



Annual Comprehensive Financial Report

County of Cumberland, Pennsylvania

For the Year Ended | **December 31, 2024**

Prepared by the Office of the Controller | Alfred L. Whitcomb, Controller



Alfred L. Whitcomb
Controller



COUNTY OF CUMBERLAND, PENNSYLVANIA

ANNUAL COMPREHENSIVE FINANCIAL REPORT

FOR THE YEAR ENDED DECEMBER 31, 2024

PREPARED BY THE OFFICE OF THE CONTROLLER
ALFRED L. WHITCOMB, CONTROLLER

COUNTY OF CUMBERLAND, PENNSYLVANIA
ANNUAL COMPREHENSIVE FINANCIAL REPORT
YEAR ENDED DECEMBER 31, 2024

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PHOTOGRAPHY CREDITS

The cover photograph was taken in Carlisle, Cumberland County of the Historic Courthouse. Cover photograph is courtesy of Cumberland County Communications Department.

Controller of Cumberland County

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ALFRED L. WHITCOMB
CONTROLLER

ROBERT J. DAGROSA, CPA
FIRST DEPUTY CONTROLLER

LISA R. WATTS, MBA, CPA
SECOND DEPUTY CONTROLLER/
AUDIT MANAGER

JAMES D. BOGAR
SOLICITOR

June 24, 2025

TO: THE CITIZENS AND COMMISSIONERS OF CUMBERLAND COUNTY

I am pleased to present the Annual Comprehensive Financial Report (ACFR) for Cumberland County (the County) for the year ended December 31, 2024. The financial information presented herein is accurate in all material aspects. This report is designed to fairly present the financial position and results of operations for the County. The report observes the recommended guidelines of the Government Finance Officers Association for full financial disclosure and is designed to provide information to various users including creditors, investors, government officials and the public.

This ACFR was prepared by the Controller's Office in accordance with U.S. generally accepted accounting principles (GAAP) for governments. This report supports the Controller's transparency and accountability objectives by its publication. The ACFR's basic financial statements were audited by an independent firm of certified public accountants, Boyer & Ritter, LLC, in cooperation with the Controller's audit staff. The independent auditor concluded there to be a reasonable basis upon which to render an unmodified opinion that the County's financial statements for the year ended December 31, 2024 are fairly presented in conformity with GAAP. The independent auditor's report is presented in the financial section of this report.

This report consists of County management's representations concerning the finances and consequently, management assumes full responsibility for the completeness and reliability of all the information presented in this report. To provide a reasonable basis for making these representations, management, in cooperation with the Controller, established a comprehensive internal control framework that is designed both to protect the government's assets from loss, theft, or misuse and to compile sufficient reliable information for the preparation of the County's financial statements in conformity with GAAP.

The County is subject to Governmental Accounting Standards Board (GASB) Statement No. 34 (GASB 34). Accordingly, this ACFR presents two "government-wide" financial statements. The *Statement of Net Position* and the *Statement of Activities* help readers to assess the finances of the County in its entirety. GASB 34 also requires that management provide a narrative introduction, overview, and analysis to accompany the basic financial statements in the form of Management's Discussion and Analysis (MD&A). This letter of transmittal is designed to complement the MD&A and should be read in conjunction with it. The County's MD&A can be found immediately following the report of the independent auditors.

Profile of the County

History and Background

Cumberland County is a third-class county founded January 27, 1750. It is governed by an elected Board of Commissioners consisting of three members elected to four-year terms. The Commissioners are the responsible administrators of the County. Other elected officials include: the Clerk of Courts, Controller, Coroner, District Attorney, Prothonotary, Recorder of Deeds, Register of Wills, Sheriff, and Treasurer. There are seven Judges of the Court of Common Pleas, including a President Judge, and there are ten elected Magisterial District Judges. The Controller is elected to serve as the County's "check and balance" of the County's management and administrators by supervising the fiscal affairs of the County.

Cumberland County provides its residents with a wide variety of services in areas such as public safety, courts (both criminal and civil), probation, prison, veterans affairs, agriculture, development and planning services, and health and human services which include mental health and intellectual and developmental disabilities, children and youth, aging and community services, the library system, and others.

The Cumberland Area Economic Development Corporation (CAEDC) serves as the County's authorized agency charged with leveraging and promoting economic development and tourism to drive economic growth, create jobs and improve resident's quality of life. The CAEDC offers to existing and prospective businesses considering relocation, financing and funding solutions, workforce development services, project planning and consultation, tourism grants and loans, travel planning and other services.

The County is in the south-central part of the state between two Appalachian Mountain ranges; the midway point of the Appalachian Trail is located within the County. Cumberland County is home to the longest flat section of the trail, making it excellent for day hikes. Additionally, the County has many lakes and streams for fishing and boating and beautiful state parks. It is home to six colleges and universities including the US Army War College, Shippensburg University, Dickinson College, Penn State Dickinson School of Law, Central Pennsylvania College and Messiah University. It is also the home of Jubilee Day, the longest running one day street fair on the east coast and world-renowned car shows held annually in Carlisle, the county seat.

There are eleven boroughs and twenty-two townships in the County. The County has a land area of 555 square miles and an estimated 2024 population of 275,516. It is the 15th most populous county in the state and ranks 41st of 67 counties in size. Cumberland County is one of the fastest growing counties in Pennsylvania, by population, growing an estimated 6.2% since the 2020 census. [*U.S. Census Bureau's Annual Estimates of Resident Populations of Counties in Pennsylvania: July 1, 2024.*]

Component Units

The County adheres to GASB Statement No. 14 (amended by GASB 61 and 80) in determining which activities and entities to include in the County's financial statements based on their financial accountability and nature of relationship to the County.

The Cumberland Area Economic Development Corporation and the Cumberland County Recycling & Waste Authority, legally separate governmental entities, qualify as blended component units and are reported as special revenue funds of the County.

The Cumberland County Conservation District and the Industrial Development Authority entities qualify as discretely presented component units of the County and so are presented discretely on the government-wide financial statements and not at all in the fund financial statements.

The County Budget

By law, the County budget is required to be adopted by the County Commissioners not later than December 31st of the previous year. The proposed budget is required to be available for public inspection for at least twenty days prior to its adoption. The Commissioners may at any time, by resolution, make supplemental appropriations for any lawful purpose. Appropriations lapse at the close of the fiscal year to the extent not expended. The County Commissioners must approve changes to overall appropriations at the fund level. Therefore, the legal level of budgetary responsibility is by fund. Budgets are legally adopted for all County governmental funds, except for the Cumberland Area Economic Development Corporation and the Industrial Development Authority; both legally separate entities.

Information Useful in Assessing the County's Economic Condition

Local Economy

Despite economic uncertainties the County continues to enjoy a diverse tax base with broad industry diversification and little concentration on any one taxpayer. Cumberland County's economy benefits from a significant presence of federal, state and local government operations with the Federal and State governments representing two of the top five employers in the county. *[Source: Pennsylvania Department of Labor & Industry – Center for Workforce Information and Analysis; 3rd Quarter 2024]*

Cumberland County ended 2024 with an unemployment rate of 2.6%, compared to a rate of 3.6% for the State of Pennsylvania. *[Source: Pennsylvania Department of Labor & Industry – Center for Workforce Information and Analysis; December 2024]*

Cumberland County per capita personal income was \$45,365; whereas the statewide average was \$43,104. Cumberland County median household income was \$85,634; whereas the statewide average was \$76,081. *[Source: U.S. Census Bureau's Quickfacts Income Estimates by State and County: July 1, 2024.]*

Long-Term Financial Planning

The County develops a strategic plan, financial policies, capital improvement plans and an operating budget as part of its long-term financial planning. Understanding long-term trends and potential risk factors that may impact overall financial sustainability allows the County to proactively address these issues. Below are several risk factors that present impactful challenges to County fiscal planning.

Economic Condition

Cumberland County continues to be one of the fastest growing counties in the Commonwealth of Pennsylvania. The population growth is challenging as related expenditures are outpacing tax revenue derived from the same. The Consumer Price Index (CPI) decreased in 2024, however the County continued to see price increases. The increasing population also increases the demand on county services, such as human services and court services, for example. The County continuously monitors the economic impacts and considers these conditions when making operational decisions.

Employment

The County continued to see an increase in retirements and employee departures in 2024, while concurrently receiving fewer applications for open positions. The County has traditionally relied on employee benefits incorporated as part of the total compensation package to attract active job seekers and to retain current employees. However, studies have shown that due to higher costs and related pressures,

the benefits package has decreased in value to some workers. In order words, more value is being placed on higher pay and current cash flow when compared to benefits which is more difficult to calculate in terms of monetary worth. The County has made efforts to improve recruitment and retention and works hard to attract, hire, and train employees, making strides in stabilizing the workforce.

Growing Demands for Services

As the County continues to rapidly grow, as does the demand on county services, particularly within the safety and human services departments and court system. County human service departments continue to provide existing services while also implementing new initiatives although federal and state budgets have remained stagnant. The County is mandated to provide certain mental health services to residents, yet the state has not increased funding to meet the growing need nor account for the increased population. Elected officials actively pressure the Commonwealth for additional funding, yet the cost burden remains. The court system demands are a natural increase directly related to population changes.

Tax Abatement

As of December 31, 2024, the County of Cumberland has a tax abatement agreement with one entity. A complete cost/benefit analysis can be found within Cumberland County Ordinance No. 2019-1, available in the Cumberland County Commissioner's Office located at 1 Courthouse Square, 2nd Floor, Suite 200, Carlisle, PA 17013.

The tax abatement agreement was negotiated under the Pennsylvania Local Economic Revitalization Tax Assistance (LERTA) Act of 1977. LERTA authorizes local taxing authorities to exempt from real property taxation, within certain limitations, the assessed valuation of improvements to, and new construction of, industrial, commercial, and other business property in areas designated for such purpose by the governing body of the municipality. The County desires to provide economic incentives contributing to the general welfare of East Pennsboro Township by spurring economic activity and promoting improvement in the designated LERTA area of the Township.

Please see the financial statements accompanying Tax Abatement footnote disclosure for additional information.

Financial Policies

The Cumberland County Board of Commissioners are the administrators of the County and establish the County's vision and objectives and the strategies to attain them. Although the Controller provides input into County fiscal policies, the Commissioners establish and approve County-wide fiscal policies as per the Pennsylvania County Code.

The Board of Commissioners have formally adopted a financial philosophy policy to guide establishing financial objectives and underlying fiscal policies and procedures. The Board has also adopted formal financial policies covering budget, capital planning, investing, debt management, fund balance maintenance, purchasing and bond compliance.

Accountability occurs through monthly budget to actual reporting and the County's use of an enterprise resource planning system that limits spending to the overall approved budget, aided by thoughtfully designed segregation of duties that limit an individual employee's spending discretion.

Financial Reporting Awards

Certificate of Achievement for Excellence in Financial Reporting

The Government Finance Officers Association of the United States and Canada (GFOA) awarded a Certificate of Achievement (COA) for Excellence in Financial Reporting to Cumberland County for its ACFR for the fiscal year ended December 31, 2023. This was the 36th consecutive year that the County has achieved this prestigious award. We believe that this report continues to meet the COA requirements.

Award for Outstanding Achievement in Popular Annual Financial Reporting

The GFOA has given an Award for Outstanding Achievement in Popular Annual Financial Reporting (PAFR) to Cumberland County for its popular annual financial report for the year ended December 31, 2023. This was the 21st consecutive year that the County has achieved this prestigious award. To receive this award, the government must publish a PAFR, whose contents conform to program standards of creativity, presentation, understandability, and reader appeal.

Distinguished Budget Presentation Award

The GFOA awarded their Distinguished Budget Presentation Award to Cumberland County for its annual budget document, prepared by the County Finance Office, for the fiscal year beginning January 1, 2024. This was the 17th consecutive year the County has received this prestigious award. To qualify for the Distinguished Budget Presentation Award, the government's budget document was judged to be proficient in several categories, including as a policy document, a financial plan, an operations guide, and a communications device.

Acknowledgements

The preparation of this report would not have been possible without the efficient, conscientious and dedicated services of the staff of the Controller's Office, the Finance Office and all County departments and their fiscal officers.

The Commissioners must be recognized for maintaining the highest standards of professionalism in the administration of Cumberland County's finances.

Respectfully submitted,



Alfred L. Whitcomb
Controller



Government Finance Officers Association

**Certificate of
Achievement
for Excellence
in Financial
Reporting**

Presented to

**County of Cumberland
Pennsylvania**

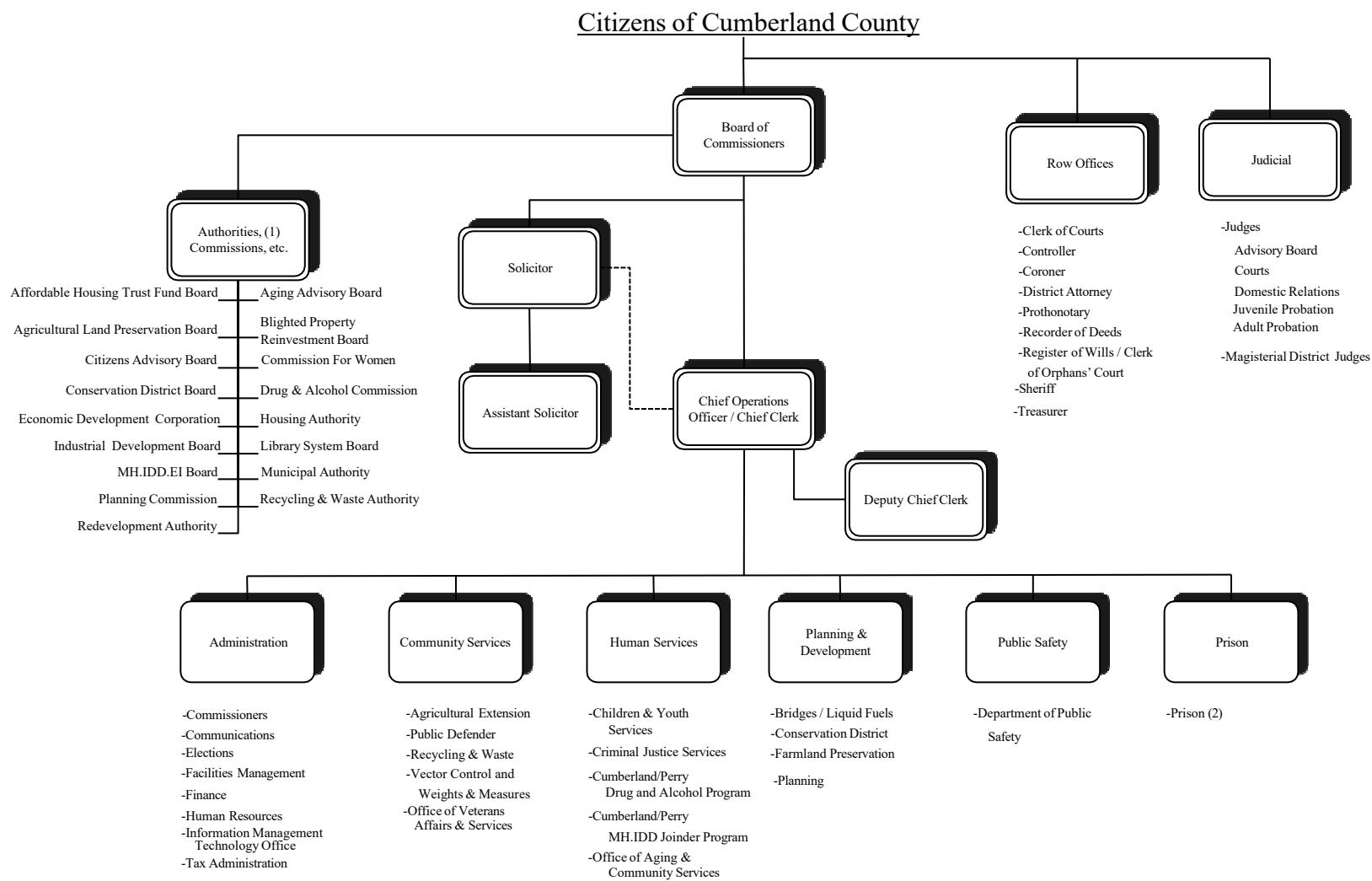
For its Annual Comprehensive
Financial Report
For the Fiscal Year Ended

December 31, 2023

Christopher P. Morrell

Executive Director/CEO

Cumberland County, Pennsylvania Organizational Chart



- (1) The Board of Directors for the authorities, commissioners, etc, are appointed by the Cumberland County Board of Commissioners
- (2) Governed and managed by the Prison Board

COUNTY OF CUMBERLAND

LIST OF ELECTED OFFICIALS

AS OF DECEMBER 31, 2024

COMMISSIONERS

Kelly Neiderer, Chairperson
Jean Foschi
Gary Eichelberger

CONTROLLER

Alfred L. Whitcomb

PROTHONOTARY

Dale Sabadish

Lisa M. Grayson

CLERK OF COURT

Dennis E. Lebo

Charles E. Hall

JUDGES OF COURT

Honorable Edward E. Guido, President Judge
Honorable Albert H. Masland
Honorable Christylee L. Peck
Honorable Jessica E. Brewbaker
Honorable Carrie E. Hyams
Honorable Matt Smith
Honorable Michelle H. Sibert

Tammy Shearer

DISTRICT ATTORNEY

Sean M. McCormack

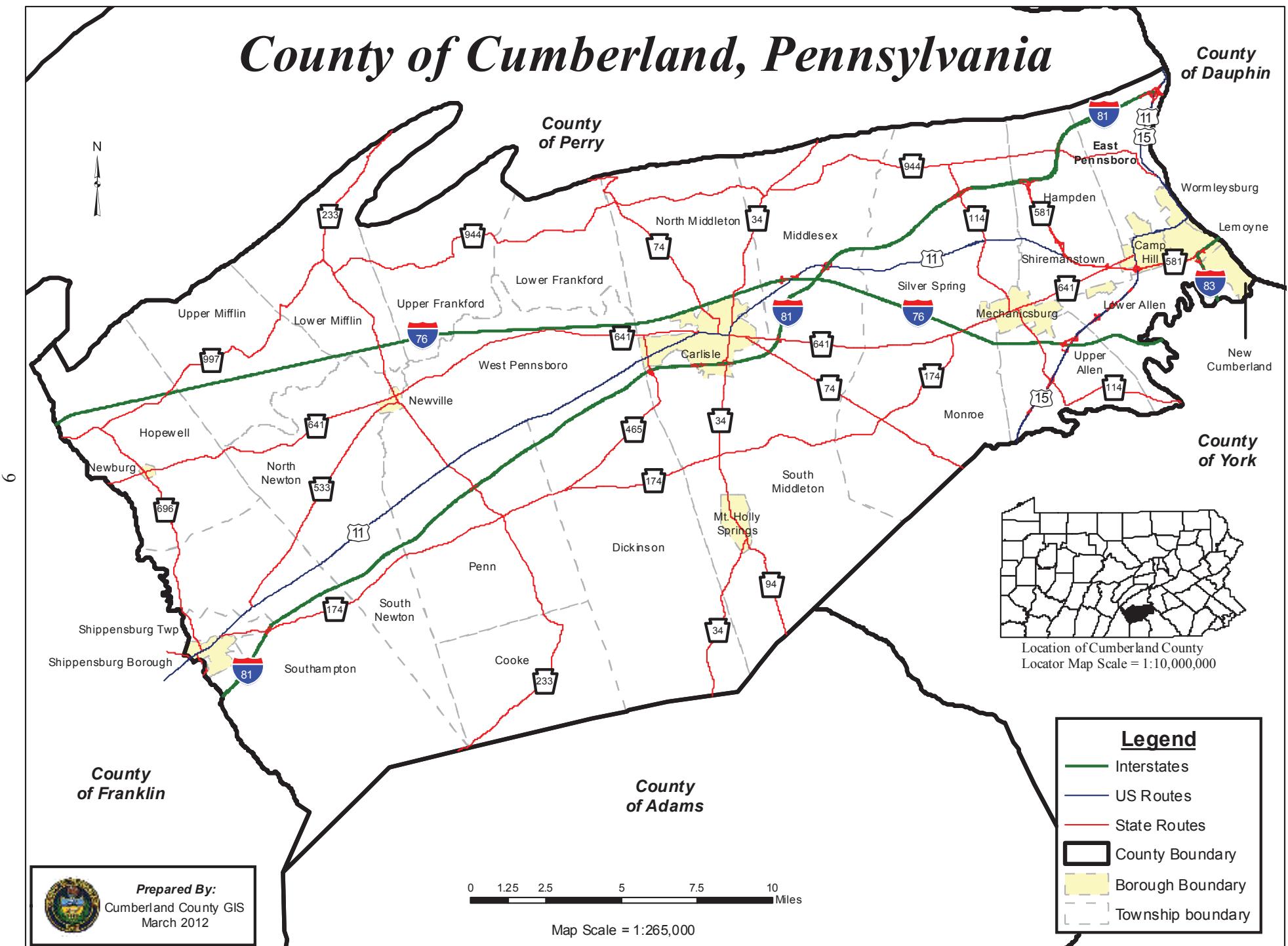
TREASURER

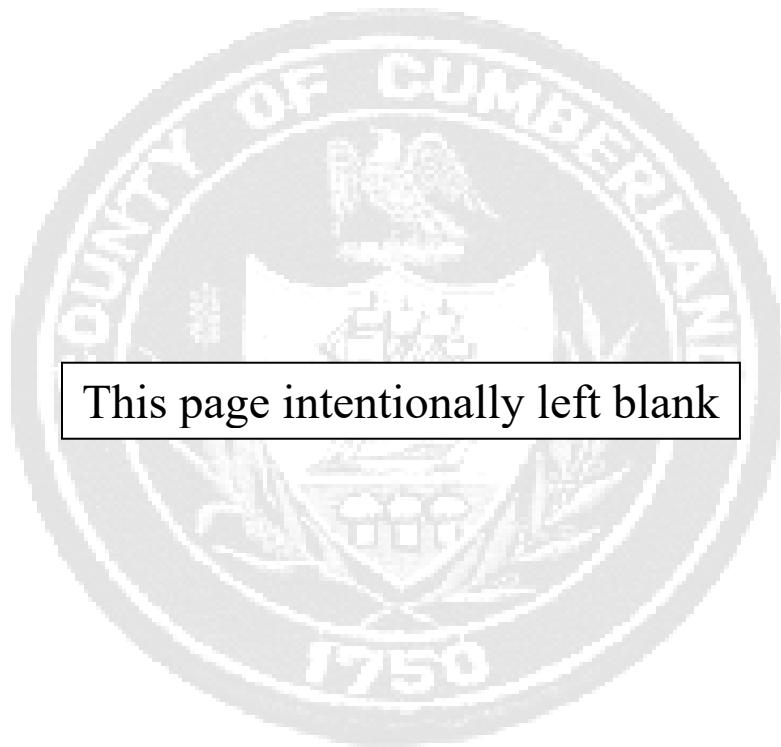
Kaytee Isley

SHERIFF

Jody S. Smith

County of Cumberland, Pennsylvania





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INDEPENDENT AUDITOR'S REPORT

County Commissioners
County of Cumberland, Pennsylvania
Carlisle, Pennsylvania

Opinions

We have audited the financial statements of the governmental activities, the aggregate discretely presented component units, each major fund, and the aggregate remaining fund information of the County of Cumberland, Pennsylvania (County) as of and for the year ended December 31, 2024, and the related notes to the financial statements, which collectively comprise the County's basic financial statements as listed in the table of contents.

