

MACOMB COUNTY, MICHIGAN

Citizens Guide and Performance Dashboard

2022

This Citizens Guide and Performance Dashboard is intended to provide the general public with a brief but meaningful presentation on the finances of the County, with emphasis placed on the General Fund, long-term debt and legacy costs associated with pensions and retiree health care. The information presented herein represents amended budget amounts for 2022, recommended budget amounts for 2023 as well as forecasted amounts for 2024 and 2025. The adopted 2022 budget is available on the County's web site at www.macombgov.org. Questions and comments regarding the Citizens Guide and Performance Dashboard may be directed to the Finance Department at 586-469-5250.

Overview of the County

Macomb County was incorporated in 1818 and includes an area of 479 square miles with the county seat located in the city of Mt. Clemens. The County operates under a Home Rule Charter that provides for both executive and legislative branches of government. The executive branch is directed by an elected County Executive, who serves as the Chief Administrative Officer of the County and directs the operations of all departments except the Sheriff, Prosecuting Attorney, Public Works, County Clerk/Register of Deeds, the Circuit and District Courts and the Board of Commissioners, which are all operated by separately elected officials. The legislative branch is directed by a 13 member elected Board of Commissioners. The County provides many services to residents, including law enforcement, administration of justice, community development and enrichment, parks and recreation and human services.

The Budget Process

The annual budget serves as the foundation for the County's financial planning and fiscal control for the upcoming year. The Appropriations Ordinance adopted by the Board of Commissioners represents the legal authorization for County agencies to procure goods and services. The County's budgetary practices and controls are governed by both County Charter and Public Act 2 of 1968, more commonly known as the Uniform Budgeting and Accounting Act. Each require that the budget be balanced, which means that budgeted appropriations cannot exceed the total of budgeted revenues and available fund balance reserves in any individual fund.

The majority of the funds and activities of the County are accounted for on a fiscal year that ends on December 31. The County is somewhat unique in that it also has certain Special Revenue and Enterprise funds that are accounted for on a fiscal year that ends on September 30. The County Charter requires the County Executive to submit a comprehensive balanced budget to the Board of Commissioners at least 90 days before the beginning of each fiscal year. Budget worksheets are distributed to department heads and elected officials approximately 180 days before the beginning of the fiscal year and returned to the Finance Department 4-6 weeks later. The information is compiled and a recommended budget is submitted to the Board of Commissioners no later than 90 days before the beginning of the upcoming budget year. The budget is discussed further over the next 45-60 days, including formal discussions with the Finance Committee during that time. A public hearing is held approximately two weeks before the first day of the new budget year and the final budget is adopted by the Board of Commissioners prior to the beginning of the fiscal year. Appropriations approved by the Board of Commissioners are considered maximum spending authority and not a mandate to spend the entire amount appropriated. As a result, this allows for further savings to be achieved throughout the year.

Budget Adjustments

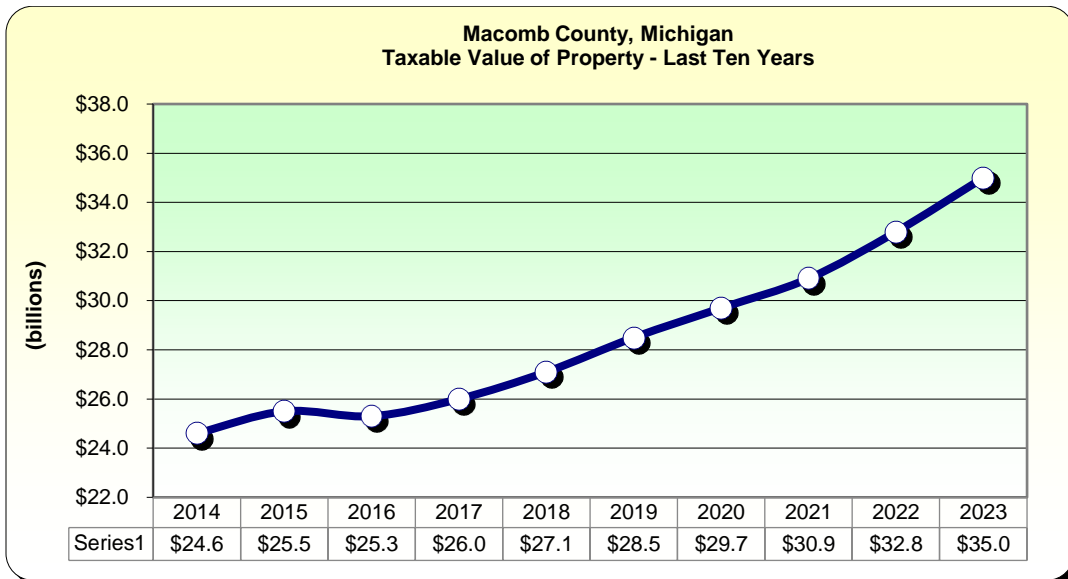
Transfers between budget centers must be approved by the Board of Commissioners regardless of amount. Transfers between line items within any budget center within any fund that exceed the lesser of \$35,000 or 5% of the total appropriations approved for the budget center in question must be approved by the Board of Commissioners. Multiple related expenditures shall be aggregated and are subject to the same parameters described above for any one budget

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year. Internal service costs may be transferred between funds and budget centers regardless of amount without prior approval of the Board of Commissioners.

Budget and Forecast Assumptions

Property taxes account for approximately 13.5% of revenues across all funds and are the primary source of revenue for the General Fund (49.1%). The County enjoyed healthy increases in taxable values of 6% per year, on average, from the mid 1990s through the mid 2000s. Taxable values began to stagnate in 2008 and declined 24.5% from that time through the end of 2013. **Since the decline ended in 2013, taxable values have increased 45.2%. Taxable values are estimated to increase 6.5% in 2023.** Each 1% change in property values equates to approximately \$1.4 million in property tax revenue to the General Fund. Health care costs for 2023 are expected to increase 7.5%. The taxable value of property for the past ten years along with next year's projection is presented below.



