



Municipal Budgeting & 2026 Budget for the Community



**What to Expect
Today:**

45 min

+ Q&A

**Presentation from Amie
and Adam that provides
framework and City
specific information**

**A time for members of
the public to ask
questions throughout the
45 minute**

**Designated time for
additional Questions
and Advisement**

2026 Budget Update

- Our Foundation
- Government 101
- Municipal Budgeting
- City of Geneva
- Preparing for 2026
- 2026 Budgeting
- Formal Q & A





Our Foundation



Our Foundation: Mission

The City of Geneva provides efficient and responsible local government services allowing everyone to enjoy the benefits of living and working in our uniquely urban city.



Our Foundation: Vision

The City of Geneva is a place that is...



Beautiful:

By leveraging our historic assets and natural resources to create a vibrant, welcoming, and attractive city center

Prosperous:

By supporting businesses, educational resources, and workforce development initiatives in a manner that fosters opportunity for all.

Connected:

By ensuring our downtown, waterfront, and neighborhoods are seamlessly integrated, support multimodal users and provides a safe, walkable, and pedestrian friendly core.



Our Foundation: Vision

The City of Geneva is a place that is...



Equitable:

By providing a range of services and amenities available to all community members and visitors, regardless of age, race, and income.

Sustainable:

By serving as stewards of our natural and historic resources in a manner that balances preservation, long-term growth, and community development.



Our Foundation: Values

As residents, city staff, and elected officials of the City of Geneva, our decisions and actions will be guided by these core values:

Safety
Innovation
Caring & Respect
Integrity & Honor
Service & Stewardship



Our Foundation: Council Strategic Priorities

Goal 1: Ensure Fiscal and Organizational Stewardship of City Resources

Goal 2: Promote Economic Development within the City

Goal 3: Increase and Sustain Intergovernmental Relations with City Partners

Goal 4: Develop and Implement Strategies to Create and Continue Dynamic Communications Regarding City Actions

Goal 5: Enhance the Quality of Life for City Residents





Government Structure





Voters → elect the City Council

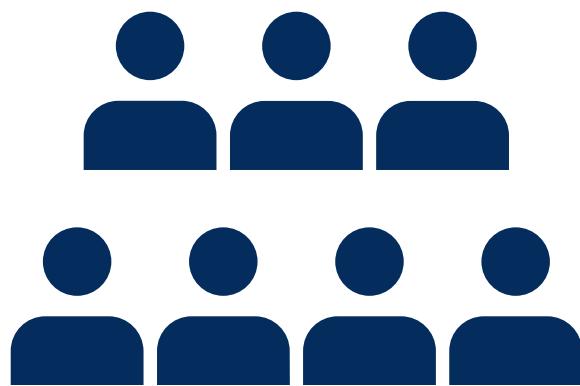
City Council → hires the City Manager

The City Manager runs day-to-day operations & hires staff

Council = Board of Directors | Manager = CEO |

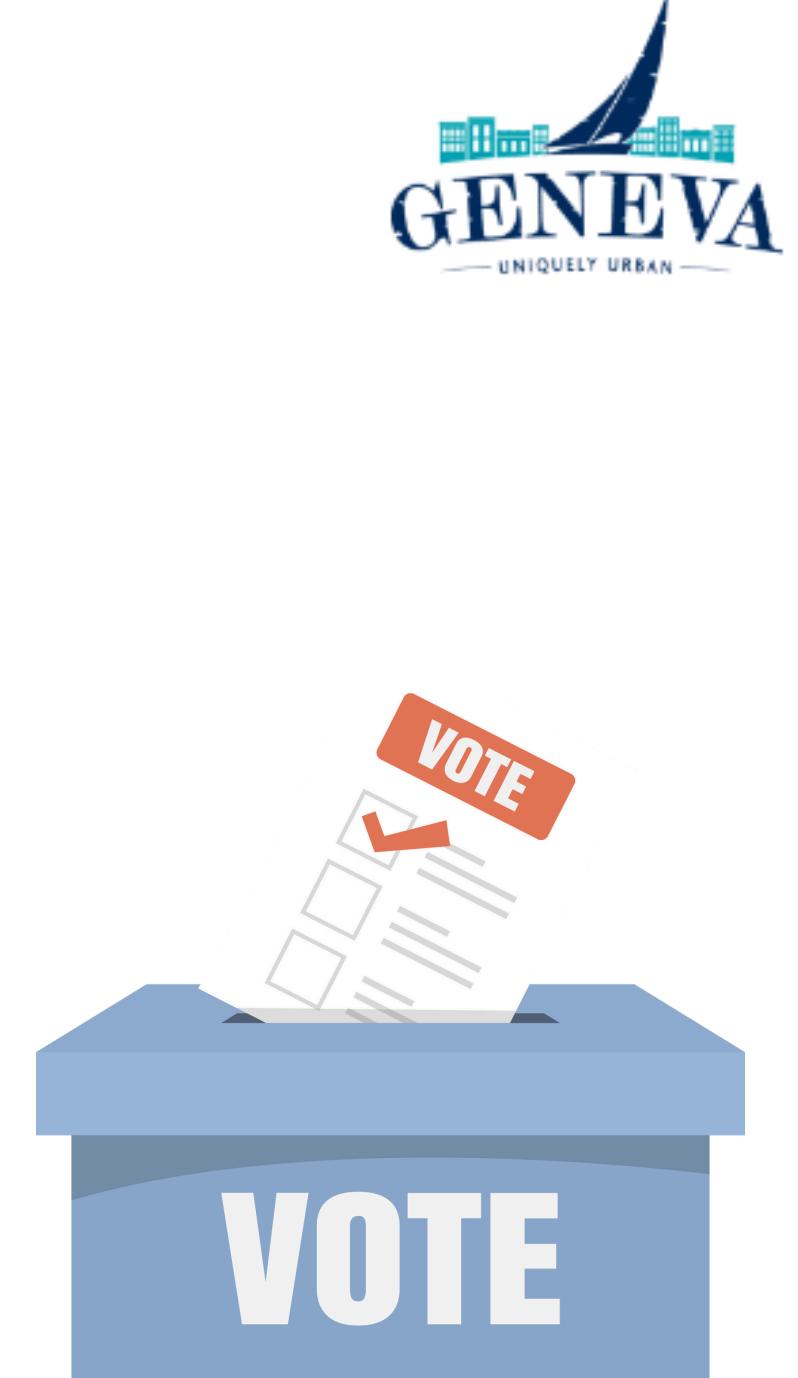
Comptroller = CFO

VOTERS



City VOTERS

- City Elections are on odd years
- 2025 Election: Councilmembers Representing Ward 2, 4, 6; 1 at-large member and the Mayor
- 2027 Election: Councilmembers Representing Ward 1, 3, 5 and 1 at-large member
- The Ontario County Board of Elections administer the elections for the City
- Voters express their vision for the City through councilmembers and participating in local government meetings





- Sets policy and community vision
- Passes the budget
- Represents the people's priorities
- Does NOT handle daily staff decisions
- Focuses on 'Where are we going?' not 'Who drives the truck?'





City MANAGER



- Runs daily operations of all city departments
- Hires and supervises staff
- Prepares and manages the budget
- Advises Council with professional recommendations
- Keeps the city train running on time
- Determines who drives the truck





City C~~O~~MPTROLLER

- Manages day to day finances
- Prepares the annual budget in collaboration with City Manager and Department Head
- Oversees cash management and debt issuance
- Establishes internal controls
- Provides financial analysis
- Advises how to “best finance the truck”

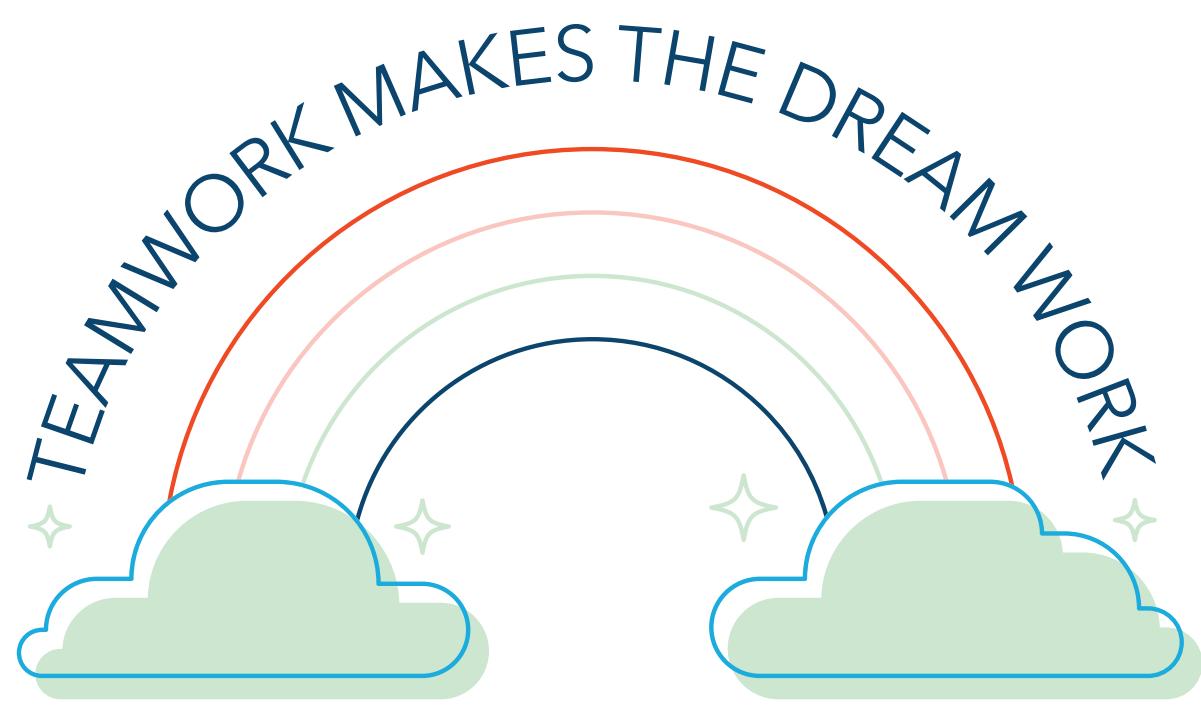




City LEADERSHIP



- Manages day to day operations of their departments
- Prepares annual budget and work program documents
- Oversees departmental management and duties
- Are programmatic experts on their respective departments
- Determines what “types of trucks” are needed using the available resources



- Council sets the 'what' (policy, goals)
- Manager figures out the 'how' (implementation, staffing, logistics)
- Comptroller figures out the 'money' behind the 'how'
- Department heads and staff carry out the work
- Success depends on trust, transparency, and communication

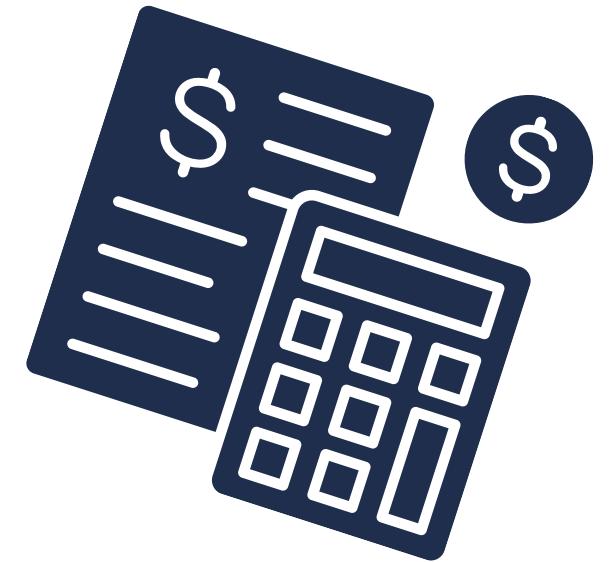


Municipal Budgeting 101



Budget 101

A Balance.