In our opinion, based on our audit and the report of the other auditors, the accompanying financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities, the aggregate discretely presented component units, each major fund, and the aggregate remaining fund information of the County of Cumberland, Pennsylvania as of December 31, 2024, and the respective changes in financial position, and, where applicable, cash flows thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

We did not audit the financial statements of the Cumberland County Conservation District and the Cumberland County Industrial Development Authority, the discretely presented component units of the County which represent 100% of the assets and revenues of the aggregate discretely presented component units as of December 31, 2024, and the respective changes in financial position, and where applicable, cash flows thereof for the year then ended. We did not audit the financial statements of the Cumberland Area Economic Development Corporation, a blended component unit of the County, which represent 2.1% and 0.3%, respectively, of the assets and revenues of the aggregate remaining fund information as of December 31, 2024, and the respective changes in financial position, and where applicable, cash flows thereof for the year then ended. Those statements were audited by other auditors whose reports have been furnished to us, and our opinion, insofar as it relates to the amounts included for the component units, is based solely on the reports of the other auditors.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the County, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Emphasis of Matter

As discussed in Note 2 to the financial statements, the County adopted the provisions of Governmental Accounting Standards Board (“GASB”) Statement No. 101, *Compensated Absences*, as of January 1, 2024. Our opinion is not modified with respect to this matter.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, which raise substantial doubt about the County's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- exercise professional judgment and maintain professional skepticism throughout the audit.
- identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the County's internal control. Accordingly, no such opinion is expressed.
- evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- conclude whether, in our judgment, there are conditions or events, considered in the aggregate, which raise substantial doubt about the County's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings and certain internal control related matters that we identified during the audit.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the Management's Discussion and Analysis, budgetary comparison information, the employees' retirement plan schedules, and the other post-employment benefits plan schedules be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We and the other auditors have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Supplementary Information

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the County's basic financial statements. The supplementary information listed in the table of contents is presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the supplementary information as listed in the table of contents is fairly stated, in all material respects, in relation to the basic financial statements as a whole.

Other Information

Management is responsible for the other information included in the annual comprehensive financial report. The other information comprises the introductory and statistical sections but does not include the basic financial statements and our auditor's report thereon. Our opinions on the basic financial statements do not cover the other information, and we do not express an opinion or any form of assurance thereon.

In connection with our audit of the basic financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the basic financial statements, or the other information otherwise appears to be materially misstated. If, based on the work performed, we conclude that an uncorrected material misstatement of the other information exists, we are required to describe it in our report.

A handwritten signature in black ink that reads "Boyer & Fitter". The signature is fluid and cursive, with a large, stylized 'B' at the beginning and an ampersand in the middle.

Camp Hill, Pennsylvania
June 24, 2025

As management of Cumberland County, we offer readers of the County's financial statements this narrative overview and analysis of the financial activities of the County for the year ended December 31, 2024. We encourage readers to consider the information presented here in conjunction with additional information that we have furnished in our letter of transmittal, which can be found in the introductory section of this report.

Financial Highlights

- The assets and deferred outflows of resources of Cumberland County exceeded its liabilities and deferred inflows of resources at the close of the most recent fiscal year by \$198,961,325 (*net position*). Of this amount, \$79,034,466 (*unrestricted net position*) may be used to meet the County's general ongoing obligations to citizens and creditors, whereas an additional \$33,732,125 (*restricted net position*) is available for funding specific activities benefiting the citizens.
- The government's total net position decreased by \$5,659,670 in 2024. This is comprised of the current year decrease in net position of \$5,586,386 with a \$73,284 restatement of net position. The restatement resulted from the implementation of the Governmental Accounting Standards Board Statement 101 – *Compensated Absences*.
- The current year change in net position of \$5,586,386 is the result of the reasons outlined in the government-wide financial analysis section of this management discussion and analysis.
- As of December 31, 2024, Cumberland County's governmental funds reported combined ending fund balances of \$118,296,338, a decrease of \$4,648,986.
- Of Cumberland County's governmental fund balance at December 31, 2024, approximately 60 percent of the amount (\$70,657,755) is *available for spending* at the government's discretion (*unrestricted fund balance*).
- The County's general fund total fund balance was \$86,291,262 at the end of 2024. This is a decrease of 10.8 percent or \$10,452,425 from 2023.
- At the end of 2024, general fund unassigned fund balance was \$22,891,295 and assigned fund balance was \$39,237,446 for public safety, future budgetary requirements, capital projects, ARPA recovery funds, risk liability, nursing home proceeds, human service policy funds, prison canteen, planning assistance, stimulus, criminal justice services, and blighted property remediation.
- At the end of 2024, general fund committed fund balance was \$16,157,387 for the county grant program and future strategic initiatives.
- In 2024, Cumberland County's total general obligation debt increased by \$12,330,624 as the result of a bond issuance of \$14,395,000 with bond premium of \$799,446. Additionally, scheduled principal payments and changes in bond premium reduced outstanding general obligations by \$2,863,822.
- The County's actuarially determined retirement contribution increased by \$388,479 in 2024 and the County continued to fully fund the liability.
- The Public Safety emergency radio and infrastructure capital project was in the tower site construction and infrastructure design stage at the end of 2024. The project is estimated to be completed by mid-2025.
- With the proceeds from American Rescue Plan Act (ARPA), the County Grant Program was established to provide economic assistance grants to several categories established by the County. Below is a summary of how the County Grant Program proceeds have been spent in 2022-2024.

The County Grant Program has allocated the following in millions:

○ Mental & Physical Health	\$ 7.1
○ Infrastructure	\$ 7.1
○ Non-Profit/Business	\$ 1.8
○ Higher Education	\$ 2.5
○ Project P25 municipal radios	\$ 3.8
○ County Projects	\$ 25.3
○ Contingency	\$ 1.6

- In 2024, subsidy to other programs increased due to the following reasons:

- Children and Youth subsidy increased \$2,311,056 due to an increase in complex cases and congregate care.
- Mental Health, Intellectual & Developmental Disabilities (MH/IDD) subsidy increased \$1,196,601 due to one-time funding from the state and Capital Area Behavioral Health Collaborative (CABHC) that was received in 2023.

Overview of the Financial Statements

This discussion and analysis is intended to serve as an introduction to the County's basic financial statements. The County's basic financial statements are comprised of three components: 1) government-wide financial statements, 2) fund financial statements, and 3) notes to the financial statements. This report also contains other supplementary information in addition to the basic financial statements.

Government-wide financial statements. The *government-wide financial statements* are designed to provide readers with a broad overview of the County's finances, in a manner similar to a private-sector business.

The *statement of net position* presents information on all the County's assets, deferred outflow of resources and liabilities, with the difference reported as *net position*. Over time, increases or decreases in net position may serve as a useful indicator of whether the financial position of the County is improving or deteriorating.

The *statement of activities* presents information showing how the County's net position changed during the most recent fiscal year. All changes in net position are reported as soon as the underlying event giving rise to the change occurs, *regardless of the timing of related cash flows*. Thus, revenues and expenses are reported in this statement for some items that will only result in cash flows in future years (e.g., uncollected taxes and earned but unused vacation leave).

Both government-wide financial statements distinguish functions of the County that are principally supported by taxes and intergovernmental revenues (*governmental activities*) from other functions that are intended to recover all or a significant portion of their costs through user fees and charges (*business-type activities*). The governmental activities of the County include general government administrative and judicial, corrections, emergency telephone, public safety, roads and bridge maintenance, recycling and waste management, human services, culture and recreation, conservation, community redevelopment and housing, economic development and assistance, and interest expense. The County did not have any business-type activities for the year ended December 31, 2024.

The government-wide financial statements include not only the County itself (known as the *primary government*), but also its discretely presented component units, the Cumberland County Conservation District, and the Cumberland County Industrial Development Authority, all of which are legally separate from the County. Financial information for these component units is reported separately from the financial information presented for the primary government itself. Refer to Note 1 for information on how to obtain separately issued financial statements for component units.

The government-wide financial statements can be found on pages 28 through 31 of this report.

Fund financial statements. A *fund* is a grouping of related accounts that is used to maintain control over resources that have been segregated for specific activities or objectives. The County, like other state and local governments, uses fund accounting to ensure and demonstrate compliance with finance-related legal requirements. All the funds of the County can be divided into three categories: governmental funds, proprietary funds and fiduciary funds.

Governmental funds. *Governmental funds* are used to account for essentially the same functions reported as *governmental activities* in the government-wide financial statements. However, unlike the government-wide financial statements, governmental fund financial statements focus on *near-term inflows and outflows of spendable resources*, as well as on *balances of spendable resources* available at the end of the year and, therefore, have a budget orientation. Governmental fund information may be useful in evaluating a government's near-term financing requirements.

Because the focus of spendable resources of governmental funds is narrower than that of the government-wide financial statements, it is useful to compare the information presented for *governmental activities* in the government-wide financial statements. By doing so, readers may better understand the long-term impact of the government's near-term financing decisions. Both the governmental fund balance sheet and the governmental fund statement of revenues, expenditures, and changes in fund balances are reconciled to *governmental activities* on pages 34 and 36 of this report.

The County maintains governmental funds, consisting of the County's general fund, numerous special revenue funds, a capital project fund and a debt service fund.

The *general fund* accounts for the general tax revenues of a government and all other financial activity which is not required to be accounted for in another governmental fund.

Special revenue funds account for specific revenue sources that a substantial portion of which are legally restricted or committed to expenditures on specific activities, such as expenditures for the safety and welfare of children in the County's children and youth fund.

The *capital projects fund* accounts for governmental fund capital projects, including bond financed acquisition/construction for governmental funds.

The *debt service fund* accounts for governmental funds payments of general obligation debt principal and interest.

The County's general fund, mental health/intellectual and developmental disabilities fund special revenue fund, and the children and youth special revenue fund are considered major funds. Major funds represent individually a significant portion of a government's financial activity.

Data from the other governmental funds is combined into a single, aggregated presentation entitled "nonmajor funds". Individual fund data for each of these nonmajor governmental funds is provided in the form of *combining statements* elsewhere in this report.

The basic governmental fund financial statements can be found on pages 33 and 35 of this report.

Proprietary funds. The County maintains an internal service fund as a proprietary fund.

Internal service funds are used to account for activities that provides goods and/or services to other funds, departments, or agencies of the County, on a reimbursement basis. The County uses internal service funds to account for its self-insured workers' compensation fund and health insurance arrangement. The County's workers' compensation services only benefit governmental-type functions and therefore, although the net expenses of this activity are allocated to all benefiting activities in the government-wide *statement of activities*, the net position of this activity is included within *governmental-type activities* in the government-wide financial statements. The County's health insurance arrangement only benefits governmental functions and therefore, although the net expenses of this activity are allocated to all benefiting activities in the government-wide *statement of activities*, the net position of this activity is included within *governmental activities* in the government-wide financial statements.

The basic proprietary fund financial statements can be found on pages 38 through 40 of this report.

Fiduciary funds. Fiduciary funds are used to account for resources held for the benefit of parties outside the County. Fiduciary funds are *not* reflected in the government-wide financial statement because the resources of those funds are *not* available to support County programs. The County maintains two different types of fiduciary funds; a *pension trust fund*, to account for the County's employee retirement plan, and *custodial funds*, to report resources held by the primary government in a custodial capacity. The accounting used for the pension trust and the custodial funds is much like that used for proprietary funds.

The basic fiduciary fund financial statements can be found on pages 42 and 43 of this report.

Notes to the financial statements. The notes provide additional information that is essential to a full understanding of the data provided in the government-wide and fund financial statements. The notes to the financial statements can be found on pages 45 through 92 of this report.

Required supplementary information. In addition to the basic financial statements and accompanying notes, this report also presents certain *required supplementary information* including budget to actual comparison schedules for the general fund and major special revenue funds and information concerning the County's progress in funding its obligation to provide pension and other postemployment benefits to its employees. The County adopts annual appropriated budgets for its funds. Budgetary comparison schedules have been provided for the general fund and each major special revenue fund which can be found on pages 94 through 111 of this report.

Other supplementary information. Following the *required supplementary information*, the County presents other supplementary information that is not required by the Governmental Accounting Standards Board. This information consists of combining schedules to provide detail not contained in the basic financial statements, and the budgetary comparison schedules for the remaining governmental funds to demonstrate compliance with the County's budget.

Government-wide Financial Analysis

Over time, net position may serve as a useful indicator of government's financial position. In the case of Cumberland County, assets and deferred outflows of resources exceeded liabilities and deferred inflows of resources by \$198,961,325 at the close of the most recent calendar year.

Cumberland County's Net Position

	Governmental activities	
	2024	2023
Assets:		
Current and other assets	\$ 185,773,674	173,535,394
Capital assets	<u>124,305,766</u>	109,174,106
Total assets	<u>310,079,440</u>	282,709,500
Deferred outflows of resources	<u>11,960,580</u>	23,638,584
Liabilities:		
Current and other liabilities	55,672,111	40,377,295
Long-term liabilities	<u>66,707,352</u>	60,624,183
Total liabilities	<u>122,379,463</u>	101,001,478
Deferred inflows of resources	<u>699,232</u>	725,611
Net position:		
Net investment in capital assets	86,194,734	80,289,351
Restricted	33,732,125	29,634,205
Unrestricted	<u>79,034,466</u>	94,697,439
Total net position	<u>\$ 198,961,325</u>	204,620,995

Forty-three percent of Cumberland County's net position reflects its investment in capital assets (e.g., land, buildings, machinery, and equipment) less any related debt used to acquire those assets that is still outstanding. Cumberland County uses these assets to provide services to citizens; consequently, these services are *not* available for future spending. Although Cumberland County's investment in its capital assets is reported net of related debt, it should be noted that the resources needed to repay this debt must be provided from other sources, since the capital assets themselves cannot be used to liquidate these liabilities.

Seventeen percent of the county's net position is legally restricted (\$33,732,125). The remaining balance of *unrestricted net position* (\$79,034,466) may be used to meet the government's ongoing obligations to citizens and creditors.

Deferred outflow of resources decreased \$11,678,004 predominantly due to amortization of the difference of projected pension investment earnings compared to actual earnings.

Deferred inflow of resources increased \$26,379.

At the end of the current fiscal year, Cumberland County is able to report positive fund balances in all applicable categories of net position, both for the government as a whole and for its separate governmental activities.

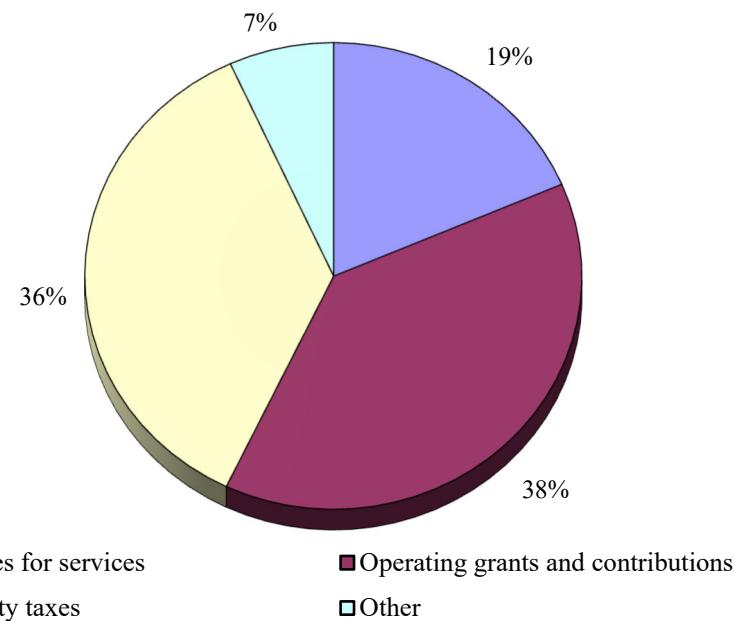
Cumberland County's Change in Net Position

	Governmental activities	
	2024	2023
Revenues:		
Program revenues:		
Charges for services	\$ 34,727,978	\$ 27,032,589
Operating grants and contributions	72,065,618	79,156,394
Capital grants and contributions	1,197,470	386,106
General revenues:		
Property taxes and other	67,490,515	57,243,025
Hotel taxes	4,016,070	2,641,272
Unrestricted investment earnings	7,544,195	6,765,107
Total revenues	187,041,846	173,224,493
Expenses:		
General government-administrative	22,461,190	20,339,637
General government-judicial	32,259,636	28,593,401
Corrections	26,079,058	23,366,162
Emergency telephone	7,599,847	7,212,815
Public safety	6,928,323	6,503,421
Roads and bridge maintenance	1,391,128	1,128,429
Recycling and waste management	1,107,970	531,642
Human services	76,711,294	61,210,495
Culture and recreation	300,634	271,582
Conservation	1,461,305	1,181,384
Community redevelopment and housing	84,692	203,998
Economic development and assistance	14,973,944	17,264,204
Interest on long-term debt	1,269,211	1,317,766
Total expenses	192,628,232	169,124,936
Increase (decrease) in net position	(5,586,386)	4,099,557
Net position, beginning, restated*	204,547,711	200,521,438
Net position, ending	\$ 198,961,325	\$ 204,620,995

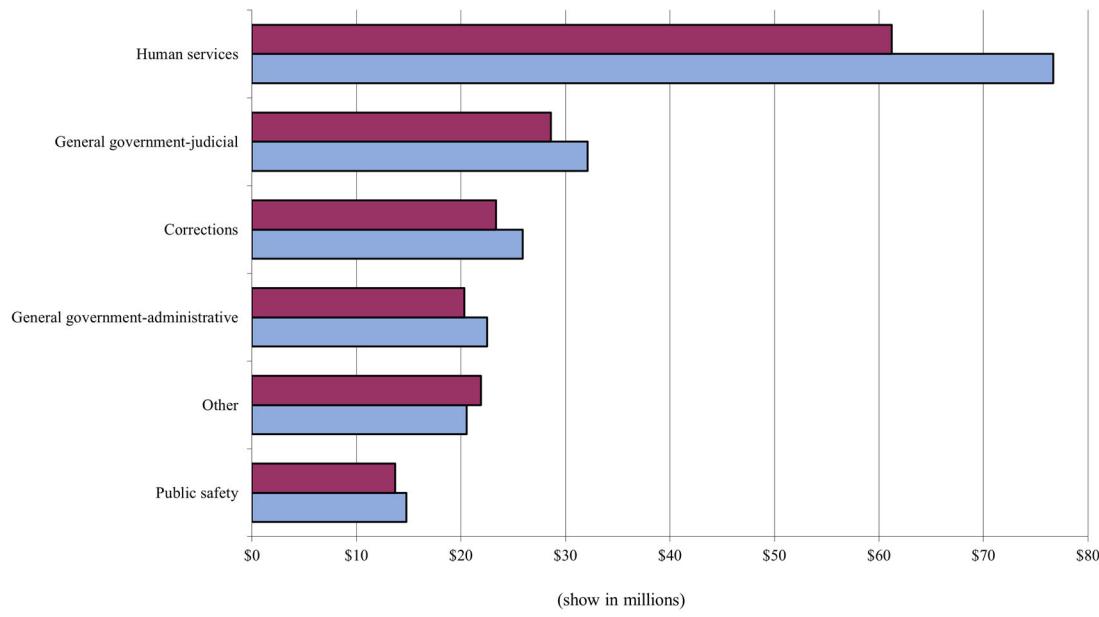
*The 2024 beginning balance was restated due to the implementation of Governmental Accounting Standards Board Statement 101, Compensated Absences.

Governmental activities. The following charts graphically depict the sources of revenue and functional expenses of governmental activities for the fiscal year ended December 31, 2024:

Revenues by Source - Governmental Activities



Expense Comparison by Activity - Governmental Activities



Governmental activities decreased Cumberland County's net position by \$5,586,386. The primary changes in revenues and expenses are:

- Revenues increased \$13,817,353. The majority of the change was because of the following reasons:
 - Charges for services increased \$7,695,389 because of the following:
 - Prison housing revenue increased due to housing Huntington County inmates.
 - Mental Health, Intellectual & Developmental Disabilities' (MH/IDD) HealthChoices reinvestment revenue increased due to the Crisis Walk-In Center.
 - Operating grants and contributions decreased \$7,090,776 because of the following:
 - In 2023, the remaining ARPA money was allocated to the General Fund to cover salaries and benefits.
 - MH/IDD revenue increased due to the Crisis Walk-In Center.
 - Property taxes increased \$10,247,490 due to a 15% millage increase.
 - Hotel tax increased \$1,374,798 due to a 2% increase effective April 1, 2024.
- Expenses increased by \$23,503,296. The majority of the change was in four areas:
 - Pension expense increased due to the funding requirements based on the County's actuarially determined contribution increasing 8.5% year over year.
 - Salary and benefits (excluding the net pension liability) increased due to turnover trends, position upgrades, and new positions.
 - MH/IDD received funding to construct a crisis walk-in center. Expenses increased due to the majority of construction occurring in 2024.
 - Capital expenditures increased due to internal projects approved and funded by the County Grant Program.