Operations at a Glance

The County provides many valued services to its residents. These activities are accounted for in many different funds. The General Fund is the main operating fund of the County and is used to account for functions that are financed primarily by property taxes and other general revenue such as State Revenue Sharing, liquor tax and interest. Special Revenue and Enterprise funds are used to account for activities that are funded primarily by State and Federal grants and charges for services. Amended budget information for 2022 and recommended budget information for 2023 for all budgeted funds is presented on the following two pages.

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Citizens Guide and Performance Dashboard
2022

Macomb County, Michigan
Budgeted Revenues and Expenditures - All Funds (As Amended)
Fiscal 2022

| | Major Funds | | | | Total |
|---------------------------------|-------------------------|--------------------------------|------------------------------------|---------------------------|-----------------------|
| | General Fund | Department of Roads | Community Mental Health | Nonmajor Funds | |
| Revenues | | | | | |
| Property Taxes | \$ 141,552,700 | \$ - | \$ - | \$ 2,050,700 | \$ 143,603,400 |
| Intergovernmental | 42,723,082 | 236,032,577 | 17,422,479 | 151,585,157 | 447,763,295 |
| Charges for Services/Reimb | 41,525,400 | 2,117,500 | 235,064,690 | 69,804,187 | 348,511,777 |
| Indirect Cost Allocation | 51,306,700 | - | - | - | 51,306,700 |
| Other Sources | 2,849,300 | 1,655,038 | 500,000 | 1,322,753 | 6,327,091 |
| Transfers In | 8,000,000 | - | 3,752,000 | 36,747,652 | 48,499,652 |
| Total Revenues | 287,957,182 | 239,805,115 | 256,739,169 | 261,510,449 | 1,046,011,915 |
| Expenditures | | | | | |
| Personnel | 147,811,747 | 39,079,739 | 34,393,070 | 92,805,781 | 314,090,337 |
| Supplies & Commodities | 34,074,145 | 7,054,788 | 15,082,767 | 106,230,600 | 162,442,300 |
| Road Construction & Maintenance | - | 208,678,700 | - | - | 208,678,700 |
| Contract Services | 10,053,517 | 20,818,533 | 204,555,339 | 47,078,812 | 282,506,201 |
| Internal Services | 39,985,200 | - | 2,318,463 | 12,507,695 | 54,811,358 |
| Capital Outlay | 9,093,916 | 5,383,920 | 389,530 | 3,679,367 | 18,546,733 |
| Debt Service | - | - | - | 5,883,100 | 5,883,100 |
| Transfers Out | 43,473,799 | - | - | 1,673,258 | 45,147,057 |
| Total Expenditures | 284,492,324 | 281,015,680 | 256,739,169 | 269,858,613 | 1,092,105,786 |
| Net Change in Fund Balance | 3,464,858 | (41,210,565) | - | (8,348,164) | (46,093,871) |
| Fund Balance, Beginning of Year | 96,284,999 | 125,760,352 | 16,319,704 | 57,285,180 | 295,650,235 |
| Fund Balance, End of Year | <u>\$ 99,749,857</u> | <u>\$ 84,549,787</u> | <u>\$ 16,319,704</u> | <u>\$ 48,937,016</u> | <u>\$ 249,556,364</u> |

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Macomb County, Michigan
Budgeted Revenues and Expenditures - All Funds (As Recommended)
Fiscal 2023

| | Major Funds | | | | Total |
|---------------------------------|-------------------------|--------------------------------|------------------------------------|---------------------------|-----------------------|
| | General Fund | Department of Roads | Community Mental Health | Nonmajor Funds | |
| Revenues | | | | | |
| Property Taxes | \$ 149,533,500 | \$ - | \$ - | \$ 2,071,200 | \$ 151,604,700 |
| Intergovernmental | 44,592,100 | 285,119,066 | 9,185,830 | 105,030,217 | 443,927,213 |
| Charges for Services/Reimb | 43,226,000 | 2,117,500 | 229,194,159 | 69,337,654 | 343,875,313 |
| Indirect Cost Allocation | 51,114,700 | - | - | - | 51,114,700 |
| Other Sources | 8,635,200 | 2,942,071 | 2,643,157 | 1,062,560 | 15,282,988 |
| Transfers In | 8,000,000 | - | 3,699,504 | 43,038,195 | 54,737,699 |
| Total Revenues | 305,101,500 | 290,178,637 | 244,722,650 | 220,539,826 | 1,060,542,613 |
| Expenditures | | | | | |
| Personnel | 163,886,100 | 41,355,460 | 33,441,408 | 96,557,882 | 335,240,850 |
| Supplies & Commodities | 35,557,800 | 7,643,716 | 7,828,430 | 63,714,167 | 114,744,113 |
| Road Construction & Maintenance | - | 271,905,423 | - | - | 271,905,423 |
| Contract Services | 10,477,400 | 22,056,688 | 202,896,542 | 39,258,130 | 274,688,760 |
| Internal Services | 39,698,600 | - | 439,057 | 11,858,046 | 51,995,703 |
| Capital Outlay | 11,999,500 | 8,398,500 | 117,213 | 2,996,260 | 23,511,473 |
| Debt Service | - | - | - | 3,736,100 | 3,736,100 |
| Transfers Out | 43,155,200 | - | - | 3,677,989 | 46,833,189 |
| Total Expenditures | 304,774,600 | 351,359,787 | 244,722,650 | 221,798,574 | 1,122,655,611 |
| Net Change in Fund Balance | 326,900 | (61,181,150) | - | (1,258,748) | (62,112,998) |
| Fund Balance, Beginning of Year | 99,749,857 | 84,549,787 | 16,319,704 | 48,937,016 | 249,556,364 |
| Fund Balance, End of Year | <u>\$ 100,076,757</u> | <u>\$ 23,368,637</u> | <u>\$ 16,319,704</u> | <u>\$ 47,678,268</u> | <u>\$ 187,443,366</u> |

