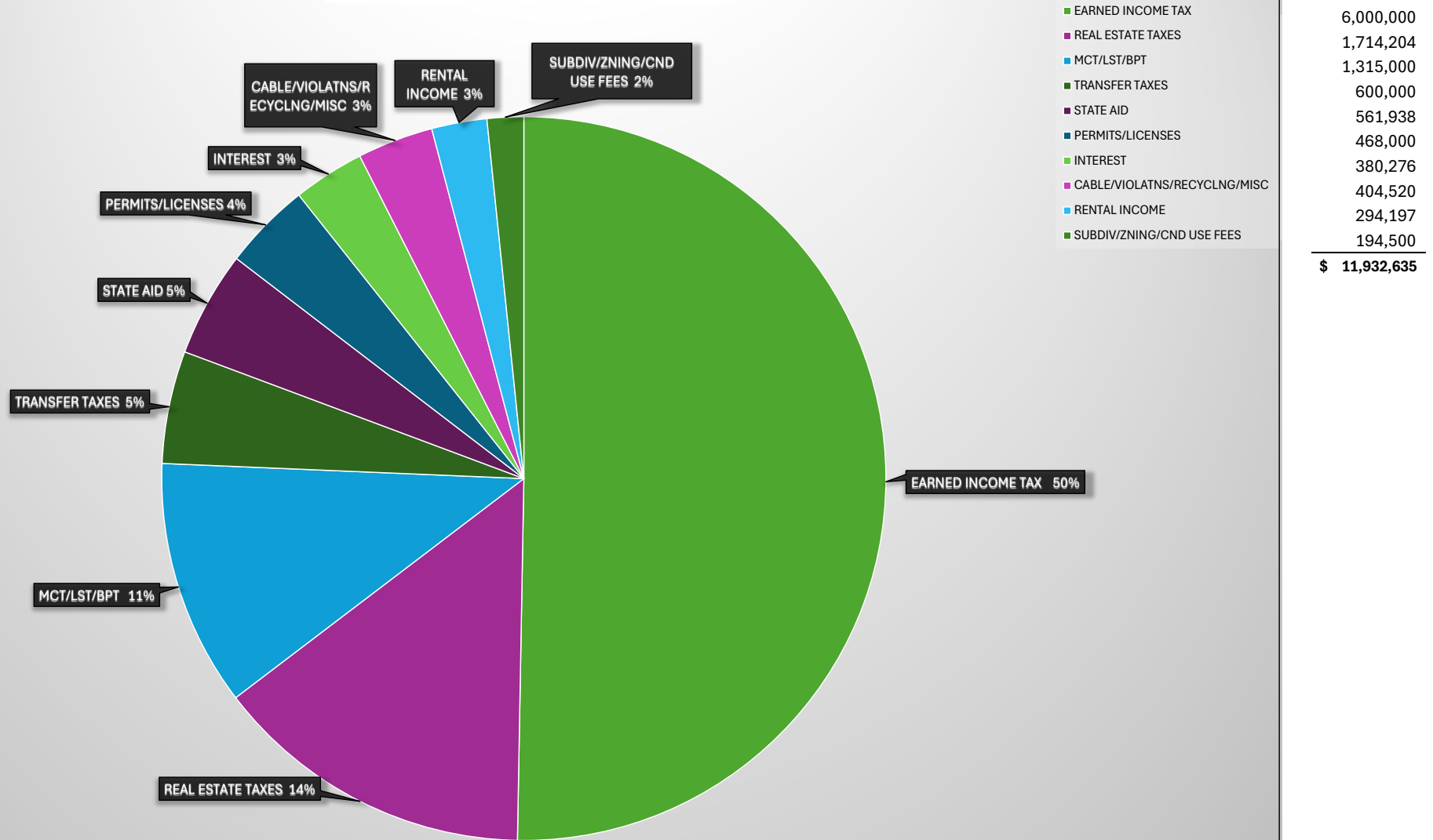


GENERAL OPERATING FUNDS REVENUES



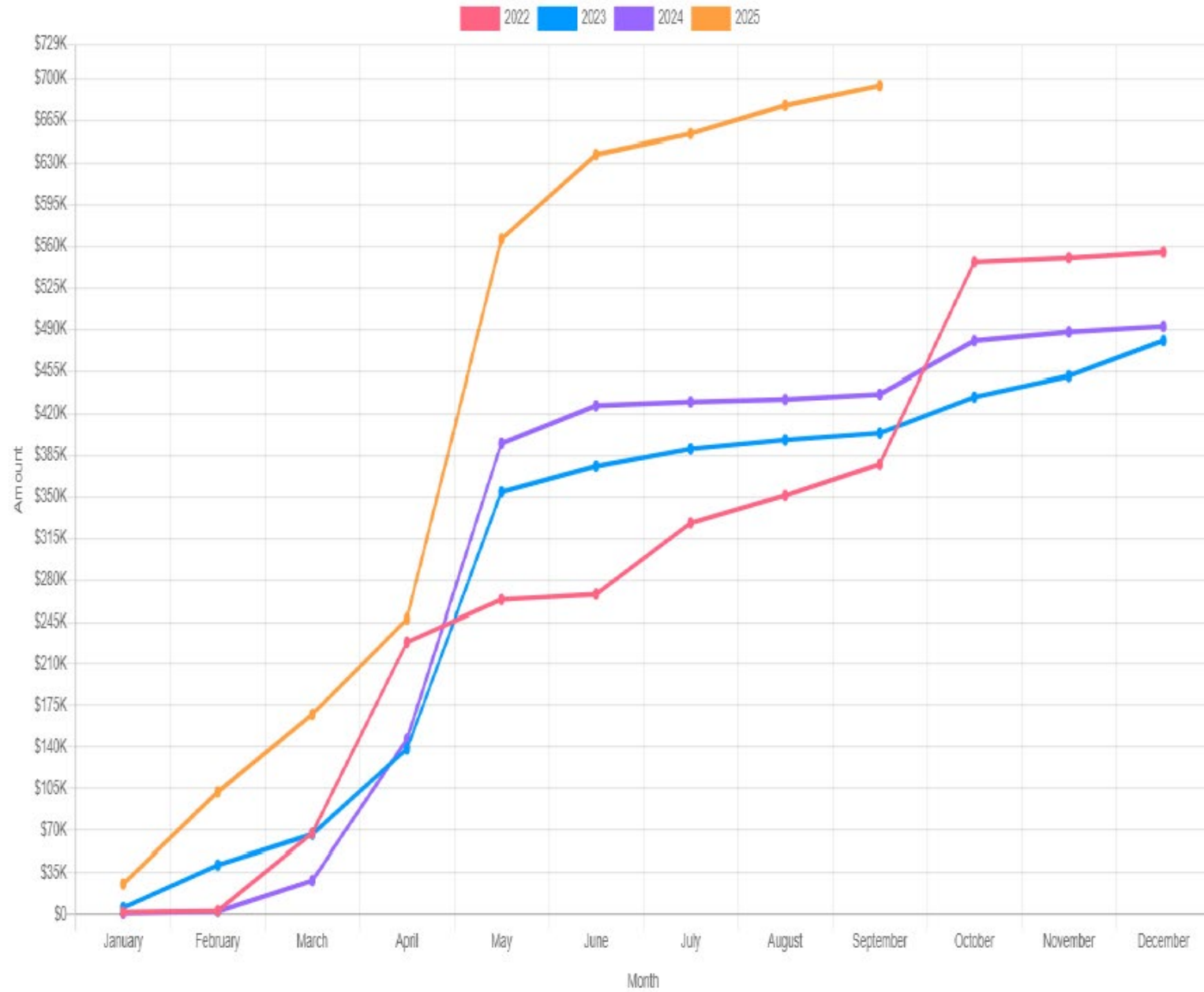
EARNED INCOME TAX

Chart



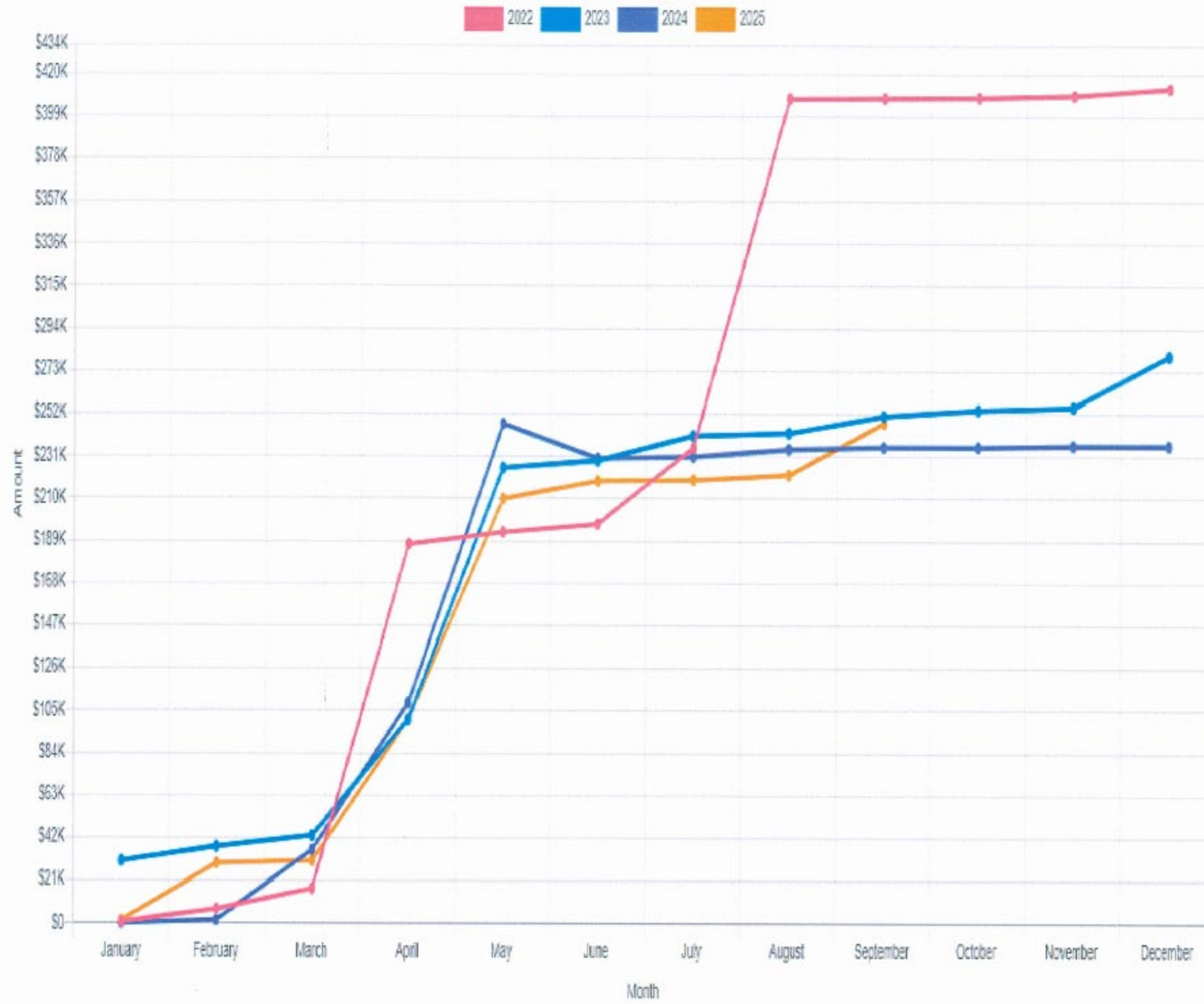
BUSINESS PRIVILEGE TAX

Chart



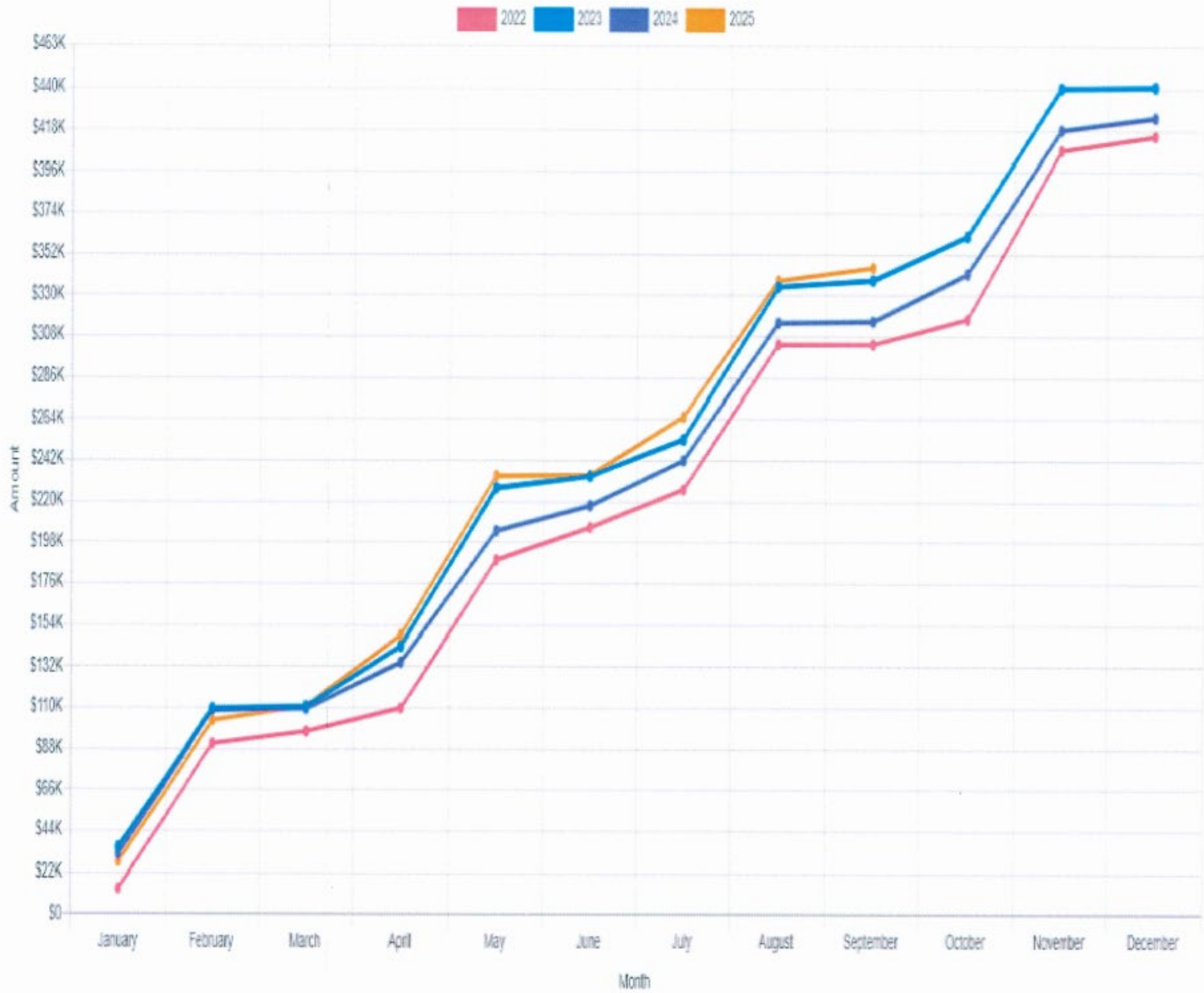
MERCANTILE TAX

Chart



LOCAL SERVICES TAX

Chart



MONTGOMERY COUNTY REAL ESTATE TAX MILLAGE RATES

Municipality	2025 Township/Boro	2025 Montgomery County	2025 MontCo Community College	2025-2026 School District/Library	Total
Norristown	18.250	5.252	0.39	39.596	63.488
Pottstown	15.118	5.252	0.39	44.390	65.150
Bridgeport	12.230	5.252	0.39	24.010	41.882
Bryn Athyn	12.118	5.252	0.39	0.000	17.760
