrophic Exposures Reserve of \$2,500,000 is funded from this reserve to be used for local disaster and recovery costs, large judgments in excess of insurance coverage and for budget stabilization purposes.

**Health OPEB Trust** - To fund post employment health benefits.

**Pension Funds** - To fund pensions for Town employees.

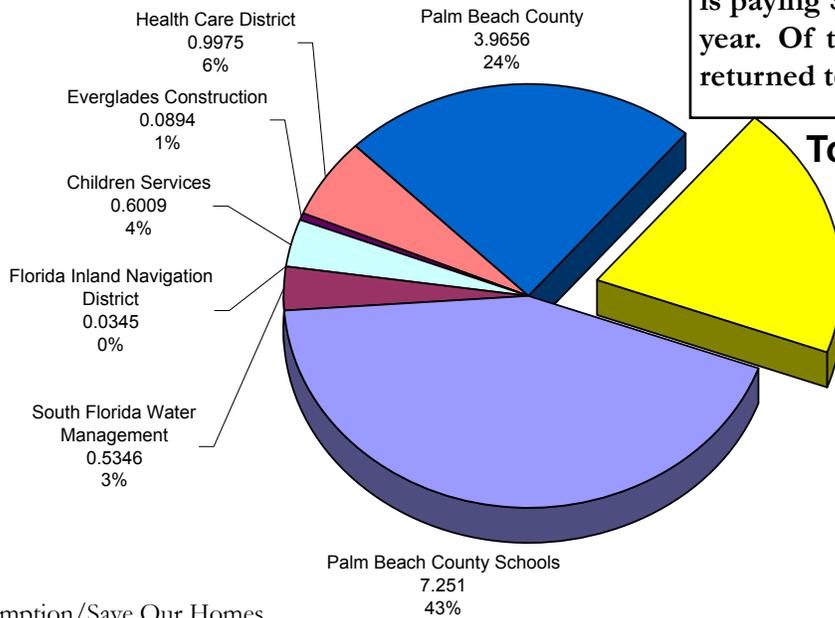
Capital Improvement Fund	
Public Safety	141,389
Fuel Tank Replacement	2,166,420
Sanitary Sewer	2,001,245
Stormwater	2,649,593
Other	2,137,879
<b>Total Capital Improvement Fund</b>	<b>9,096,526</b>

Comprehensive Coastal Management Program Fund Balances	
North Ocean Boulevard Seawall	658,876
Debt Service	1,242,431
Projects	914,461
Undesignated	2,595,684
<b>Total Comprehensive Coastal Management Program</b>	<b>5,411,452</b>

Town Facilities Fund (for Town Hall Renovations)	
	12,036,619

Recreation Enterprise Fund	
	531,841

Total Property Tax Bill  
For \$1,000,000 Home - \$16,412



**A Palm Beach homeowner with a property assessed at \$1,000,000, who has taken the \$25,000 homestead exemption is paying \$16,307 in property taxes this year. Of that amount, \$3,170 or 19.43% is returned to the Town of Palm Beach.**

**Town of Palm Beach  
3.2512  
19%**

Homestead Exemption/Save Our Homes

Every person who has legal title to real property in the State of Florida and who resides thereon and makes it his/her permanent residence as of January 1<sup>st</sup> is eligible for a homestead exemption. Historically, this has provided a tax exemption of the first \$25,000 value of each eligible property. Florida voters approved Amendment One. A property with an assessed value of \$75,000 or more will now receive a \$50,000 exemption. Residential property owners who currently receive a homestead exemption and who continue to qualify for the exemption will automatically receive the additional benefit. No further application is necessary. The standard \$25,000 homestead exemption will continue to apply to all tax levies. The additional exemption applies to all tax levies **except** school districts. In addition to the exemption, each homesteaded property is subject to the "Save Our Homes" (or 3% cap) provision of the State of Florida's Constitution which took effect January 1, 1995. The provision limits the annual increase in the assessment of homesteaded properties to 3% or the Consumer Price Index, whichever is less. For more information, or to apply for a homestead exemption, contact the Palm Beach County Property Appraiser's Office at (561) 355-2866.

Portability

Amendment One also allows residential property owners with an existing homestead exemption to transfer up to \$500,000 of their accrued "Save Our Homes" property value discount to a new property. Apply for portability when you apply for homestead exemption on your new property.