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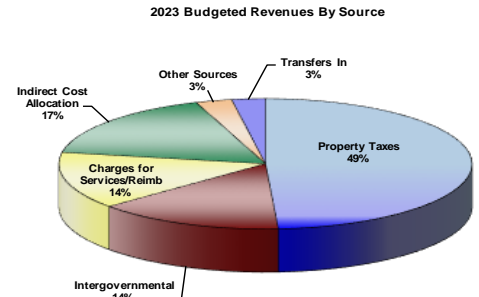
2022

The General Fund

The General Fund is the primary operating fund of the County. It is responsible for funding virtually all law enforcement and justice functions, including the courts, juvenile justice, Sheriff, Prosecuting Attorney and support services such as Finance and Human Resources. The General Fund is also responsible for funding the majority of the operations of the County's other elected officials, including the County Executive, Clerk/Register of Deeds, Treasurer, Board of Commissioners and the Public Works Commissioner. A summary of revenues by source and expenditures by category and function are presented on the following page.

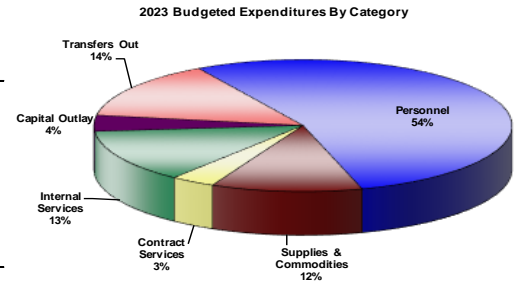
Macomb County, Michigan
General Fund Revenues By Source

| | 2021 | 2022 | 2023 | 2024 | 2025 |
|----------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | Actual | Amended | Recommend | Forecast | Forecast |
| Property Taxes | \$ 134,142,878 | \$ 141,552,700 | \$ 149,533,500 | \$ 156,617,600 | \$ 161,310,100 |
| Intergovernmental | 41,325,216 | 42,723,082 | 44,592,100 | 45,531,200 | 46,288,000 |
| Charges for Services/Reimb | 47,040,796 | 41,525,400 | 43,226,000 | 43,907,200 | 44,565,700 |
| Indirect Cost Allocation | 49,471,925 | 51,306,700 | 51,114,700 | 52,614,700 | 54,159,800 |
| Other Sources | 2,546,039 | 2,849,300 | 8,635,200 | 4,365,200 | 3,595,200 |
| Transfers In | 8,151,241 | 8,000,000 | 8,000,000 | 8,000,000 | 8,000,000 |
| Total | \$ 282,678,095 | \$ 287,957,182 | \$ 305,101,500 | \$ 311,035,900 | \$ 317,918,800 |



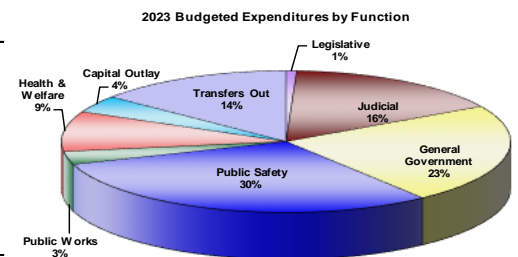
Macomb County, Michigan
General Fund Expenditures By Category

| | 2021 | 2022 | 2023 | 2024 | 2025 |
|------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | Actual | Amended | Recommend | Forecast | Forecast |
| Personnel | \$ 144,101,659 | \$ 147,811,747 | \$ 163,886,100 | \$ 168,900,000 | \$ 173,800,900 |
| Supplies & Commodities | 24,954,499 | 34,074,145 | 35,557,800 | 34,779,400 | 34,306,200 |
| Contract Services | 8,541,927 | 10,053,517 | 10,477,400 | 10,804,400 | 11,146,400 |
| Internal Services | 39,275,103 | 39,985,200 | 39,698,600 | 40,844,900 | 42,043,100 |
| Capital Outlay | 1,901,479 | 9,093,916 | 11,999,500 | 11,604,500 | 11,533,800 |
| Transfers Out | 40,049,295 | 43,473,799 | 43,155,200 | 43,898,400 | 44,978,300 |
| Total | \$ 258,823,962 | \$ 284,492,324 | \$ 304,774,600 | \$ 310,831,600 | \$ 317,808,700 |