Hatboro Borough	11.366	5.252	0.39	34.970	51.978
Jenkintown	11.337	5.252	0.39	52.596	69.575
Rockledge	10.600	5.252	0.39	37.070	53.312
Cheltenham	9.955	5.252	0.39	54.770	70.367
Royersford	9.950	5.252	0.39	34.186	49.778
Narberth	9.865	5.252	0.39	35.267	50.774
Ambler	9.815	5.252	0.39	25.654	41.111
Souderton	9.750	5.252	0.39	35.825	51.217
Pennsburg	9.725	5.252	0.39	28.208	43.575
Lansdale	8.000	5.252	0.39	32.204	45.846
Schwenksville	7.790	5.252	0.39	38.700	52.132
Collegeville	7.550	5.252	0.39	38.700	51.892
Telford	7.530	5.252	0.39	35.825	48.997
East Greenville	7.400	5.252	0.39	28.208	41.250
Upper Moreland	7.309	5.252	0.39	39.514	52.465
North Wales	7.000	5.252	0.39	32.204	44.846
Upper Dublin	6.982	5.252	0.39	39.751	52.375
Lower Moreland	6.274	5.252	0.39	43.763	55.679
Abington	5.922	5.252	0.39	38.550	50.114
Towamencin	5.689	5.252	0.39	32.204	43.535
Hatfield	5.221	5.252	0.39	32.204	43.067
Upper Pottsgrove	4.750	5.252	0.39	41.754	52.146
Springfield	4.650	5.252	0.39	40.656	50.948
West Pottsgrove	4.500	5.252	0.39	41.754	51.896
Conshohocken	4.500	5.252	0.39	26.495	36.637
West Norriton	4.475	5.252	0.39	39.596	49.713
Lower Merion	4.462	5.252	0.39	35.267	45.371
Upper Merion	4.461	5.252	0.39	24.010	34.113
Lower Pottsgrove	4.368	5.252	0.39	41.754	51.764
Hatfield Borough	4.250	5.252	0.39	32.204	42.096
Red Hill	4.200	5.252	0.39	28.208	38.050
Whitpain	3.950	5.252	0.39	25.654	35.246