The city is required by law to balance its budget. The city runs surpluses when revenues are greater than spending. Conversely, gaps are projected when spending is expected to exceed revenues. The city adjusts either revenues or spending plans, or both, in order to balance its budget.

The Adopted Budget covers one fiscal year, but planning encompasses multiple fiscal years.



The Budget Season

Each budget season is an opportunity to rethink how the city allocates its financial resources to achieve the goals and objectives of the City. In the budget process for any given year, there will be more requests to fund programs or provide tax reductions than there is money to go around.

As a result, policymakers and departments face a wide variety of choices about allocating resources in the context of competing budget priorities to ensure our residents receive services that meet their local government needs.



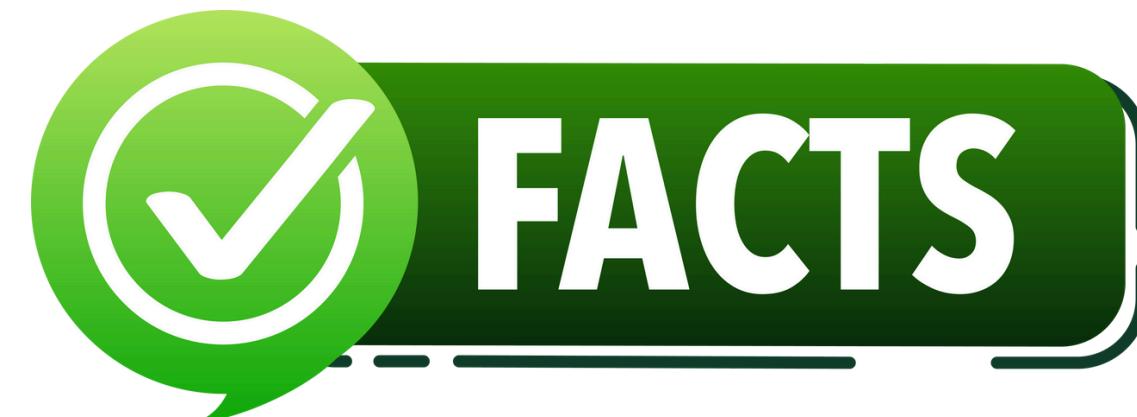
Budget 101

An ANNUAL BUDGET is a numerical representation of the programs, services, and infrastructure prioritized by the community.

The City budget reflects the actual costs of operation based on current contracts, prices, and vendor quotes, and objectives



Budgets are created by applying a % increase to the prior year's budget



City of Geneva Budgets are built from the bottom up, every year



Budget 101



MANDATORY



MANDATORY SPENDING Expenses that are legally obligated and cannot be unfunded.

Examples include Debt, Employee Benefits, Payments to the County, etc.

DISCRETIONARY SPENDING Expenses that can be reduced or eliminated with coinciding reductions in services, programs, and staff.

Expenses such as Health Insurance are **MANDATORY** spending associated with **DISCRETIONARY** spending decisions on the number of staff.

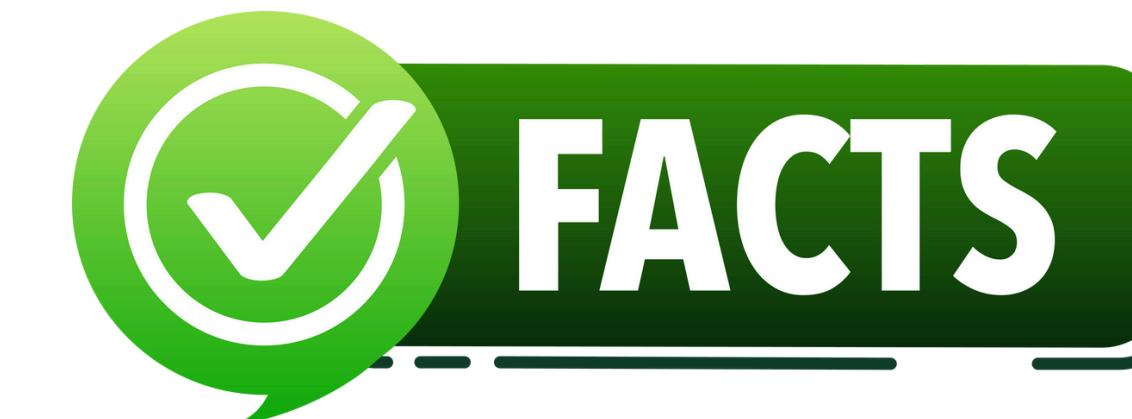
Budget 101

The City Budget is developed by the City Manager in September of each year and must be adopted by City Council by November 1, 2025.

The City fiscal year is January 1 to December 31.



More revenue, new construction, or new businesses gives the City “more money” to spend.



More revenue reduces how much has to be raised from the property taxes. New business may increase sales taxes. New construction reduces how much of the levy everyone else has to pay.

Budget 101



The TAX LEVY is the amount to be raised through property taxes to cover city expenses beyond all other revenue

$$\text{EXPENSES} - \text{OTHER REVENUE} = \text{TAX LEVY}$$



Projections from departments reviewing every budget line and aligning with proposed work programs

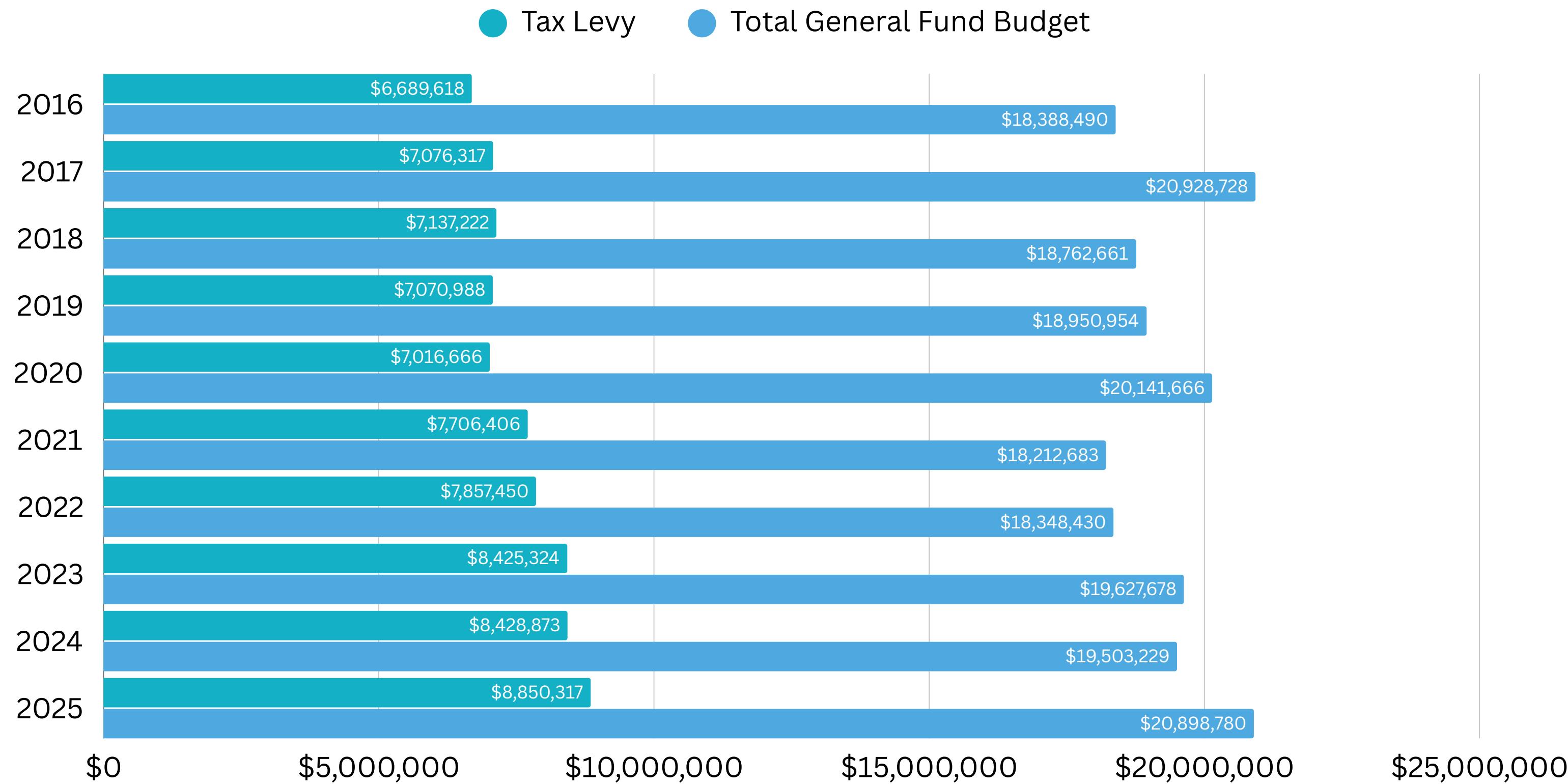


Revenue from business operations such as fees for service, fines, state funding assistance, sales tax, and grants.



Property taxes fund the remainder for a balanced budget

Historic Tax Levy & General Fund Budget



2024 Information is unaudited, 2025 is budgeted amount



Budget 101



Residential assessments are created by the Assessor looking at property size, features, and value compared to similar properties to figure out how much it's worth. Commercial properties follow a slightly different criteria which includes rental income.



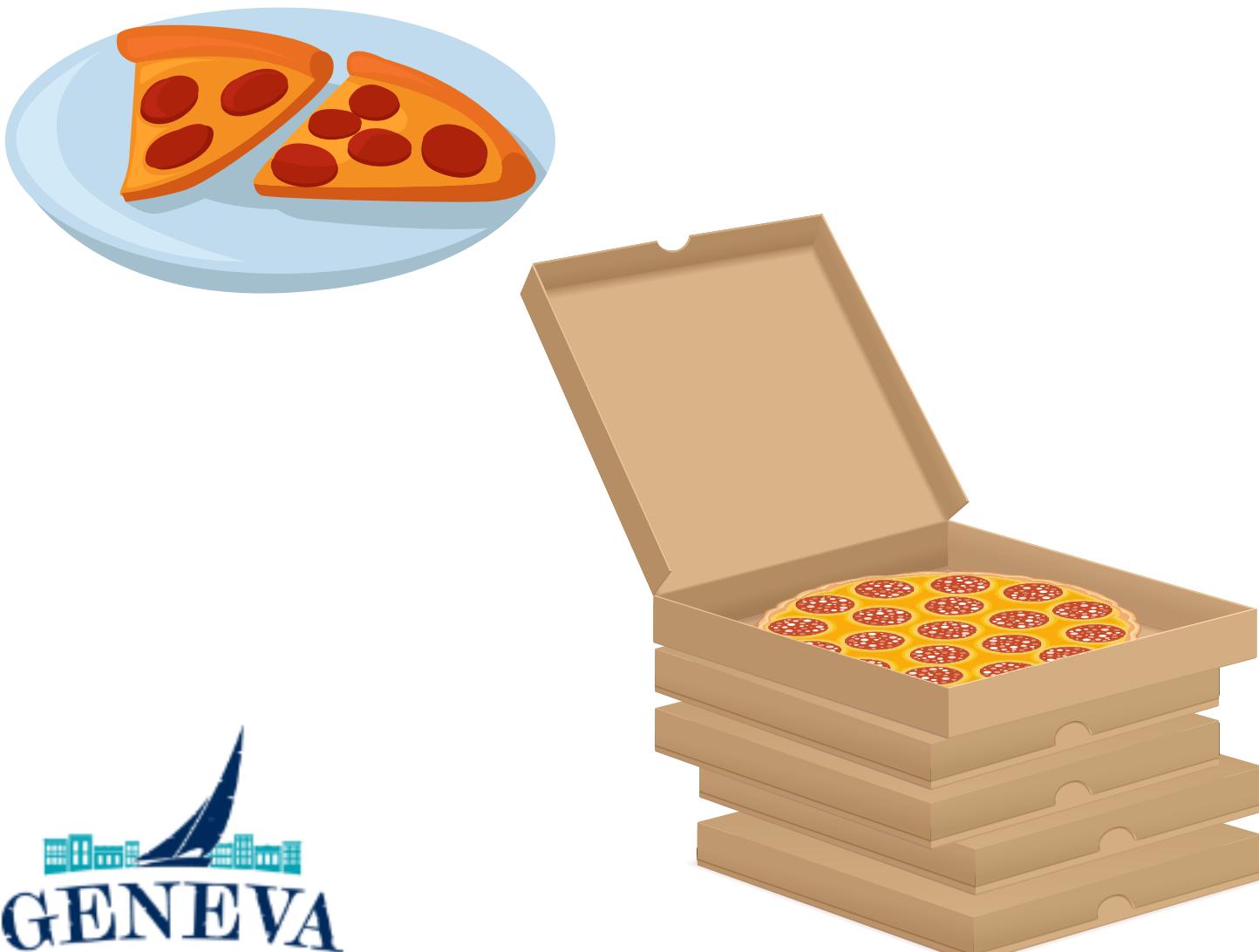
- Assessment is about value—it determines how much each property is worth so the city knows how to fairly divide the tax burden among homeowners and businesses.