Additional information on these matters can be obtained by contacting the Palm Beach County Property Appraiser's Office at (561) 355-2883 or by visiting their website at [www.co.palm-beach.fl.us/proppapp](http://www.co.palm-beach.fl.us/proppapp).

**Millage Rates and Taxable Values for Palm Beach County Municipalities  
Fiscal Year 2009**

	<i>Taxable Value</i>	<i>City Millage</i>	<i>City Debt</i>	<i>County, School &amp; Other</i>	<i>Total Millage Rate</i>	<i>Taxes Per Million</i>	<i>Difference from Palm Beach</i>
Hypoluxo	387,117,223	2.3500	0.0000	14.0162	16.3662	16,366	-358
Gulfstream	748,483,049	2.8655	0.0000	13.4735	16.3390	16,339	-386
Manalapan	974,027,713	2.9080	0.0000	13.4735	16.3815	16,381	-343
<b>Palm Beach</b>	<b>13,767,210,028</b>	<b>3.2512</b>	<b>0.0000</b>	<b>13.4735</b>	<b>16.7247</b>	<b>16,725</b>	<b>0</b>
Briny Breezes	38,073,945	2.7608	0.0000	14.0162	16.7770	16,777	52
Glenridge	19,280,240	0.0000	0.0000	16.9662	16.9662	16,966	242
Cloud Lake	7,245,245	0.0000	0.0000	16.9662	16.9662	16,966	242
Highland Beach	2,141,822,291	3.4042	0.4458	13.4735	17.3235	17,324	599
Boca Raton	19,624,542,589	3.0200	0.2857	14.2875	17.5932	17,593	869
Jupiter Inlet Beach Colony	246,605,104	3.8271	0.0000	14.1162	17.9433	17,943	1,219
Palm Springs	870,979,433	4.3321	0.6325	13.4735	18.4381	18,438	1,713
Loxahatchee Groves	309,029,575	1.5000	0.0000	16.9662	18.4662	18,466	1,742
Greenacres	1,898,563,747	4.7022	0.0000	14.0162	18.7184	18,718	1,994
Royal Palm Beach	2,606,261,168	1.9700	0.0000	16.9662	18.9362	18,936	2,212
Jupiter	8,512,883,242	2.4234	0.2610	16.4020	19.0864	19,086	2,362
Ocean Ridge	842,185,283	5.1500	0.0000	14.0162	19.1662	19,166	2,442
Wellington	7,197,390,361	2.3400	0.0000	16.9662	19.3062	19,306	2,582
Palm Beach Gardens	9,687,204,076	5.2500	0.1490	14.0162	19.4152	19,415	2,691
Lantana	1,015,695,300	3.2395	0.0000	16.4235	19.6630	19,663	2,938
Palm Beach Shores	615,619,404	5.7420	0.0000	14.0162	19.7582	19,758	3,034
Juno Beach	1,164,387,888	2.8000	0.0000	16.9662	19.7662	19,766	3,042
Tequesta	930,575,461	5.7671	0.0000	14.1162	19.8833	19,883	3,159
Boynton Beach	5,624,136,632	6.4553	0.0250	13.4735	19.9538	19,954	3,229
Atlantis	478,214,472	6.0500	0.0000	14.0162	20.0662	20,066	3,342
North Palm Beach	1,847,439,149	6.6977	0.0000	13.4735	20.1712	20,171	3,447
Village of Golf	149,046,879	6.7076	0.0000	13.4735	20.1811	20,181	3,456
Delray Beach	8,206,072,995	6.3900	0.4604	13.4735	20.3239	20,324	3,599
South Palm Beach	372,440,526	6.5695	0.0000	14.0162	20.5857	20,586	3,861
Haverhill	86,279,104	4.2952	0.0000	16.9662	21.2614	21,261	4,537
West Palm Beach	11,873,816,399	7.5500	0.3248	13.4735	21.3483	21,348	4,624
Lake Worth	1,957,561,271	7.6500	0.2328	13.4735	21.3563	21,356	4,632
Riviera Beach	4,026,535,725	8.4260	0.0000	13.4735	21.8995	21,900	5,175
Lake Clark Shores	230,492,518	5.6278	0.0000	16.9662	22.5940	22,594	5,869
Lake Park	686,980,231	8.5163	1.1500	13.4735	23.1398	23,140	6,415
South Bay	62,775,040	6.3089	0.0000	16.9662	23.2751	23,275	6,550
Belle Glade	338,415,683	6.4300	0.0000	16.9662	23.3962	23,396	6,672
Mangonia Park	213,883,201	9.8000	0.0000	14.0162	23.8162	23,816	7,092
Pahokee	95,401,849	7.0500	0.0000	16.9662	24.0162	24,016	7,292