MONTGOMERY COUNTY REAL ESTATE TAX MILLAGE RATES

Municipality	2025 Township/Boro	2025 Montgomery County	2025 MontCo Community College	2025-2026 School District/Library	Total
Lower Providence	3.859	5.252	0.39	35.722	45.223
Douglass	3.500	5.252	0.39	32.690	41.832
Limerick	3.483	5.252	0.39	34.186	43.311
Lower Salford	3.459	5.252	0.39	35.825	44.926
Lower Frederick	3.420	5.252	0.39	38.700	47.762
Marlborough	3.185	5.252	0.39	28.208	37.035
Plymouth	2.945	5.252	0.39	26.495	35.082
Montgomery	2.940	5.252	0.39	32.204	40.786
Upper Providence	2.750	5.252	0.39	34.186	42.578
East Norriton	2.727	5.252	0.39	39.596	47.965
Green Lane	2.500	5.252	0.39	28.208	36.350
Franconia	2.440	5.252	0.39	35.825	43.907
Whitemarsh	2.363	5.252	0.39	26.495	34.500
Horsham	2.230	5.252	0.39	34.970	42.842
Upper Gwynedd	2.041	5.252	0.39	32.204	39.887
Trappe	1.970	5.252	0.39	38.700	46.312
Upper Frederick	1.620	5.252	0.39	32.690	39.952
New Hanover	1.587	5.252	0.39	32.690	39.919
Upper Salford	1.500	5.252	0.39	35.825	42.967
Upper Hanover	1.450	5.252	0.39	28.208	35.300
Salford	1.400	5.252	0.39	35.825	42.867
Lower Gwynedd	1.223	5.252	0.39	25.654	32.519
West Conshohocken	1.180	5.252	0.39	24.010	30.832
Perkiomen	0.950	5.252	0.39	38.700	45.292
Skippack	0.320	5.252	0.39	38.700	44.662
Worcester	0.050	5.252	0.39	35.722	41.414

REAL ESTATE TAX ASSESSMENT		UNIT	
TOTALS BY CLASS 2025	ASSESSMENT	COUNT	AVERAGE
COMMERCIAL	212,206,230	148	1,433,826
INDUSTRIAL	55,301,730	4	13,825,433
RESIDENTIAL	1,150,226,400	3978	289,147
FARMLAND AND FOREST	2,791,030	7	398,719
EXEMPT	153,603,460	144	1,066,691

Montgomery County Assessment is based on 100% of the **1996** Market Value.

Since 1996, the market value of properties has changed, so the state issues a "Common Level Ratio", (CLR) each year.

CLR is a factor used to determine the assessment's relationship to the current market value. It changes annually.

For July 1, 2025, to June 30, 2026, Montgomery County's CLR factor is **3.25**.

CLR = 1/3.25 or 31% of Market Value is Assessed Value

Example:

Average Residential Assessment in LGT:	289,147
CLR: 2025/2026	3.25
Market Value based on CLR	\$ 939,727

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EXEMPT	153,603,460	144	1,066,691

	2025	2025	2025	2025
	Lower Gwynedd Twp 1.223	Mont. County / Comm. College 5.642	Wiss. SD/ Wiss. Villy Library 25.654	TOTAL 32.519
Real Estate Tax Rates (mills)				
Average Residential Assessment in LGT		\$289,147		
Real Estate Tax Millage / 1,000	0.001223	0.005642	0.025654	0.032519
Real Estate Tax Total	\$ 354	\$ 1,631	\$ 7,418	\$ 9,403
% of Total Real Estate Tax Paid by Homeowner	4%	17%	79%	100%

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**LOWER GWYNEDD TOWNSHIP
MONTGOMERY COUNTY, COMMONWEALTH OF PENNSYLVANIA**

RESOLUTION 2025-

PROPERTY TAX RATES AND STREETLIGHT ASSESSMENTS FOR 2026

BE IT RESOLVED by the Lower Gwynedd Township Board of Supervisors that:

1. **REAL PROPERTY TAX.** Pursuant to Section 3205 of the PA Second Class Township Code, a tax shall be levied on all real property within Lower Gwynedd Township subject to taxation for fiscal year 2025, as follows:

Tax Rate for	Mills on each Dollar of Assessed Valuation	Cents on each \$100 of Assessed Valuation
General Purposes	1.047 0.877 mills	\$0.1047 (10.47 cents)
Fire Protection	0.146 mills	\$0.0146 (1.46 cents)
Fire Hydrants	0.030 mills	\$0.0030 (0.30 cents)
Recreation	0.170 mills	\$0.0170 (1.705 cents)
Total	1.223 mills	\$0.1223 (12.23 cents)

2. **STREETLIGHTS.** Pursuant to Section 2002 and 2003 of the PA Second Class Township Code, the following rates are assessed on those properties subject to assessment for street light purposes:

- a. On each benefited property within the street lighting district:

District	Rate per Benefited Property
Foxfield Reserve	\$39.72
Estates at Cedar Hill	\$23.05
Gwynn Oaks	\$14.72
Gwynn Crest	\$43.13
Polo Club	\$23.20
Trewellyn Estates	\$17.96
Walnut Farm Road	\$68.32
Warren Road	\$18.10
Wister Woods	\$33.76
Wooded Pond	\$11.05

- b. On each foot of property that fronts on the street for properties within 250 feet of a streetlight:

District	Rate per Front Foot	
	Improved	Unimproved
Bethlehem Pike	\$0.31 (31 cents)	\$0.03 (3 cents)

Approved at the public meeting of the Lower Gwynedd Township Board of Supervisors of Lower Gwynedd Township held on December 9, 2025.