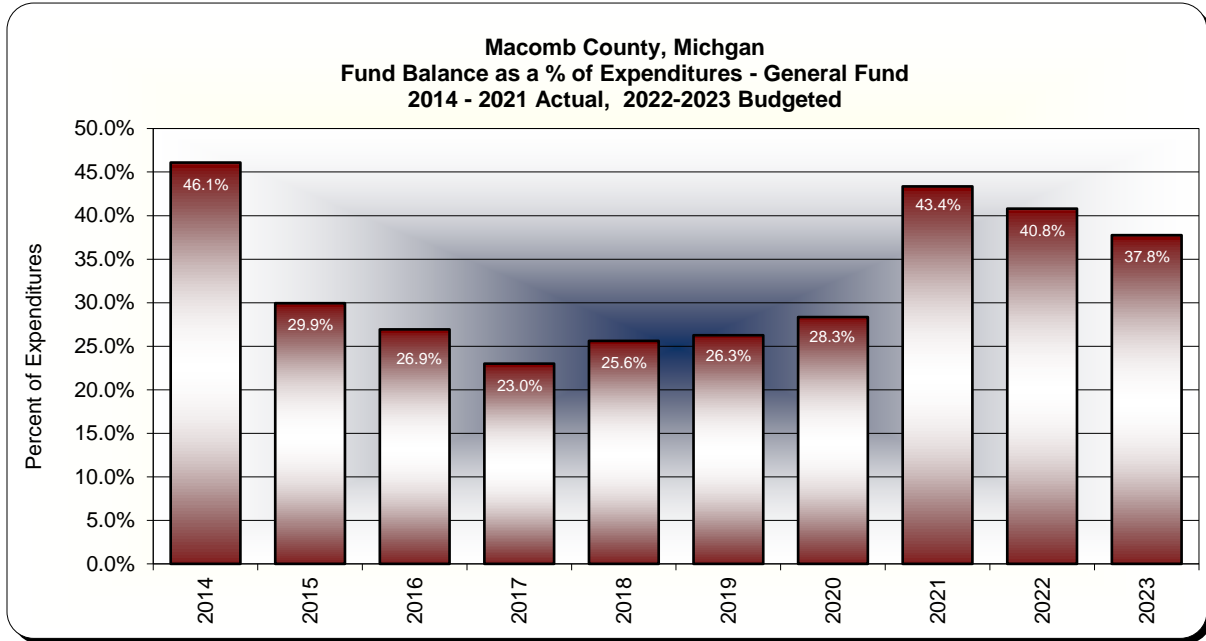
Macomb County, Michigan
General Fund Expenditures By Function

| | 2021 | 2022 | 2023 | 2024 | 2025 |
|--------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | Actual | Amended | Recommend | Forecast | Forecast |
| Legislative | \$ 1,939,743 | \$ 2,245,200 | \$ 2,332,700 | \$ 2,402,900 | \$ 2,463,100 |
| Judicial | 41,608,515 | 45,439,968 | 48,705,900 | 50,213,800 | 51,689,000 |
| General Government | 56,440,732 | 64,002,918 | 69,704,000 | 70,354,400 | 71,295,100 |
| Public Safety | 89,466,992 | 85,966,022 | 91,841,500 | 94,286,500 | 96,766,700 |
| Public Works | 8,095,193 | 8,211,000 | 9,124,300 | 9,469,000 | 9,781,200 |
| Health & Welfare | 19,322,013 | 26,059,501 | 27,911,500 | 28,602,100 | 29,301,500 |
| Capital Outlay | 1,901,479 | 9,093,916 | 11,999,500 | 11,604,500 | 11,533,800 |
| Transfers Out | 40,049,295 | 43,473,799 | 43,155,200 | 43,898,400 | 44,978,300 |
| Total | \$ 258,823,962 | \$ 284,492,324 | \$ 304,774,600 | \$ 310,831,600 | \$ 317,808,700 |



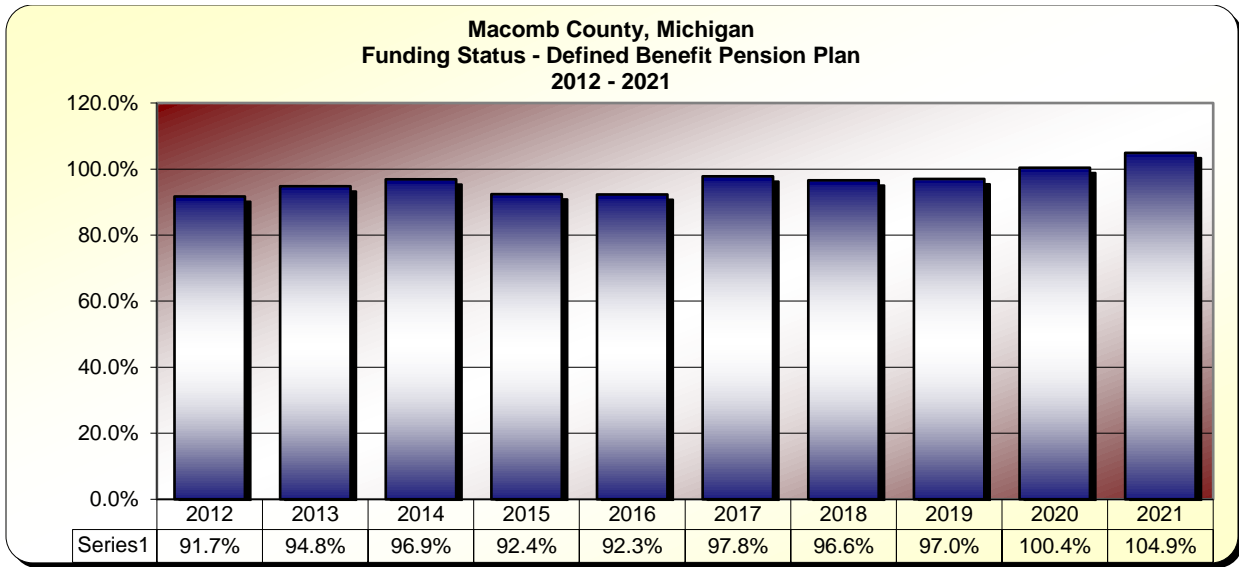
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Fund Balance – Preservation of fund balance is critical for the future. The County has prided itself on maintaining a healthy level of fund balance in its various operating funds. Industry guidelines recommend a fund balance of approximately 15% - 20% of annual expenditures in any given fund. The total audited General Fund balance of \$96.3 million as of December 31, 2021 represented 43.4% of 2021 expenditures (including transfers out). The ratio is expected to decrease to approximately 40.8% by the end of fiscal 2022 and then decrease to 37.8% by the end of fiscal 2023, mainly as a result of increased personnel costs (both salaries and fringe benefits). A graphical representation of the level of fund balance as a percentage of expenditures for 2014 through 2023 is presented below.