**Information Obtained from Palm Beach County Property Appraiser**

**General Fund Revenue and Expenditure Analysis**  
**Fiscal Year 2008 vs. 2009**

	<i>Budget FY2008</i>	<i>Budget FY2009</i>	<i>Difference</i>	<i>% Change</i>	<i>% of Total Budget</i>
<b>Revenues</b>					
Ad Valorem Taxes	40,738,785	42,543,000	1,804,215	4.43%	63.2%
Non Ad Valorem Taxes	7,132,000	7,043,000	(89,000)	-1.25%	10.5%
Licenses and Permits	5,404,350	5,612,900	208,550	3.86%	8.3%
Intergovernmental	1,342,200	1,261,400	(80,800)	-6.02%	1.9%
Charges for Services	3,159,536	3,158,400	(1,136)	-0.04%	4.7%
Fines and Forfeitures	1,028,200	1,521,200	493,000	47.95%	2.3%
Investment Earnings	2,070,000	1,201,300	(868,700)	-41.97%	1.8%
Miscellaneous Revenues	244,310	309,300	64,990	26.60%	0.5%
Interfund Transfers	3,213,178	4,685,100	1,471,922	45.81%	7.0%
<b>Total Revenues</b>	<b>64,332,559</b>	<b>67,335,600</b>	<b>3,003,041</b>	<b>4.67%</b>	<b>100.0%</b>
<b>Expenditures</b>					
<b>Department</b>					
Legislative	60,400	117,400	57,000	94.37%	0.2%
General Government	838,367	1,830,900	992,533	118.39%	2.7%
Town Manager	710,493	734,100	23,607	3.32%	1.1%
Advice and Litigation	309,000	402,500	93,500	30.26%	0.6%
Human Resources	714,513	634,500	(80,013)	-11.20%	0.9%
Information Systems	1,928,231	2,029,500	101,269	5.25%	3.0%
Finance/Purchasing/Town Clerk	1,580,842	1,605,060	24,218	1.53%	2.4%
Planning/Building/Zoning	3,423,410	3,470,900	47,490	1.39%	5.2%
Library	259,350	272,400	13,050	5.03%	0.4%
Fire-Rescue	8,331,838	8,925,340	593,502	7.12%	13.3%
Police	12,201,193	12,172,900	(28,293)	-0.23%	18.1%
Hurricane Preparedness	87,524	82,500	(5,024)	-5.74%	0.1%
Public Works	13,333,640	12,574,300	(759,340)	-5.69%	18.7%
Retirement	7,205,061	6,637,800	(567,261)	-7.87%	9.9%
Health Insurance	2,816,697	3,666,500	849,803	30.17%	5.4%
Transfer to Other Funds	9,606,000	11,174,000	1,568,000	16.32%	16.6%
Contingent Appropriations	926,000	1,005,000	79,000	8.53%	1.5%
<b>Total Expenditures</b>	<b>64,332,559</b>	<b>67,335,600</b>	<b>3,003,041</b>	<b>4.67%</b>	<b>100.0%</b>

## Town Department Budget History

The following information represents five year budget to budget history by department. The information includes total revenues generated by each department, total expenditure budget, and itemization of certain expenditures, as follows: number of employees, salary and wage totals, employee benefits, contractual expenditures over \$50,000, capital expenditures over \$50,000 and depreciation charged to each department based upon the fixed assets held by the department.

### Town Manager's Office

The budget of the Town Manager includes expenditures for the administrative expenses relating to the Town Manager's Office.

	FY05	FY06	FY07	FY08	FY09
Total Budget	675,989	698,270	782,906	822,837	855,800
Employees	6	6	6	6	6
Salary and Wages	465,380	512,827	550,123	585,055	614,800
Retirement	43,021	51,174	60,276	67,374	62,900
Health Insurance	41,388	47,952	46,590	44,970	58,800
Other Employee Benefits	90,817	86,291	86,897	96,175	91,900

### Information Systems

The budget for Information Systems includes expenditures relating to the Town's mainframe computer system, software maintenance charges, townwide computer equipment purchases, the Town's telephone system, and the Town's GIS system. The budget also includes funding for townwide software upgrades and conversion.

