TOWNSHIP OF CUMRU · BERKS COUNTY, PENNSYLVANIA

2027 Budget at a Glance

Final Budget Meeting · Board of Commissioners

NOVEMBER 19, 2026 · PREPARED BY THE FINANCE OFFICE

$24.31M	12 of 12	$852,728	$1.14M	1.32 · 1.102
2027 SPENDING, ALL FUNDS	FUNDS BALANCED	PRIOR YEAR FUNDS APPLIED	CAPITAL PROJECTS	CAPITAL · DEBT SERVICE MILLS

THE BOTTOM LINE

The 2027 budget is balanced in every fund.

Three funds (General, Fire Tax and Sewer) close a combined **$852,728** gap using prior year funds. This is **one-time money**, not an ongoing source of money, so our recommendations focus on 2028.

2027 BUDGET BY FUND

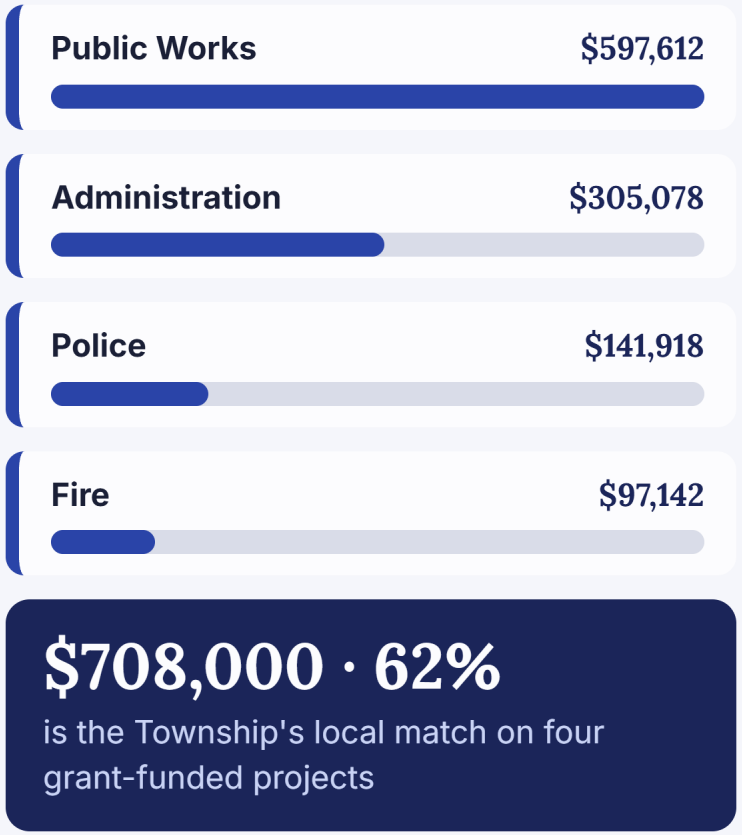
Every fund ends 2027 at zero or better

Fund	2027 Revenue	2027 Expense	Revenue Over/(Under) Expense	Prior Year Funds Applied	Net Budget Position
General Fund	11,158,646	11,640,542	(481,896)	481,896	0
Fire Tax Fund	2,812,550	3,023,941	(211,391)	211,391	0
Sewer Fund	5,477,900	5,637,341	(159,441)	159,441	0
Sewer Capital Reserve	196,500	200	196,300	(159,441)	36,859
Refuse Collection	2,128,152	2,075,039	53,113	–	53,113
State Liquid Fuels	515,077	430,700	84,377	–	84,377
Debt Service	970,890	960,486	10,403	–	10,403
Ambulance Services	444,500	413,775	30,725	–	30,725
Sewer Mgmt Program (SMP)	122,400	121,448	952	–	952
Capital Bond	18,941	0	18,941	–	18,941
Storm Water	10,300	10,300	0	–	0
Fire Capital	5,000	155	4,846	–	4,846
All funds	23,860,856	24,313,927	(453,071)	693,287	240,216

2027 CAPITAL IMPROVEMENT PLAN · EXHIBIT A · 1.32 MILLS

$1.14 million in capital projects, mostly grant matches

Project	Department	Amount ($)
Lancaster Pike Signal Improvements	Public Works	317,612
Poplar Neck Grant Match	Public Works	280,000
ERP System Implementation	Administration	87,700
CRPOS Grant Match (Recreation Study)	Administration	81,878
Patrol Vehicle Replacement	Police	75,000
Delta Development Services	Administration	72,000
Radio Replacement Program	Fire	57,142
Firehouse Furnishings and Equipment	Fire	40,000
Body Camera Replacement Program	Police	37,918
Records Digitization & Management	Administration	35,000
Radio Replacement Program	Police	29,000
GTRP Grant Match (Playground Plan)	Administration	28,500
Total		1,141,750



$708,000 · 62%

is the Township's local match on four grant-funded projects

TAX RATES AND FEES

2027 millage and user fees

CAPITAL MILLAGE

1.32 mills

Funds the Capital Improvement Plan, now including the Fire Department equipment request.

DEBT SERVICE MILLAGE

1.102 mills

Funds 2027 debt payments of $960,486, now including the solar panel project.

REFUSE FEE

$392

A flat fee per household.