Business-type activities. There were no business-type activities to report for the County for the fiscal year ended December 31, 2024.

Financial Analysis of the County's Funds

As noted earlier, the County uses fund accounting to ensure and demonstrate compliance with finance-related legal requirements.

Governmental funds. The focus of the County's governmental funds is to provide information on near-term inflows, outflows, and balances of spendable resources. Such information is useful in assessing the County's financing requirements. Particularly, spendable (both restricted and unrestricted) fund balance may serve as a useful measure of a government's net resources available for spending at the end of the year.

As of the end of 2024, Cumberland County's governmental funds reported combined ending fund balances of \$118,296,338; a decrease of \$4,648,986 in comparison to the prior year. Approximately 59 percent of the total amount (\$70,657,755) constitutes unrestricted fund balance, which is available for spending at the County's discretion. The remainder of the fund balance is nonspendable (\$2,618,733), committed (\$16,157,387) or restricted (\$28,862,463) to indicate that it is not available for future spending at the discretion of the County because it is either nonspendable or is legally restricted to farmland preservation, offender supervision, juvenile probation restitution funds, criminal investigation, Register of Wills-Act 34, Coroner-Act 122, roads and bridge maintenance, human services, hazardous materials emergency planning, public safety, row office automation, Marcellus shale, conservation, economic development and assistance, the County grant program and future strategic initiatives.

The general fund is the chief operating fund of Cumberland County. At the end of the year, unassigned fund balance of the general fund was \$22,891,295 while total fund balance was \$86,291,262. As a measure of the general fund's liquidity, it is useful to compare both unrestricted fund balance and total fund balance to fund expenditures. General

fund unrestricted fund balance (\$62,128,741) and total fund balance (\$86,291,262) represents 64 percent and 89 percent, respectively, of total general fund expenditures.

The fund balance of Cumberland County's general fund decreased by \$10,452,425 during the current year. In 2024, the Commissioners committed \$16,157,387 of fund balance for the County grant program and future strategic initiatives.

Proprietary Fund. Cumberland County's proprietary fund is solely an internal service fund whose purpose is to provides services to governmental activities. Therefore, the proprietary fund is found in the governmental activities of the government-wide financials statements.

General Fund Budgetary Highlights

Under Pennsylvania law, the Board of Commissioners has the authority and responsibility for managing the County budget. In this role, the Commissioners must assess the changing needs of the community in light of available and prudent funding and make periodic changes in the budget to meet these needs.

For accounting purposes, the level of budgetary control is maintained at the fund level. The County Finance Office, under the authority of the Commissioners, exercises day-to-day responsibility for assuring that departments operate within the confines of approved budgets according to County fiscal policies.

The Commissioners formally approve all budget revisions that change the bottom line of a fund during scheduled Commissioners' meetings. The County Finance Office approves all other budget revisions except transfers from one operating line item to another within a department (these are approved by the department head). The most common budget adjustments are budget transfers from one operating line item to another within a department. Other budget adjustments include transferring amounts from contingency or between budget categories (operating, capital, and salary and benefits).

The funds and classifications in the financial statements are presented differently from the funds and classifications in the budget document. The explanations below are based on the financial statement presentation. For example, the stop grant is a separate fund in the budget document; however, the stop grant in these financial statements is reported as part of the general fund.

Actual general fund revenues (including other financing sources) received were \$3,660,409 over the amended budget.

- Grants were under budget \$627,159 due to modification of the original schedules for the following projects:
 - District attorney's office ballistics laboratory
 - Planning's National Fish and Wildlife Grant
 - Redevelopment Authority pass through grants from the HOME Investment Partnerships Program (HOME) and Community Development Block Grant (CDBG) programs.
- Interest revenue was over budget \$1,428,692 due to efforts to optimize proceeds from higher than anticipated interest rates on short term investments.
- County charges were over budget \$2,585,951 due to increased housing revenue at the Prison from housing Huntington County inmates.

Actual general fund expenditures (including other financing uses) were under budget by \$19,173,633. The following major items were under budget due to project scope and schedule modifications:

• Transfers Out	\$ 8,995,967
• Capital Outlay	3,699,623
• Conservation and Development	706,555
• County Buildings	675,970
• County Prison	594,527
• Tax Assessment	425,053
• Enterprise Resource Management Office	321,655
• Information management	317,376

Emergency Telephone Budgetary Highlights

Actual Emergency Telephone revenues and expenses (including other financing sources) were under amended budget \$1,897,080 and \$1,908,006, respectively. Due to project timelines shifting, less expenses were incurred, and less subsidy was needed.

County Grant Program Budgetary Highlights

Actual revenues (including other financing sources) and expenses were under amended budget by \$7,440,028. The County Grant Program is funding grants for Mental and Physical Health, Infrastructure, Non-Profits, Higher Education Institutions, and P25 radios. Due to project schedule modifications actual grant spending was less than anticipated in 2024. The county anticipates spending the full allocation of county grant program dollars in future years.

Mental Health, Intellectual, & Developmental Disabilities Budgetary Highlights

Actual revenues (including other financing sources) and expenses were under amended budget \$2,731,078 and \$3,641,259, respectively. Expenses were under budget due to less spending on the Crisis Walk-In Center than anticipated. Since expenses were under budget, revenue was also under budget. Subsidy was under budget due to additional block grant funding received.

Capital Projects Budgetary Highlights

Actual revenues and expenses (including other financing uses) were under amended budget \$656,723 and \$3,870,840. Grants and current expenditures were under budget due to the reimbursable bridge projects not progressing as quickly as anticipated. Interest was over budget due to higher interest rates and cash balance. Capital outlay was under budget due to modification of the original schedule of the 9-1-1 radio project.

Capital Asset and Debt Administration

Capital Assets. Cumberland County's investment in capital assets for its governmental activities as of December 31, 2024, amounted to \$124,305,766 (net of accumulated depreciation). This investment in capital assets includes land, construction in progress, agricultural easements, buildings and systems, lease buildings, subscription-based IT arrangements, improvements other than buildings, machinery and equipment and bridges.

	Governmental activities	
	2024	2023
Land	\$ 2,900,407	2,900,407
Construction in progress	27,825,734	12,340,486
Agricultural easements	14,653,319	13,599,133
Buildings and systems	31,460,336	31,895,906
Lease buildings	2,298,377	1,524,825
Subscription-based IT arrangements	1,478,433	1,964,604
Improvements other than buildings	1,049,203	1,160,143
Machinery and equipment	11,087,629	11,493,025
Bridges	31,552,328	32,295,577
Total	\$ 124,305,766	109,174,106

Total governmental activities net capital assets increased in 2024 by \$15,131,660.

Construction in progress increased \$15,485,248 primarily from the ongoing investment in emergency telephone radio tower infrastructure and first responder P25 radio equipment.

Additionally, County buildings, improvements other than buildings, and machinery and equipment categories decreased primarily from depreciation.

Additional information on Cumberland County's capital assets can be found in Note 7 on pages 74 through 75.

Debt Administration

At the end of the current fiscal year, Cumberland County had net outstanding bonded debt of \$43,313,972. The County's net general obligation notes total \$1,795,720. This debt is backed by the full faith and credit of the government. Cumberland County does not have any special assessment debt or revenue bonds.

The County's net outstanding general obligation bonds and notes at December 31, 2024 and 2023 were:

	Governmental activities	
	2024	2023
General Obligation Bonds	\$ 43,313,972	30,983,349
General Obligation Notes	1,795,720	2,310,180
Total	\$ 45,109,692	33,293,529

Cumberland County's general obligation debt increased by \$11,816,163. The county issued \$14,395,000 in general obligation bonds with \$799,446 of associated bond premium in 2024. Additionally, principal payments paid in 2024 were \$3,129,460.

Cumberland County's rating was confirmed "AAA" from Standard and Poor's for general obligation debt in 2024.

The current debt limitation for Cumberland County is \$429,809,011 which is significantly more than Cumberland County's outstanding general obligation debt.

Additional information on Cumberland County's long-term debt can be found in Note 9 on pages 77 through 79 of this report.

Economic Factors and Next Year's Budget

Economic Conditions in 2024

Economic indicators improved in 2024 and growth was still within a normal range. The County's diverse economy has fared better than national and state averages, in part, because of its significant base of federal and state employers and prime location in the region's transportation corridors. Cumberland County's December unemployment rate was 2.5% while the statewide and national rates were 3.8% and 4.0%, respectively. Neighboring counties have unemployment rates between 2.7% and 3.1%. County residents' benefit from an array of employment opportunities based in the private sector as well as local, state, and federal governments. [Source: For Cumberland County and Pennsylvania unemployment rates; Department of Labor, PAWORKSTATS, not seasonally adjusted.]

The Consumer Price Index for All Urban Consumers (CPI-U) decreased from 3.3% in 2023 to 2.9% in 2024.

Cumberland County remains one of the fastest-growing counties in the Commonwealth, growing 6.2% versus 0.6% for Pennsylvania since the previous U.S. Census in 2020, according to the U.S. Census Bureau. The reasons cited for this growth include low unemployment, safe communities, quality public services, educational opportunities, and high scores in numerous other quality-of-life indicators. Recently, Cumberland County was named one of the best places to live in Pennsylvania for many of these reasons.

Cumberland County continues to enjoy a diverse tax base with little reliance on any one industry. The top-ten taxpayers represent only 2.99% of assessed values as of December 31, 2024.

Next Year's Budget

As the amended budget was presented, Cumberland County is in a stable, yet changeable, short-term financial situation as we enter the 2025 budget cycle. The County continues to face the structural imbalance between natural growth in the real estate market and other revenues versus the increasing expenditures related to continued pressures to provide additional services in a fast-growing county, the tight labor market, the opioid epidemic, and other increasing costs. To address this imbalance, the Board of Commissioners voted to impose a 4% real estate millage increase. Over the past several years, the County has seen increases in many mandated services like mental health, children and youth, courts and court mandated services, prison and emergency telephone. The increase in tax revenue is necessary to maintain the quality services that are needed.

Although a deficit of \$3,211,038 was budgeted in 2024, the County made aggressive changes that increased the general fund's fund balance by \$1,207,596. This was done through a combination of revenue enhancements and cost-cutting measures.

The General Fund budget for 2025 is showing a shortfall of \$23,328,203 between revenue and expenditures. However, this amount is reduced by \$13.2 million, which is transferred from committed and assigned reserves, leaving a decrease in the unassigned fund balance of \$10,151,266. To address long-term cost drivers and provide sustainable reductions and moderations in the cost of government, the Commissioners are taking efforts to reduce this amount further. It is projected that fund balance will break even in 2025. The County uses a combination of unassigned fund balance and assigned for future budgetary requirements as the "fund balance" for budgeting purposes.

Highlights of the County's 2025 budget include:

- 4% real estate millage increase
- Impacts of inflation
- Staffing shortages
- Child protective cases
- Opioid epidemic
- Emergency telephone radios and infrastructure project
- Bridge infrastructure investments
- Investment in the County's workforce productivity through performance management, prudent automation, skills training, and management development
- Long-term integrated financial planning particularly in big-ticket capital projects
- Ongoing search for innovative ways to lower overall costs to the taxpayer
- County Grant Program

The County is not deferring County capital spending necessary to maintain County facilities.

Requests for Information

This financial report is designed to provide a general overview of the County's finances. Questions concerning any of the information provided in this report or requests for additional information should be addressed to the Cumberland County Controller, One Courthouse Square, Room 207, Carlisle, PA 17013 or controller@cumberlandcountypa.gov.

Basic Financial Statements

STATEMENT OF NET POSITION
December 31, 2024
COUNTY OF CUMBERLAND, PENNSYLVANIA

	Primary Government	Discretely Presented Component Units		
		Governmental Activities	Conservation District	Industrial Development Authority
ASSETS				
CURRENT ASSETS				
Cash and cash equivalents	\$ 90,035,240	1,609,835		67,424
Investments	57,530,924	2,768,939		—
Receivables (net of allowance):				
Taxes	1,750,493	—		—
Due from other governments	17,078,317	238,557		—
Due from primary government	—	32,366		
Accounts receivable	15,135,749	52,000	1,126,583	
Court costs and fines receivable	2,171,688	—		—
Notes receivable	—	—	738,640	
Prepaid items	1,780,055	100		1,796
Other assets	147,470	—		—
Restricted assets:				
Cash and cash equivalents	143,738	—		—
Total current assets	<u>185,773,674</u>	<u>4,701,797</u>		<u>1,934,443</u>
NONCURRENT ASSETS				
Capital assets				
Nondepreciated assets	45,379,460	—		—
Depreciated assets, net	78,926,306	27,677		—
Total noncurrent assets	<u>124,305,766</u>	<u>27,677</u>		<u>—</u>
Total assets	\$ 310,079,440	4,729,474		1,934,443
DEFERRED OUTFLOWS OF RESOURCES				
Deferred differences:				
Pension expected and actual experience	\$ 6,610,049	79,607		—
Pension projected and actual earnings	1,738,806	20,941		—
Pension change of assumptions	3,495,761	42,101		—
OPEB expected and actual experience	110,144	1,304		—
Deferred charges on bond refunding	5,820	—		—
Total deferred outflows of resources	<u>\$ 11,960,580</u>	<u>143,953</u>		<u>—</u>

(continued)

STATEMENT OF NET POSITION
December 31, 2024
COUNTY OF CUMBERLAND, PENNSYLVANIA

(continued)

	Primary Government	Discretely Presented Component Units	
		Governmental Activities	Industrial Development Authority
		Conservation District	
LIABILITIES			
CURRENT LIABILITIES			
Accounts payable and accrued expenses	\$ 16,367,208	14,581	1,100,286
Accrued payroll	3,449,125	37,737	—
Due to other governments	32,366	—	—
Accrued interest payable	260,636	—	—
Unearned revenues	26,725,361	3,004,286	—
Funds held as fiduciary	634,192	—	—
Self insurance claims payable	1,000,000	—	—
Sick and vacation accrual	1,338,076	31,050	—
Workers' compensation	146,718	—	—
Arbitrage payable	265,074	—	—
General obligation bonds payable	3,205,000	—	—
Notes payable:			
Direct borrowing	528,053	—	—
CAEDC	89,501	—	—
Leases	577,059	—	—
Subscription-based IT arrangements	933,920	—	—
Total OPEB liability	119,822	1,418	—
Total current liabilities	<u>55,672,111</u>	<u>3,089,072</u>	<u>1,100,286</u>
NONCURRENT LIABILITIES			
General obligation bonds payable	40,108,972	—	—
Notes payable:			
Direct borrowing	1,267,667	—	—
CAEDC	1,108,673	—	—
Leases	1,952,437	—	—
Subscription-based IT arrangements	2,734,440	—	—
Sick and vacation accrual	4,542,163	79,628	—
Workers' compensation claims payable	473,918	—	—
Total OPEB liability	1,471,082	17,416	—
Net pension liability	13,048,000	157,141	—
Total noncurrent liabilities	<u>66,707,352</u>	<u>254,185</u>	<u>—</u>
Total liabilities	<u>\$ 122,379,463</u>	<u>3,343,257</u>	<u>1,100,286</u>
DEFERRED INFLOWS OF RESOURCES			
Deferred differences:			
OPEB expected and actual experience	\$ 433,487	5,132	—
OPEB change of assumptions	102,983	1,219	—
Deferred amount on bond refunding	162,762	—	—
Total deferred inflows of resources	<u>\$ 699,232</u>	<u>6,351</u>	<u>—</u>

(continued)

STATEMENT OF NET POSITION***December 31, 2024*****COUNTY OF CUMBERLAND, PENNSYLVANIA**

(continued)

	Primary Government	Discretely Presented Component Units	
		Industrial Development Authority	
	Governmental Activities	Conservation District	
NET POSITION			
Net investment in capital assets	\$ 86,194,734	27,677	—
Restricted for:			
Conservation	3,423,824	1,353,780	—
Human services	15,112,531	—	—
Judicial services	589,161	—	—
Public safety	1,475,727	—	—
Emergency telephone	2,508,204	—	—
Records improvement	654,002	—	—
Economic development	5,785,172	—	834,157
Roads and bridges	4,183,504	—	—
Unrestricted	79,034,466	142,362	—
Total net position	<u>\$ 198,961,325</u>	<u>1,523,819</u>	<u>834,157</u>

The notes to the financial statements are an integral part of this statement.

STATEMENT OF ACTIVITIES

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

Functions/Programs	Program Revenues					Net (Expense) Revenue and Changes in Net Position		
	Expenses	Indirect Expense	Charges for Services	Operating Grants and Contributions	Capital Grants and Contributions	Primary Government	Discretely Presented Component Units	Industrial
						Governmental Activities	Conservation District	Development Authority
Primary government:								
Governmental activities:								
General government - administrative	\$ 22,461,190	(2,550,126)	4,833,610	1,507,902	12,402	(13,557,150)	—	—
General government - judicial	32,259,636	244,325	4,887,787	4,010,216	—	(23,605,958)	—	—
Corrections	26,079,058	—	4,259,442	677,868	—	(21,141,748)	—	—
Emergency telephone	7,599,847	750,922	6,236,038	90,501	—	(2,024,230)	—	—
Public safety	6,928,323	—	1,999,314	915,860	1,185,068	(2,828,081)	—	—
Roads and bridge maintenance	1,391,128	60,314	1,291,263	562,474	—	402,295	—	—
Recycling and waste management	1,107,970	19,284	109,096	145,751	—	(872,407)	—	—
Human services:								
Mental health/intellectual and developmental disabilities	32,642,554	359,826	8,575,202	22,534,670	—	(1,892,508)	—	—
Children and youth	30,817,260	559,345	239,835	23,782,631	—	(7,354,139)	—	—
Food and shelter	859,385	35,973	638	877,301	—	(17,419)	—	—
Office of aging	4,762,981	323,887	790,146	4,103,396	—	(193,326)	—	—
Other	7,629,114	196,250	783,538	8,832,089	—	1,790,263	—	—
Culture and recreation	300,634	—	—	—	—	(300,634)	—	—
Conservation	1,461,305	—	88,977	1,046,561	—	(325,767)	—	—
Community redevelopment and housing	84,692	—	153,951	—	—	69,259	—	—
Economic development and assistance	14,973,944	—	479,141	2,978,398	—	(11,516,405)	—	—
Interest on long-term debt	1,269,211	—	—	—	—	(1,269,211)	—	—
Total governmental activities	<u>192,628,232</u>	<u>—</u>	<u>34,727,978</u>	<u>72,065,618</u>	<u>1,197,470</u>	<u>(84,637,166)</u>	<u>—</u>	<u>—</u>
Discretely presented component units:								
Conservation District	\$ 2,411,348		565,294	1,835,592	—		(10,462)	—
Industrial Development Authority	69,963		17,440	18,425	—		—	(34,098)
Total discretely presented component units	<u>\$ 2,481,311</u>		<u>582,734</u>	<u>1,854,017</u>	<u>—</u>		<u>(10,462)</u>	<u>(34,098)</u>
General revenues:								
Real estate taxes					67,490,515	—	—	—
Hotel taxes and other					4,016,070	—	—	—
Unrestricted investment earnings					7,544,195	128,548	36,130	—
Total general revenues					<u>79,050,780</u>	<u>128,548</u>	<u>36,130</u>	
Change in net position					(5,586,386)	118,086	2,032	—
Net position, beginning of year, restated					204,547,711	1,405,733	832,125	—
Net position, end of year					<u>\$ 198,961,325</u>	<u>1,523,819</u>	<u>834,157</u>	

The notes to the financial statements are an integral part of this statement.

MAJOR GOVERNMENTAL FUNDS

DESCRIPTION OF FUNDS

Governmental Funds

Governmental funds, including the general fund, special revenue funds and the capital projects fund, are used to account for the majority of the County's activities.

General Fund – The general fund is the County's chief operating fund. It accounts for all financial resources of the County, except those required to be accounted for in another fund. The majority of administrative, judicial, prison and other public safety, debt service and subsidies to human service programs are financed through the revenues of the general fund.

Major Special Revenue Funds:

Mental Health and Intellectual and Developmental Disabilities Fund – The mental health and intellectual and developmental disabilities fund accounts for the administration of a full range of services to persons with serious and persistent mental illness or persons with intellectual/developmental disabilities who live in Cumberland or Perry County. Federal (including waivers) and state grants fund the vast majority of these services.

Children and Youth Fund – The children and youth fund accounts for monies received from various federal, state and local sources to protect the safety and welfare of children. Children and youth also preserves, support and strengthens families as well as identifies alternative care, a safe environment and a permanent home for those children unable to remain in their home.

Nonmajor Funds – Other nonmajor funds is the aggregate of those governmental funds not individually meeting the "financial significance" criteria established by the U.S. generally accepted accounting principles for reporting as a major fund. Other nonmajor governmental funds are separately identified, described and reported in the Supplementary Information section.