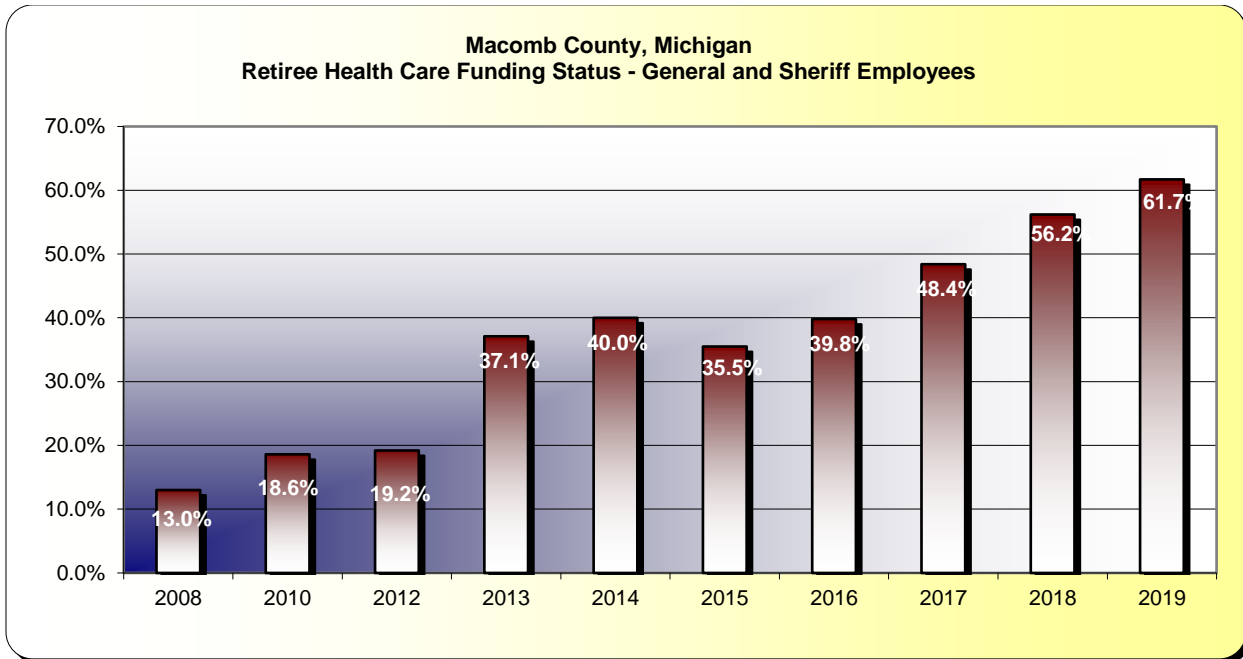


Defined Benefit Pension Plan – The County sponsors and administers the Macomb County Employees' Retirement System (the "System"), a single employer defined benefit plan covering substantially all County employees. The System was established in accordance with state statutes to provide retirement benefits for the employees of the County and its several offices, boards and departments, including the County Road Commission. As of December 31, 2021, the date of the most recent actuarial valuation, the plan was 104.9% funded. The actuarial accrued liability was \$1,089,306,972 and the actuarial value of plan assets was \$1,142,153,181, resulting in an unfunded liability of \$(52,846,209). The funding status for the last 10 years is presented on the following page.

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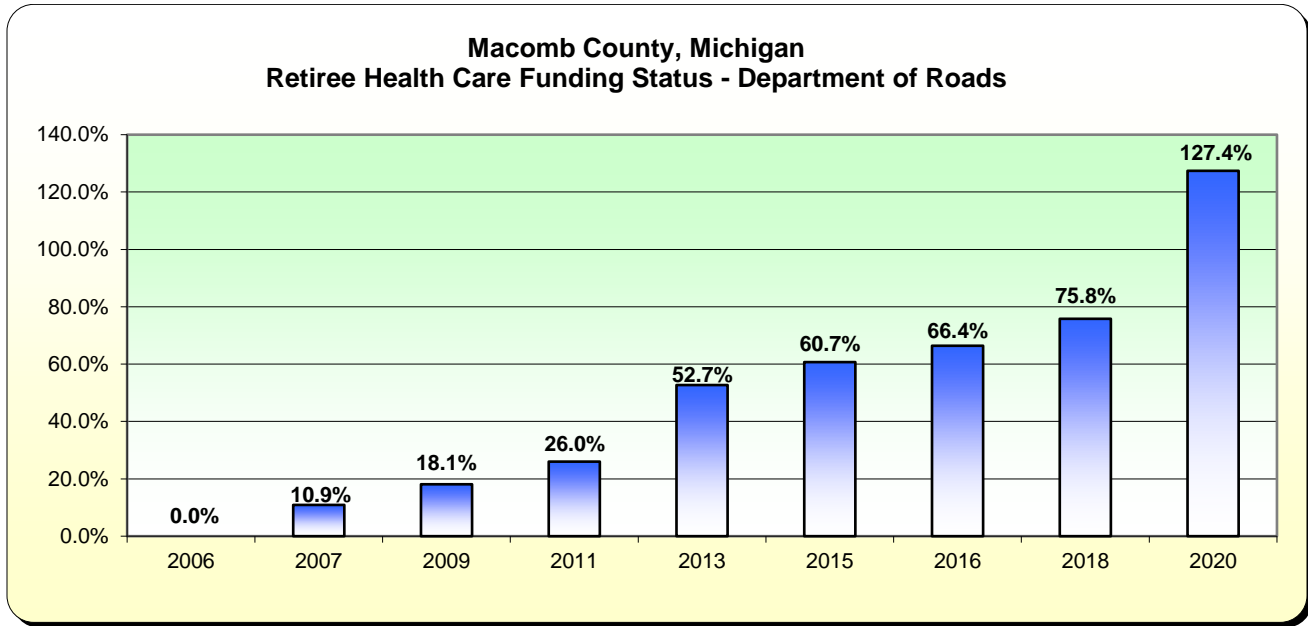
Retiree Health Care - The County sponsors a single employer postretirement healthcare plan for retirees and their spouses. Hospitalization insurance is provided through insurance companies, whose premiums are based on the benefits paid during the year. As of December 31, 2019, the date of the most recent actuarial valuation, the plan was 61.7% funded. The actuarial accrued liability for benefits was \$489,519,405 and the actuarial value of assets in the plan was \$302,241,975, resulting in an unfunded actuarial accrued liability of \$187,277,430. A graphical representation of the funding status of the plan since 2008 is shown below.