SMP FEE

$85

Up from $55 for the Sewer Management Program.

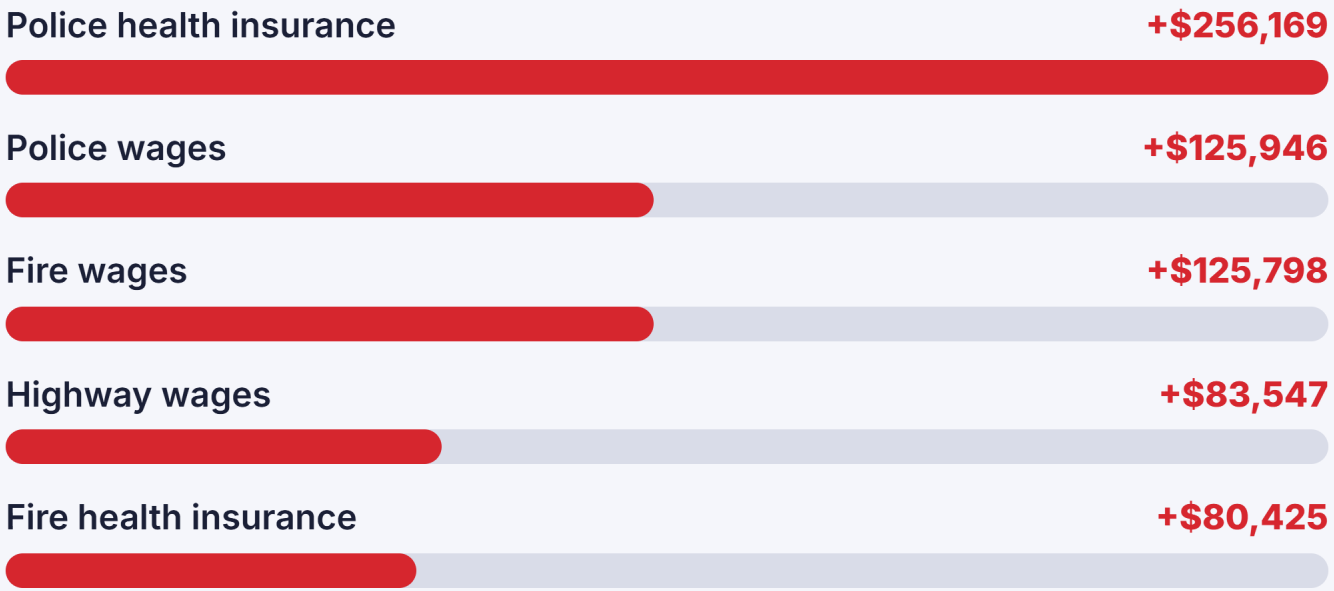
CHANGES IN THIS REVISION

- Moved the solar panel project to the Debt Service Fund
- Combined the Fire Department equipment request into the Capital Improvement Plan
- Recalculated the capital (1.32) and debt service (1.102) millage rates

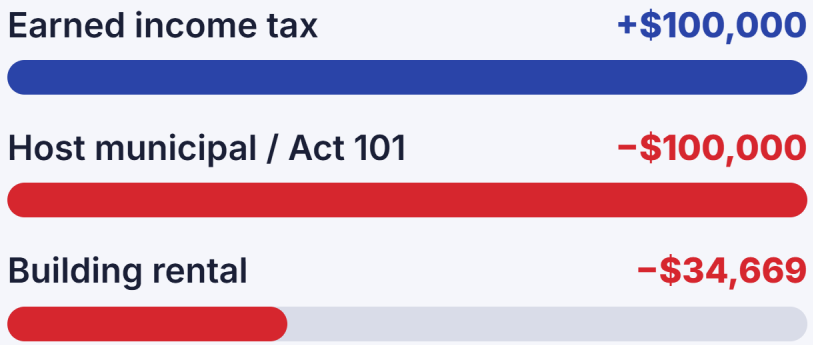
WHAT CHANGED FROM 2026

Personnel costs drive the gap; revenue stays flat

COST INCREASES, 2026 → 2027



GENERAL FUND REVENUE



Two 2026 revenue sources drop to zero, offsetting the EIT gain.

THE LARGEST SINGLE INCREASE

Health insurance rises 14% across all funds

+$373,676

Health insurance, all funds, now **$3.05 million** for 2027

+20%

Police health insurance: $1,259,404 → $1,515,573

+17%

Fire health insurance: $484,679 → $565,104

Next step

Review plan designs, carriers and cost-sharing before the next renewal, within current labor agreements

RECOMMENDATIONS TO THE BOARD

A balanced 2027 and a sustainable 2028

1

Adopt the 2027 budget

As presented, with $852,728 in prior year funds applied, the tax rates and the fees shown.

2

Treat prior year funds as one-time

Finance presents a plan by June 30, 2027 to balance 2028 without prior year funds.

3

Review health insurance

Compare plan designs, carriers and cost-sharing before the next renewal.

4

Grow and recover revenue

Delinquent sewer collections and liens, facility rentals, fee schedule review.

5

Report monthly

Budget-to-actual results and fund balances, so any shortfall is caught early.

REQUESTED BOARD ACTION

Adopt the 2027 Budget

Thank you. Questions?