BALANCE SHEET

Governmental Funds

December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

	General Fund	Mental Health/ Intellectual & Developmental Disabilities	Children and Youth	Nonmajor Funds	Total
ASSETS					
Cash and cash equivalents	\$ 48,254,995	8,922,874	300	27,056,694	84,234,863
Investments	37,263,494	13,000,000	—	4,439,225	54,702,719
Restricted cash	—	—	—	143,738	143,738
Receivables (net of allowance):					
Taxes	1,750,493	—	—	1,486,929	3,237,422
Due from other governments	2,485,992	1,060,672	10,019,919	3,506,059	17,072,642
Accounts receivable	12,902,554	347,635	—	362,096	13,612,285
Court costs and fines receivable	2,171,688	—	—	—	2,171,688
Due from other funds	10,363,670	1,278,538	—	3,073,436	14,715,644
Due from component unit	11,970	—	—	—	11,970
Prepaid items	1,335,256	17,834	5,165	307,033	1,665,288
Other assets	148,570	—	—	—	148,570
Total assets	\$ 116,688,682	24,627,553	10,025,384	40,375,210	191,716,829
LIABILITIES					
Accounts payable	\$ 2,678,975	6,082,132	2,002,577	5,530,164	16,293,848
Accrued liabilities and withholdings	2,336,838	185,520	336,093	642,119	3,500,570
Arbitrage rebate payable	—	—	—	265,074	265,074
Due to other funds	3,281,962	—	7,677,754	3,082,083	14,041,799
Unearned revenue	9,121,848	16,628,501	8,960	565,872	26,325,181
Funds held as fiduciary	617,970	—	—	16,222	634,192
Total liabilities	\$ 18,037,593	22,896,153	10,025,384	10,101,534	61,060,664
DEFERRED INFLOWS OF RESOURCES					
Total unavailable revenue	12,359,827	—	—	—	12,359,827
FUND BALANCES					
Nonspendable	1,335,256	17,834	5,165	1,260,478	2,618,733
Restricted	6,669,878	—	—	22,192,585	28,862,463
Committed	16,157,387	—	—	—	16,157,387
Unrestricted:					
Assigned	39,237,446	—	—	6,823,396	46,060,842
Unassigned	22,891,295	1,713,566	(5,165)	(2,783)	24,596,913
Total fund balances	\$ 86,291,262	1,731,400	—	30,273,676	118,296,338
Total liabilities, deferred inflows of resources and fund balances	\$ 116,688,682	24,627,553	10,025,384	40,375,210	191,716,829

The notes to the financial statements are an integral part of this statement.

**RECONCILIATION OF THE GOVERNMENTAL FUNDS BALANCE
SHEET TO THE STATEMENT OF NET POSITION**

December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

Total fund balances-governmental funds	\$ 118,296,338
Amounts reported for governmental activities in the statement of net position are different because:	
Capital assets used in governmental activities are not current financial resources and therefore, are not reported in the funds.	124,305,766
Certain receivables are not available to pay for current period expenditures and, therefore, are deferred inflows of resources in the funds.	12,369,827
Cumulative pension fund and OPEB activity have created deferred outflows that are amortized to expense over an actuarially determined period of time and are reported as deferred outflows of resources on the statement of net position as follows:	
Deferred difference-expected and actual pension experience	6,610,049
Deferred difference-projected and actual pension earnings	1,738,806
Deferred difference-change of pension assumptions	3,495,761
Deferred difference-expected and actual OPEB experience	110,144
Refunding bonds issued by the County create deferred charges that are amortized to interest expense over the shorter life between the new and old bonds, are reported as deferred outflows of resources on the statement of net position.	5,820
Internal service fund used by management to charge the costs of the self-insurance to individual funds:	
Workers' compensation	228,490
Self insurance fund	5,792,401
Long-term liabilities are not due and payable in the current period and, therefore, are not reported at the fund level:	
Bonds payable	(40,855,000)
Notes payable	(2,993,894)
Net premium on bonds and notes	(2,458,972)
Leases	(2,529,496)
Subscription-based IT arrangements	(3,668,360)
Sick and vacation payable	(5,880,239)
Net pension liability	(13,048,000)
Total OPEB liability	(1,590,904)
Accrued expenses are not due and payable in the current period and, therefore, are not reported in governmental funds.	(267,980)
Cumulative pension fund and OPEB activity have created deferred inflows that are amortized to expense over an actuarially determined period of time and are reported as deferred inflows of resources on the statement of net position as follows:	
Deferred difference-expected and actual OPEB experience	(433,487)
Deferred difference-OPEB assumptions	(102,983)
Deferred amount on refunding	(162,762)
Net position of governmental activities	\$ <u>198,961,325</u>

The notes to the financial statements are an integral part of this statement.

STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES

IN FUND BALANCES

Governmental Funds

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

		Mental Health/ Intellectual & Developmental Disabilities			
	General Fund	Children and Youth	Nonmajor Funds	Total	
REVENUES					
Taxes	\$ 67,131,241	—	4,015,899	71,147,140	
Licenses and permits	211,865	—	—	211,865	
Grants	9,985,166	22,534,670	13,116,769	69,418,800	
County charges	12,988,398	8,444,852	9,708,167	31,381,252	
Court costs, fines and forfeitures	2,281,825	—	167,957	2,449,782	
Investment earnings	5,239,635	1,119,044	794,524	7,153,203	
Payment in lieu of taxes	262,428	—	—	262,428	
Contributions and other	356,805	130,350	436	78,667	
Total revenues	<u>98,457,363</u>	<u>32,228,916</u>	<u>24,022,466</u>	<u>27,881,983</u>	<u>182,590,728</u>
EXPENDITURES					
Current:					
General government – administrative	16,715,094	—	190,495	16,905,589	
General government – judicial	25,645,943	—	4,255,156	29,901,099	
Corrections	23,393,992	—	—	23,393,992	
Public safety	5,205,651	—	—	5,205,651	
Emergency telephone	—	—	7,235,097	7,235,097	
Public works and enterprises	—	—	1,165,186	1,165,186	
Human services	2,790,242	32,596,793	30,767,720	11,427,771	
Culture and recreation	159,335	—	—	159,335	
Conservation and development	1,237,118	—	—	1,237,118	
Economic development and assistance	7,191,427	—	4,105,286	11,296,713	
Debt service:					
Principal retirement	—	—	4,743,645	4,743,645	
Debt interest	—	—	1,218,920	1,218,920	
Fiscal charges	—	—	188,458	188,458	
Capital outlay	10,364,292	—	11,601,249	21,965,541	
Payments for other governments	3,843,103	—	1,074,787	4,917,890	
Total expenditures	<u>96,546,197</u>	<u>32,596,793</u>	<u>30,767,720</u>	<u>47,206,050</u>	<u>207,116,760</u>
Excess (deficiency) of revenues over (under) expenditures	<u>1,911,166</u>	<u>(367,877)</u>	<u>(6,745,254)</u>	<u>(19,324,067)</u>	<u>(24,526,032)</u>
OTHER FINANCING SOURCES (USES)					
Transfers in	110,049	1,307,559	6,816,504	14,930,500	23,164,612
Transfers out	(16,793,431)	(12,468)	(71,250)	(6,287,463)	(23,164,612)
Issuance of long-term bond	—	—	—	14,395,000	14,395,000
Issuance of long-term note	—	—	—	50,000	50,000
Subscription-based IT arrangements	2,878,648	—	—	—	2,878,648
Leases (as lessee)	1,431,143	—	—	236,353	1,667,496
Bond premium	—	—	—	799,445	799,445
Insurance recovery	10,000	—	—	76,457	86,457
Total other financing sources (uses)	<u>(12,363,591)</u>	<u>1,295,091</u>	<u>6,745,254</u>	<u>24,200,292</u>	<u>19,877,046</u>
Net change in fund balances	<u>(10,452,425)</u>	<u>927,214</u>	<u>—</u>	<u>4,876,225</u>	<u>(4,648,986)</u>
Fund balances, beginning of year	<u>96,743,687</u>	<u>804,186</u>	<u>—</u>	<u>25,397,451</u>	<u>122,945,324</u>
Fund balances, end of year	<u>\$ 86,291,262</u>	<u>1,731,400</u>	<u>—</u>	<u>30,273,676</u>	<u>118,296,338</u>

The notes to the financial statements are an integral part of this statement.

**RECONCILIATION OF THE GOVERNMENTAL FUNDS
STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES
IN FUND BALANCES TO THE STATEMENT OF ACTIVITIES**

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

Net change in fund balances-total governmental funds	\$ (4,648,986)
Governmental funds report capital outlays as expenditures. However, in the statement of activities the costs of these assets are allocated over their estimated useful lives and reported as depreciation expense. This is the amount by which capital outlays exceeded depreciation in the current period. In the current period these amounts are:	
Expenditures for capital assets	22,118,738
Depreciation expense	(6,928,100)
Disposal of capital assets	(58,978)
Deferred outflows of resources not reported in the fund statements:	
Deferred difference-expected and actual pension experience	144,430
Deferred difference-projected and actual pension earnings	(9,269,086)
Deferred difference-change in pension assumptions	(2,327,561)
Deferred difference-expected and actual OPEB experience	(224,042)
The issuance of long-term debt provides current financial resources to governmental funds, while the repayment of the principal of long-term debt consumes the current financial resources of governmental funds. Neither transaction, however, has any effect on net position:	
Issuance of bonds	(14,395,000)
Net premium on bonds and notes	(550,624)
Issuance of lease agreement	(1,667,496)
Issuance of Issuance of notes-CAEDC	(50,000)
Issuance of subscription-based IT agreement	(2,878,648)
Long term bond paid	2,615,000
Long term note paid	514,460
Long term note paid - CAEDC	66,424
Lease agreement paid	554,484
Subscription-based IT agreement debt paid	993,277
Arbitrage payable	153,952
Deferred inflows of resources that does not provide current financial resources (real estate and per capita taxes and hotel tax) and revenues which are not recognized as available (court costs and fines, opioid class action lawsuit settlement) in the governmental funds but are earned in the statement of activities.	
Deferred inflows of resources not reported in the fund statements:	4,060,128
Deferred difference-expected and actual OPEB experience	42,109
Deferred difference-OPEB assumptions	(41,429)
Deferred amount on bonds refunding	23,953
Post employment benefits are reflected on the statement of activities but are not considered a current expenditure for the fund statements:	
OPEB	100,254
Pension	7,327,792
Some expenses reported in the statement of activities do not require the use of current financial resources and, therefore, are not reported as expenditures in governmental funds.	
Governmental funds do not recognize interest on long term debt until legally due, while the statement of net position accrues for interest payable.	(791,385)
Internal service funds are used by management to charge the cost of self-insurance claims to individual funds:	
Workers' compensation	(73,812)
Health reimbursement arrangement	(324,937)
Change in net position of governmental activities	\$ <u><u>(5,586,386)</u></u>

The notes to the financial statements are an integral part of this statement.

MAJOR PROPRIETARY FUNDS
DESCRIPTION OF FUNDS

Proprietary Funds

Funds used to account for those County activities for which user fees are charged with the expectation that the fees will cover the costs of the activity.

Internal Service Funds – Internal service funds, representing governmental activities, are separately identified, described and reported in the Supplementary Information section.

STATEMENT OF NET POSITION

Proprietary Funds

December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

	<u>Governmental Activities</u>	<u>Internal Service Funds</u>
ASSETS		
CURRENT ASSETS:		
Cash and cash equivalents	\$ 5,800,376	
Investments	2,828,206	
Accounts receivable (net of allowance)	43,015	
Prepaid	114,767	
Total current assets	<u>8,786,364</u>	
 Total assets	 <u>8,786,364</u>	
LIABILITIES		
CURRENT LIABILITIES:		
Accounts payable	9,965	
Accrued liabilities and withholdings:		
Accrued payroll	5,583	
Due to other funds	673,845	
Unearned revenue	400,984	
Self-insurance claims payable	1,146,718	
Total current liabilities	<u>2,237,095</u>	
NONCURRENT LIABILITIES:		
Due in more than one year:		
Self-insurance claims payable	473,918	
Total noncurrent liabilities	<u>473,918</u>	
Total liabilities	<u>2,711,013</u>	
NET POSITION		
Unrestricted	6,075,351	
Total net position	<u>\$ 6,075,351</u>	

The notes to the financial statements are an integral part of this statement.

**STATEMENT OF REVENUES, EXPENSES AND CHANGES IN
NET POSITION**

Proprietary Funds

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

	<u>Governmental Activities</u>	<u>Internal Service Funds</u>
OPERATING REVENUES		
Charges for services:		
County charges	\$ 13,827,551	
Total operating revenues	<u>13,827,551</u>	
OPERATING EXPENSES		
Client services	14,623,302	
Total operating expenses	<u>14,623,302</u>	
Operating loss	<u>(795,751)</u>	
NONOPERATING REVENUES		
Interest income	390,991	
Total net nonoperating revenues	<u>390,991</u>	
Change in net position	(404,760)	
Net position, beginning of year	6,480,111	
Net position, end of year	<u>6,075,351</u>	

The notes to the financial statements are an integral part of this statement.

STATEMENT OF CASH FLOWS

Proprietary Funds

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

	Governmental Activities
	Internal Service Funds
CASH FLOWS FROM OPERATING ACTIVITIES	
Cash received on county charges	\$ 14,691,812
Payments to vendors	(14,229,294)
Payments to employees	(147,969)
Net cash provided by operating activities	<u><u>314,549</u></u>
CASH FLOWS FROM INVESTING ACTIVITIES	
Sale of investments	170,360
Investment income received	<u><u>394,043</u></u>
Net cash provided by investing activities	<u><u>564,403</u></u>
Net increase in cash and cash equivalents	878,952
Cash and cash equivalents, January 1	4,921,424
Cash and cash equivalents, December 31	<u><u>\$ 5,800,376</u></u>
Reconciliation of operating loss to net cash provided by operating activities:	
Operating loss	\$ (795,751)
Adjustments to reconcile operating loss to net cash provided by operating activities:	
Accounts receivable	(665)
Due from other funds	454,433
Prepaid items	84,017
Accounts payable	5,842
Accrued liabilities and withholdings	1,096
Unearned revenues	315,647
Self-insurance claims payable	249,930
Total adjustments	<u><u>1,110,300</u></u>
Net cash provided by operating activities	<u><u>314,549</u></u>

There were no material non-cash financing and investing transactions.

The notes to the financial statements are an integral part of this statement.

FIDUCIARY FUNDS
DESCRIPTION OF FUNDS

Fiduciary Funds

Funds used by the County to account for funds collected on behalf of others.

Pension Trust-Employees' Retirement Fund –The County's pension trust fund accounts for the County and its employees' retirement contributions, earnings, investments and obligations.

Custodial Funds – The County's custodial funds account for cash collected by elected row officers (Clerk of Court, District Attorney, Prothonotary, Recorder of Deeds, Register of Wills, Sheriff and Treasurer) and other County offices, which is subsequently disbursed to individuals, private organizations and other governments for whom it was collected.

STATEMENT OF FIDUCIARY NET POSITION**Fiduciary Funds*****December 31, 2024*****COUNTY OF CUMERLAND, PENNSYLVANIA**

	Pension Trust - Employees' Retirement Fund	Custodial Funds
ASSETS		
Cash and cash equivalents	\$ 11,272,101	7,121,676
Investments:		
U.S. fixed income securities	80,741,318	—
U.S. equity securities	97,666,455	—
Global equity securities	29,271,005	—
Non-U.S. equity securities	42,863,930	—
Real estate	11,999,861	—
Infrastructure	15,990,205	—
Private Credit	7,039,868	—
Total investments	285,572,642	—
Due from broker	2,906,294	—
Accrued interest and dividends receivable	570,615	—
Total assets	300,321,652	7,121,676
LIABILITIES		
Due to other governments	—	2,888,921
Due to broker	8,923,619	—
Other liabilities	180,674	—
Total liabilities	9,104,293	2,888,921
NET POSITION		
Restricted for:		
Pensions	291,217,359	—
Individuals, organizations and other governments	—	4,232,755
	\$ 291,217,359	4,232,755

The notes to the financial statements are an integral part of this statement.

STATEMENT OF CHANGES IN FIDUCIARY NET POSITION

Fiduciary Funds

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

	Pension Trust Employees' Retirement Fund	Custodial Funds
ADDITIONS		
Contributions:		
Employer	\$ 4,632,989	—
Plan members	<u>4,540,554</u>	<u>—</u>
Total contributions	<u>9,173,543</u>	<u>—</u>
Investment income:		
Net appreciation in fair value of investments	17,700,441	—
Interest	<u>2,069,845</u>	<u>—</u>
Dividends	<u>8,748,751</u>	<u>—</u>
Total investment earnings	<u>28,519,037</u>	<u>—</u>
Less investment costs	<u>777,137</u>	<u>—</u>
Net investment earnings	<u>27,741,900</u>	<u>—</u>
Other governments:		
Fees, costs, fines and licenses	—	7,219,649
Taxes	—	93,345,452
Escrow	<u>—</u>	<u>10,185,271</u>
Total additions	<u>36,915,443</u>	<u>110,750,372</u>
DEDUCTIONS		
Benefits	15,893,042	—
Refunds of contributions	629,844	—
Administrative expenses	415,709	—
Other governments:		
Fees, costs, fines and licenses	—	7,219,649
Taxes	—	93,305,458
Escrow	<u>—</u>	<u>9,252,391</u>
Total deductions	<u>16,938,595</u>	<u>109,777,498</u>
Change in net position	19,976,848	972,874
Net position - beginning of the year	<u>271,240,511</u>	<u>3,259,881</u>
Net position - end of the year	<u>\$ 291,217,359</u>	<u>4,232,755</u>

The notes to the financial statements are an integral part of this statement.

Notes to the Financial Statements

1. Summary of Significant Accounting Policies

The summary of significant accounting policies of Cumberland County, Pennsylvania (County) is presented to assist in understanding the county's financial statements. These policies conform to accounting principles generally accepted in the United States of America (GAAP) as applied to government units; and have been consistently applied in the preparation of the financial statements. The Governmental Accounting Standards Board (GASB) is the accepted standard-setting body for establishing governmental accounting and financial accounting principles. The following is a summary of the significant accounting policies of the County.

A. The Financial Reporting Entity

The County of Cumberland is located in south central Pennsylvania, to the immediate west of the City of Harrisburg, the Capital of the Commonwealth of Pennsylvania. It is a County of the third class founded January 27, 1750, and is governed by an elected three-member Board of Commissioners. The County provides a wide range of services including judicial, public safety, corrections, human and social services, economic development, and general administration, to its estimated 275,516 residents (United States Census Bureau population estimate as of July 1, 2024).

The financial reporting entity consists of the primary government and its component units. The basic criteria for determining whether a governmental organization should be included in the primary government's reporting entity is financial accountability. Though a primary government is financially accountable for the organizations that make up its legal entity, it may also be financially accountable for legally separate organizations based on the nature and significance of their relationship as provided for in applicable laws, organizational bylaws, or contractual agreements.

Component Units

Component units are legally separate organizations for which the elected officials of the primary government are financially accountable. In addition, the primary government may choose to include a legally separate organization for which the nature and significance of the component unit's relationship with the County are such that its exclusion would cause the reporting entity's financial statements to be misleading or incomplete.

The County reports four organizations as component units in accordance with GASB 14 as amended by GASB 61 and 80.

Blended Component Units

The following component units of the County are reported as blended as they provide services which primarily, but not exclusively, benefit the County.

Cumberland Area Economic Development Corporation (CAEDC)

The CAEDC, a legally separate governmental non-profit corporation, was founded in 2005 by the County Board of Commissioners. CAEDC is the County's authorized agency charged with leveraging and promoting economic development and tourism. CAEDC is led by an Executive Director who reports to a Board of Directors. Members of the Board of Directors are appointed by the County Commissioners, who are also public sector CAEDC board members.

The County financially benefits from the CAEDC by their performance of activities that are set forth in the County's strategic plan, thereby relieving the County of this budgetary and administrative burden. CAEDC also has a financial benefit/burden relationship with the County by virtue of the County's ongoing decision to fund the CAEDC with 100% of the County's hotel taxes, as well as discretionary County grants. As the CAEDC

is funded primarily with County hotel taxes, for which the tax rate is determined by the County, CAEDC is fiscally dependent on the County.

The CAEDC financial statements may be requested at their office at 230 South Sporting Hill Road, Suite 100, Mechanicsburg, PA 17050.

Cumberland County Recycling & Waste Authority (CCRWA)

The CCRWA is a legally separate organization, incorporated in 1975, to which the County Commissioners appoints board members. CCRWA has a financial benefit/burden relationship with the County by the County's funding of the CCRWA in accordance with a delegation agreement. The delegation agreement allows the CCRWA to advise and recommend to the County on all matters relating to municipal waste and recycling within the County – a core statutory County responsibility.

The CCRWA is reported as a blended component unit because the services that the CCRWA provides almost entirely benefit the County as such services are the legislated responsibility of a County.

The CCRWA does not issue separate financial statements.

Discretely Presented Component Units

The following component units of the County are reported discretely as they do not satisfy the blending criteria of GASB No. 14 as amended by GASB No. 61 and 80.

Cumberland County Conservation District

The Cumberland County Conservation District is a legally separate organization which provides for the conservation of the County's soil, water, and related resources. The County Commissioners appoint District board members from a list of nominees provided by outside groups.

The Conservation District is fiscally independent as the Pennsylvania law that governs its creation and operation does not grant the County the authority to involve itself in the activities that, according to the GASB, exemplify independent decision making. Despite the Conservation District's fiscal independence under law, the County believes it is misleading to exclude the Conservation District as a component unit of the County considering its close relationship, and financial integration with, the County. Supporting this decision are the County Commissioners' annual approval of the Conservation District's budget, County Salary Board and Commissioner approval of Conservation District positions and personnel hires, respectively, despite no provisions in state law that grants the County the direct authority for these roles. The County also includes the Conservation District budget and performance measures in its published County budget document.

The audited financials of the Conservation District are available at the District's office at 310 Allen Road, Suite 301, Carlisle, PA 17013.

Cumberland County Industrial Development Authority (IDA)

The IDA is a legally separate organization, incorporated in 1969, that provides a variety of services to assist in job creation and tax revenue growth within the county. The IDA strives to alleviate unemployment by creating and developing business opportunities through facilitating organizations access to grant and government loan financing for which both the County and the IDA have no ongoing liability.

The County Commissioners appoint the IDA board members and, representing the potential for the County to impose its will, can remove board members without cause.

The audited financials of the IDA are available at the Authority's office at 230 South Sporting Hill Road, Suite 100, Mechanicsburg, PA 17050.

Joint Ventures

The County reports four joint ventures.

Cumberland-Dauphin-Harrisburg Transit Authority

The County is a participant in the Cumberland-Dauphin-Harrisburg Transit Authority (CDH) - a joint venture. The CDH was previously known as Capital Area Transit.