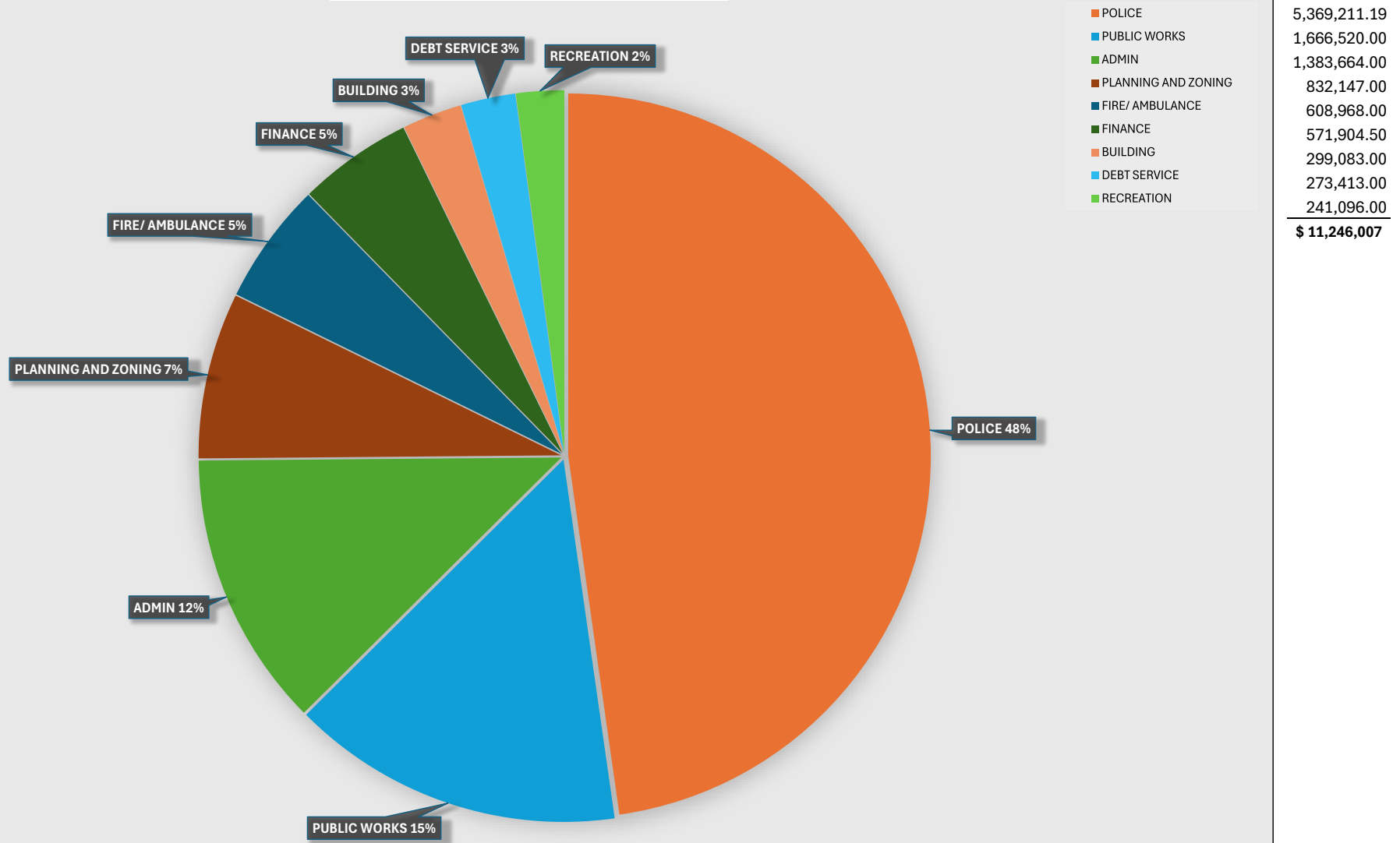
ATTEST:

**LOWER GWYNEDD TOWNSHIP
BOARD OF SUPERVISORS**

**MIMI GLEASON
TOWNSHIP MANAGER**

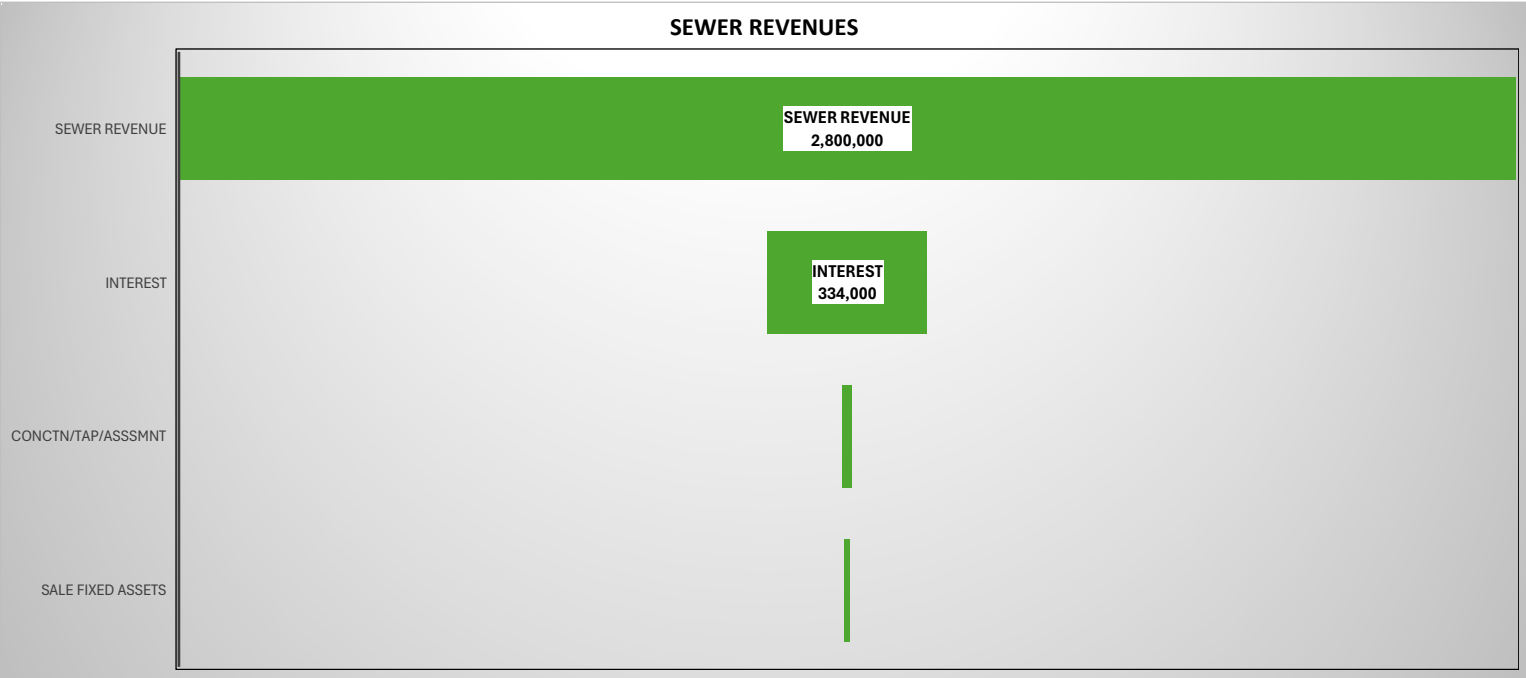
**DANIELLE A. DUCKETT
CHAIRPERSON**

GENERAL OPERATING FUNDS EXPENSES

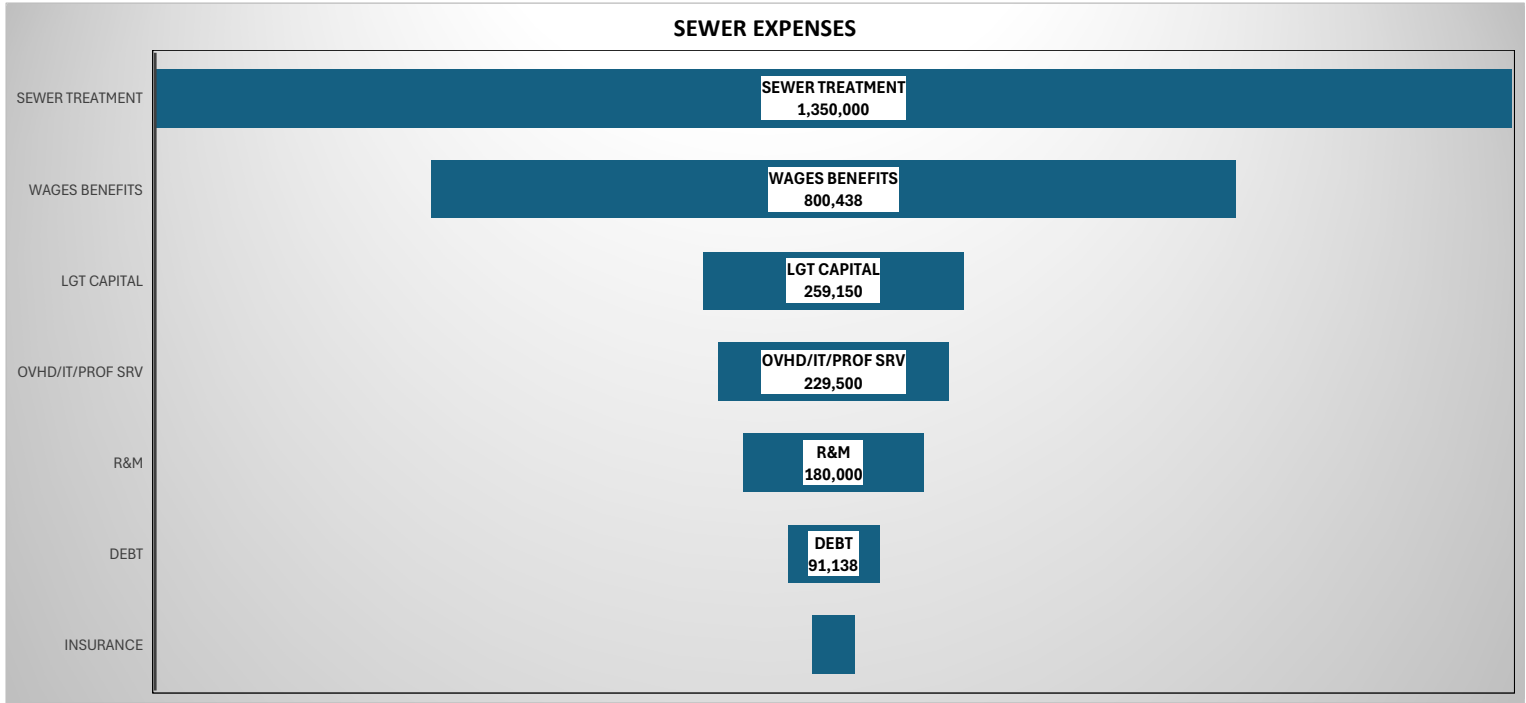


SUMMARY COMPARISON GENERAL OPERATING FUNDS 2026 BUDGET TO 2025 PROJECTION

	BUDGET	PROJECTION	DIFFERENCE	
	2026	2025		
REVENUES GEN OPERATING FUNDS				
REAL ESTATE TAXES	1,714,204	1,711,786	2,418	Stable Collection
TRANSFER TAXES	600,000	525,000	75,000	Depends on Sales of Property/Economic Conditions
EARNED INCOME TAX	6,000,000	5,840,000	160,000	Per Berkheimer Estimate
MCT/LST/BPT	1,315,000	1,438,000	(123,000)	2025 BPT Collected for past years
PERMITS/LICENSES	468,000	385,852	82,148	Estimate based on Averages
INTEREST	380,276	356,124	24,152	Full Year - Better Interest at Citadel
STATE AID	561,938	561,498	440	Per letters received from State
SUBDIV/ZNING/CND USE FEES	194,500	69,290	125,210	Building Projects occuring 2026
BANK LEASE/SEWER ALLOCATION	294,197	290,632	3,565	Wells Fargo Lease Increase
CABLE/VIOLATIONS/RECYCLING/MISC	404,520	507,882	(103,362)	Lower Recycling Grant/Less Cable More Streaming