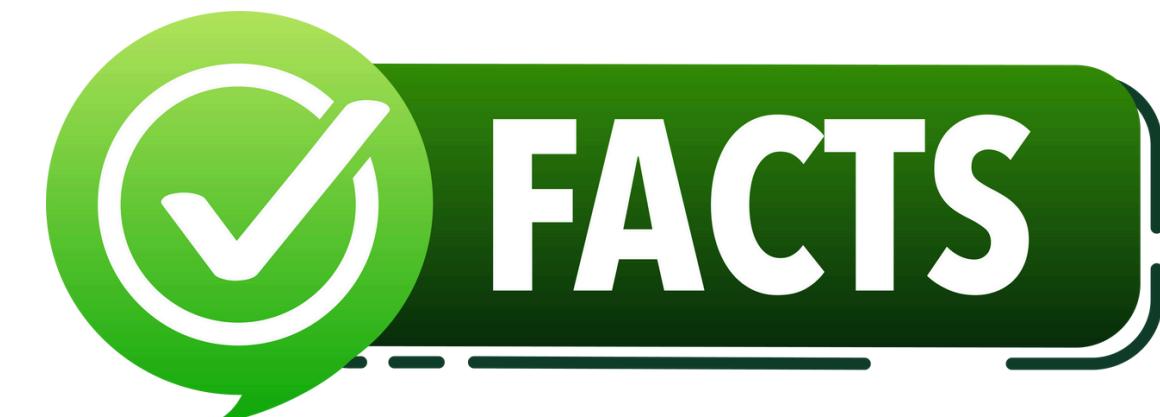
- City budgets are about spending—they decide how much money the city will spend on things like schools, roads, parks, and public safety.

Budget 101

Assessment tells the city the size of each person's plate, and the budget decides how many ingredients the city needs to make enough pizza for everyone.



The assessment determines how much money the City can spend.



The assessment doesn't decide spending; it just tells the city how much money it can expect to collect from property taxes. The budget determines the spending needed for running the City.

Budget 101



The TAX RATE is the percentage that property owners pay in property taxes based on the value of their property.

$$\text{TOTAL EXPENSE GAP} / \text{TOTAL TAXABLE PROPERTY VALUE} = \text{TAX RATE}$$



The amount of money needed to keep operations happening

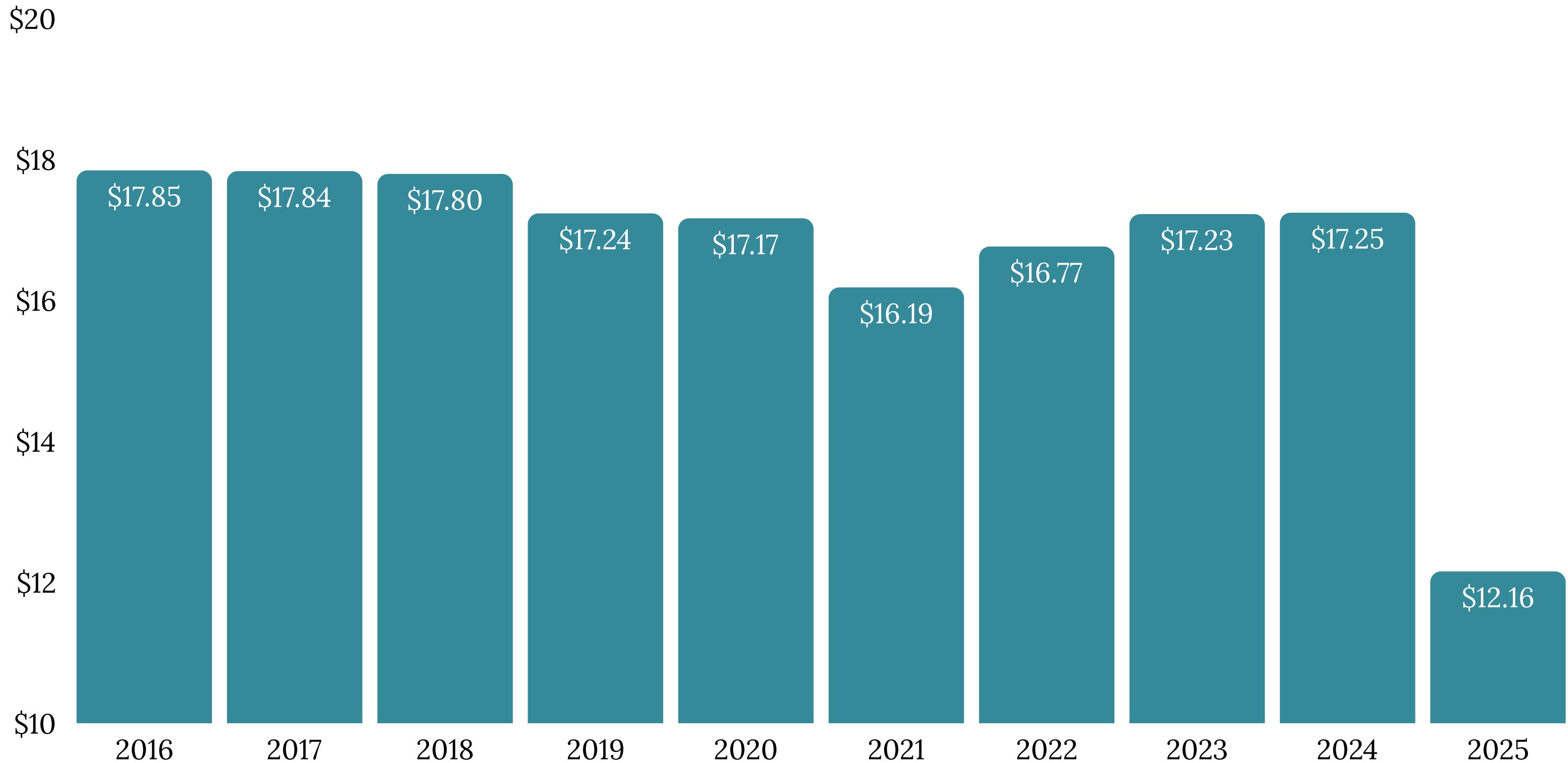


The worth of all taxable property within the City

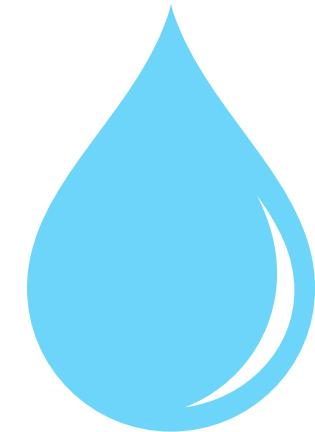


Amount paid per \$1,000 of property value

Historic Tax Rates



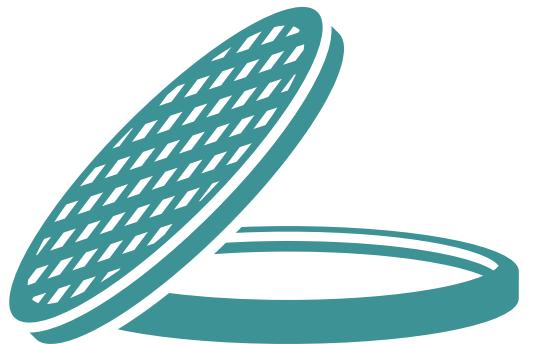
Budget 101



Water Fund

Supports water supply, treatment, and distribution to homes and businesses.

Funded by water rates based on usage, not by property taxes.



Sewer Fund

Covers the collection and treatment of wastewater.

Funded by sewer fees paid by residents and businesses, not taxes.



General Fund

Pays for core community services like police, fire, parks, roads, and administration.

Funded mainly by property taxes, sales taxes, fines & fees, and state aid.

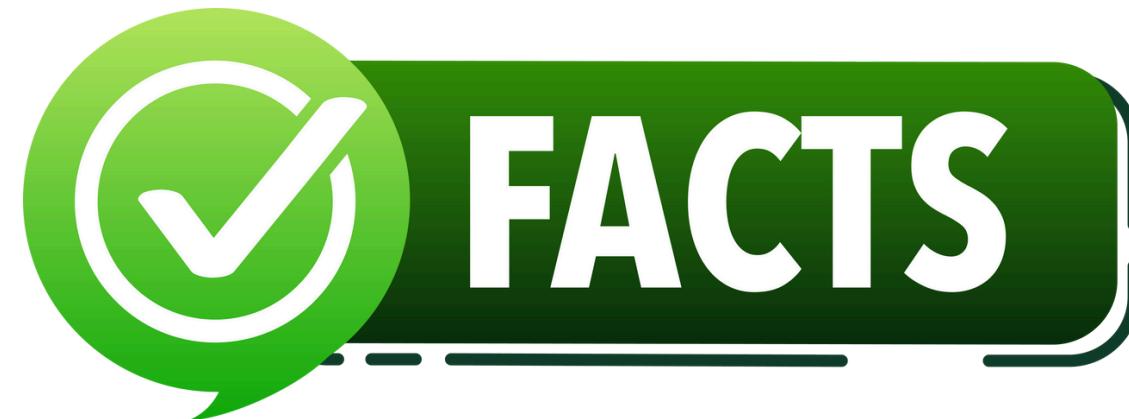
Budget 101

The General Fund pays for a city's core services—like police, fire, parks, and administration—using taxes and state aid. Enterprise Funds (like water or sewer) operate like businesses, where fees from users must directly cover the cost of providing that specific service.

General fund is alike a household budget that pays for all family needs. Sewer and Water funds pay for specific bills for a user like a gym membership.