The CDH provides both fixed route bus services and door-to-door demand responsive transportation services in specially equipped vehicles to qualifying County residents at special fares. The CDH is governed by a seven-member board appointed by the sponsoring municipalities. The Cumberland County Commissioners appoint two members.

The CDH is primarily funded by grants received through the Susquehanna Regional Transportation Authority. The County has no interest in the equity of the CDH, and as a result, there is no equity interest in the CDH recorded in the County's financial statements.

In 2024, the County paid the Susquehanna Regional Transportation Authority \$447,083. The County's annual subsidy (local match share) payment was \$427,673 in 2024. Additionally, the County paid \$19,410 to the CDH for transportation services for Shippensburg Borough.

The CDH issues publicly available financial statements that may be obtained at 901 North Cameron Street, Harrisburg, PA 17101.

Central Pennsylvania Transportation Authority

The County is a participant in Central Pennsylvania Transportation Authority (CPTA) (doing business as rabbittransit) - a joint venture.

In 2015, Cumberland County joined the CPTA appointing it the County's shared-ride provider. The CPTA is governed by a nine-member board appointed by the sponsoring counties. The Cumberland County Commissioners appoint two members.

The CPTA is primarily funded by grants received through the Susquehanna Regional Transportation Authority (SRTA) and acts as a purchased service provider to the SRTA. The County has no interest in the equity of the CPTA, and as a result, there is no equity interest in the CPTA recorded in the County's financial statements.

The CPTA issues publicly available financial statements that may be obtained at 415 North Zarfoss Drive, York, PA 17404.

Susquehanna Regional Transportation Authority

The County is a participant in Susquehanna Regional Transportation Authority (SRTA) – a joint venture. The SRTA was formed on July 23, 2021. The SRTA entered into agreements with both the CDH and CPTA to provide seamless public transportation in the geographic area previously served by both the CDH and CPTA. Both agreements were adopted in December of 2021 and renews is based on mutual agreement on a month-to-month basis. The SRTA provides executive, management, administrative and support services to the CDH and CPTA and is governed by an eleven-member board appointed by the sponsoring municipalities. The Cumberland County Commissioners appoint two members.

The SRTA is funded by a combination of passenger fares, operating revenues, and federal, state, and local operating, planning and capital grants. The County has no interest in the equity of the SRTA, and as a result, there is no equity interest in the SRTA recorded in the County's financial statements.

The SRTA issues publicly available financial statements that may be obtained at 415 North Zarfoss Drive, York, PA 17404.

Cumberland County/Penn State Agricultural Extension Programs

Cumberland County and Penn State University jointly operate and fund Agricultural Extension Programs. These programs are administered at the Agricultural Extension Office at 310 Allen Road, Suite 601, Carlisle, PA 17013.

The County's Agriculture Extension activity is a joint operation in which the County reports its contributions, in the form of its share of joint operation expenses, in the County's financial results. As the Agricultural Extension is a joint operation, in which both governmental units separately report their share of expenses, separate financial statements of the joint operation are not available.

In 2024, the County's share of Agricultural Extension program expenses was \$328,055 and is reported in the County's general fund.

There are no separately issued financial statements for the Cumberland County/Penn State Agricultural Extension Program joint operation.

Related Organizations

Related organizations are organizations for which the County is not financially accountable (because it does not have the ability to impose its will or have a financial benefit or burden relationship) even though the County appoints a voting majority of the organization's governing board.

The County's related organizations, which are not solely advisory and with significant financial activity, are:

Cumberland County Library System
Cumberland County Redevelopment Authority
Cumberland County Housing Authority

B. Basis of Presentation

The basic financial statements of the County have been prepared in accordance with U.S. generally accepted accounting principles. The Governmental Accounting Standards Board is the accepted standard-setting body and establishes U.S. generally accepted accounting principles for governments.

C. Government-wide and Fund Financial Statements

The accompanying financial statements include a government-wide statement of net position and a government-wide statement of activities and report information on the overall County. The statement of net position reports what the County owns and owes. The statement of activities reports, by program category, the amount of expenses not covered by program revenues. Program expenses not covered by program revenues are instead financed with County taxes and other general revenues.

The statement of activities shows the degree to which the direct expenses of a given function or program are offset by program revenues. *Direct expenses* are those that are clearly identifiable with a specific function or program. *Indirect expenses* are allocated to all governmental activities, where applicable, in accordance with

the County's indirect cost allocation plan. However, indirect expenses are recorded and reported only in those activities with cost reimbursement grant funding. *Program revenues* include 1) charges to customers or applicants who purchase, use, or directly benefit from goods, services, or privileges provided by a given function or program and 2) grants and contributions that are restricted to meeting the operational or capital requirements of a particular function or program. County real estate taxes, hotel taxes and other items not meeting the definition of program revenues are reported as *general revenue*.

The government-wide statements do not include the fiduciary activities of the primary government since those resources do not support the programs of the County. When applicable, *governmental activities* which are supported by taxes and intergovernmental revenues, are reported separately from *business-type activities*, which rely to a significant extent on fees and charges for support. Likewise, the primary government is reported separately from certain legally separate discretely presented component units for which the primary government is financially accountable.

Separate government-wide and fund financial statements are presented, however, they are interrelated. The governmental activities column on the Statement of Activities incorporates data from government funds and internal service funds. Separate financial statements are provided for governmental funds, proprietary funds, and fiduciary funds, even though the latter are excluded from the government-wide financial statements. Major individual governmental funds (General Fund, Mental Health/Intellectual and Developmental Disabilities, and Children and Youth) are reported as separate columns in the fund financial statements.

D. Measurement Focus, Basis of Accounting and Financial Statement Presentation

The government-wide financial statements are reported using the *economic resources measurement focus* and the *accrual basis of accounting*, as are the proprietary fund financial statements and fiduciary fund financial statements.

Government-wide financial statements report revenues when earned and expenses are recorded when a liability is incurred, regardless of the timing of related cash flows. Non-exchange transactions, in which the County gives (or receives) value without directly receiving (or giving) equal value in exchange, include property taxes, grants, entitlements, and donations. County taxes are recognized as revenues in the year for which they are levied. Grants and similar items are recognized as revenue as soon as all eligibility requirements have been met. Eligibility requirements include timing requirements, which specify the year when the resources are required to be used or the fiscal year when use is first permitted; matching requirements, in which the County must provide local resources to be used for a specified purpose; and expenditure requirements, in which the resources are provided to the County on a reimbursement basis. Disbursement of grant funds in payment of program costs is typically an eligibility criterion. Any excess of grant receipts at year-end is recorded as unearned revenues. Any excess of grant expenditures at year-end is recorded as accounts receivable or due from other governments.

Governmental fund financial statements are reported using the *current financial resources measurement focus* and the *modified accrual basis of accounting*.

Governmental fund financial statements report revenues as soon as they are both measurable and available. Revenues, including grants, are *measurable* when the amount of the transaction can be determined and *available* when they are collectible within the current period or soon enough thereafter to pay liabilities of the current period. Real estate taxes due for the current year are considered available and are, therefore, recognized as revenues if collected during the year or during the first sixty days of the subsequent year. Court costs, fines and forfeitures are considered available only when cash is received by the County. Grant reimbursements are susceptible to accrual and have been recognized as revenues of the current fiscal period. Other revenues are measurable and available only when cash is received by the County.

Expenditures generally are recorded when a liability is incurred, as under accrual accounting. General capital asset acquisitions are reported as expenditures in governmental funds. However, debt service principal and interest expenditures on general long-term debt is recorded only when payment is due. General capital asset acquisitions, including contracts giving the County right to use leased assets, are reported as expenditure in governmental funds. Issuance of long-term debt and financing through leases are reported as other financing sources.

The County reports the following governmental fund types:

A *general fund* is the government's primary operating fund. It accounts for all financial resources of the County except those required to be accounted for in another fund. The general fund is reported as a major fund.

Special revenue funds account for revenues that are restricted or committed to expenditures for specified purposes other than capital projects. The mental health and intellectual and developmental disabilities fund and children and youth fund are special revenues presented as major funds.

The mental health and intellectual and developmental disabilities fund accounts for the administration of a full range of services to persons with serious and persistent mental illness or persons with intellectual/developmental disabilities who live in Cumberland or Perry County. Federal (including waivers) and state grants fund most of these services.

The children and youth fund accounts for monies received from various federal, state and local sources to protect the safety and welfare of children. Children and youth also preserves, supports and strengthens families as well as identifies alternative care, a safe environment, and a permanent home for those children unable to remain in their home.

A *debt service fund* accounts for the accumulation of resources for, and the payment of, governmental long-term debt principal and interest.

Capital projects funds account for significant capital projects and capital expenditures that are not financed by proprietary funds.

The County reports the following proprietary fund types:

Internal service funds, consisting of the County's self-insured workers' compensation and health care self-insurance, are used to accumulate and allocate the cost of the aforementioned activities internally among all of the County's various activities based on the causal relationship between the internal services costs and the County's benefiting activities. The net position of both workers' compensation self-insurance and the net position of the health care self-insurance are included within *governmental activities* in the government-wide statement of net position.

The County reports the following fiduciary fund types:

Fiduciary funds, consisting of the County's pension trust and custodial funds, are used to account for assets held by the County in a trustee capacity or as a custodian for individuals, private organizations or other governments. The pension trust fund accounts for the retirement contributions of the County and its employees. Custodial funds account for cash collected by elected row officers (Clerk of Court, District Attorney, Prothonotary, Recorder of Deeds, Register of Wills, Sheriff, and Treasurer) and other County offices which is subsequently disbursed to individuals, private organizations, and other governments for whom it was collected. The portion of cash held by custodial funds due to the County at year end is reported as assets of the appropriate County funds.

The County reports its *General Fund*, *Mental Health/Intellectual and Developmental Disabilities Fund*, and *Children and Youth Fund* as major governmental funds. Descriptions of these individual funds precede their presentation in the basic financial statements.

E. Interfund Eliminations

The effect of interfund activity has been eliminated from the government-wide financial statements. Direct expenses are those that are clearly identified with a specific functional activity. Expenses reported for functional activities do not include allocated indirect expenses. Indirect expenses are reported in a separate column to differentiate them from direct expenses and revenues.

F. Program Revenues

Amounts reported as program revenues include charges for services, operating grants and contributions, and capital grants and contributions. Internally dedicated resources are reported as general revenues rather than as program revenues. General revenues primarily include County real estate and hotel taxes and unrestricted investment earnings.

When both restricted and unrestricted resources are available for use, it is the County's general policy to use restricted resources first, then unrestricted resources as they are needed.

G. Operating and Nonoperating Revenues

Proprietary funds distinguish operating revenues and expenses from nonoperating items.

Operating revenues consist primarily of internal service billings for the cost of health insurance associated with the County's self-insurance fund. Operating expenses primarily consists of self-insurance medical claims.

All other revenues and expenses are reported as nonoperating revenues and expenses.

H. Deposits and Investments

The County's cash and cash equivalents includes cash on hand, demand deposits, money market funds and other short-term investments with maturities of three months or less from the date of acquisition.

Cash also includes deposits in other kinds of short-term investment accounts or cash management pools that have the general characteristics of demand deposit accounts in that the County may deposit additional cash at any time and effectively may withdraw cash at any time without prior notice or penalty.

The County has written investment policies governing both its pension fund investments and its other funds' investments. These policies are discussed in Note 3.

I. Prepays

To the extent certain payments to vendors, such as for rent or insurance, reflect costs applicable to future accounting periods, they are recorded as prepaid items in both the government-wide and fund financial statements. Prepays are accounted for using the consumption method and recognized proportionally for each of the benefitting periods for both the government-wide and fund financial statements.

J. Restricted Assets and Related Liabilities

Restricted cash and cash equivalents in the governmental activities are maintained in separate bank accounts and are classified as restricted assets on the County's balance sheets and statement of net position because their use is restricted for a purpose narrower than the purpose of the fund itself by either legislation, bond covenants, or agreements with the funding provider.

Assets, such as cash and due from other governments, in grant funded programs are generally restricted in use to payment of current program liabilities. Restricted cash in governmental activities consists of CAEDC grant monies designated for specific uses.

K. Fair Value Measurements

Investments are reported at their fair value, except for investments in external investment pools that qualify, which are reported at amortized cost. Investments reported at net asset value approximate fair value.

Fair value is defined as the price that would be received to sell an asset in an orderly transaction between market participants on the measurement date. Purchases and sales of securities are reflected on a trade-date basis. The County categorizes its fair value measurements within the fair value hierarchy prescribed by generally accepted accounting principles. The hierarchy is based on the valuation inputs used to measure the fair value of the asset and categorizes assets into three levels: Level 1 inputs are quoted prices in active markets for identical assets and liabilities; Level 2 inputs are significant observable inputs other than Level 1; Level 3 inputs are significant unobservable inputs.

Any donated capital asset, donated work of art or historical treasure, or any capital asset received from a service concession arrangement is recognized at acquisition value rather than fair value.

L. Capital Assets

Capital assets, which include land, improvements other than buildings, buildings and systems, machinery and equipment, bridges (infrastructure), construction in progress and intangibles (such as agricultural easements and computer software), are recorded in the governmental activities column in the government-wide statement of net position.

Capital assets are defined by the County as all assets with a value greater than \$5,000 and an initial useful life greater than one year. The capitalization policy is applied to individual capital assets rather than to groups/sets of capital assets (e.g. chairs, desks, etc.). Such assets are valued at historical cost or estimated historical cost if historical cost is not available. Donated capital assets, donated works of art and similar items, and capital assets received in service concession arrangement are reported at acquisition value rather than fair value.

The County has capitalized the cost of its infrastructure assets, regardless of when constructed or improved. Major outlays for capital assets are capitalized when incurred. Construction in progress costs are capitalized as projects are constructed and depreciation begins when the project is placed into service. Maintenance, repairs, and equipment less than the capitalization threshold, are charged to operations when incurred. Costs that materially change capacities or extend useful lives are capitalized.

Upon sale or retirement, the cost and related accumulated depreciation, if applicable, are eliminated from the respective government-wide and proprietary accounts and any resulting gain or loss is reflected in those accounts.

Buildings and systems, improvements other than buildings, machinery and equipment, and bridges are depreciated using the straight-line method at half year conventions over the following estimated useful lives:

Description	Useful Life in Years
Land	Not depreciated
Agricultural easements	Not depreciated
Buildings and systems	5 - 50
Improvements other than buildings	10 - 45
Machinery and equipment	5 - 20
Computer, audio and video equipment	5 - 7
Computer software	5 - 7
Bridges	50

M. Compensated Absences

The County accounts for compensated absences by recording a liability for employees' compensation of future absences according to the guidelines set by GASB Statement No. 101, *Compensated Absences*. Compensated absences represent accrued leave earned by appointed persons and employees through their years of service and for which they will be compensated, either through time off or by a cash payment at termination or retirement, as determined by County policy as follows:

- Upon termination, unused vacation time and paid time off up to a maximum of 30 days, is paid to the individual as part of the final paycheck.
- Upon termination, individuals are paid for one half of their total unused sick time up to a maximum of 45 days.
- Individuals are limited to carrying forward 32 hours of compensatory time. Any excess is paid out at their regular rate.
- For those departments required to provide 24-hour coverage on holidays, employees are paid a supplemental day's wages for all accumulated holidays worked.

The liability for compensated absences is not reported in the governmental funds due to the measurement focus of those funds. Compensated absences are reported in the government-wide statements.

N. Long-term Obligations

In the government-wide financial statements and proprietary fund types in the fund financial statements, long-term debt and other long-term obligations are reported as liabilities in the applicable governmental activities, business-type activities, or proprietary fund type statement of net position, as appropriate. Bond and note premiums or discounts are amortized on the straight-line basis which approximates the effective interest methods over the bond and note terms. Bonds and notes payable are reported net of applicable premiums or discounts. Bond issuance costs are recognized as an outflow of resources in the reporting period in which they are incurred.

In the fund financial statements, governmental fund types recognize bond premiums and discounts, as well as bond issuance costs, during the current period. The face amount of the debt issued is reported as other financing

sources. Premiums received on debt issuances are reported as other financing sources while discounts on debt issuances are reported as other financing uses. Issuance costs, whether or not withheld from the actual debt proceeds received, are reported as debt service expenditures.

O. Leases

The County is a lessee for non-cancellable leases of building office space. A lease liability and an intangible right-to-use lease asset is recognized in the government-wide financial statements.

Individual lease liabilities with an initial, individual value of \$50,000 or more are recognized.

At the commencement of a lease, the County initially measures the lease liability at the present value of payments expected to be made during the lease term. Subsequently, the lease liability is reduced by the principal portion of lease payments made. The lease asset is initially measured as the initial amount of the lease liability, adjusted for lease payments made at or before the lease commencement date. Subsequently, the lease asset is amortized on a straight-line basis over its useful life.

Key estimates and judgments related to leases include how the County determines (1) the discount rate it uses to discount the expected lease payments to present value, (2) lease term, and (3) lease payments.

- The County uses the interest rate charged by the lessor as the discount rate. When the interest rate charged by the lessor is not provided, the County generally uses its estimated incremental borrowing rate as the discount rate for leases.
- The lease term includes the non-cancellable period of the lease.
- Lease payments included in the measurement of the lease liability are composed of fixed payments and purchase option price that the County is reasonably certain to exercise.

The County monitors changes in circumstances that would require a remeasurement of its lease and will remeasure the lease asset and liability if certain changes occur that are expected to significantly affect the amount of the lease liability.

Lease assets are reported with other capital assets and lease liabilities are reported with long-term debt on the statement of net position.

P. Subscription based information technology arrangements

The County is a subscriber for non-cancellable information technology arrangements of software. A subscription based information technology arrangement (SBITA) liability and a subscription asset is recognized in the government-wide financial statements.

Individual subscription based information technology arrangement liability with an initial, individual value of \$50,000 or more are recognized.

At the commencement of a SBITA, the County initially measures the arrangement liability at the present value of payments expected to be made during the subscription term. Subsequently, the SBITA liability is reduced by the principal portion of arrangement payments made. The subscription asset is initially measured as the initial amount of the subscription liability, adjusted for subscription payments made at or before the subscription commencement date. The SBITA asset is amortized on a straight-line basis over its useful life.

Key estimates and judgments related to a SBITA include how the County determines (1) the discount rate it uses to discount the expected subscription payments to present value, (2) subscription term, and (3) subscription payments.

- The County uses the interest rate charged by the licensor as the discount rate. When the interest rate charged by the licensor is not provided, the County generally uses its estimated incremental borrowing rate as the discount rate for the subscription based information technology arrangements.
- The SBITA term includes the non-cancellable period of the agreement.
- SBITA payments included in the measurement of the liability are composed of fixed payments and purchase option price that the County is reasonably certain to exercise.

The County monitors changes in circumstances that could require remeasurement of all SBITAs and related assets and liabilities and if the changes occurring are expected to significantly impact SBITA liabilities.

SBITA assets are reported with other capital assets and arrangement liabilities are reported with long-term debt on the statement of net position.

Q. Deferred Inflows/Outflows of Resources

Deferred Outflows of Resources

In addition to assets, the statement of net position reports a separate section for deferred outflows of resources, as appropriate. This separate financial statement element, *deferred outflows of resources*, represents a consumption of net assets that applies to future periods and so will *not* be recognized as an outflow of resources (i.e. expense) until then. The County has the following items that qualify for reporting in this category on the government-wide statement and proprietary fund statements of net position.

Deferred difference-expected and actual pension experience – This is the difference in the actual pension claims over what was expected. This category is amortized over an appropriate actuarially determined period of time.

Deferred difference-projected and actual pension earnings – This is the net value when the projected earnings do not exceed the expected results from our pension investments. This category is amortized over a five year period.

Deferred difference-change of pension assumptions – This difference is a result of changes to the assumptions used to determine the components that comprise the net pension liability. It is amortized over an appropriate actuarially determined period of time.

Deferred difference-expected and actual OPEB experience – This is the difference in the actual claims over what was expected. This category is amortized over an appropriate actuarially determined period of time.

Deferred charges on refunding – A deferred charge on refunding results from the difference in the carrying value of refunded debt and its reacquisition price. This amount is deferred and amortized over the shorter of the life of the refunded or refunding debt.

Deferred Inflows of Resources

In addition to liabilities, the statement of net position reports a separate section for deferred inflows of resources, as appropriate. This separate financial statement element, *deferred inflows of resources*, represents acquisition of net assets that apply to future periods and so will *not* be recognized as an inflow of resources (i.e. revenue) until then. The County has the following items that qualify for reporting in this category which are listed below along with their explanations.

Deferred amount on refunding – A deferred charge on refunding results from the difference in the carrying value of refunded debt and its reacquisition price. This amount is deferred and amortized over the shorter of the life of the refunded or refunding debt.

Deferred difference-expected and actual OPEB experience – This is the difference in the actual pension insurance claims over what was expected. This category is amortized over an appropriate actuarially determined period of time.

Deferred difference-OPEB assumptions – This difference is a result of changes in the assumptions or other inputs for other post-employment benefits offered to County retirees. It relates to the difference between healthcare cost assumptions and actual experience. It is amortized over an appropriate actuarially determined period of time.

The governmental fund's balance sheet reports a separate section for deferred inflows of resources, as appropriate. This separate financial statement element represents unavailable revenues which are amounts earned but not received by the County. The reportable item in this category is listed below with its description.

Unavailable revenue - The general fund recognizes unavailable revenue in the governmental fund statements related to the opioid class action lawsuit settlement (\$9,080,939), property taxes (\$1,185,077), and court costs and fines (\$2,093,811). They are recognized in the period that the amounts become available.

R. Risk Management, Including Self-Insurance

The County is exposed to various risks of loss related to torts; theft of damage to and destruction of assets; and errors and omissions for which it carries commercial insurance. The County self-insures its workers' compensation and medical benefit health plan liabilities and has accounted for them in an internal service fund.

S. Fund Balance – Governmental Funds

The County's fund balance policy establishes the objective of maintaining a healthy level of fund balance sufficient to mitigate current and future financial risks (i.e. unanticipated emergency expenditures and revenue shortfalls) and to ensure stable tax rates by maintaining an unassigned fund balance in the general fund representing no less than 70 days of general fund operating expenditures and transfers out with a target of 100 days of average budgeted general fund total expenditures. The Government Finance Officers Association recommends 60 days.