	FY05	FY06	FY07	FY08	FY09
Total Budget	1,182,385	1,776,946	1,870,144	2,040,575	2,005,800
Employees	6	6	6	6	6
Salary and Wages	358,975	429,090	445,248	474,934	490,800
Retirement	46,932	51,174	60,276	67,374	62,900
Health Insurance	45,150	47,952	46,590	44,970	48,400
Other Employee Benefits	45,325	59,680	68,180	74,287	77,100
Contractual - Programming	135,000				
Contractual - Software Maint.	142,000	170,000	186,000	275,000	305,000
Contractual - Equipment Maint.	75,000	75,000	80,000	85,000	80,000
Minor Computer Equipment		58,000			
Capital - Major Computer Equipment			75,500	56,600	30,000
Capital - Software	61,000	277,500	537,500	361,000	350,000
Capital - Depreciation	207,000	340,000	320,000	330,000	330,000

### Human Resources

The Human Resources Department is responsible for the recruitment, screening, and selection of employees to service the Town. The Department is also responsible for employee benefits administration and compensation analysis. The Town's Occupational Health Clinic is operated under this Department.

	FY05	FY06	FY07	FY08	FY09
Total Budget	667,546	737,657	784,821	795,032	727,600
Employees	5	5	5	5	5
Salary and Wages	337,630	362,045	377,969	392,500	397,500
Retirement	38,328	33,263	39,179	43,793	44,600
Health Insurance	36,873	39,161	38,049	36,726	48,500
Other Employee Benefits	65,167	71,821	70,937	74,811	73,000
Employee Training	57,000	50,000	50,000		
Employee Recruiting	73,700	51,000	58,400	70,800	62,500
Capital - Depreciation	1,853	2,367	1,587	1,452	1,500

## Finance Department

The Finance Department is responsible for financial administration, purchasing and the Town Clerk's office.

	FY05	FY06	FY07	FY08	FY09
Total Revenue Budget	58,900	63,100	65,400	72,400	95,400
Total Budget	1,647,341	1,768,194	1,830,421	1,906,645	1,958,860
Employees	18	18	18	18	18
Salary and Wages	1,045,235	1,085,692	1,118,476	1,168,697	1,205,700
Retirement	109,508	136,464	170,782	190,893	178,000
Health Insurance	135,450	143,856	139,770	134,910	175,800
Other Employee Benefits	136,575	156,660	149,335	148,639	151,111
Contractual - Annual Audit			53,500	55,700	63,000
Capital - Depreciation	4,138	5,113	4,376	5,438	5,449

## Fire-Rescue

The Fire-Rescue Department provides fire suppression, rescue and emergency medical care to the citizens and visitors to the Town and provides fire prevention education programs.

	FY05	FY06	FY07	FY08	FY09
Total Revenue Budget	470,640	826,755	655,755	648,400	706,900
Total Budget	8,879,708	10,070,972	11,143,374	11,409,420	12,024,840
Employees	80	80	80	80	81
Salary and Wages	5,494,996	5,927,191	6,159,375	6,236,200	6,768,700
Retirement	1,123,521	1,332,202	2,210,974	2,470,487	2,310,900
Health Insurance	598,238	639,360	628,965	607,095	788,600
Other Employee Benefits	732,835	837,691	867,391	871,042	925,419
Uniforms	60,000	67,125	70,750	70,800	75,800
Fuel				35,000	65,000
Medical Supplies	72,000	87,100	90,000	80,000	90,000
Minor Operating Equipment			60,000	62,000	62,000
Capital - Depreciation	236,193	304,858	295,419	622,196	622,217
Capital - Other Machinery & Equip		83,300	136,000		
Capital - Grant Equipment	183,700	340,000	130,000	50,000	50,000
Capital - Lease Fire Trucks	95,000	95,000	95,000	95,000	

## Police

The Police Department is responsible for the prevention of crime, preservation of peace, enforcement of laws and ordinances.