Water and sewer funds are extra money the City can use anywhere

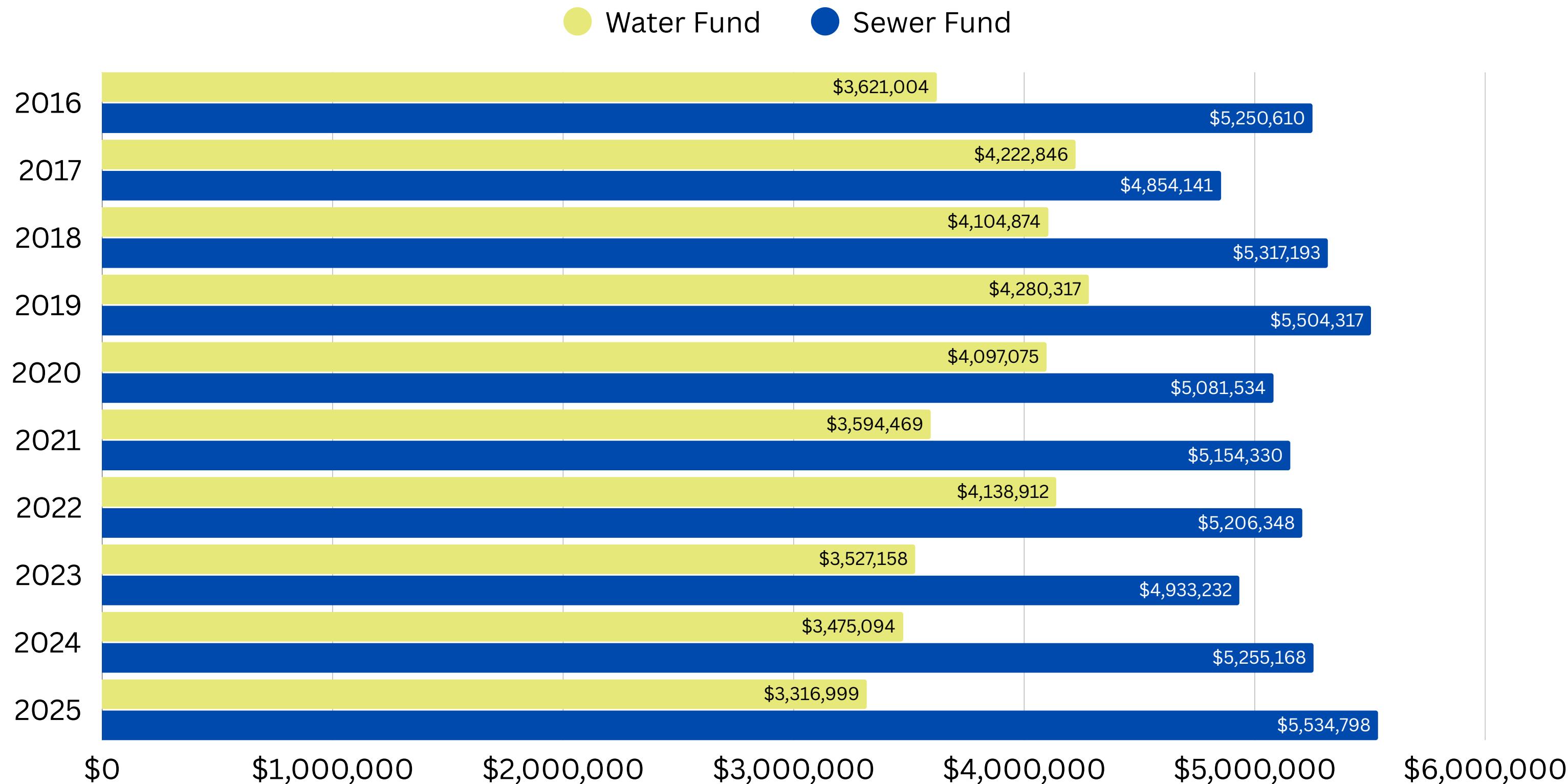


They are separate enterprise funds with separate accounting. Sewer covers wastewater collection and treatment, while water covers supply and distribution. Staff can be shared among funds - but this has to be justified.

Budget 101 - Enterprise Funds

- Clear Financial Tracking – The city can see exactly how much money comes in and goes out for water and for sewer, without mixing them together with other funding streams.
- Fair Pricing – Users of the water and sewer systems pay for the services they use, instead of taxpayers funding them indirectly. All users must pay for the service.
- Better Planning – The city can plan maintenance, repairs, and upgrades for each system separately, based on actual costs and revenue.
- Legal and Accounting Requirements – Cities are required to keep these funds separate for accounting rules and regulations.
- Financial Stability – If one system needs big repairs or upgrades, the money is already there in its own fund, instead of pulling from other city services.

Historic Water & Sewer Fund Budget



2024 Information is unaudited, 2025 is budgeted amount

Budget 101

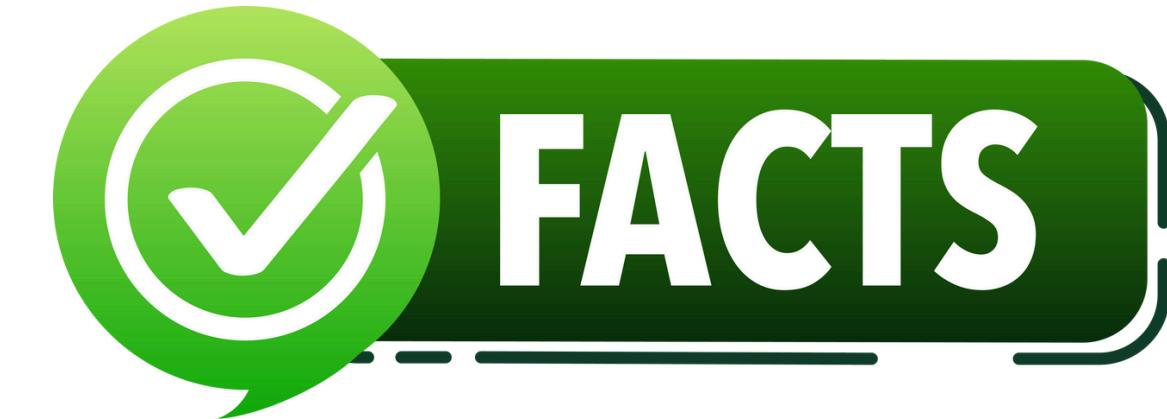


Each year, the city pays back a portion of their debt. These payments are built into the city's annual budget.

Since most municipal debt is for infrastructure that lasts decades, repayment is spread over many years so costs match the benefits.

Cities avoid taking on more debt than they can afford, keeping repayment manageable while still funding essential services.

Having debt means that the stability of a municipality is questionable



Debt alone doesn't indicate instability. What matters is the city's ability to repay it, which is based on consistent revenue sources like taxes, fees, and grants. Many financially healthy cities manage debt effectively.

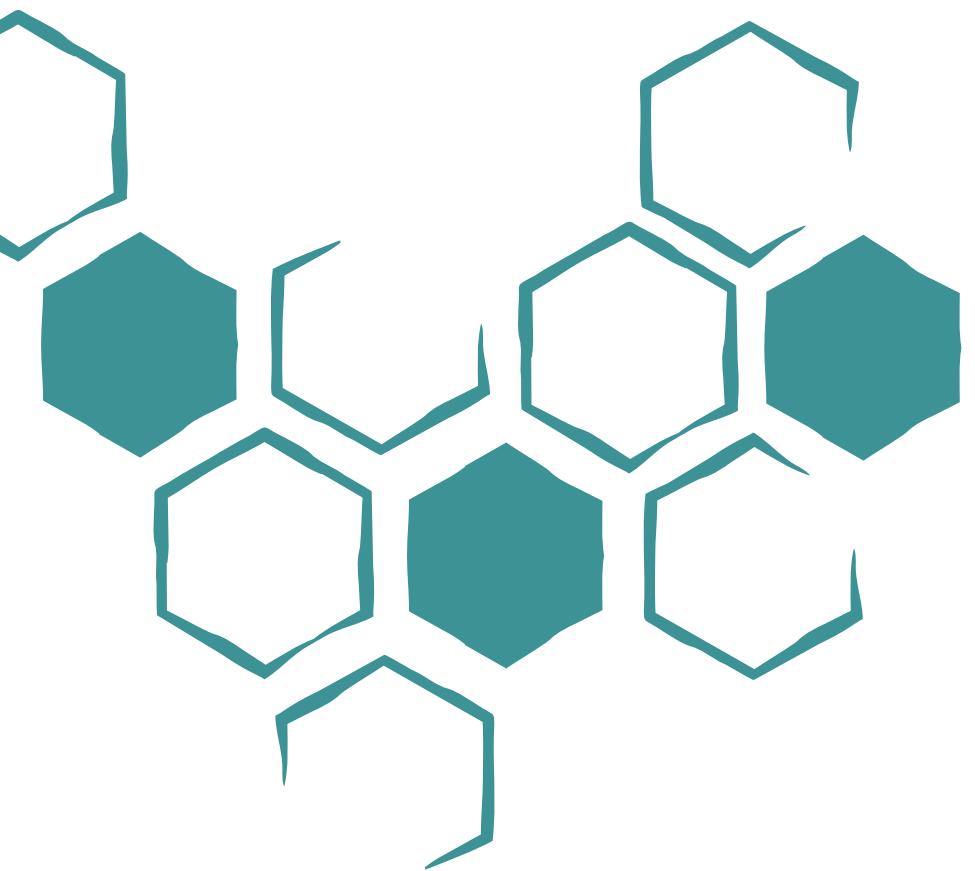
Budget 101



What does no new debt mean?

- **Existing obligations remain:** Any bonds or loans already issued still have scheduled principal and interest payments, which the city must include in its annual budget.
- **No new projects funded by borrowing:** The city would need to pay for any new infrastructure or large projects using existing funds (taxes, fees, grants) instead of borrowing.
- **Gradual reduction of debt:** Over time, if no new debt is added, the city's overall debt decreases as old loans are fully repaid.