The County also sponsors a multiple employer plan administered by the Michigan Employers' Retirement System (MERS) for those who retired from the Department of Roads. Hospitalization insurance is provided through insurance companies, whose premiums are based on the benefits paid during the year. As of December 31, 2020, the date of the most recent actuarial valuation, the plan was 127.4% funded.

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Retiree Health Care (concluded) – The actuarial accrued liability for benefits was \$73,041,482 and the actuarial value of assets in the plan was \$93,030,518, resulting in an unfunded actuarial accrued liability of \$(19,898,036).



Long-Term Debt

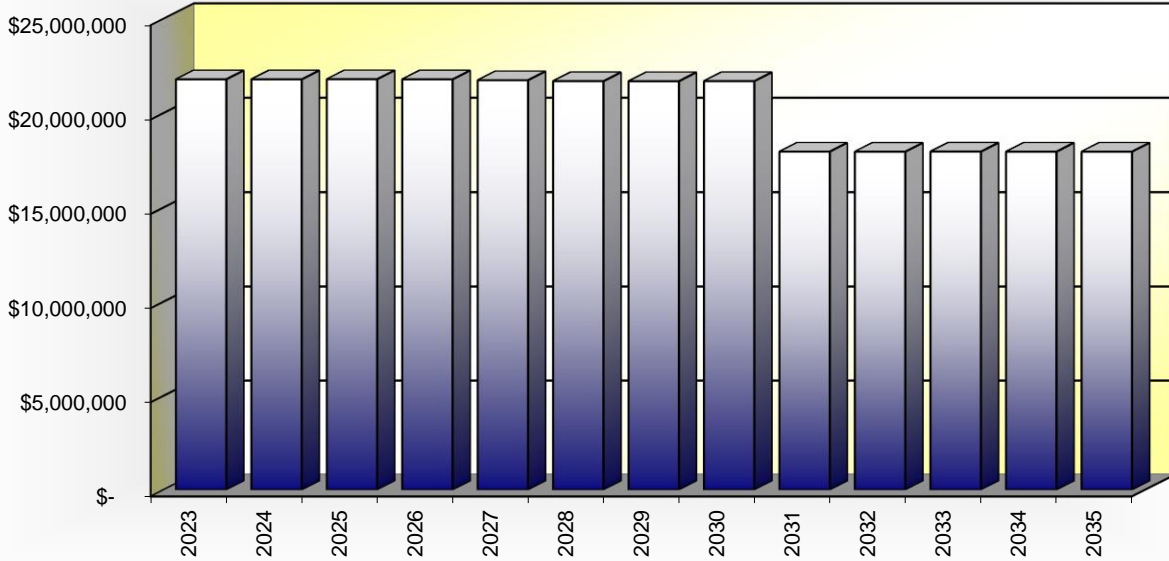
The County's general obligation bonds are rated **AA+** by Standard & Poor's and **Aa1** by Moody's Investor Service. The County's outstanding general obligation debt supported by the primary government as of December 31, 2022 will be \$226,060,000 or \$258.71 per capita. All of the County's General Obligation Debt will be retired as of December 31, 2035. Annual debt service requirements and outstanding balances for the years 2023 – 2035 are presented on the following page.

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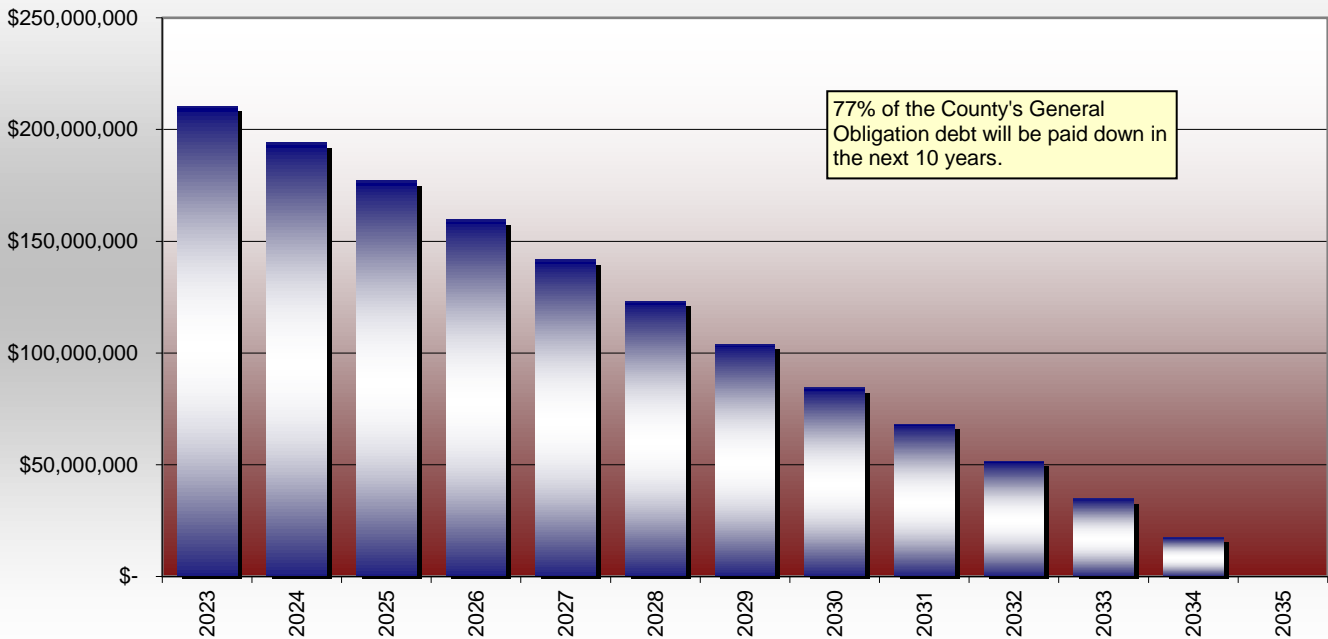
Citizens Guide and Performance Dashboard