	FY05	FY06	FY07	FY08	FY09
Total Revenue Budget	1,326,201	1,500,600	1,361,914	1,873,586	1,794,000
Total Budget	13,414,710	15,329,229	15,249,653	16,076,893	16,017,300
Employees	131	131	131	130	129
Salary and Wages	8,188,210	8,462,050	8,746,763	9,014,238	9,347,400
Retirement	1,784,125	2,229,994	2,689,213	2,905,097	2,578,300
Health Insurance	985,775	1,046,952	1,017,215	970,603	1,266,100
Other Employee Benefits	1,219,612	1,451,948	1,384,904	1,402,208	1,351,900
Fuel	65,000	93,140	110,000	185,900	207,100
Contractual - Data Line	71,800	75,533	62,380	59,400	65,700
Capital - Depreciation	332,201	367,785	325,504	502,505	502,400
Capital - Office Furn & Equip	84,295				
Capital - Radio System		580,000		118,300	
Electronic Chalking				210,000	

## Advice and Litigation

Advice and litigation expenses for the Town Attorney and outside counsel.

	FY05	FY06	FY07	FY08	FY09
<b>Total Budget</b>	285,000	325,176	321,500	309,000	402,500

## Public Works

The Public Works Department is responsible for the repair, maintenance, and cleaning of streets within the Town, the maintenance of storm sewers and sanitary sewers, the collection and disposal of residential and commercial garbage and yard trash, beach cleaning, the maintenance of the Town parks, coastal management and providing the general engineering services to the Town.

	FY05	FY06	FY07	FY08	FY09
Total Revenue Budget	964,600	1,037,508	1,054,000	1,078,000	1,190,600
Total Budget	11,219,417	15,749,546	14,635,846	15,163,203	14,554,100
Employees	100	102	102	102	102
Salary and Wages	4,714,856	5,431,907	5,486,458	5,816,426	6,118,900
Retirement	750,834	838,158	972,452	1,065,747	996,100
Health Insurance	758,073	814,225	790,480	763,816	998,700
Other Employee Benefits	593,300	741,287	710,707	788,071	797,300
Fuel	59,800	108,240	100,000	80,000	279,900
Vehicle Maintenance	83,000	83,000	95,000	95,000	95,000
SRF Loan	123,100	123,100	123,100	123,100	123,100
Contractual - Street Sweeping	132,200	135,100	140,000	183,000	150,000
Contractual - Street Lighting				234,755	234,755
Contractual - Annual Street Resurfacing	138,500	225,000			
Contractual - Electrical Task Order Contract			129,000	134,000	136,000
Contractual - Electric	472,200	525,400	526,800	510,300	660,700
Contractual - Sanitary Sewer Maint.	67,200	75,500	85,000	66,000	66,000
Contractual - Storm Sewer Maintenance				62,000	62,000
Contractual - Sewage Treatment & Disp.	1,150,000	1,257,000	1,650,000	1,426,900	1,426,900
Contractual - Commercial Collection	163,600	207,900	220,000	220,000	240,000
Contractual - Solid Waste Disposal Fees	70,000	70,000	90,000	100,000	100,000
Contractual - Landscape Contracting	229,020	322,500	303,000	299,000	252,800
Contractual - Water	93,000	98,000	115,000	118,500	118,500
Contractual - Janitorial	93,900	99,200	138,000	157,400	168,800
Contractual - Building Maintenance	158,400	235,000	350,000	280,000	196,500
Contractual - Coastal			1,030,733	703,700	140,000
Contractual - Sand Transfer Plant	338,000	270,000	296,267	277,000	295,000
Capital - Depreciation	268,634	264,391	269,449	426,553	426,600
Capital - Storm Sewer Rehabilitation	50,000	90,000	100,000	100,000	100,000
Capital - Sanitary Sewer Rehabilitation	100,000	90,000	90,000	90,000	90,000
Parking Kiosks				500,000	

## Planning, Zoning and Building

The Planning, Zoning and Building Department is responsible for zoning changes and the issuance of permits for building, mechanical, plumbing, electrical construction. The Department also assists residents, businesses and the construction industry in code compliance.