The County's fund balance policy comprises a hierarchy based primarily on the extent of constraints imposed upon the use of net resources reported in governmental funds. The County is limited to spending restricted fund balance on the activities allowed by the terms of a grant, contract or by applicable legislation.

With the exception of self-imposed constraints, consisting of (1) formal action taken by the County Commissioners to enact fund balance commitments, in the form of a Commissioner-approved resolution to establish, modify or rescind a fund balance commitment, or (2) fund balance assignments by designated County management (Chief Financial Officer assignments, as approved by the Chief Clerk), unrestricted fund balance may be spent on the wide variety of governmental activities.

In regard to the order in which net governmental resources are spent, the most restrictive funding source is used first, unless applicable legislation, grant or formal action by the Commissioners mandates an exception.

Fund balance for 2024 was as follows:

	General Fund	MH/IDD	Children & Youth	Nonmajor Funds	Total
Nonspendable	\$ 1,335,256	17,834	5,165	1,260,478	2,618,733
Restricted for:					
Farmland preservation	2,074,281	—	—	—	2,074,281
Offender supervision	756,374	—	—	—	756,374
Juvenile probation restitution funds	41,972	—	—	—	41,972
Criminal investigation	208,865	—	—	—	208,865
Register of Wills-Act 34	78,750	—	—	—	78,750
Coroner - Act 122	227,218	—	—	—	227,218
Roads and bridge maintenance	—	—	—	4,200,146	4,200,146
Human services	2,216,105	1,713,566	—	1,395,375	5,325,046
Hazardous materials emergency planning	63,904	—	—	—	63,904
Public safety	—	—	—	14,575,184	14,575,184
Row office automation	364,935	—	—	289,105	654,040
Marcellus shale	637,474	—	—	902,325	1,539,799
Conservation	—	—	—	575,887	575,887
Economic development and assistance	—	—	—	254,563	254,563
Total restricted	<u>6,669,878</u>	<u>1,713,566</u>	—	<u>22,192,585</u>	<u>30,576,029</u>
Committed:					
County grant program	8,675,342	—	—	—	8,675,342
Future strategic initiative	7,482,045	—	—	—	7,482,045
Total committed	<u>16,157,387</u>	—	—	—	<u>16,157,387</u>
Assigned:					
Human services	—	—	—	1,059,872	1,059,872
Public safety	1,386,350	—	—	—	1,386,350
Future budgetary requirements	10,151,266	—	—	—	10,151,266
Capital projects	6,625,000	—	—	75,028	6,700,028
Economic development and assistance	—	—	—	5,688,496	5,688,496
ARPA recovery grants	16,354,865	—	—	—	16,354,865
Risk liability	250,000	—	—	—	250,000
Nursing home proceeds	2,698,509	—	—	—	2,698,509
Prison canteen	1,070,666	—	—	—	1,070,666
Human service policy fund	100,000	—	—	—	100,000
Planning assistance	118,481	—	—	—	118,481
Blighted property remediation	477,144	—	—	—	477,144
Criminal justice services	5,165	—	—	—	5,165
Total assigned	<u>39,237,446</u>	—	—	<u>6,823,396</u>	<u>46,060,842</u>
Unassigned	<u>22,891,295</u>	—	<u>(5,165)</u>	<u>(2,783)</u>	<u>22,883,347</u>
Total fund balance	<u>\$ 86,291,262</u>	<u>1,731,400</u>	—	<u>30,273,676</u>	<u>118,296,338</u>

Nonspendable Fund Balance

Nonspendable fund balance is the component of fund balance that is not available for expenditure and typically represents prepaid expenditures. The CAEDC, an externally audited entity, had loans receivable greater than one year in addition to prepaid balances.

Restricted Fund Balance

Restricted fund balance represents amounts that can be spent only for the specific purposes allowed by the resource providers, i.e. grantors or applicable legislation. The County's restrictions are as follows:

Farmland preservation – The County has set aside cash and investments to provide required matching contributions to a state program that allows farmers to sell their rights to develop agriculture land. The program is designed to reduce the development of County farmland.

Offender supervision – The County receives administrative fees from probationers within the County. The funds are reserved for probation expenditures.

Juvenile probation restitution fund – The County receives monies from juvenile probationers within the County for disbursement to appropriate crime victims.

Criminal investigation – The County receives monies from grants, restitution and contributions which are to be used for criminal investigation expenditures.

Register of Wills – Act 34 – Filing fees collected, per statute, are reserved for adoption counseling by individuals who cannot afford to pay for it.

Coroner – Act 122 – Monies collected, per statute, are reserved to be used for training and equipment for the Coroner's Office.

Roads and bridge maintenance – Monies received for the restricted purpose of maintaining and replacing roads and County owned bridges.

Human services – Monies received for the provision of human services activities for County residents.

Hazardous materials emergency planning – Monies collected, per statute, for training programs, public and facility owner education, information and participation programs, general administrative and operational expenses.

Public safety – Monies received to coordinate essential public safety activity among federal, state, regional, county, municipal agencies, and volunteer organizations to provide quick, reasoned responses to the needs of County citizens in times of emergency.

Row Office automation:

- *Clerk of Court automation* - Monies collected, per statute, on behalf of the Clerk of Court automation fund are reserved solely for the purpose of automation and continued automation updates of the Clerk of Court office.
- *Prothonotary automation* - Monies collected, per statute, on behalf of the Prothonotary automation fund are reserved solely for the purpose of automation and continued automation updates of the Prothonotary office.

- *Register of Wills automation* - Monies collected, per statute, on behalf of the Register of Wills and Clerk of Orphans' Court automation fund are reserved solely for the purpose of automation and continued automation updates of the Register of Wills and Clerk of the Orphans' Court office.

Marcellus Shale – These funds are the County's portion of the Pennsylvania's Marcellus Legacy Fund which, at the state-level, represents forty percent of the proceeds from the natural gas drilling impact fee.

General fund – Monies are restricted for the planning, acquisition, development, rehabilitation and repair of greenway projects.

Capital projects – Monies are restricted to replace or repair locally owned, at-risk deteriorated bridges.

Conservation – Monies restricted to provide the long-term capacity and disposal of County municipal waste in an environmentally sound and cost effective manner. Also, to reduce overall County waste generation while increasing County recycling, and provide county residents with proper disposal options for certain items that are generally inappropriate for municipal solid waste disposal facilities.

Economic development and assistance – Monies used to provide economic development services and tourism promotion services to Cumberland County and the Southcentral Pennsylvania region.

Committed Fund Balance

County grant program - Monies committed to projects and grants determined and approved by the Board of Commissioners.

Future strategic initiative – Monies committed for future qualifying projects and initiatives determined and approved by the Board of Commissioners.

Unrestricted Fund Balance

Unrestricted fund balance consists of the committed, assigned and unassigned fund balance categories.

The County Commissioners have not taken action to commit fund balance.

Fund Balance Assignments

Assigned fund balance represents the County's plans for future use of the County's net financial resources which are not otherwise restricted or committed. Accumulated unrestricted inflows in special revenue funds are reported as fund balance assignments and are dedicated to supporting the fund's objectives.

Assignments have been established in the governmental fund as follows:

Human services – Monies assigned to fund future human service expenditures.

Public safety – Monies assigned to fund future public safety expenditures.

Future budgetary requirements – Monies assigned to fund future budgetary requirements.

Capital projects – Monies assigned to fund future capital projects in the County.

Economic development and assistance - Monies assigned used to provide economic development services and tourism promotion services to Cumberland County and the Southcentral Pennsylvania region.

ARPA recovery grants – Monies assigned for a County grant program to support health, initiatives, infrastructure projects, and business/non-profit COVID-19 recovery efforts.

Risk liability – Monies assigned to mitigate potential budgetary shortfalls in the provision of prisoner healthcare.

Nursing home proceeds – Monies assigned to cover ongoing cost and potential future costs associated with the sale of Claremont Nursing & Rehab facility.

Prison canteen – This assignment is for prisoner welfare expenditures from commissions earned from the operation of the prison canteen.

Human service policy fund – Monies assigned to cover ongoing cost associated with the human service policy.

Planning assistance – Monies assigned to provide municipality's financial assistance in defining their entities planning documents.

Blighted property remediation – Monies for the demolition of qualifying blighted Cumberland County buildings.

Criminal justice services – Monies from grants, restitution and contributions assigned to provide integral planning assistance in matters of criminal justice administrations and systematic improvements.

Unassigned Fund Balance

Unassigned fund balance is the residual classification in the general fund and is not restricted in regard to spending on County activities. The general fund is the only fund that may report a positive unassigned fund balance. In other governmental funds it is not appropriate to report a positive unassigned fund balance.

However, in governmental funds, other than the general fund, if expenditures exceed revenues it may be appropriate to report a negative unassigned fund balance.

T. Net Position

Governmental Activities and Proprietary Fund Net Position: Total net position is determined by summing total assets and deferred outflow of resources, less total liabilities and deferred inflow of resources reported on the statement of net position. Total net position is reported in three components: net investment in capital assets; restricted net position; and unrestricted net position.

Net investment in capital assets represents the applicable financed capital assets less accumulated depreciation and the outstanding liability (excluding unspent proceeds) for debt specifically related to the acquisition of the capital assets.

Restricted net position is reported based on enforceable constraints imposed by either creditors, contributors or laws or regulations of other governments.

Unrestricted net position represents total net position less net investment in capital assets and restricted net position.

U. Retirement and Other Postemployment Benefits

The County funds accrued pension costs on its contributory defined benefit pension plan covering substantially all employees. Prior service costs have been fully amortized.

Additionally, the County offers postemployment health benefits to employees who opt to pay for the coverage themselves post-termination of service. By permitting retired employees the ability to participate in the employee health plan at the same premium rate as active employees, albeit 100% paid for by the retirees, the County is providing an implicit rate subsidy to its retirees. The plan is funded on a pay-as-you-go basis and there are no assets accumulated in a qualifying trust. The County provides no other postemployment benefits to County employees.

V. New Accounting Pronouncements

The following list reflects only those pronouncements initially effective in the current or upcoming reporting periods which based on our review, may be applicable to the County's reporting requirements.

In June 2022, GASB issued Statement No. 101, Compensated Absences. The objective of this Statement is to better meet the information needs of financial statement users by updating the recognition and measurement guidance for compensated absences. This Statement requires that liabilities for compensated absences be recognized for (1) leave that has not been used and (2) leave that has been used but not yet paid in cash or settled through noncash means. This Statement requires that a liability for certain types of compensated absences—including parental leave, military leave, and jury duty leave—not be recognized until the leave commences. This Statement also establishes guidance for measuring a liability for leave that has not been used, generally using an employee's pay rate as of the date of the financial statements. With respect to financial statements prepared using the current financial resources measurement focus, this Statement requires that expenditures be recognized for the amount that normally would be liquidated with expendable available financial resources. The requirements of this Statement are effective for fiscal years beginning after December 15, 2023, and all reporting periods thereafter. The County implemented GASB Statement No. 101 in 2024.

In December 2023, GASB issued Statement No. 102, Certain Risk Disclosures. The objective of this Statement is to provide users of government financial statements with essential information about risks related to government's vulnerabilities due to certain concentrations or constraints. This statement requires a government to assess whether a concentration or constraint makes the primary government reporting unit or other reporting units that report a liability for revenue debt that is vulnerable to the risk of a substantial impact. If a government determines the criteria specified in this statement for disclosure have been met for a concentration or constraint, this statement states that the government should disclose information in notes to financial statements in sufficient detail to enable users of financial statements to understand the nature of the circumstances disclosed and the government's vulnerability to the risk of a substantial impact. The requirements of this Statement are effective for fiscal years beginning after June 15, 2024, and all reporting periods thereafter. The County will review the effects of GASB 102, when preparing the future financial statements of Cumberland County.

In April 2024, GASB issued Statement No. 103, Financial Reporting Model Improvements. The objective of this Statement is to improve key components of the financial reporting model to enhance its effectiveness in providing information that is essential for decision making and assessing a government's accountability. This Statement also addresses certain application issues. This statement provides guidance on the content to be presented in the management discussion and analysis and on the presentation of unusual and infrequent items in government wide, governmental fund and proprietary fund statements. The statement also provides new guidance on presenting operating revenues and expenses and non-operating revenues and expenses, component unit reporting and the presentation of budgetary comparisons. The requirements of this Statement are effective for fiscal years beginning after June 15, 2025, and all reporting periods thereafter. The County will review the effects of GASB 103, when preparing future financial statements of Cumberland County.

In September of 2024, GASB issued Statement No. 104, Disclosure of Certain Capital Assets. The objective of this Statement is to provide users of government financial statements with more information about intangible capital assets and infrastructure. This statement provides guidance on the classifications of capital assets within the following assets categories: lease assets, subscription assets, intangible right-to-use public-private and

public-public partnership assets, and other intangible assets. This statement also provides guidance on the disclosure requirements for capital assets held for sale. The requirements of this Statement are effective for fiscal years beginning after June 15, 2025, and all reporting periods thereafter. The County will review the effects of GASB 104, when preparing future financial statements of Cumberland County.

2. Restatement of Net Position/Restatement of Beginning Balances

As a result of implementing Governmental Accounting Standards Board Statement (GASB) No. 101, *Compensated Absences*, the County restated its government-wide statement of net position. The standard revised the way the long-term liability of compensated absences is calculated.

GASB 100 *Accounting Changes and Error Corrections* which sets the standard on how accounting changes in principle are to be reported dictates that all periods disclosed in the basic financial statements should be restated.

Government-wide Statement of Net Position

	Primary Government	Discretely Presented Component Units		
		Governmental Activities	Conservation District	Industrial Development Authority
Net position, as previously reported, at December 31, 2023	\$ 204,620,995	1,401,811		883,494
Compensated absences (GASB 101)	(73,284)	3,922		-
Accounts receivable	-	-		21,773
Accounts payable	-	-		(73,142)
Net position, as restated, at December 31, 2023	<u>\$ 204,547,711</u>	<u>1,405,733</u>		<u>832,125</u>

3. Deposits and Investments

The County reports deposits and investments in accordance with U.S. generally accepted accounting principles (GAAP), which requires enhanced disclosure of their valuation basis and risks of loss to which the County's deposits and investments are subject. Specifically, the following disclosures regarding the County's pension and non-pension deposits and investments are required:

- Policies
- Risks
 - Custodial credit risk
 - Interest rate risk
 - Credit risk
 - Concentration of credit risk
 - Foreign currency risk
- Fair Value Measurement

A. Policies

(1) Policies – non-pension investments - Deposits and investments for the primary government and its discretely presented components units are governed by Pennsylvania law (County Code, Section 1706). Except for the County's pension trust fund (discussed below), the Commonwealth of Pennsylvania restricts the County's investments, including the County's workers' compensation self-insurance trust investments, to the following:

- Savings and demand deposits
- Insured or collateralized time deposits with financial institutions
- Insured or collateralized certificates of deposit from financial institutions

- Negotiable or brokered certificates of deposit
- U.S. Treasury bills
- Certain repurchase agreements
- Bankers' acceptances
- Obligations of the U.S. Government or its agencies
- Obligations of the Commonwealth or any of its political subdivisions
- Commercial paper, defined in County Code Section 1706 as investment grade corporate promissory obligations
- Shares of an investment company registered under the Investment Company Act of 1940 provided its investments are of the aforesaid types in pools that are managed in accordance with SEC Rule 2a7

The County's investment policy does not apply to pension cash and investments, nor does it apply to funds collected or held by the county in escrow for other parties, or funds otherwise restricted by indentures, or by limitations imposed by applicable laws, regulations, or documents, which are covered by separate policy/procedure covering escrow funds. The County's investment policy is consistent with the restrictions cited above. The policy provides further diversification and limitations, including limiting investments to avoid over concentration in securities from a specific issuer or business sector (excluding U.S. Treasury and government agency securities) and limiting investment in securities that have higher credit risks.

(2) Policies – pension investments – The County Retirement Board, which according to law consists of the three Commissioners, the Controller and the Treasurer, oversees the investments of the pension trust fund in a fiduciary capacity. The Retirement Board has adopted an investment policy (Pension Policy) that governs the investments of the County's pension trust fund. The Pension Policy establishes an annualized target return of 7.0 percent for the pension trust fund and an objective of meeting or exceeding the pension plan's assumed actuarial rate of return. The Pension Policy also establishes an objective of meeting or exceeding the annualized investment performance of the pension plan's weighted average of asset-class benchmark indices.

The Pension Policy establishes targeted investment allocations of:

Investment	Target	Benchmark
Domestic Equity	41%	Russell 3000 Index
International Equity	16%	MSCI ACWI ex U.S. IMI (net)
Fixed Income Bonds	29%	Bloomberg U.S. Intermediate Government/Credit Index
Real Estate	5%	NCREIF ODCE Index
Private Infrastructure	5%	Secured Overnight Financing Rate Index +3%
Private Credit	3%	Credit Suisse Leveraged Loans Index
Cash	1%	ML 90-day T-Bill

The Pension Policy provides specific guidelines for each type of investment asset-class and includes risk mitigation measures to manage custodial credit risk and interest rate risk. One example of a risk mitigation measure is that commercial paper holdings shall be A1 or P1 or Prime. Another example, the holdings of zero-coupon bonds are capped at 20% of the fixed income portfolio. Further, the Pension Policy prohibits the following transactions and purchases:

- Buying or short selling securities on margin and/or the use of any other form of leverage, including the lending of securities unless approved in writing in advance by the Board,
- Privately placed or otherwise unregistered securities except fixed income securities, issued under SEC Rule 144(a), which are demonstrably marketable and otherwise within guidelines,
- Investments in commodities or in any commodity contract, forward or futures trading activities, and all forms of portfolio hedging, excepting the use of stock options and/or currency hedges, and

- Fixed income investments may not include deep discount or zero coupon (except U.S. Treasury) securities, tax exempt, derivative or synthetic securities such as collateralized debt obligation, credit default swaps, interest rate swaps and any total return swaps.

B. Risks**(1) Custodial Credit Risk**

Custodial credit risk for *deposits* is the risk that in the event of a bank failure, the County may not be able to recover its deposits or related collateral securities.

Custodial credit risk for *investments* is the risk that in the event of the failure of the counterparty to an investment transaction, the County may not be able to recover the value of investment or collateral securities that are in the possession of an outside party.

Deposits with banks are covered by the Federal Deposit Insurance Corporation (FDIC) and collateralized in accordance with Pennsylvania's Act 72 (the "Act"). The FDIC insures, for each official government custodian, up to \$250,000 of demand deposits per custodian per depository and, separately, up to \$250,000 of time and savings deposits per custodian per depository. Under the Act, financial institutions secure deposits of public bodies by pledging a pool of assets, as defined in the Act, to cover all public funds deposited in excess of the amount insured by the FDIC.

Funds in bank accounts held in a fiduciary capacity including the brokered certificates of deposit held by the County's Pension Fund are subject to separate FDIC coverage up to \$250,000 per applicable beneficiary.

Custodial credit risk – non-pension deposits – As of December 31, 2024, \$85,512,301 of the County's bank balance of \$90,453,097 were exposed to custodial credit risk which is collateralized in accordance with Act 72 of the Pennsylvania state legislature, which requires the institution to pool collateral for all governmental deposits and have the collateral held by an approved custodian in the institution's name.

Custodial credit risk – fiduciary fund deposits – Excluding the brokered certificates of deposit held by the County's Pension Fund as of December 31, 2024, \$3,239,916 of the County's bank balance of its fiduciary funds of \$5,894,865 was exposed to custodial credit risk because of it being uninsured and its collateral held by the bank's trust department or agent but not in the County's name.

Custodial credit risk – pension investments – The investments in the County's pension trust fund are exposed to custodial credit risk. The investments are held by the custodian in the custodian's name and not the name of the County and are recorded by the custodian only in book entry form in the name of the County.

Custodial credit risk – non-pension investments – As of December 31, 2024, \$301,378 of investments held in the County's self-insured workers compensation fund are exposed to custodial credit risk. The investments are held by the custodian in the custodian's name and not in the name of the County and are recorded by the custodian only in book entry form in the name of the County.

As of December 31, 2024, the County has \$48,811,773 invested in the Pennsylvania Local Government Investment Trust (PLGIT) and \$21,666,945 invested in the Commonwealth of Pennsylvania Treasury Department's INVEST Program for Local Governments (INVEST). These external investment pools ensure safety and maximize efficiency, liquidity and yield for County funds. The County has indirect exposure to PLGIT and INVEST's custodial credit risk. PLGIT and INVEST's custodial credit risk disclosures are contained in their most recent audited annual financial statements available at www.plgit.com and www.painvest.gov, respectively.

(2) Interest Rate Risk

Interest rate risk is the risk that changes in interest rates will adversely affect the fair value of an investment. Debt securities with interest rates that are fixed for longer periods are likely to be subject to more variability in their fair values because of future changes in interest rates.

Interest rate risk – non-pension investments – As of December 31, 2024, the County had debt securities with the following maturities:

Workers' Compensation Fund Investments

Investment Type	Fair Value	Investment Maturity (in years)	
		Less than 1	1-5
<i>Debt securities</i>			
U.S. Treasury Bonds	\$ 301,378	200,550	100,828
Total debt securities	<u>\$ 301,378</u>	<u>200,550</u>	<u>100,828</u>
		67%	33%

Monies in the County's self-insured workers' compensation trust are invested for the satisfaction of short and long-term workers' compensation claims.

The County's various funds hold \$34,893,333 and \$21,543 in external investment pools PLGIT/Prime and PLGIT-Class, respectively, on December 31, 2024, that both maintain a weighted average maturity of pooled investments of 60 days or less.

The County's various funds hold \$13,891,897 and \$21,666,945 in external investment pools PLGIT/Term and PA INVEST Daily, respectively, on December 31, 2024, that both maintain a weighted average maturity of pooled investments of not greater than one year.