TRANSFERS	33,773	13,067	20,706	Transfer from Sewer for Defined Contribution
TOTAL BUDGETED REVENUES	\$ 11,966,408	\$ 11,699,131	\$ 267,277	Berkheimer and Building Projects
EXPENSES GEN OPERATING FUNDS				
ADMIN	1,383,664	1,279,728	103,936	Twshp Wide Hardware/Technology/Health Insurance/Wages
FINANCE	571,905	486,442	85,463	Technology/Health Insurance/Wages
BUILDING	299,083	288,686	10,397	Technology/Health Insurance/Wages
POLICE	5,369,211	5,155,075	214,136	Wage Increases/Health Insurance/OT
PLANNING AND ZONING	832,147	776,483	55,664	Technology/Health Insurance/Wages
PUBLIC WORKS	1,666,520	1,404,207	262,313	Snow supplies from Highway Fund/Cleaning/Seasonal Mowing
FIRE/ AMBULANCE	608,968	596,097	12,871	State Aid and Ambulance Contribution Higher
DEBT SERVICE	273,413	278,343	(4,930)	Actual Debt Payment
RECREATION	241,096	242,795	(1,699)	Costs shifted to PW
TOTAL BUDGETED EXPENSES	11,246,007	10,507,855	738,151	Technology/Health Insurance/Wages
Surplus Deficit Before Transfers to Capital Funds	\$ 720,401	\$ 1,191,276	\$ (470,875)	Technology/Wages/Insurance
Transfer to Capital Funds	500,000	500,000	0	
Surplus Deficit AfterTransfers to Capital Funds	\$ 220,401	\$ 691,276	\$ (470,875)	