	FY05	FY06	FY07	FY08	FY09
Total Revenue Budget	4,369,875	5,229,900	5,218,600	5,595,900	6,157,500
Total Budget	2,759,182	3,505,886	3,576,896	4,031,313	4,156,600
Employees	25	28	28	29	29
Salary and Wages	1,531,737	1,760,609	1,901,154	2,115,355	2,160,000
Retirement	186,847	249,513	319,063	394,296	404,100
Health Insurance	191,889	215,784	209,655	213,607	281,600
Other Employee Benefits	203,753	235,944	253,381	290,718	279,600
Contractual - Legal			95,600	95,600	88,500
Contractual - Comprehensive Plan	130,000	120,000	125,000	125,000	125,000
Contractual - Plan Review	83,000	100,000	153,100	260,000	180,000
Contractual - Contractual Inspection	119,000	110,000	142,100	150,000	180,000
Contractual - Landmark				41,350	39,600
Capital - Depreciation	14,260	15,956	14,323	11,197	11,200

## OTHER ITEMS AFFECTING THE GENERAL FUND

	FY2005 <i>Actual</i>	FY2006 <i>Actual</i>	FY2007 <i>Actual</i>	FY2008 <i>Budget</i>	FY2009 <i>Budget</i>
Risk Insurance	4,294,410	2,390,000	2,220,201	2,392,000	1,918,000
Retiree Health Insurance	712,256	918,991	993,700	1,466,000	1,649,000
Equipment Replacement	972,459	807,741	1,999,511	2,584,712	2,810,000
Depreciation Charged to General Fund	1,224,402	5,509,716*	1,234,215	1,903,368*	1,903,466

\* Increases are due to change in method of funding to replacement cost funding. FY2006 represents the retroactive adjustment which included FY2007 increase and FY2008 increase represents new annual funding amount.

## Total Annual Debt Service FY2008-2017

Fiscal Year	2003A <i>Revenue Bond</i>	2003B <i>Revenue Bond</i>	2008 <i>Revenue Note</i>	<i>Total</i>
2008	3,952,223	377,940	-	4,330,163
2009	3,955,313	379,365	250,783	4,585,461
2010	3,952,069	380,221	246,000	4,578,290
2011	-	380,578	678,325	1,058,903
2012	-	380,445	809,949	1,190,394
2013	-	379,913	795,681	1,175,594
2014	-	379,118	766,504	1,145,622
2015	-	377,972	747,698	1,125,670
2016	-	381,373	733,922	1,115,295
2017	-	379,363	720,146	1,099,509

\*The FY2003B Revenue Bond debt service extends until 2033

**Capital Improvement Program  
FY2005 - FY2009 Budget**

<b>Expenditure Budget Project Description</b>	<b>FY2005 Budget</b>	<b>FY2006 Budget</b>	<b>FY2007 Budget</b>	<b>FY2008 Budget</b>	<b>FY2009 Budget</b>	<b>Total</b>
<i>Storm Water System</i>	2,242,000	1,835,000	2,680,000	250,000	1,275,000	8,282,000
Improvements	2,042,000	1,705,000	2,180,000	250,000	775,000	6,952,000
D-15 Cooling System Repair	200,000	30,000				230,000
Rehabilitate Storm Pump Structures		100,000	500,000		500,000	1,100,000
<i>Sanitary Sewer System</i>	575,000	1,025,000	319,783	500,000	1,125,000	3,544,783
General Improvements	575,000	1,025,000	100,000	500,000	750,000	2,950,000
Force Main Rehabilitation					125,000	125,000
WPB Central Pump Bypass & Reserve			219,783		50,000	269,783
Rehab Sanitary Sewer Pumping Stations					200,000	200,000
<i>Streets and Roads</i>			844,000	1,191,000	607,000	2,642,000
Bridge Rehabilitation			50,000	100,000		150,000
Milling & Resurfacing Program			500,000	500,000	607,000	1,607,000
Resurfacing North of Onondaga Avenue				146,000		146,000
Street Lights SRA1A Lake Ave South				445,000		445,000
Decorative Street Lights			294,000			294,000
<i>Bury FPL Overhead Lines</i>	1,000,000					1,000,000
<i>Refurbish Memorial Fountain</i>				50,000		50,000
<i>Water Main Improvements WPB</i>			479,993	500,000	300,000	1,279,993
<i>Sand Transfer Plant</i>			58,000			58,000
<i>Fuel Tank Replacement Program</i>		40,000	200,000	730,000		970,000
<i>North Fire-Rescue Station</i>			165,000	125,000	85,000	375,000
Truck Bay Repair			40,000			40,000
Replacement of Windows			125,000	125,000		250,000
Traffic Signal Installation					85,000	85,000
<i>Central Fire-Rescue Station</i>			50,000			50,000
Vehicle Exhaust Removal System			50,000			50,000
<i>Intracoastal Bulkhead Repair Reserve</i>			15,000			15,000
<b>Total Expenditures</b>	<b>3,817,000</b>	<b>2,900,000</b>	<b>4,811,776</b>	<b>3,346,000</b>	<b>3,392,000</b>	<b>18,266,776</b>