Though the GASB does not require a reconciliation between non-pension investments as reported on the statement of net position, as of December 31, 2024, and non-pension investments per GASB 40 in Note 3, the \$57,530,924 of aggregate non-pension investments reported on the County's statement of net position includes \$41,197,191 of bank certificates of deposit which are not considered investments for GASB 40 footnote disclosures. Further, \$34,919,876 and \$21,666,945 shares in external PLGIT and PA INVEST investment pools, respectively, are reported as cash and cash equivalents on the County's statement of net position yet are considered investments by GASB 40 for footnote disclosure purposes.

In aggregate, the County reports \$72,920,554, as of December 31, 2024, of non-pension investments in Note 3, consisting of an aggregate \$48,811,773 in PLGIT external investment pools across several funds, \$21,666,945 in PA INVEST external investment pools in the general fund, \$301,378 of U.S. Treasury Bonds in the County's self-insurance fund, and \$2,140,458 of investments reported by the County's blended component unit, the CAEDC.

Interest rate risk – pension investments – As of December 31, 2024, the County's pension trust fund had the following investments:

Investment Type	Fair Value	Investment Maturities (in years)			
		Less than 1	1-5	6-10	More than 10
<u>Debt investments</u>					
Money market mutual funds	\$ 11,272,101	11,272,101	-	-	-
U.S. government	9,029,086	-	4,296,797	1,805,399	2,926,890
U.S. agencies	15,883,215	-	414,070	2,086,761	13,382,384
Corporate bonds and notes	11,098,618	-	3,437,207	3,474,567	4,186,844
Asset backed securities	1,707,400	-	1,213,393	-	494,007
Collateralized mortgage obligations	2,903,998	-	164,337	-	2,739,661
Intermediate-duration debt mutual fund	40,119,002	-	-	40,119,002	-
Total debt investments	<u>92,013,420</u>	<u>11,272,101</u>	<u>9,525,804</u>	<u>47,485,729</u>	<u>23,729,786</u>
		12.3%	10.4%	51.5%	25.8%
<u>Other investments</u>					
Equity-securities-U.S.	20,616,490				
Equity mutual funds-U.S.	77,049,965				
Equity mutual funds-global	29,271,005				
Equity mutual funds-non-U.S.	42,863,930				
Infrastructure	15,990,205				
Private Credit	7,039,868				
Real estate-U.S.	<u>11,999,861</u>				
Total investments	<u>\$ 296,844,744</u>				

The fair value of the intermediate-duration debt and the high yield debt mutual funds are reported in the columns above that correspond to weighted average maturities of their holdings on December 31, 2024.

The total pension trust fund investments of \$296,844,744, include \$11,272,101 of short-term, liquid investments that are classified as cash and cash equivalents on the Pension Trust Employees' Retirement Fund Statement of Fiduciary Net Position.

Certain debt security interest terms may cause a debt security's fair value to be highly sensitive to interest rate changes such as securities that are callable or subject to prepayment as with asset-backed securities. The pension trust fund holds \$1,707,400 of asset backed securities, \$9,761,119 of corporate securities, \$2,228,162 of collateralized mortgage obligations, and \$3,530,281 of U.S. agency securities at December 31, 2024, that are

highly sensitive to interest rate changes due to their risk of being called by the issuer and/or pre-paid by the underlying borrowers or mortgage holders.

(3) Credit Risk

Credit risk is the risk that an issuer of debt securities or other counterparty to an investment will not fulfill its obligations.

Credit risk – non-pension investments – The County's credit risk on its non-pension investments in its self-insured workers compensation fund on December 31, 2024, is as follows:

<u>Investment Type</u>	<u>Fair Value</u>	<u>Credit Quality Ratings**</u>
<u>Debt securities</u>		
U.S Treasury Bonds	<u>\$ 301,378</u>	AAA
Total debt securities	<u>\$ 301,378</u>	

** The Credit Rating is based on both Moody's and S&P. In case of differences, the lower rating is reported.

The County has \$48,811,773 in PLGIT/Prime, PGLIT/Term and PLGIT/Class accounts with a Standard & Poors (S&P) credit quality rating ranging from A-1 to AAA and exempt, which represents U.S Treasury securities which are not considered to be subject to overall credit risk per GASB.

The County has \$21,666,945 in a PA INVEST Daily account with a Standard & Poors (S&P) credit quality rating of AAA, the highest S&P rating available for funds of this type.

Credit risk – pension investments – Exposure to credit risk in the County pension trust fund at December 31, 2024, is as follows:

<u>Investment Type</u>	<u>Fair Value</u>	<u>Credit Quality Ratings*</u>				
		AAA	AA	A	BBB	
<u>Debt investments</u>						
Money market mutual funds	\$ 11,272,101	11,272,101	-	-	-	-
U.S. government	9,029,086	-	9,029,086	-	-	-
U.S. agencies	15,883,215	-	15,883,215	-	-	-
Corporate bonds and notes	11,098,618	269,354	1,251,834	5,816,083	3,761,347	
Asset backed securities	1,707,400	1,707,400	-	-	-	-
Collateralized mortgage obligations	2,903,998	262,195	2,356,238	285,565	-	-
Intermediate-duration debt mutual fund	40,119,002	40,119,002	-	-	-	-
Total debt investments	<u>\$ 92,013,420</u>	<u>53,630,052</u>	<u>28,520,373</u>	<u>6,101,648</u>	<u>3,761,347</u>	
		58.3%	31.0%	6.6%	4.1%	

* The Credit Rating is based on both Moody's and S&P. In case of differences, the lower rating is reported.

Brokered bank certificates of deposits are subject to FDIC coverage as per regulations.

The County pension trust fund holdings, on December 31, 2024, of an intermediate-term Treasury mutual fund, short-duration debt mutual fund, and high yield debt mutual fund are unrated.

(4) Concentration of Credit Risk

Concentration of credit risk is the risk of loss that is attributed to the magnitude of an investment in the debt securities of a single issuer.

Neither the County nor the County pension trust fund holds more than five percent of its investments as of December 31, 2024, in any one issuer, other than investments issued or explicitly guaranteed by the U.S. government.

(5) Foreign Currency Risk

Foreign currency risk – pension investments – Foreign currency risk is the risk that the fair value of such securities will be adversely affected by changes in exchange rates. The County retirement trust fund's asset managers manage foreign currency risk through hedging activities. The pension trust fund is exposed to foreign currency risk through its \$42,863,930 investment in foreign equity mutual funds as of December 31, 2024. The pension trust fund is exposed to foreign currency risk through the foreign equity holdings of global equity mutual funds of \$29,271,005 as of December 31, 2024. The pension trust fund is also exposed to foreign currency risk in its \$9,287,929 of investments in international infrastructure limited partnerships. Exposure by currency denomination is unavailable.

C. Fair Value Measurement

Pension Investments

The pension trust fund characterizes its fair value measurements within the fair value hierarchy established by generally accepted accounting principles. The pension trust fund has the following recurring fair value measurements on December 31, 2024:

Investment Types	Pension Trust Fund Investments				
	Fair Value Measurements Using				
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)		
Reported at Fair Value					
Debt Investments					
Money Market Mutual Fund	\$ 11,272,101	11,272,101	-	-	-
U.S. Government	9,029,086	9,029,086	-	-	-
U.S. Agencies	15,883,215	-	15,883,215	-	-
Corporate Bonds and Notes	11,098,618	-	11,098,618	-	-
Asset Backed Securities	1,707,400	-	1,707,400	-	-
Collateralized Mortgage Obligations	2,903,998	-	2,903,998	-	-
Intermediate-duration Debt Mutual Fund	40,119,002	40,119,002	-	-	-
Total Debt Investments	92,013,420	60,420,189	31,593,231	-	-
Other Investments					
Equity Securities - U.S.	20,616,490	20,616,490	-	-	-
Equity Mutual Funds - U.S.	77,049,965	77,049,965	-	-	-
Equity Mutual Funds - Global	29,271,005	29,271,005	-	-	-
Equity Mutual Funds - non U.S.	42,863,930	42,863,930	-	-	-
Total Investments at Fair Value level	261,814,810	230,221,579	31,593,231	-	-
Reported at Net Asset Value (NAV)					
Infrastructure	15,990,205				
Private Credit	7,039,868				
Real Estate U.S.	11,999,861				
Total Investments at NAV	35,029,934				
Total Investments measured at Fair Value	\$ 296,844,744				

Investments classified in Level 1 of the fair value hierarchy are valued using prices quoted in active markets for identical assets and liabilities.

Investments classified in Level 2 inputs are significant observable inputs other than Level 1.

Investments classified as Level 3 of the fair value hierarchy are unobservable inputs for the asset or liability. Unobservable inputs are used to measure fair value to the extent that observable inputs are not available and are used in situations where there is little, if any, market activity for the asset or liability at the measurement date. The county has no Level 3 investments.

The County retirement fund's shares in two private real estate limited partnerships determines fair value for their shares using, as individually appropriate for each property in the portfolio, a market, income or cost approach. Properties are appraised generally on an annual basis by professionally certified appraisers. The fair values of related mortgage loans payable are determined by an independent firm and are considered in arriving at the portfolio's valuation.

The two private infrastructure limited partnerships and two private credit limited partnerships that the County retirement fund holds shares in determine fair value for their shares using predominantly third-party valuers on a quarterly basis. The underlying projects - their assets and liabilities - which the limited partnerships are invested in are predominantly valued based on level 3 inputs.

Retirement Fund Investments Measured at Net Asset Value (NAV); Commitments and Redemptions

<u>Investment</u>	<u>Fair Value</u>	<u>Unfunded Commitments</u>	<u>Redemption Frequency, if applicable</u>	<u>Redemption Notice Period</u>
Infrastructure:				
IFM Global Infrastructure (US), L.P.	\$9,287,929	None	A limited partner may request to withdraw all or any portion of its interest in the partnership at any time. Redemption will occur at the prevailing unit price when funds are available. Significant volumes of redemption requests may require a meeting of investors to agree on an orderly process.	90 days advance notice required.
JPMorgan Infrastructure Investment Fund (IIF) Hedged L.P.	\$6,702,276	None	Redemption dates occur on March 31 and September 30th and are subject to the fund manager's discretion. Investors are subject to a 4-year soft lockup. Investors whose 4-year lock has not expired will be subject to a 4% repurchase discount on redemptions made within 4 years of the date that the last portion of their commitment is drawn.	90 days advance notice required.

Real estate - U.S.:

TA Realty Core Property Fund, L.P.	\$4,503,533	None	Redemptions are permitted on a quarterly calendar basis with settlement generally within one month after the quarter-end redemption date. There are no amount restrictions; however, the manager may delay the payment of redemption proceeds in the best interests of the remaining investors.	45 days advance notice required.
Clarion Lion Properties Fund, L.P.	\$7,496,328	None	Redemptions are permitted on a quarterly calendar basis with settlement generally within one month after the quarter-end redemption date. There are no amount restrictions; however, the manager may delay the payment of redemption proceeds in the best interests of the remaining investors.	90 day advance notice is required.

Private Credit:

Carlyle Direct Lending Fund	\$2,688,802	\$1,418,236	Redemption dates occur quarterly and are subject to the fund manager's discretion. Investors are subject to a 2-year tiered lockup.	90 day advance notice is required.
Partners Group Private Credit	\$4,351,066	None	Redemptions are permitted on a quarterly calendar basis with settlement generally within one month after the quarter-end redemption date. There are no amount restrictions.	90 day advance notice is required.

Non-pension investments

The \$301,378 of investments in the County's workers' compensation self-insurance internal service fund, consisting of U.S. Treasury Bonds, are classified as Level 1, which are valued using prices quoted in active markets for identical securities.

The County's various funds hold \$34,898,333, \$13,891,897 and \$21,543 in external investment pools PLGIT/Prime, PLGIT/Term and PLGIT-Class, respectively, on December 31, 2024. Per PLGIT's Annual Report as of December 31, 2023, PLGIT's investment pools meet the GASB Statement No. 79 criteria allowing the valuation of pool investments at amortized cost which, PLGIT asserts in their Annual Report, approximates fair value.

The County's various funds hold \$21,666,945 in the external investment pool PA INVEST Daily, on December 31, 2024. Per PA INVEST's Annual Report as of December 31, 2023, PA INVEST investment pools meet the GASB Statement No. 79 criteria allowing the valuation of pool investments at amortized cost.

PLGIT seeks to manage its PLGIT/Prime and PLGIT-Class portfolios to maintain a stable net asset value of \$1.00 per share. PLGIT seeks to manage its PLGIT/Term portfolio to maintain \$1.00 per share at maturity. However, PLGIT does not guarantee that they will be able to maintain \$1.00 per share. PA INVEST seeks to manage its Daily Pool portfolio to maintain a stable net asset value of \$1.00 per share throughout the period. The pool has not provided any legally binding guarantees to support the value of the shares.

The County investment in the PA INVEST and PLGIT's pools represents no unfunded commitments and imposes no redemption restrictions other than limiting the number of withdrawals to two per month (PLGIT/Prime) or at maturity (PLGIT/Term).

PLGIT is organized as a trust and is overseen by an elected Board of Trustees responsible for its overall management, and investment and operating policies. PLGIT is not required to be registered with the Security and Exchange Commission as an investment company. The Commonwealth of Pennsylvania provides external regulatory oversight of PLGIT's investment pools. All participation in PLGIT is voluntary.

The PA INVEST program is a diversified investment portfolio open to local governments in the Commonwealth of Pennsylvania and is overseen by the Treasury Department.

4. Real Estate Taxes

Real estate taxes attach as an enforceable lien on property as of January 1 and are levied on March 1 and fund operations in the year of levy. The County bills these taxes which are collected by elected tax collectors. Taxes paid through April 30 are given a two percent discount. Amounts paid after June 30 are assessed a ten percent penalty. The County collects delinquent real estate taxes on behalf of itself and other taxing authorities.

The County is permitted by the County Code of the Commonwealth of Pennsylvania to levy real estate taxes up to 25 mills on every dollar of adjusted valuation for general County purposes exclusive of the requirements for the payment of interest and principal on bonded debt. For 2024, County real estate taxes were levied at the rate of 2.524 mills for general County purposes.

An additional levy was approved by the electorate for the County library system at 0.166 mills. This tax is accounted for as an agency transaction and the associated library taxes receivable, unearned taxes and tax revenues are not recognized by the County.

5. Tax Abatement

Cumberland County negotiates property tax abatement agreements on an individual basis. As of December 31, 2024, the County of Cumberland has a tax abatement agreement with one entity with one property.

The agreement was negotiated under the Pennsylvania Local Economic Revitalization Tax Assistance Act of December 1, 1977, referred to as LERTA. LERTA permits local taxing authorities such as Cumberland County to provide tax abatement for new construction on deteriorated industrial, commercial or other business property in economically depressed communities. The exemption amount, if approved by a Board of Commissioners' resolution, would be the valuation of the new construction or improvement. The Act establishes that the length of exemption shall not exceed ten years, with a schedule stipulating the portion of the new construction or improvements to be exempted by year. The current County LERTA property has an established ten year declining tax assessment percentages of 100, 90, 80, 70, 60, 50, 40, 30, 20 and 10 percent, per year respectively.

Pennsylvania law does not provide for the recapture of abated taxes, in the event an abatement recipient does not fulfill the commitment it makes in return for the tax abatement.

The County has not made any commitments as part of the agreement other than to reduce real estate taxes. The County is not subject to any tax abatement agreements entered into by other governmental entities. The County has chosen to disclose information about its tax abatement agreements individually.

The amount of County taxes abated are contingent on a variety of factors outside of the County's control, such as completion of construction/redevelopment plans, changes in such plans, demand for projects and commercial rents/sales in the future; all directly affect future assessed valuations. The aforementioned variables contribute to making objective measurement against any contemplated abatement agreement reporting threshold difficult to uniformly apply; as such, the County chooses to report all abatement agreements.

For the year ended December 31, 2024, the following schedule provides the LERTA eligible properties and their tax abatement:

<u>Owner of Tax Parcel</u>	<u>Year of Abatement</u>	<u>Exempted Real Estate Valuation</u>	<u>Percentage of Abatement</u>	<u>Abated 2024 Real Estate Taxes</u>
Centerpark Drive, East Pennsboro Township	2	\$ 3,031,000	90%	\$ 6,885

Note: The County millage for 2024 was 2.524 mills

6. Receivables

This note is to address the accounts receivable categories of the governmental balance sheet. Provided is explanations of substantial balances within those categories.

Taxes receivable is reduced by an allowance for uncollectible accounts of \$736,922 for 2024 which is determined by a review of account status. Of the County's delinquent taxes receivable, \$290,769 is expected to be collected beyond one year.

Amounts due from other governments are primarily grants receivable from the Commonwealth of Pennsylvania as of December 31, 2024, which are expected to be collected within one year.

Within the accounts receivable a substantial portion (\$12,001,075) is attributable to the opioid class action lawsuit settlement that will be distributed to the County by court order over fourteen years through a trust established by the Pennsylvania Legislature. The County will fully collect that balance, however, \$10,820,644 is expected to be collected in greater than one year.

Court costs and fines receivable are collectible balances on the day they are imposed through the County's court system. The County collects these balances through the Clerk of Court, Court Administration and probation offices. The court costs and fines receivable as of December 31, 2024, is \$10,826,497. Of that balance, the County has recognized an allowance for doubtful accounts of \$8,732,686. Of the County's court costs and fines receivable, \$230,783 is expected to be collected beyond one year.

7. Capital Assets

Capital asset activity for the year ended December 31, 2024, was as follows:

	Beginning Balance	Additions	Sales and Other Dispositions *	Ending Balance
Governmental activities				
Capital assets, not being depreciated:				
Land	\$ 2,900,407	—	—	2,900,407
Construction in progress	12,340,486	17,360,084	(1,874,836)	27,825,734
Agricultural easements	<u>13,599,133</u>	<u>1,054,186</u>	<u>—</u>	<u>14,653,319</u>
Total capital assets, not being depreciated	<u>28,840,026</u>	<u>18,414,270</u>	<u>(1,874,836)</u>	<u>45,379,460</u>
Capital assets, being depreciated:				
Buildings and systems	86,378,917	1,919,301	(88,393)	88,209,825
Lease buildings	4,461,218	1,364,095	—	5,825,313
Improvements other than buildings	2,728,245	28,070	—	2,756,315
Subscription-based IT arrangements	3,396,040	260,926	—	3,656,966
Machinery and equipment	35,307,779	2,006,912	(3,910,261)	33,404,430
Bridges	<u>40,400,703</u>	<u>—</u>	<u>(1,933,440)</u>	<u>38,467,263</u>
Total capital assets, being depreciated	<u>172,672,902</u>	<u>5,579,304</u>	<u>(5,932,094)</u>	<u>172,320,112</u>
Less accumulated depreciation for:				
Buildings and systems	(54,483,011)	(2,354,871)	88,393	(56,749,489)
Lease buildings	(2,936,393)	(590,543)	—	(3,526,936)
Improvements other than buildings	(1,568,102)	(139,010)	—	(1,707,112)
Subscription-based IT arrangements	(1,431,436)	(747,097)	—	(2,178,533)
Machinery and equipment	(23,814,754)	(2,353,330)	3,851,283	(22,316,801)
Bridges	<u>(8,105,126)</u>	<u>(743,249)</u>	<u>1,933,440</u>	<u>(6,914,935)</u>
Total accumulated depreciation	<u>(92,338,822)</u>	<u>(6,928,100)</u>	<u>5,873,116</u>	<u>(93,393,806)</u>
Total capital assets, being depreciated, net	<u>80,334,080</u>	<u>(1,348,796)</u>	<u>(58,978)</u>	<u>78,926,306</u>
Governmental activities capital assets, net	\$ <u>109,174,106</u>	<u>17,065,474</u>	<u>(1,933,814)</u>	<u>124,305,766</u>

* The balance of sales and other dispositions includes disposals and transfers.

Depreciation expense was charged to the functions/programs of the County in 2024 as follows:

Governmental activities

General government - administrative	\$ 2,254,220
General government - judicial	1,023,100
Corrections	1,274,306
Emergency telephone	669,063
Public safety	711,797
Roads and bridge maintenance	743,250
Recycling and waste management	120,423
Human services:	
Mental health/intellectual and developmental disabilities	1,040
Children and youth	526
Food and shelter	1,930
Office of aging	10,765
Other	6,243
Culture and recreation	12,726
Conservation	2,633
Economic development and assistance	96,078
Governmental activities-depreciation expense	\$ <u>6,928,100</u>

8. Interfund and Transfer Accounts

The composition of interfund balances at December 31, 2024, follows:

Receivable Fund	Payable Fund	Amount
General		
	Children and youth	\$ 7,677,754
	Non-major governmental funds	2,012,071
	Internal service fund	673,845
Mental health/intellectual and developmental disabilities		1,278,538
Non-major governmental funds	General	2,003,424
	Non-major governmental funds	1,070,012
Total		\$ <u>14,715,644</u>

Interfund payable balances for the governmental and proprietary funds are the result of normal business processes at the County where the general fund pays outstanding bills, invoices and payroll on their behalf. The general fund is reimbursed biweekly, or as funds become available.

The composition of interfund transfers for the year ended December 31, 2024, follows:

	Transfer in:				
	Mental health/ Intellectual and Developmental Disabilities		Children and Youth	Governmental Non-major	Total
	General Fund				
Transfer out:					
General fund	\$ -	1,307,559	6,816,504	8,669,368	16,793,431
Children and Youth	-	-	-	12,468	12,468
MHIDD	-	-	-	71,250	71,250
Governmental non-major funds	110,049	-	-	6,177,414	6,287,463
Total transfers out	\$ <u>110,049</u>	<u>1,307,559</u>	<u>6,816,504</u>	<u>14,930,500</u>	<u>23,164,612</u>

Transfers from the general fund are used, in part, to help finance various grant programs in other funds. Additionally, transfers are used to subsidize operations such as the emergency telephone and human service programs. Transfers are also used to move unrestricted funds from the general fund and non-major governmental funds such as emergency telephone and capital projects to pay debt service.

Other common recurring non-major governmental fund transfers occurred between the hotel tax fund and the economic development fund (CAEDC) in the amount of \$3,848,226.