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**Macomb County, Michigan
Annual Debt Service Requirements
2023 - 2035**



**Macomb County, Michigan
General Obligation Debt Outstanding
December 31,**

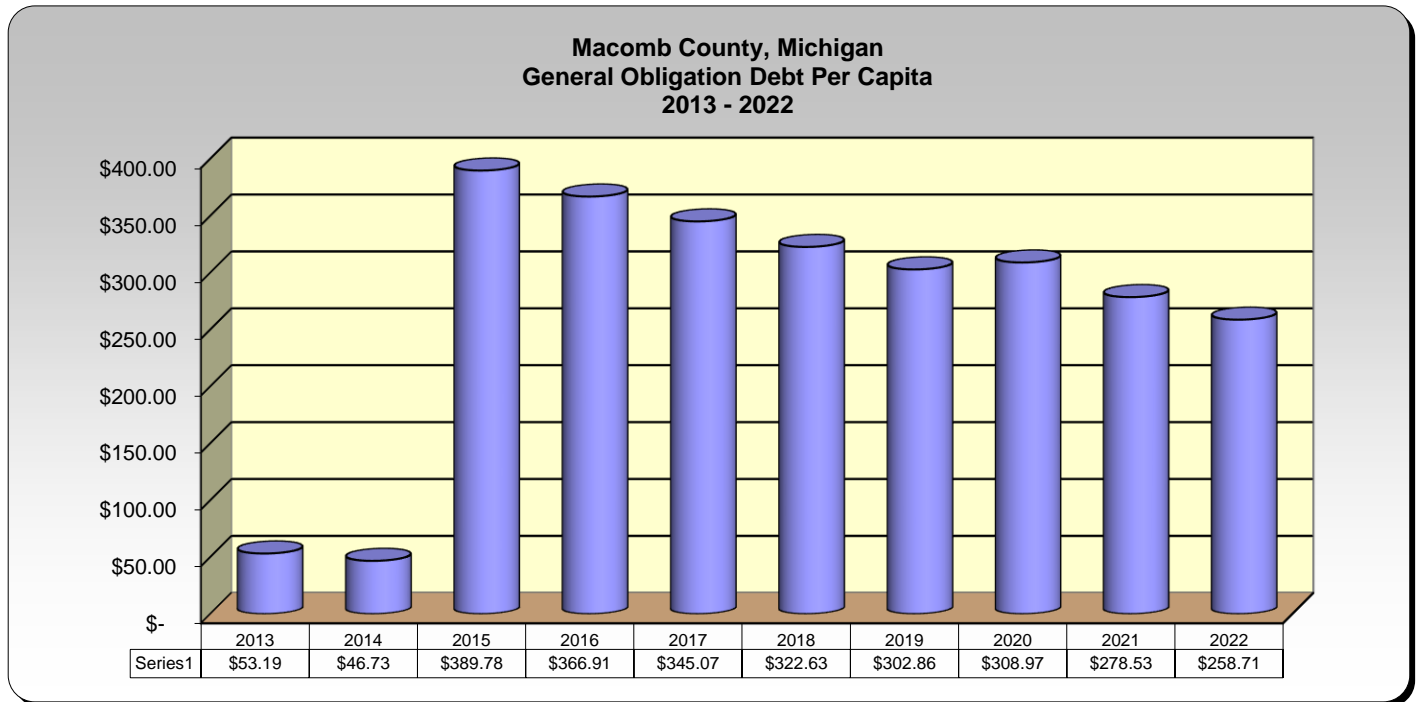


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A graphical representation of the County's general obligation debt per capita for the last 10 years is presented below.



Annual principal and interest payments by issue are presented below and on the following page:

| | Series 2015 Central Campus Renovations | | Series 2015 Retiree Health Care | | Series 2020 Retiree Health Care Refunding | |
|-------------------------------|---|---------------------|--|---------------------|--|----------------------|
| Name: | General Obligation, Limited Tax | | General Obligation, Limited Tax | | General Obligation, Limited Tax | |
| Type: | General Fund Unrestricted Revenues | | See note below | | See note below | |
| Issue Date: | 6/4/2015 | | 3/11/2015 | | 10/27/2020 | |
| Original Issue Amount: | \$44,210,000 | | \$263,555,000 | | \$131,015,000 | |
| Funding Source: | General Fund Unrestricted Revenues | | See note below | | See note below | |
| Year | Principal | Interest | Principal | Interest | Principal | Interest |
| 2023 | \$ 2,870,000 | \$ 865,524 | \$ 11,145,000 | \$ 2,528,834 | \$ 1,865,000 | \$ 2,419,582 |
| 2024 | 2,990,000 | 748,324 | 11,485,000 | 2,186,014 | 1,875,000 | 2,410,462 |
| 2025 | 3,110,000 | 626,324 | 11,860,000 | 1,815,508 | 1,890,000 | 2,397,732 |
| 2026 | 3,220,000 | 515,824 | 12,250,000 | 1,421,044 | 1,905,000 | 2,382,062 |
| 2027 | 3,320,000 | 414,404 | 12,685,000 | 989,108 | 1,925,000 | 2,361,260 |
| 2028 | 3,430,000 | 304,689 | 13,155,000 | 516,461 | 1,950,000 | 2,335,426 |
| 2029 | 3,545,000 | 188,272 | - | - | 15,650,000 | 2,304,832 |
| 2030 | 3,670,000 | 64,225 | - | - | 15,915,000 | 2,043,632 |
| 2031 | - | - | - | - | 16,205,000 | 1,754,140 |
| 2032 | - | - | - | - | 16,520,000 | 1,435,062 |
| 2033 | - | - | - | - | 16,860,000 | 1,101,524 |
| 2034 | - | - | - | - | 17,200,000 | 757,748 |
| 2035 | - | - | - | - | 17,565,000 | 393,284 |
| | \$ 26,155,000 | \$ 3,727,586 | \$ 72,580,000 | \$ 9,456,969 | \$ 127,325,000 | \$ 24,096,746 |

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Name: Series 2014 MDOT Loan
Type: General Obligation
Issue Date: 7/1/2014
Original Issue Amount: \$472,500
Funding Source: General Fund Unrestricted Revenues

Series 2017 MDOT Loan
General Obligation
11/9/2017
\$400,000
General Fund Unrestricted Revenues

| Year | Principal | Interest |
|------|-------------------|------------------|
| 2023 | \$ 42,175 | \$ 5,293 |
| 2024 | 43,440 | 4,028 |
| 2025 | 44,743 | 2,725 |
| 2026 | 46,086 | 1,383 |
| 2027 | - | - |
| | <u>\$ 176,444</u> | <u>\$ 13,429</u> |

| Principal | Interest |
|-------------------|------------------|
| \$ 40,395 | \$ 5,308 |
| 41,405 | 4,298 |
| 42,440 | 3,263 |
| 43,501 | 2,202 |
| 44,589 | 1,115 |
| <u>\$ 212,330</u> | <u>\$ 16,186</u> |

Note: Funding sources for the 2015 and 2020 Retiree Health Care Bonds include General Fund unrestricted revenues as well as restricted source revenues received from granting agencies used to pay for employees' fringe benefits in certain grant-funded programs.

Total county debt service for 2023 through 2035 is as follows:

| Year | Total Debt Service | | | Principal Outstanding December 31, |
|------|-----------------------|----------------------|-----------------------|---------------------------------------|
| | Principal | Interest | Total | |
| 2023 | \$ 15,962,570 | \$ 5,824,541 | \$ 21,787,111 | \$ 210,486,204 |
| 2024 | 16,434,845 | 5,353,126 | 21,787,971 | 194,051,359 |
| 2025 | 16,947,183 | 4,845,552 | 21,792,735 | 177,104,176 |
| 2026 | 17,464,587 | 4,322,515 | 21,787,102 | 159,639,589 |
| 2027 | 17,974,589 | 3,765,887 | 21,740,476 | 141,665,000 |
| 2028 | 18,535,000 | 3,156,576 | 21,691,576 | 123,130,000 |
| 2029 | 19,195,000 | 2,493,104 | 21,688,104 | 103,935,000 |
| 2030 | 19,585,000 | 2,107,857 | 21,692,857 | 84,350,000 |
| 2031 | 16,205,000 | 1,754,140 | 17,959,140 | 68,145,000 |
| 2032 | 16,520,000 | 1,435,062 | 17,955,062 | 51,625,000 |
| 2033 | 16,860,000 | 1,101,524 | 17,961,524 | 34,765,000 |
| 2034 | 17,200,000 | 757,748 | 17,957,748 | 17,565,000 |
| 2035 | 17,565,000 | 393,284 | 17,958,284 | - |
| | <u>\$ 226,448,774</u> | <u>\$ 37,310,916</u> | <u>\$ 263,759,690</u> | |

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Performance Dashboard

| Fiscal Stability | 2020 | 2021 | Progress |
|--|-------------|-------------|-----------------|
| General Fund Expenditures Per Capita | \$ 290.00 | \$ 253.90 | ↑ |
| Fund Balance as % of Expenditures (General Fund) | 28.3% | 43.4% | ↑ |
| General Obligation Debt Per Capita | \$ 307.18 | \$ 278.53 | ↑ |
| Funding Level - Pension Plan | 100.4% | 104.9% | ↑ |
| Funding Level - Retiree Health Care Plan | 56.2% | 61.7% | ↑ |
| Bond Rating | AA+/Aa1 | AA+/Aa1 | ↔ |
| % Change in Assessed Value of Property | 7.2% | 4.9% | ↓ |

| Public Safety | 2020 | 2021 | Progress |
|--|-------------|-------------|-----------------|
| Crimes against persons per thousand residents | 2.5 | 2.7 | ↓ |
| Crimes against property per thousand residents | 10.4 | 10.6 | ↓ |
| Other crimes per thousand residents | 29.7 | 31.6 | ↓ |
| Traffic crashes non-injury | 13,940 | 17,195 | ↓ |
| Traffic crashes injuries or fatalities | 3,856 | 4,676 | ↓ |

| Economic Strength | 2020 | 2021 | Progress |
|--|-------------|-------------|-----------------|
| Unemployment Rate | 12.0% | 5.9% | ↑ |
| Residential Building Permits | 1,817 | 1,720 | ↓ |
| Per Capita Personal Income | \$ 52,195 | \$ 54,258 | ↑ |
| Assessed Values of Property (in Thousands) | 38,478 | 40,403 | ↑ |