City of Geneva



City by the 2024 Numbers

11

**New Businesses
Opened in downtown**

17

**15 Public Parks & 2 Cemeteries
Across 189 Acres**

89 miles

City Roads Maintained

150

Technology Users in the City

301

**Days the Rec Complex
was in Use in 2024**

39,842

**Number of Times Public Safety
Members were dispatched**

\$2.5 M

**in Grant Funding to the
City in 2024**

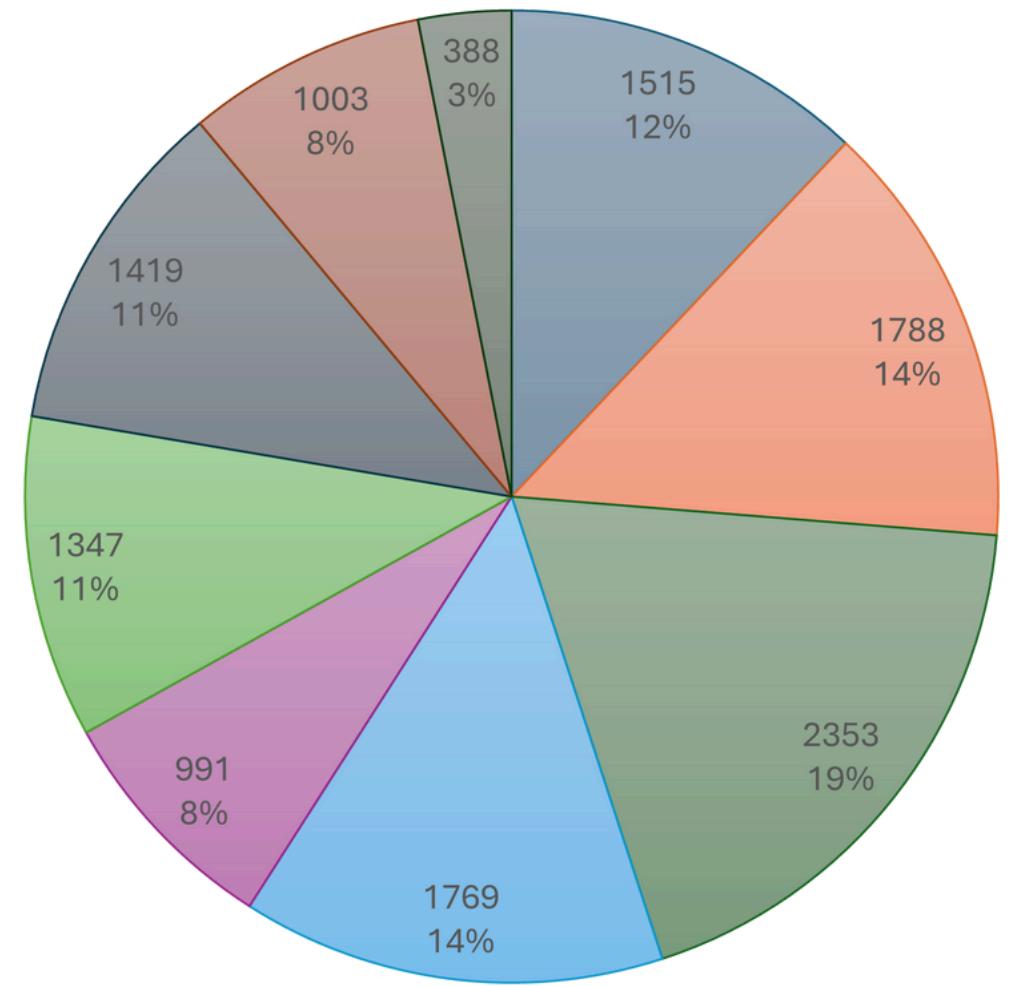
City Treats

1.2 B gallons
of Sanitary Sewage
ANNUALLY

*Thank you to the City
Staff who keep our city
running every day.*



Population Overview



- 9 years and under
- 10 to 19 years
- 20 to 29 years
- 30 to 39 years
- 40 to 49 years
- 50 to 59 years
- 60 to 69 years
- 70 to 79 years
- 80 years and over

Source: U.S. Census Bureau, American Community Survey, 2023

12,573

City Residents

Median Age

33

40 is NYS average age
↓

65+ Living Alone

17%

↓ NYS Rate is 28%

Households Living in Poverty

18%

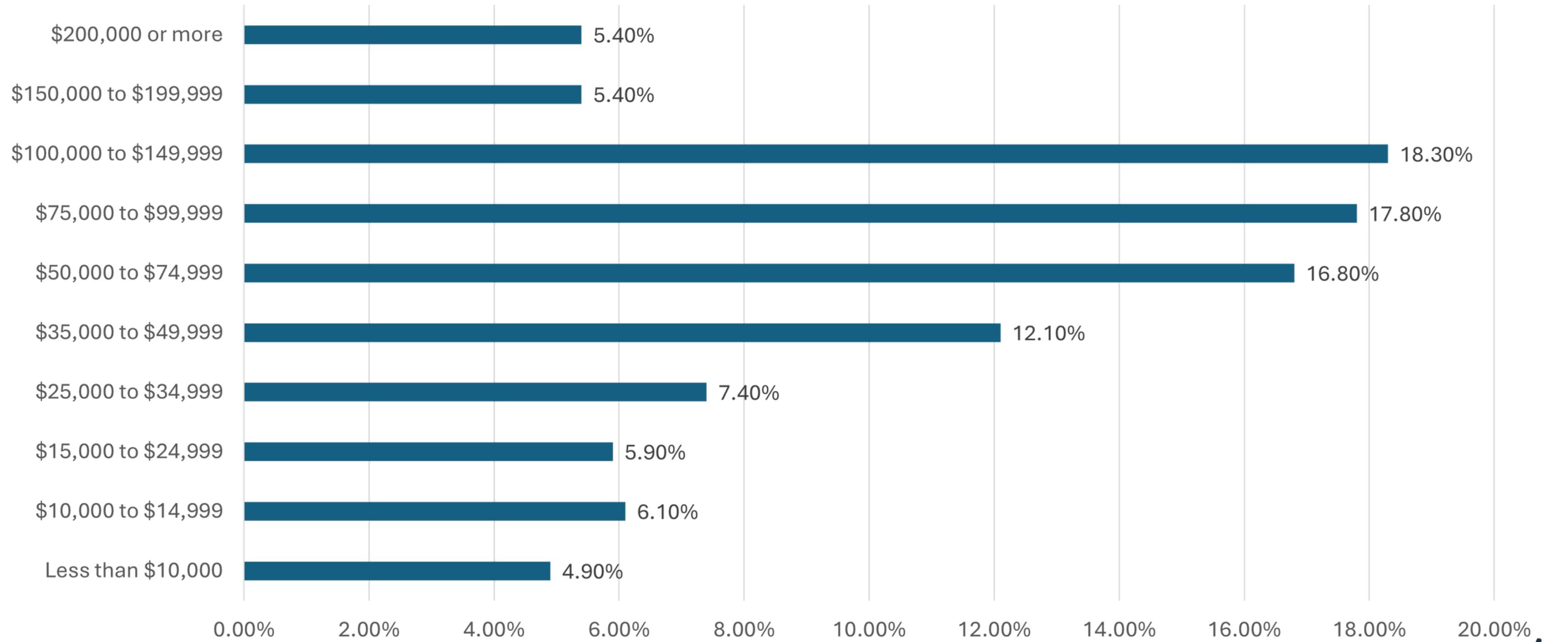
↑ NYS Poverty rate is 14%

Renting Households

51%

↑ NYS Renting household 41%

Household Income



- City median household income = \$68,242

Source: U.S. Census Bureau, American Community Survey

The Workers of Geneva



Total Workers who are City residents

6,156

Drive Alone
65.2%

▲ NYS Rate is 49%

Graduation Rate
87%

▲ NYS Rate is 86%

Travel Time to Work
16 mins.

▼ 35 mins. is NYS average



Preparing for 2026 Budgets



Budgeting Philosophy

Goal: Enhance transparency, cost resilience, and alignment with community priorities.

Over the past three years we have been shifting toward a Priority-Based Budgeting (PBB) approach from utilizing a municipal a method that ties funding to outcomes and metrics.

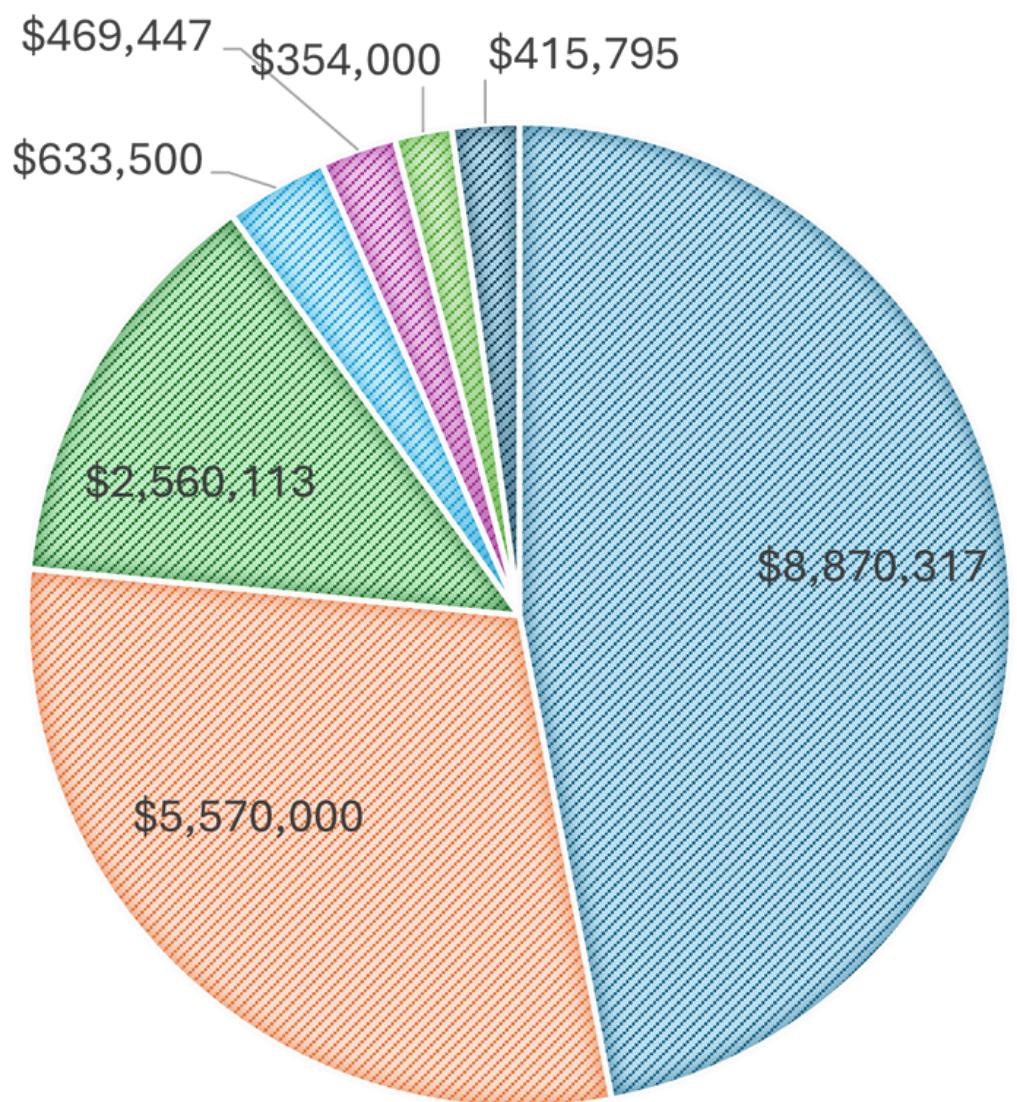
This budget cycles continues to integrate metrics and work programs into the budget process that goes beyond a single-year cycle.