# Retirement Funds

The Town provides three defined benefit pension plans: Firefighters, General Employees, and Police Officers

The Town Council establishes the benefit levels and the actuarial assumptions used in the determination of contribution levels. The contributions are segregated between Firefighters, General Employees, Lifeguards, and Police Officers. The Police Officers' and Firefighters' Pension Plans also receive payments from the State of Florida pursuant to Chapters 175 and 185 of the Florida Statutes for the benefit of police officers and fire-rescue personnel. Approximately 400 active employees and 200 retirees are covered by the three plans.

Plan members are required to contribute a percentage of their annual covered salary as described in a following table. The Town is required to contribute at an actuarially determined rate. The contribution for the last five years is as follows.

## Employer Contributions

	<i>FY2004</i>	<i>FY2005</i>	<i>FY2006</i>	<i>FY2007</i>	<i>FY2008</i>	<i>FY2009</i>
General	1,475,454	1,705,300	1,919,016	2,296,302	2,488,986	2,319,374
Lifeguards	44,204	76,252	87,955	118,863	125,916	100,754
Police	1,106,450	1,395,026	1,652,583	2,158,494	2,366,346	2,090,160
Fire-Rescue	822,201	1,116,151	1,351,449	2,258,786	2,525,215	2,359,327
<b>Total</b>	<b>3,448,309</b>	<b>4,292,729</b>	<b>5,011,003</b>	<b>6,832,445</b>	<b>7,506,463</b>	<b>6,869,615</b>

## Funding Levels

	<i>FY2003</i>	<i>FY2004</i>	<i>FY2005</i>	<i>FY2006</i>	<i>FY2007</i>
General & Lifeguards	99%	91%	87%	88%	93%
Police	93%	90%	85%	86%	92%
Fire-Rescue	93%	85%	77%	77%	82%

The contribution rates for the FY08 budget as a percent of the employees' annual compensation is as follows:

	<i>Member Contribution</i>	<i>Town and State Contribution</i>
General	6.47%	17.35%
Lifeguards	7.21%	25.81%
Police	6.98%	40.32%
Fire-Rescue	6.82%	44.86%

	<i>General Employees</i>	<i>Police Pension</i>	<i>Firefighter Pension</i>
Normal Cost and Expenses	23.15%	39.77%	39.34%
Member Portion	-6.47%	-6.98%	-6.82%
Unfunded Actuarial Accrued Liability	0.67%	7.53%	12.34%
Town Portion	17.35%	36.17%	39.07%
State Portion	N/A	4.15%	5.79%

## Employee Benefits Summary

	<i>FY2005</i>	<i>FY2006</i>	<i>FY2007</i>	<i>FY2008</i>	<i>FY2009</i>
Retirement	4,292,729	5,011,003	6,832,445	7,506,463	6,869,615
Health Insurance Funding	2,981,790	3,198,185	2,916,407	3,001,348	3,900,000
Retiree Health - OPEB	712,256	918,991	993,700	1,466,000	1,649,000
Other Employee Benefits	3,432,009	3,527,989	3,925,965	4,061,934	4,076,830
<b>Total</b>	<b>11,418,784</b>	<b>12,656,168</b>	<b>14,668,517</b>	<b>16,035,745</b>	<b>16,495,445</b>
<b>% Increase</b>		11%	16%	9%	3%

# Flood Hazard Information

The Town of Palm Beach has been verified as a Class 7 in the National Flood Insurance Program (NFIP) Community Rating System (CRS) under the direction of the Federal Emergency Management Agency. This means residents who reside in a Special Flood Hazard Area (SFHA) will receive a 15% discount on their flood insurance premium and residents who reside in a Non-SFHA will receive a 5% discount. Many people do not realize that their homeowner's insurance policy does not cover losses due to flooding. The following information will address areas to help protect you and reduce loss of value to your property as a result of flood.