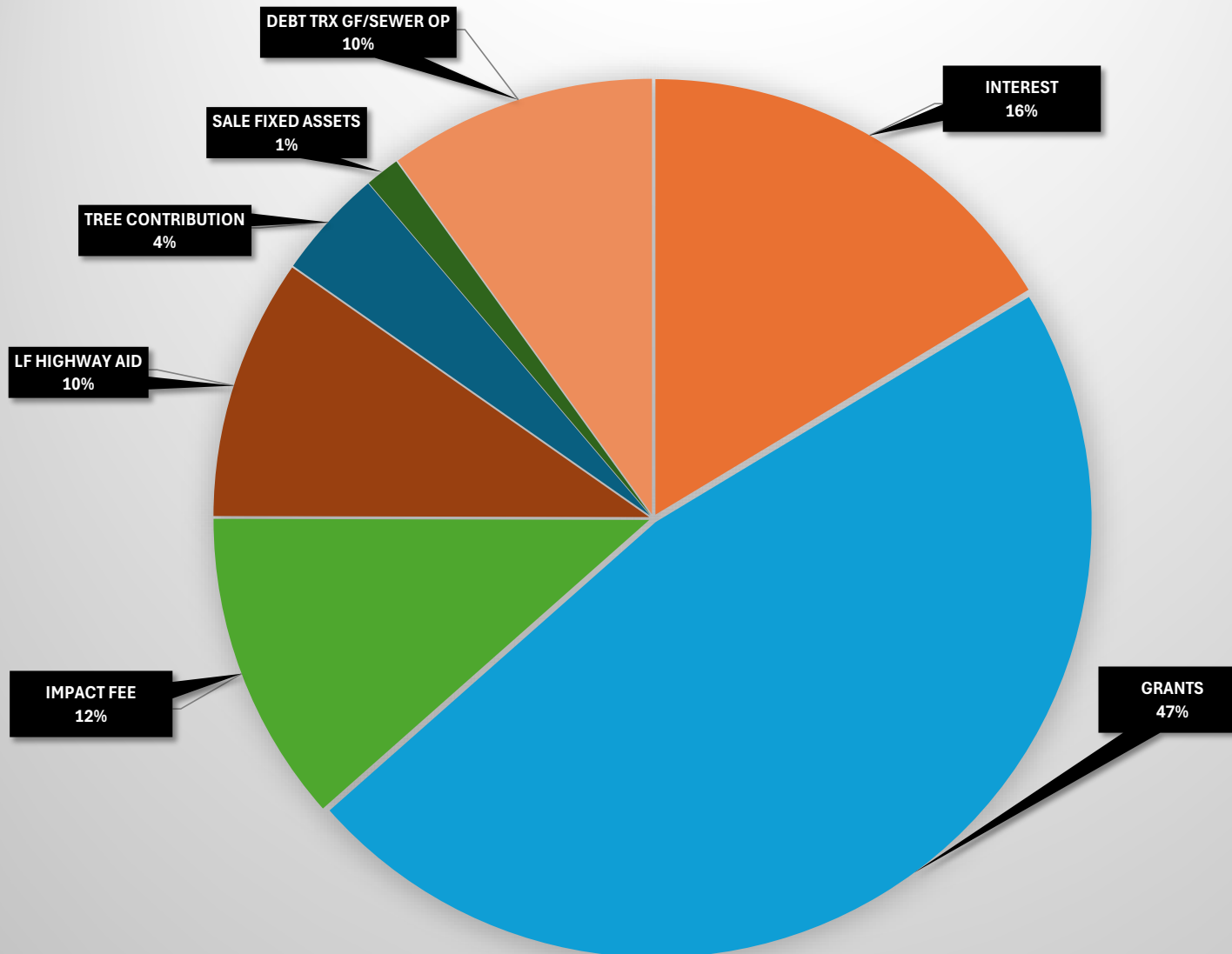


SEWER REVENUE	2,800,000	88.43%
INTEREST	334,000	10.55%
CONCTN/TAP/ASSMNT	21,000	0.66%
SALE FIXED ASSETS	11,500	0.36%
TOTAL	\$ 3,166,500	100%



SEWER EXPENSES		
SEWER TREATMENT	1,350,000	45.72%
WAGES BENEFITS	800,438	27.11%
LGT CAPITAL	259,150	8.78%
OVHD/IT/PROF SRV	229,500	7.77%
R&M	180,000	6.10%
DEBT	91,138	3.09%
INSURANCE	42,500	1.44%
TOTAL EXPENSES	\$ 2,952,726	100%

CAPITAL FUNDS REVENUE



INTEREST	601,200
GRANTS	1,730,905
IMPACT FEE	425,000
LF HIGHWAY AID	355,556
TREE CONTRIBUTION	150,000
SALE FIXED ASSETS	47,000
DEBT TRX GF/SEWER OP	364,551
	\$3,674,212

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AVERAGE FUNDING NEEDED PER YEAR TO MAINTAIN CURRENT VEHICLE AND EQUIPMENT FOR TOWNSHIP

CAPITAL RESERVE FUND 30						SEWER CAPITAL FUND 09					
Budget Year	Expense	Revenue	Net Funding Needed	Average Cap Reserve Funding Needed		Expense	Revenue	Net Funding Needed	Average Sewer Cap Funding Needed		
2025	\$113,500	\$15,000	\$98,500			\$0	\$4,000	(\$4,000)			
2026	\$336,969	\$32,000	\$304,969			\$118,131	\$7,500	\$110,631			
2027	\$554,861	\$36,000	\$518,861			\$62,381	\$6,000	\$56,381			
2028	\$198,686	\$10,750	\$187,936			\$110,381	\$6,750	\$103,631			
2029	\$287,322	\$31,500	\$255,822	\$273,218	5 years	\$51,879	\$5,000	\$46,879	\$62,704	5 years	\$335,922
2030	\$333,913	\$26,500	\$307,413			\$101,827	\$5,000	\$96,827			
2031	\$963,995	\$89,250	\$874,745			\$50,737	\$1,750	\$48,987			
2032	\$222,801	\$18,500	\$204,301			\$603,180	\$42,500	\$560,680			
2033	\$290,668	\$28,750	\$261,918			\$75,620	\$7,750	\$67,870			
2034	\$251,910	\$11,750	\$240,160	\$325,463	10 years	\$136,657	\$6,250	\$130,407	\$121,829	10 years	\$447,292

2026 Capital Project Grant Reimbursements and Engineering/Construction Expenses			
PROJECTS	GRANTS	Cost	
		2025	2026 Bud
BUILDINGS			
Public Works Facility	\$1,325,000	\$3,363,000	\$1,000,000
Twp Bldg - HVAC: new mini-split (caucus), WIFI therm, glycol maint system			\$28,600
Twp Bldg - Replace recessed ceiling lights			\$15,000
INFRASTRUCTURE (ROADS, BRIDGES, SIGNALS, ETC)			
Annual Road Paving (engin, manholes, paving, ultra-thin)		\$580,000	\$650,000
Traffic Signal: Mast Arm Replacements - Bethlehem Pk & Dager Rd		\$6,000	\$89,000
Traffic Signal: Welsh Rd at Evans Rd & Darden Dr	\$324,640	\$41,450	\$371,000
Traffic Signal: Trewellyn Ave & Penllyn Pk	\$451,312	\$33,000	\$534,000
Traffic Signal: Bethlehem Pk & Tennis Ave	\$291,345		\$50,000
STORMWATER MANAGEMENT			
Brookside/Marion driveway culvert replacement	\$66,471	\$25,000	\$58,000
Little Neshaminy Streambank Restoration	\$186,000		\$220,000
Penllyn Flood Study	\$27,200	\$13,000	\$19,000
PARKS			
Ingersoll Baseball: concession bldg	\$1,106,096	\$902,253	\$286,640
Ingersoll Tot lot, memorial, picnic grove	\$700,000		\$300,000
Oxford Playground 2-5, gaga - awarded C2P2 grant, applied for LSA	\$250,000		\$75,000
Tree plan implementation on Twp properties		\$180,500	\$100,000
TRAILS / PEDESTRIAN IMPROVEMENTS			
Penllyn Station Trail	\$495,186	\$162,111	\$378,260
SANITARY SEWER			
Inflow & Infiltration- televising & assoc repairs where needed		\$50,000	\$100,000
CAPITAL PROJECT TOTALS	\$5,223,250	\$5,356,314	\$4,274,500