General Fund Revenues 2025

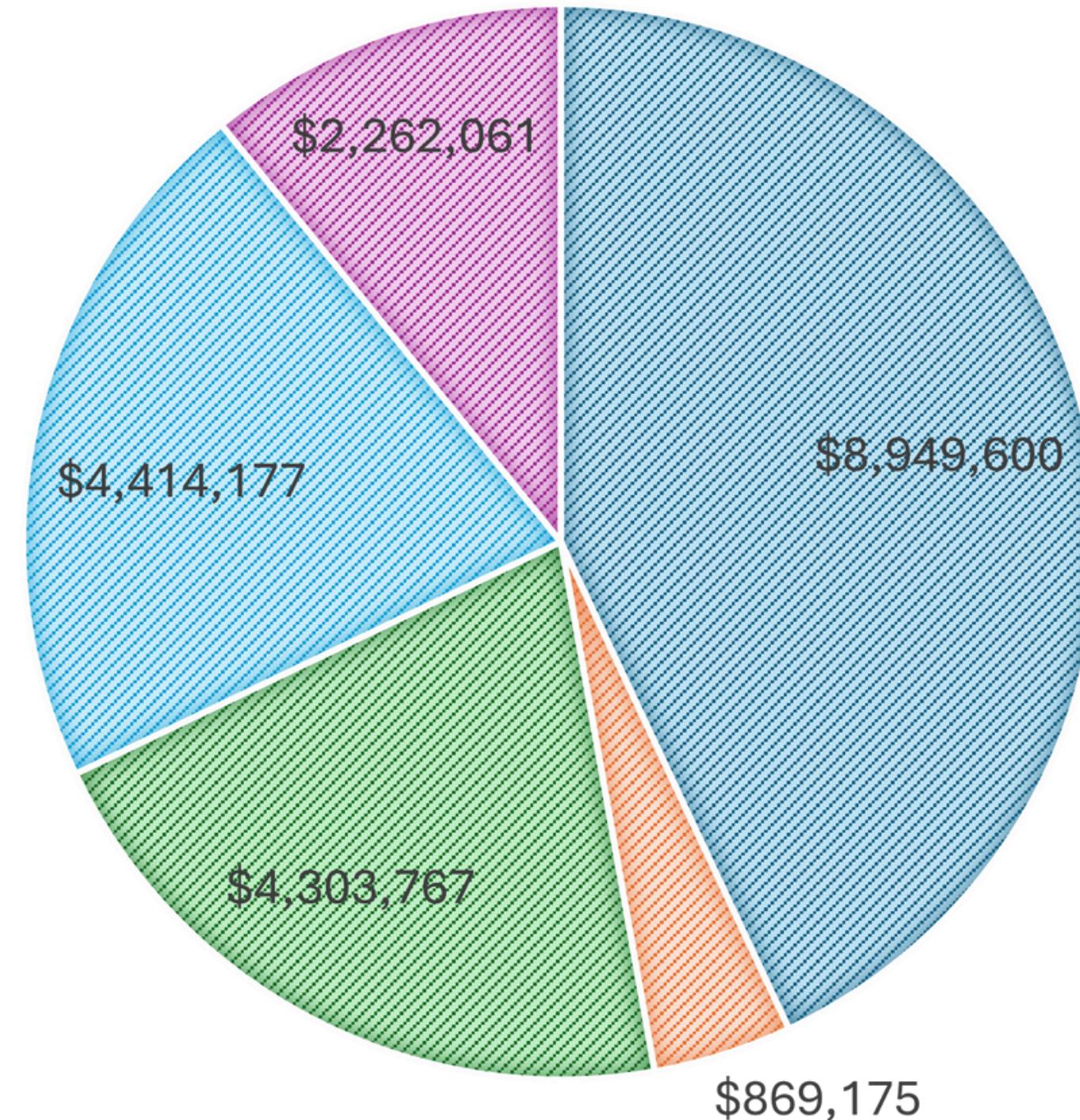
2025 GENERAL FUND REVENUES

- Property Tax
- State Aid
- Public Safety
- Interest Earnings and Property Sales
- Non-Property Tax
- Interfund Transfers
- Culture and Recreation



General Fund Expenditures 2025

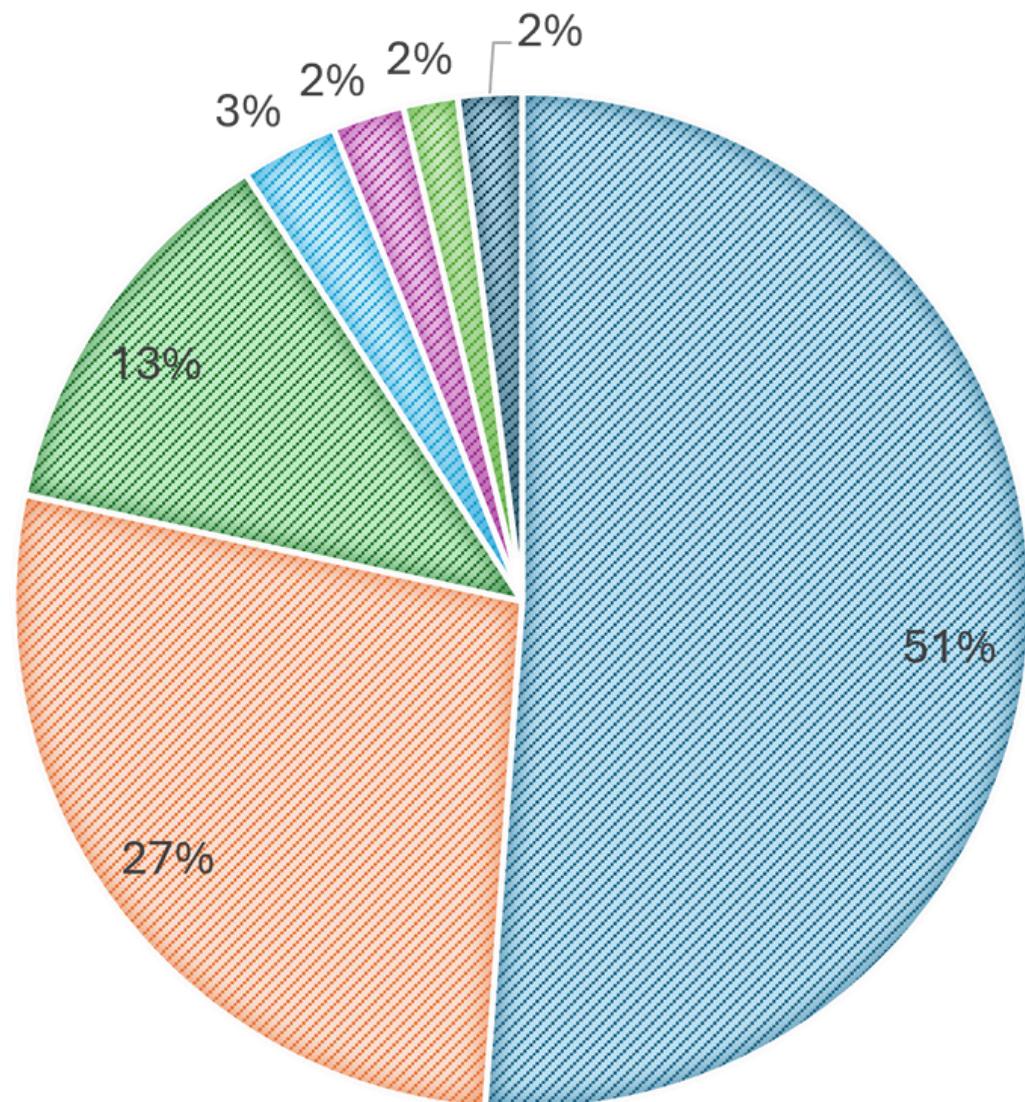
- Salaries & Wages
- Equipment
- Contractual Services
- Employee Benefits
- Debt Service



General Fund 2025 By Percentage

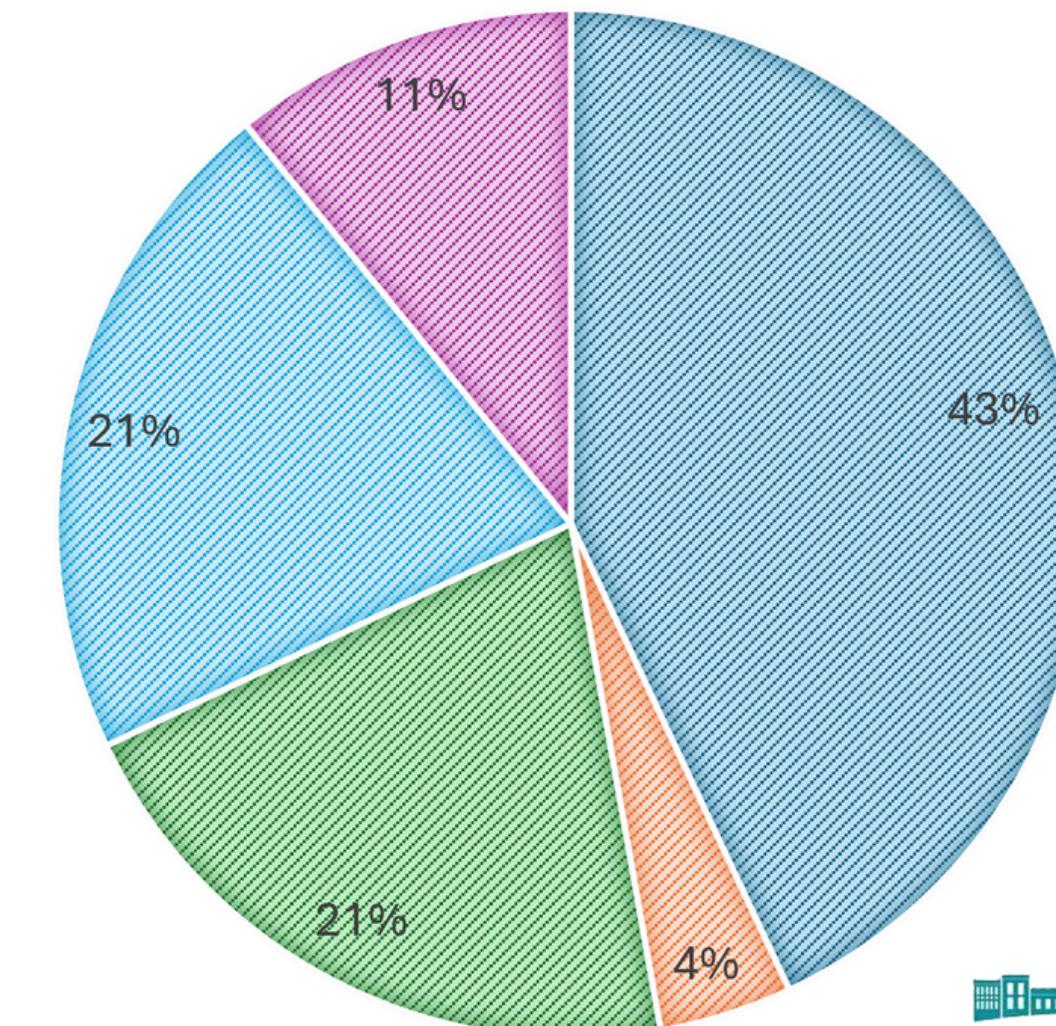
2025 GENERAL FUND REVENUES

- Property Tax
- State Aid
- Public Safety
- Interest Earnings and Property Sales
- Non-Property Tax
- Interfund Transfers
- Culture and Recreation



2025 GENERAL FUND EXPENDITURES

- Salaries & Wages
- Employee Benefits
- Equipment
- Debt Service
- Contractual Services



County and City Outlook

**2025 Total County
Appropriations:**
\$337,607,775

2025 County Levy:
\$83,588,940

2025 County Tax Rate:
\$5.57/per \$1,000 of value

**2025 Total City
Appropriations:**
\$20,898,780

2025 City Levy:
\$8,850,317

2025 City Tax Rate:
\$12.16/per \$1,000 of value



Cost Drivers

Personnel

- Most of the City's budget goes toward staffing direct services (around 66% of total budget)
- Labor costs have increased, will be more predictable over the life of current contracts (only two contracts are not known for 2026)
- City share of employee health insurance costs estimated to jump again (+19% for 2025)
- Largest fringe cost - but it also keeps us an attractive employer
- Is a negotiated benefit
- Fortunate to be part of the municipal consortium

Covering our debt obligations continues to be a cost driver (around 10% of total budget)