**What is a Flood?** Flood is defined in the Standard Flood Insurance Policy, in part, as: a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from overflow of inland or tidal waters, from unusual and rapid accumulation or runoff of surface waters from any source, or from mudflow.

**Flood Hazard:** A flood hazard can occur when tropical storms, hurricanes, high tides or other heavy rainstorms are imminent.

**Flood Warning System:** Palm Beach County depends on the National Weather Service (NWS) for flood recognition. Stay tuned to local TV stations Channel 5-WPTV, Channel 12-WPEC, Channel 25-WPBF, Channel 29-WFLX or local radio stations WRMF 97.9 FM, WJNO 1040 AM known to have an active news bureau for information. The evacuation routes will be either the Flagler Memorial Bridge, Royal Park Bridge or the Southern Boulevard Bridge/Post Memorial Causeway.

**Flood Safety:** If you are advised to evacuate, turn off utilities at the main switches or valves. Disconnect electrical appliances, but do not touch any electrical equipment if you are wet or standing in water.

**Flood Insurance:** Flooding is not covered by normal homeowner's insurance but flood insurance is available in the community through the National Flood Insurance Program. There is a 30 day waiting period. New policies will not be written once a storm is approaching. For additional information about flood coverage visit [www.fema.gov/nfip](http://www.fema.gov/nfip).

You can insure your home with flood insurance for up to: \$250,000 for the building and \$100,000 for your contents. For non-residential buildings you can insure for up to: \$500,000 for the building and \$500,000 for your contents.

**Retrofitting:** For information on retrofitting (elevating, and barriers - floodwalls/berms) or flood proofing (sand bagging, and floodway openings) your structure to reduce the impact of flooding, contact Planning, Zoning and Building at (561) 227-6407.

**Floodplain development permit requirements:** All developments proposed for construction need permits. Contact Planning, Zoning and Building at 360 South County Road or call (561) 227-6410 prior to any construction activities or to report illegal floodplain development.

**Substantial Improvement Requirements:** The National Flood Insurance Program requires that if the cost of reconstruction, rehabilitation, additional, or other improvements to a building equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building.

**Drainage system maintenance:** it is illegal for any direct or indirect entry of any solid, liquid or gaseous matter to enter the drainage system. We inspect the drainage system and remove blockages that are found or reported. Report any problems to Public Works at (561) 838-5440.

**Natural and Beneficial functions:** Certain areas in Palm Beach provide a natural and beneficial function to the floodplain. These areas include Fishermans Island, Pelican Isle, and Bingham Isle. Protecting these areas increases water quality and provide storage volume for the floodplain.

**Map Determinations:** the Town provides map determinations to let you know if you are in a flood hazard area and if you are required by Federal Law to carry flood insurance. Contact Planning, Zoning and Building at (561) 227-6410. To obtain copies of Elevation Certificates after 9/30/91, contact the Planning, Zoning and Building Records Division at (561) 227-6404.

**Site Visits:** Upon request, the property owner will be provided with a review of potential flooding, drainage and sewer problems. For more information contact Public Works at (561) 838-5440.

**TOWN OF PALM BEACH  
TELEPHONE DIRECTORY**

**TOWN HALL OPERATOR**

General Information	838-5400
Town's Cable Complaint Hotline	838-5413
Finance Department	838-5444
Purchasing Division	838-5406
Fire-Rescue Department	
Emergency Only	911
Administration	838-5420
Human Resources Department	838-5450
Mayor & Town Council	838-5414
Planning, Zoning & Building Dept.	838-5430
Police Department	
Emergency Only	911
Non-Emergency Calls	838-5454
Administration	838-5460
Beach Patrol	
Mid-Town Beach	838-5483
Phipps Ocean Park	585-9203
Public Works Department	
Administration	838-5440
After Hours	838-5454
Recreation Department	
Recreation Center	838-5485
Par 3 Golf Course	547-0598
Phipps Ocean Park Tennis Facility	227-6450
Seaview Park Tennis Center	838-5404
Town Docks (Dockmaster)	838-5463
Town Clerk	838-5416
Town Manager	838-5410
Information Systems	838-5449
Risk Management	838-5496

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