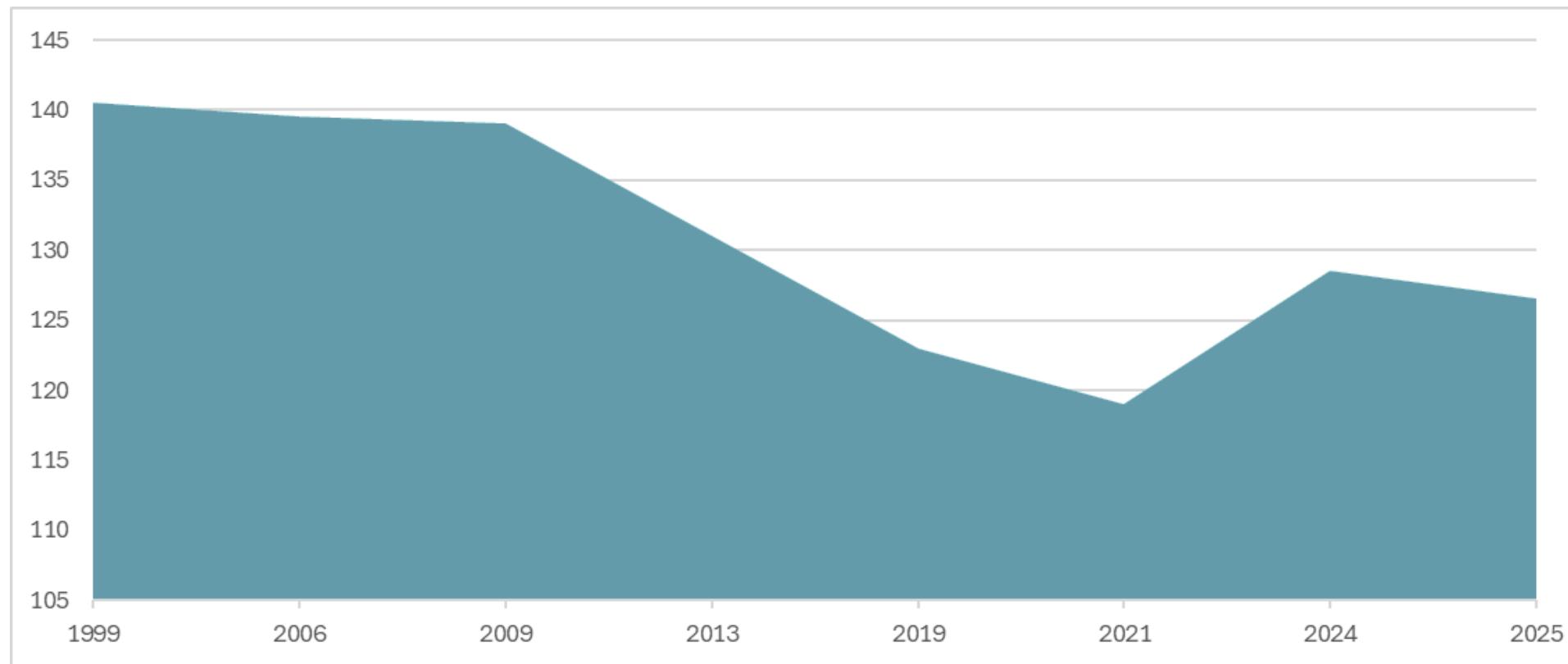
- Focus on long-term planning to stabilize and address deferred maintenance
- Expect to pay \$2M in 2026 (\$2.1M in 2025) from general fund budget
- *Considerations of future debt*

Goods and Services

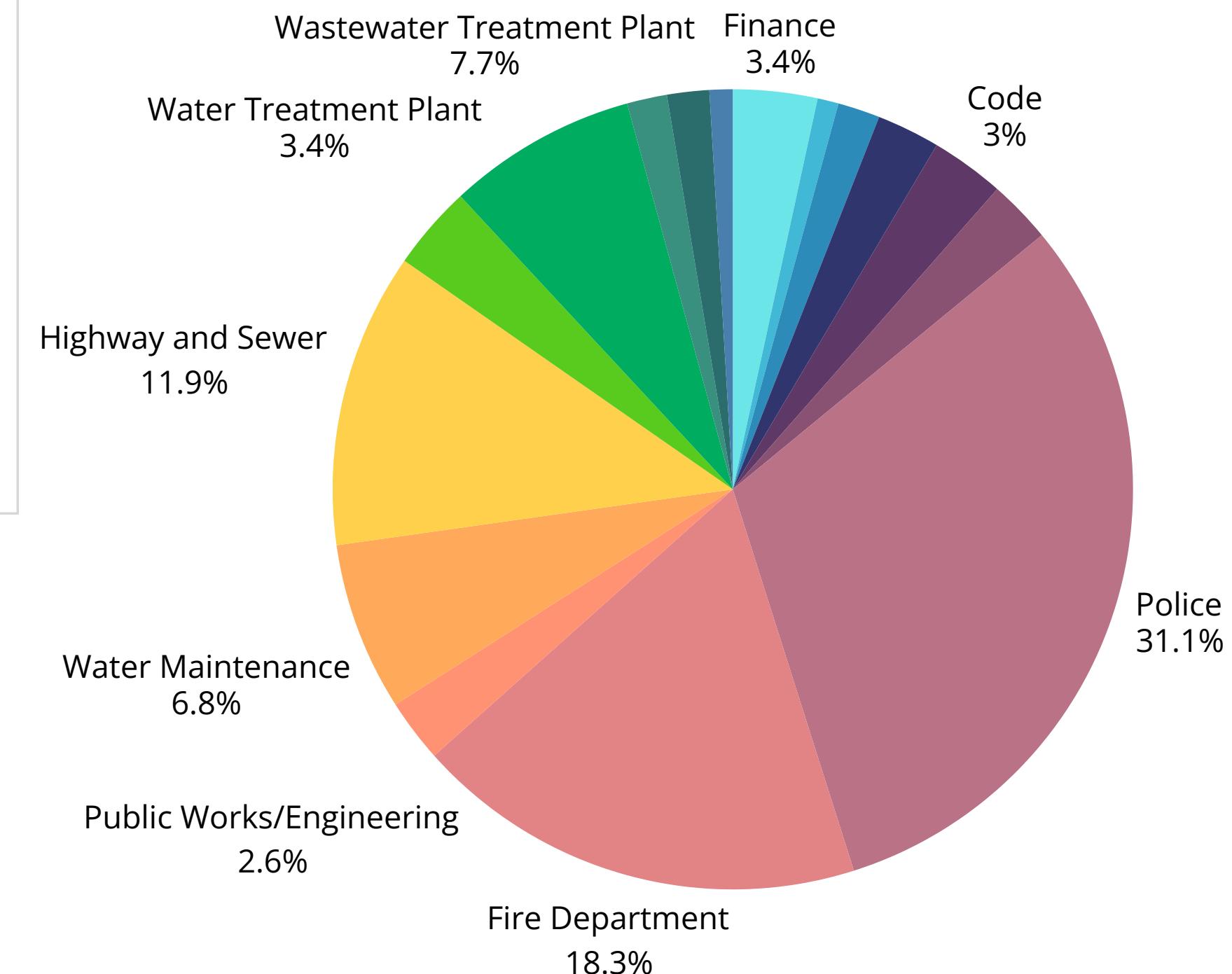
- Energy
- Equipment



City of Geneva Staffing (Full Time, Funded)



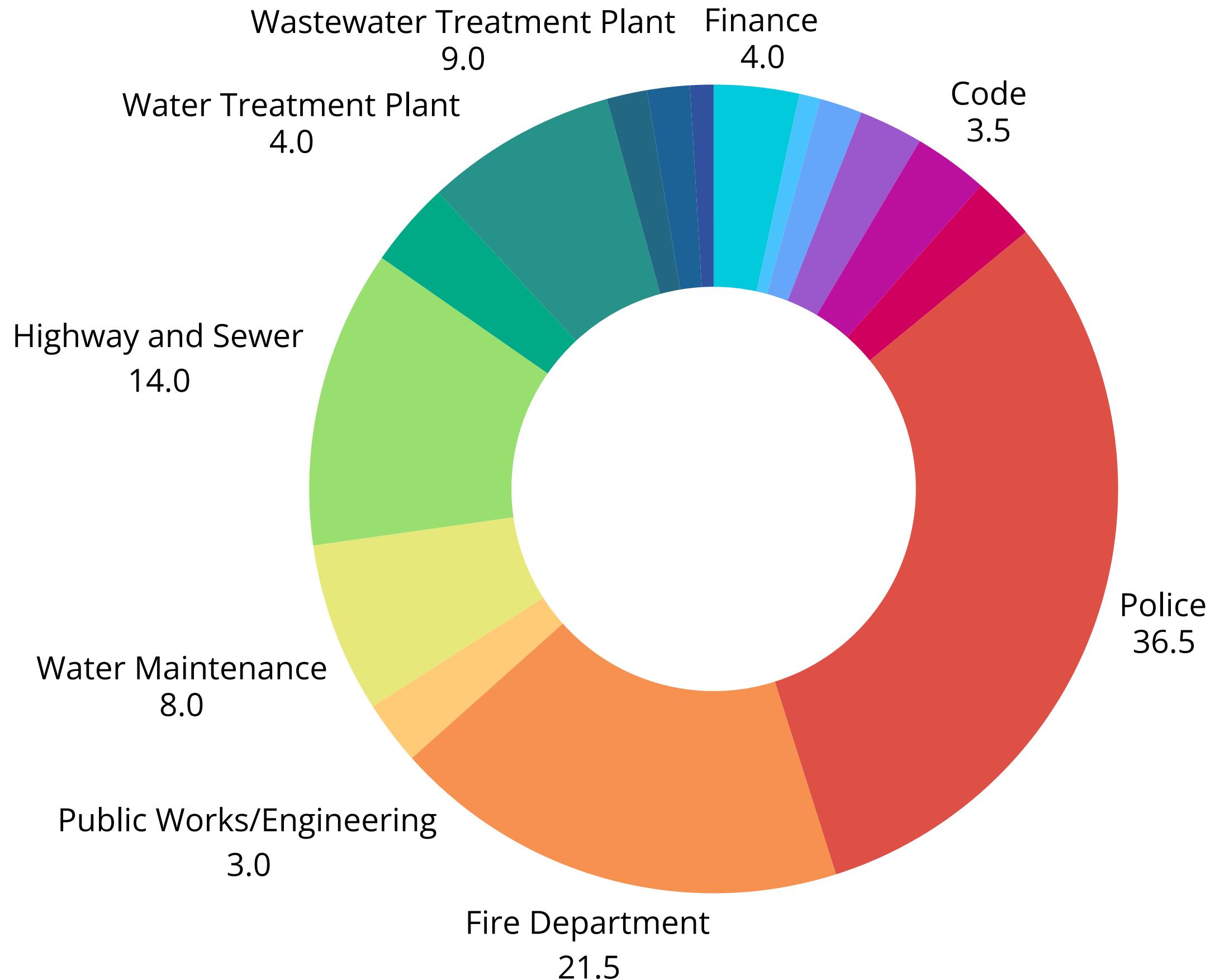
Total FTEs
126.5
 14 FTEs from 1999



City of Geneva Staffing 2025 (Full Time)

Total FTEs
126.5

14 FTEs from 1999



Priority Setting

Budgeting based on the cost of doing business, independent of the rise/fall of real estate values.

- Costs for the City and for residents have trended upwards, as have the value of residents' investments.
- Recent tax levy increases have been spurred by catching up for past lack of investment.

City Management and the Vision Ahead

- Foster unity by breaking down silos and embracing a single City approach.
- Maintain cost control by assessing services and fees to identify efficiencies.
- Capitalize on the benefits of previous investments.
- Remember our identity as a small, resilient city that is passionate about progress.
- Strive for advancement through a streamlined organization.

Council did NOT set a 2026 target increase or decrease as a whole body

Identify cost savings & reductions

- Use the resources we have to move results
- Request cost savings from each department
- Staff vacancy review process
- Review contracts and impacts
- "Actuals" tell the story of spending and need

Review and adjust revenues such as fees

- Consider affordability impacts
- Make case to recover costs

Make strategic investments

- To improve the organization
- To meet community needs
- Paying down debt
- Use of fund balance



Maintenance of Effort Budget 2026

To maintain City staffing at 2025 levels:

- Estimating 12% - 15% increase in salaries and fringe benefits

Relies on limited budget increases outside of staffing and obligations

- Continues to be difficult to calculate cost of goods amid continued uncertainty
- Departments are asked to provide same level of services with flat and/or decreased budgets

Above Required Maintenance funding will be required – as any new initiatives will increase estimated levy increase



Comparison Communities

City	County	City Levy (25)	City Budget (25)	Taxable Assessed Value (24)	Tax Rate per 1000	2025 ACS Census	Tax Exemptions (2024 Data)
City of Watervliet	Albany	\$ 6,181,628	\$ 14,531,821	\$ 393,397,808	\$ 15.71	10377	46%
City of Canandaigua	Ontario	\$ 7,400,000	\$ 21,400,000	\$ 1,154,949,950	\$ 6.41	10442	35%
City of Corning **	Steuben	\$ 8,714,598	\$ 23,400,000	\$ 808,969,617	\$ 10.77	10629	25%
City of Fulton	Oswego	\$ 4,949,629	\$ 9,100,000	\$ 460,927,530	\$ 10.74	11166	24%
City of Dunkirk	Chautauqua	\$ 10,907,276	\$ 20,155,054	\$ 329,073,387	\$ 33.15	12250	29%
City of Geneva	Ontario	\$ 8,850,000	\$ 20,900,000	\$ 727,568,268	\$ 12.16	12573	57%
City of Olean	Cattaraugus	\$ 8,493,056	\$ 19,800,000	\$ 478,614,807	\$ 17.75	13798	35%
City of Glens Falls	Warren	\$ 11,147,482	\$ 25,500,500	\$ 1,308,732,741	\$ 8.52	14322	24%
City of Beacon *	Dutchess	\$ 13,502,589	\$ 26,202,891	\$ 1,705,642,304	\$ 7.92	15263	16%
City of Batavia **	Genesee	\$ 7,200,000	\$ 22,379,497	\$ 850,862,211	\$ 8.46	15361	23%
City of Lackawanna	Erie	\$ 12,822,577	\$ 33,333,433	\$ 765,526,999	\$ 16.75	19372	20%
City of Peekskill	Westchester	\$ 20,993,000	\$ 47,541,764	\$ 2,216,103,007	\$ 9.47	25520	50%
City of Auburn **	Cayuga	\$ 14,858,079	\$ 49,891,621	\$ 1,265,502,490	\$ 11.74	26081	30%
City of Elmira	Chemung	\$ 30,307,200	\$ 41,400,000	\$ 561,807,622	\$ 29.98	26176	38%
City of Ithaca	Tompkins	\$ 33,182,523	\$ 81,781,509	\$ 2,795,494,755	\$ 11.87	34422	60%
City of Albany	Albany	\$ 62,981,000	\$ 221,000,000	\$ 4,657,174,798	\$ 13.52	102925	64%
City of Syracuse **/***	Onondaga	\$ 127,415,912	\$ 983,045,670	\$ 4,524,164,423	\$ 28.16	146037	53%
City of Rochester **	Monroe	\$ 187,637,400	\$ 68,045,500	\$ 7,548,686,850	\$ 24.86	204882	29%

* Homestead cities (taxes include regional taxation for additional services and have different rates across the jurisdiction; tax rate is variable)

** Non-Calendar Budget Cycle (amounts from 2025-2026 Budgets)

*** City budget includes school budget

Population Data is from ACS

Other data pulled from OCS and Budget Documents





2026 Budgeting

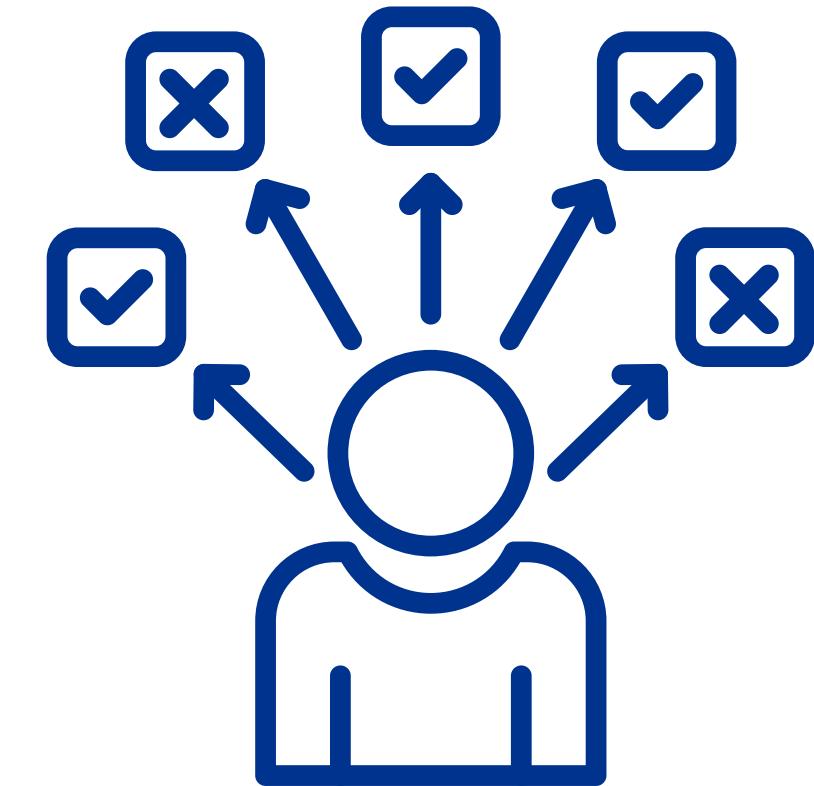


Decisions Ahead



Infrastructure Investments

- Road Maintenance Programming
- Sewer and Water Infrastructure Investment
- Televising and Repairing Water and Sewer Lines
- Water Treatment Regulatory Changes
- Waste Water Treatment Plant Expansion



Facilities Maintenance

- **City Hall:** Continued Cornice Repair and Roof Replacement
- **Department of Public Works:** Space Consideration and Long-term Rental Rates at GEDC; restroom/locker room expansion or upgrades
- **Welcome Center:** Continued maintenance at facility
- **Public Safety Buildings:** NYS Court requests/upgrades
- **Parks:** Playground repairs and replacement
- **Recreation Complex:** Chiller replacement and Long-term vision of the Complex

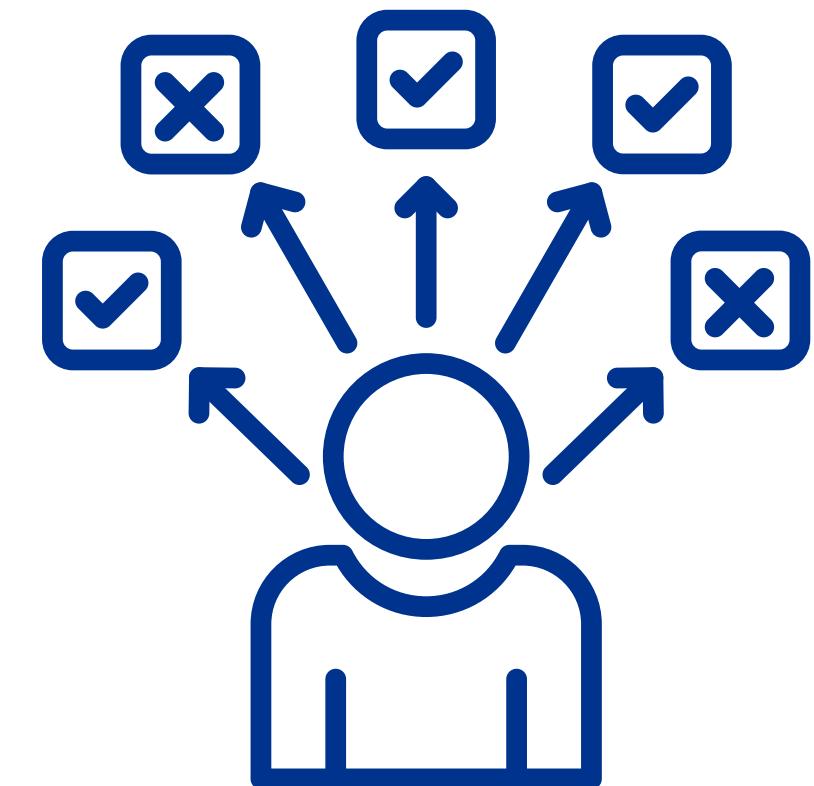
Decisions Ahead

Equipment

- Vehicle Replacement Plans (Considerations: age of vehicle, resale value, use of vehicle, hours vehicle runs)
- Pumps at Water and Waste Water Treatment Plant
- In-house vs. contracted use
- Safety Equipment Replacement Schedules for Fire Department

Staffing Considerations

- Staff experience and expertise
- Succession planning
- Professional development



Technology

- Software to improve efficiency
- Cellular water meters



Understanding Impact on 10% addition or Reduction to Tax Levy in 2025 Costs

2025 Tax Bill for Family of Four in a \$200,000 Home:

- **City Tax:** \$2,432.00
- **County Tax:** \$1,115.47
- **Worker's Comp:** \$71.44
- **School Tax:** \$3,087.33
- **Library Tax:** \$139.10
- **Water/Sewer:** \$900.00
- **Total:** \$7,745.34

10% City Tax Reduction

Reduces city tax to \$2,188.80

Total becomes \$7,502.14

Saves the family \$20.26 each month or \$243.20 annually

Provides \$900,000 in savings to the City

10% City Tax Increase

Increases city tax to \$2,675.20

Total becomes \$7,988.54

Costs an additional \$243.20 annually or \$20.26 each month

Provides \$900,000 in revenues to the City



2026 Budget Prep Timeline

Strategic Planning & Goal Setting – Timeline: February – May

- Council reviews current metrics, work programs
- Council identifies priorities (capital improvements, safety, infrastructure)
- Departments share their work programs and areas of future priority for investment
- A strategic budget overview and priority work session for council is held in May
- The Comptroller and City Manager review the mandated costs related to maintaining all current operations to create a maintenance of effort budget; which will provide direction to Staff for budget prep

Departmental Budget Requests – Timeline: May–June

- Departments submit budget requests (due by ~June 17 to the Comptroller), performance metrics, and work program summaries
- Requests are outlined to control spending; for 2026 departments were requested to reduce overall departmental spending by 5%
- Requests that are above the reduction to previous year of spending are considered Above Required Maintenance requests



Timeline



City Manager & Comptroller Review – Timeline: August–September

- Submitted departmental budgets are evaluated and consolidated into the three funds (water, sewer, and general operations)
- All revenues with the exception of property taxes for the coming year are projected for the general fund
- All expenses in initial departmental budget requests and organizational requests, including debt, that align with departmental and council priorities are projected for the general fund
- Tax Levy is determined (the total property tax revenue needed to balance the general fund budget); for water and sewer fund the fees and rates are determined
- Divide levy by assessed value to set tax rate. 2025 Assessed Value is \$729,466,885

City Manager Budget Presentation

- September 9, 2025 at 6pm

Budget Workshops & Public Hearings – September – October

- Formal public hearing at Council Chambers at the October Meeting –public may comment
- Council may adjust tax levy or expenditures based on input and voting.
- Formal Adoption – Deadline: November 1, 2025

Budget Administration & Amendments – January–December

- Finance Department ensures spending aligns with appropriations—no overspending or obligation without funds .
- The City Manager can transfer funds within departments; Council must approve inter-department moves or supplemental needs beyond departmental budgets.
- If revenues fall short or unexpected expenses occur, the City Manager reports and the Council can create adjustments.

2026 Budget Calendar



September 9, 2025 at 6pm: City Manager Provides the 2026 Budget

September 23, 2025 at 6pm: Work Session - Public Safety

September 30, 2025 at 6pm: Work Session on Budget – Public Works & Recreation

October 1, 2025 at 7pm: Public Hearing on the City Manager's Budget

October 7, 2025 at 6pm: Work Session on Budget – Administration

October 14, 2025 at 6pm: General Work Session on Budget

October 21, 2025 at 6pm: General Work Session on Budget

October 28, 2025 at 6pm: General Work Session on Budget

October 31, 2025: Budget Must Be Adopted

Departments called to work sessions may change based on council questions
and department availability.



Thank you.





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