9. Long-term Liabilities

The following is a summary of the changes in the County's long-term liabilities for the year ended December 31, 2024:

Liabilities	Balance			Balance December 31, 2024	Due Within One Year
	January 1, 2024, restated	Additions	Reductions		
Governmental activities					
Bonds and notes payable:					
Bonds	\$ 29,075,000	14,395,000	2,615,000	40,855,000	3,205,000
CAEDC Notes	1,214,598	50,000	66,424	1,198,174	89,501
Premium on bonds	1,908,348	799,446	248,822	2,458,972	-
Total bonds and notes payable	32,197,946	15,244,446	2,930,246	44,512,146	3,294,501
Direct borrowing:					
Notes	2,310,180	-	514,460	1,795,720	528,053
Arbitrage payable	153,952	111,122	-	265,074	265,074
Sick and vacation	5,091,073	5,956,377	5,167,211	5,880,239	1,338,076
Other postemployment benefit obligations	1,691,157	150,950	251,203	1,590,904	119,822
Net pension liability	20,375,792	28,774,544	36,102,336	13,048,000	-
Workers' compensation	524,706	337,336	241,406	620,636	146,718
Leases (as lessee)	1,416,484	1,667,496	554,484	2,529,496	577,059
Subscription-based IT arrangements	1,782,989	2,878,648	993,277	3,668,360	933,920
Governmental activities long-term liabilities	\$ 65,544,279	55,120,919	46,754,623	73,910,575	7,203,223

*The beginning 2024 sick and vacation balances were restated as of 12/31/23 due to the implementation of Governmental Accounting Standards Board Statement 101. Please refer to the restatement footnote for further information.

For the governmental activities, bonds are exclusively liquidated by the general fund transferring amounts to the debt service fund for principal and interest payments.

For notes payable, the CAEDC has funded the repayment of the outstanding balances.

The 2020 direct borrowing issued note of \$5,000,000 from the PA Infrastructure Bank will be liquidated by the liquid fuels special revenue fund.

For other post-employment benefit obligations, the general fund normally liquidates 64 percent, and the Children and Youth, Emergency Telephone and MH/IDD liquidate 10 percent, 6 percent and 5 percent, respectively.

Lease and equipment lease notes are primarily funded by the general fund.

The County issues general obligation bonds and notes to provide funds primarily for the acquisition and construction of major capital facilities. General obligation bonds and notes have been issued for governmental-type activities.

The County is subject to federal arbitrage laws governing the use of proceeds of tax exempt debt. There was an arbitrage payable of \$265,074 due as of December 31, 2024.

All bonds and notes outstanding at December 31, 2024, except for the CAEDC note, are general obligation debt supported by the full faith and credit of the County and are summarized as follows:

	Interest Rate	Final Maturity	Original Issue	Governmental Activities
General obligation bonds:				
G.O. bonds – 2016 issue	2% - 5%	2028	\$ 11,470,000	5,095,000
G.O. bonds – 2018 issue	1.4% - 3%	2031	12,140,000	7,900,000
G.O. bonds – 2022 issue	1.85% - 3.9%	2042	14,395,000	13,465,000
G.O. bonds – 2024 issue	2.4% - 3.8%	2044	<u>14,395,000</u>	<u>14,395,000</u>
Total general obligation bonds			<u>52,400,000</u>	<u>40,855,000</u>
Notes from direct borrowing:				
PA infrastructure bank note	2.625%	2030	<u>5,000,000</u>	<u>1,795,720</u>
Total direct borrowing			<u>5,000,000</u>	<u>1,795,720</u>
Long-term debt at December 31, 2024				42,650,720
Premium/Discount on notes				<u>2,458,972</u>
Net long-term debt at December 31, 2024				<u>\$ 45,109,692</u>

The 2016 and 2018 bond issues benefit the general fund and the debt repayment is budgeted in the general fund.

The 2022 and 2024 bond issues benefit the emergency telephone fund. The debt repayment is budgeted in the same fund.

The 2020 PA infrastructure bank note benefits the County bridge program and the debt repayment is budgeted in the liquid fuels fund.

- The County's 2020 direct borrowing in the amount of \$5,000,000 from the Commonwealth of Pennsylvania (PennDOT) Infrastructure Bank is evidenced by a Loan Agreement, dated October 1st, 2020, the terms of which provide that upon the occurrence of an event of default the loan shall be accelerated, and PennDOT may withhold all or part of the County's liquid fuels tax allocation under the Liquid Fuels Municipal Allocation Law. Events of Default under the Loan Agreement include: (i) the County fails to pay principal within ten days of when due; (ii) the County fails to observe a term of the Loan Agreement; (iii) the County makes a materially false or erroneous statement, certificate, report, representation, or warranty in connection with the loan; (iv) the proceeds of the loan are used for purposes other than the project described in the Loan Agreement; (v) the County becomes insolvent, enters bankruptcy, or has a receiver appointed on its behalf. An event of default shall not occur until after the expiration of a thirty-day cure period.

The County's December 31, 2024, net nonelectoral debt limit, and combined net nonelectoral debt and net lease rental debt limit are \$429,809,011 and \$587,295,588 respectively.

The annual debt service requirements for the next five years and thereafter, in five-year increments, on long-term debt outstanding as of December 31, 2024, including interest payments, are as follows:

Governmental-type Activities				
	Bonds		Notes from direct borrowing	
	Principal	Interest	Principal	Interest
2025	\$ 3,205,000	1,502,211	528,053	43,695
2026	3,310,000	1,400,600	542,006	29,743
2027	3,435,000	1,275,675	556,327	15,421
2028	3,550,000	1,151,175	169,334	2,222
2029	2,335,000	1,041,125	—	—
2030-2034	9,115,000	3,958,150	—	—
2035-2039	8,130,000	2,394,800	—	—
2040-2044	<u>7,775,000</u>	<u>676,300</u>	<u>—</u>	<u>—</u>
Total	<u>\$ 40,855,000</u>	<u>13,400,036</u>	<u>1,795,720</u>	<u>91,081</u>

10. Leases

The County leases building space for certain County and magisterial district court offices. These terms range from five to ten years.

The County's building leases contain scheduled rents payable. Of these scheduled payments, the County does not have any variable payment leases which commonly use the consumer price index or similar indices. Building leases have expiration dates extending through 2034.

The following is a schedule of future minimum lease payments for leases with initial or remaining terms in excess of one year as of December 31, 2024:

Governmental Activities		
	Principal	Interest
2025	\$ 577,059	70,796
2026	483,572	51,541
2027	400,805	37,194
2028	291,423	24,896
2029	167,292	18,285
2030-2034	<u>609,345</u>	<u>38,807</u>
Total	<u>\$ 2,529,496</u>	<u>241,519</u>

11. Subscription-based Information Technology Arrangements

The County has entered into several subscription-based information technology arrangements (SBITAs) for several County offices. At inception, the arrangements range from three to ten years in duration.

The County's SBITAs contain scheduled subscription payments. Of these scheduled payments, the County does not have any variable payment arrangements which commonly use the consumer price index or similar indices. SBITAs have expiration dates extending through 2030.

The following is a schedule of future minimum subscription payments for SBITAs with initial or remaining terms in excess of one year as of December 31, 2024:

	\$	Activities	
		Principal	Interest
2025	\$ 933,920	100,571	
2026	836,947	83,099	
2027	780,342	59,820	
2028	700,837	36,607	
2029	234,928	19,931	
2030	181,386	9,481	
Total	\$ 3,668,360	309,509	

12. Other Postemployment Benefits (OPEB)

The County reports the recognition in government-wide and proprietary fund financial statements of earned other postemployment benefits as part of the compensation package of active employees for services rendered. The cost and obligation for other postemployment benefits are required to be measured by an actuarial valuation.

A. Plan Description

Cumberland County sponsors and administers a postemployment benefits plan entitled Cumberland County Retiree Medical Plan (OPEB Plan). It is a single-employer plan that covers health insurance benefits where County retirees and their beneficiaries may continue to participate in the County's health coverage. The County's health coverage is provided through an insurance company. No assets are accumulated in a trust that meets the criteria in paragraph 4 of GASB Statement 75.

To be eligible to receive the benefits of the health insurance plan, a retiree must be receiving a normal annuity payments from the Cumberland County Retirement Plan. Additionally, employees are required to have at least ten years of service credited to them in the retirement plan. Finally, employees that start receiving normal annuities must utilize OPEB benefits within five years of retiring. The County Commissioners established the OPEB Plan and may amend the OPEB Plan at any time. The County is under no statutory or contractual obligation to provide this postemployment benefit.

Retirees opting to participate are asked to pay a premium amount that is less than the County's actual cost to provide health care coverage to retirees. The premium amount retirees pay is a blended rate for covering both active and retired OPEB Plan members. The fact that the blended rate that retirees pay is less than the cost of covering retired members and their beneficiaries results in what is known as an "implicit rate subsidy" by the County, which gives rise to the benefit.

The County has opted not to charter a trust for the County's OPEB, therefore the County does not issue a separate financial report and the financial statements are included below.

Membership of the OPEB Plan consisted of the following at January 1, 2024, the date of the latest actuarial valuation:

	Primary Government	Component Unit	Total
Retirees and beneficiaries receiving benefits	20	-	20
Retirees entitled to but not receiving benefits	-	-	-
Active employees	912	8	920
Total membership	932	8	940

At retirement, we assume that 25 percent of employees will elect to participate in the plan.

Because the OPEB Plan relates solely to the County's decision to provide other postemployment benefits through the payment of the implied subsidy by extending medical benefits to retirees at the above mentioned blended rate, no stand-alone financial report for the plan is available. The OPEB Plan is not included in the financial report of another entity.

B. Total OPEB Liability

The County's total OPEB liability of \$1,609,737 was measured as of December 31, 2024.

The calculations were based on an actuarial valuation as of January 1, 2024. Update procedures were used by the actuary to roll forward the total OPEB liability to the measurement date.

C. Actuarial Assumptions

The total OPEB liabilities at December 31, 2024, were determined using the following actuarial assumptions and other inputs, applied to all periods included in the measurement, unless otherwise specified:

Inflation	3.0 percent
Wage increases	3.50 percent, average, including inflation
Discount rate	4.28 percent
Healthcare cost trend rates	6.5 percent from 2024 to 2025, followed by 6.50 percent from 2025 to 2026 decreasing to an ultimate rate of 4.04 percent by 2075
Retirees' share of benefit-related costs	100 percent of projected health insurance premiums for retirees

The discount rate of 4.28 percent is based on the S&P Municipal Bond 20-Year High Grade Index as of December 31, 2024.

Mortality rates were based on the Pub-2010 Headcount-Weighted table General Employees projected fully generationally using MP-2021.

The actuarial assumptions are based on past experience under the plan and reasonable future expectations which represent our best estimate of anticipated experience under the plan.

D. Changes in the Total OPEB Liability

	OPEB Liability
Balance at January 1, 2024	<u>\$ 1,706,000</u>
Changes for the year:	
Service cost	83,555
Interest	69,181
Changes in benefit terms	-
Difference between expected and actual experience	(92,477)
Changes in assumptions or other inputs	(35,282)
Benefit payments	<u>(121,240)</u>
Net changes	<u>(96,263)</u>
Balance at December 31, 2024	<u>\$ 1,609,737</u>

There were no changes of benefit terms during the year. To be eligible to receive the benefits of the health insurance plan, a retiree must be receiving a normal annuity payments from the Cumberland County Retirement Plan. Additionally, employees are required to have at least ten years of service credited to them in the retirement plan. Also, employees that start receiving normal annuities must utilize OPEB benefits within five years of retiring. Finally, dependents may not become the primary OPEB benefit holder.

The changes in assumptions or other inputs were as a result of a change in discount rate from 4.00 to 4.28 percent.

Health care cost trend rates changed from last year's assumption as follows:

2024 Actual rates increase from 2024 to 2025, then 6.5 percent from 2025 to 2026 decreasing gradually to an ultimate rate of 4.04 percent by 2075

2023 6.75 percent from 2024 to 2025, followed by 6.50 percent from 2025 to 2026 decreasing to an ultimate rate of 4.04 percent by 2075

E. Sensitivity of Assumptions

Sensitivity of the total OPEB liability to change in the discount rate. The following presents the total OPEB liability of the County, as well as what the County's total OPEB liability would be, if it were calculated using a discount rate that is 1-percentage-point lower (3.28 percent) or 1-percentage-point higher (5.28 percent) than the current discount rate:

	1% Decrease <u>(3.28%)</u>	Discount Rate <u>(4.28%)</u>	1% Increase <u>(5.28%)</u>
Primary government	\$ 1,718,032	1,590,903	1,471,589
Component unit	<u>20,339</u>	<u>18,834</u>	<u>17,421</u>
Total OPEB Liability	<u>\$ 1,738,371</u>	<u>1,609,737</u>	<u>1,489,010</u>

Sensitivity of the total OPEB liability to changes in the healthcare cost trend rates. The following presents the total OPEB liability of the County, as well as what the County's total OPEB liability would be, if it were calculated using healthcare cost trend rate that are 1-percentage-point lower (5.50 percent decreasing to 3.04) or 1-percentage-point higher (7.50 percent decreasing to 5.04 percent)

	Healthcare Cost Trend		
	1% Decrease (5.5% decreasing to 3.04%)	Rates (6.5% decreasing to 4.04%)	1% Increase (7.5% decreasing to 5.04%)
Primary government	\$ 1,409,146	1,590,903	1,805,736
Component unit	16,682	18,834	21,377
Total OPEB Liability	\$ 1,425,828	1,609,737	1,827,113

F. OPEB Expense and Deferred Outflows of Resources and Deferred Inflows of Resources Related to OPEB

For the year ended December 31, 2024, the County recognized an OPEB expense of \$171,654. At December 31, 2024, the County reported deferred outflows and inflows of resources related to OPEB from the following sources:

Deferred outflows of resources:

	Primary Governme nt	Component Unit	Total
Expected and actual OPEB experience	\$ 110,144	1,304	111,448
Total deferred outflow of resources	\$ 110,144	1,304	111,448

Deferred inflow of resources:

	Primary Governme nt	Component Unit	Total
Expected and actual OPEB experience	\$ 433,487	5,132	438,619
Changes of OPEB assumptions	102,983	1,219	104,202
Total deferred inflow of resources	\$ 536,470	6,351	542,821

Amounts reported as deferred outflows of resources related to OPEB will be recognized in OPEB expense as follows:

Year ended December 31:

	Primary Government	Component Unit	Total
2025	\$ (71,305)	(844)	(72,149)
2026	(157,767)	(1,868)	(159,635)
2027	(109,057)	(1,291)	(110,348)
2028	(67,152)	(795)	(67,947)
2029	(21,045)	(249)	(21,294)
	<u>\$ (426,326)</u>	<u>(5,047)</u>	<u>(431,373)</u>

13. Cumberland County Retirement Plan

A. Summary of Significant Accounting Policies

Method used to value investments. Investments are reported at fair value.

B. Plan Description

Plan Administration

Cumberland County's Employees' Retirement Trust Fund (the Plan) is a single-employer defined benefit pension plan that covers full-time employees of the County. The Plan is covered by the County Pension Law, Act 96 of 1971 of the General Assembly of the Commonwealth of Pennsylvania, as amended.

Management of the Plan is vested in the Plan's board, which consists of five members—the Controller, the Treasurer and the three Commissioners.

Plan Membership

As of January 1, 2024, employee membership data related to the pension plan was as follows:

	Primary Government	Component Unit	Total
Inactive plan members or beneficiaries currently receiving benefits	840	4	844
Inactive plan members entitled to but not yet receiving benefits	231	3	234
Active employees	912	8	920
Total membership	1,983	15	1,998

Benefits Provided

All full-time employees are required to participate in the Plan. The pension plan provides retirement, disability and death benefits. Retirement benefits for Plan member with normal retirement at age 60 (or 55 with 20 years of service) are based on a formula including final average salary and years of credited service, in addition to the member's accumulated contribution to the Plan. The County share of the annual benefit is from one percent to 1.429 percent (depending on the date the employee entered into the plan) of the average of the employee's three highest annual salaries times the years of service. Early retirement is available upon 20 years of service or after eight years if involuntarily terminated. Members become vested after five years of service. County employees who terminate and choose to remain vested after five years of credited service will receive a deferred annuity commencing at retirement age. A plan member who leaves the County with less than 5 years may withdraw his or her contributions, plus any accumulated interest.

The death benefits of an active Plan member with 10 years of service are either a lump sum payment of both the County and members contributions or an optional pension annuity to their surviving beneficiary.

Disability retirement benefits are available to active plan members with more than 5 years of service and who collect Social Security disability insurance payments. They are entitled to disability compensation of 25% of the average three highest compensation years.

Benefit terms provide for an ad hoc post-employment benefit change. Cost-of-living adjustments for pensioners are provided at the discretion of the Retirement Board and must be reviewed once every three years. The adjustment, should the County elect to give one, is a percentage of the change in the Consumer Price Index.

Contributions

The Retirement Board may, at any time, either authorize active members of the retirement system, whether original or new members, to transfer from one member contribution class to another in which contribution rates can vary from 5 percent currently to a potential 9 percent, if elected. For further information see Section 7 of the County Pension Law, Act 96 of 1971.

As a condition of participation the Retirement Board, under Section 7 of the County Pension Law, Act 96 of 1971, currently requires employees to contribute five percent of their salary. Employees may elect to contribute up to 15 percent of their salary. Interest is credited to the employee's account each year at the currently approved annual rate of four percent as voted upon by the County Retirement Board.

Section 6 of the County Pension Law requires the actuary of the Pension board to annually certify the amount of appropriation to be made by the County to the Retirement fund to build up and maintain adequate reserves for the payment of the County's share of retirement allowances. The actuarially computed annual determined contribution for 2024 was \$4,632,989 and is the estimated amount necessary to finance the costs of benefits earned by plan members during the year, with an additional amount to finance any unfunded accrued liability.

The Cumberland County's Employees' Retirement Trust Fund (the Plan) does not issue a separate report; therefore financial statements are included below.

C. Investments***Investment policy***

The Retirement Board's investment policy is described in Note 3, Deposits and Investments.

Concentrations

The limit on concentrations is part of the investment policy described in the Policies section of Note 3, Deposits and Investments.

Rate of return

For the year ended December 31, 2024, the annual money-weighted rate of return on pension plan investments, net of pension plan investment expense, was 10.59 percent. The money-weighted rate of return expresses investment performance, net of investment expense, adjusted for the changing amount actually invested.

D. Receivables

As of December 31, 2024, the County's pension plan does not contain any outstanding receivables for contributions from the County or any other non-employer contributing entity.

E. Allocated Insurance Contracts

As of December 31, 2024, the pension plan does not have any allocated insurance contracts that are excluded from pension plan assets.

F. Reserves

As of December 31, 2024, the pension plan does not have any reserves set aside for future benefit increases or decreased employer contributions.

G. Deferred Retirement Option Program

The County does not offer plan participants a deferred retirement option program upon retirement.

H. Net Pension Liability

The components of net pension liability at December 31, 2024, were as follows:

	Primary government	Component unit	Total
Total pension liability	\$ 300,978,397	3,624,778	304,603,175
Plan fiduciary net position (allocated)	287,930,397	3,467,637	291,398,034
Net pension liability	\$ 13,048,000	157,141	13,205,141

Plan fiduciary net position as a percentage of the total pension liability 95.66% 95.66% 95.66%

There is a \$180,674 difference between the Pension Trust statement of fiduciary net position on page 42 and the plan fiduciary net position recorded in the components of net pension liability of this note due to other liabilities reported in the statement of fiduciary net position.

I. Actuarial Assumptions

The total pension liability was determined by an actuarial valuation as of December 31, 2024, using the following actuarial assumptions, applied to all periods included in the measurement:

Inflation	3.0%
Salary increases	3.5%
Investment rate of return	7.0%, net of administrative expense, including inflation

Mortality rates are based on the PubG-2010 RP annuitant and non-annuitant mortality tables for males and females set forward one year with generational mortality improvement using MP2020.

The actuarial assumptions used in the December 31, 2024, valuation were based on past experience under the plan and reasonable future expectations which represent the Retirement Board's best estimate of anticipated experience under the plan.

No ad hoc postemployment benefit changes were included in future liabilities.

The long-term expected rate of return on pension plan investments was determined using a building-block method in which best-estimate ranges of expected future real rates of return (expected returns, net of pension plan investment expense and inflation) are developed for each major asset class. These ranges are combined to produce the long term expected rate of return by weighting the expected future real rates of return by the target asset allocation percentage and by adding expected inflation. Best estimates of arithmetic real rates of return for each major asset class included in the pension plan's target asset allocation as of December 31, 2024, (see the discussion of the pension plan's investment policy) are summarized in the following table:

Asset Class	Long-Term Expected Real Rate of Return
Domestic equity	4.9%
International equity	5.0
Infrastructure	4.3
Real estate/alternative	3.8
Fixed income	2.5
Private credit	6.9
Cash	0.9

J. Discount Rate

In 2024, the discount rate (long-term expected rate of return) used to measure the total pension liability was 7.0 percent. The projection of cash flows used to determine the discount rate assumed that plan member contributions will be made at the current contribution rate and that County contributions will be made at equal monthly installments to fund the actuarially determined amounts. Based on those assumptions, the pension plan's fiduciary net position was projected to be available to make all projected future benefit payments of current plan members. Therefore, the long-term expected rate of return on pension plan investments was applied to all periods to determine the total net pension liability.

K. Changes in Components of Net Pension Liability**Changes in the Net Pension Liability**

	Increase/(Decrease)		
	Total Pension Liability	Plan Fiduciary Net Position	Net Pension Liability
Balances as of December 31, 2023	\$ 292,015,415	271,383,791	20,631,624
Changes for the year:			
Service cost	4,727,195	-	4,727,195
Interest	20,476,920	-	20,476,920
Differences between expected and actual experience	3,906,531	-	3,906,531
Contributions-employer	-	4,632,989	(4,632,989)
Contributions-member	-	4,540,554	(4,540,554)
Net investment income	-	27,752,321	(27,752,321)
Benefit payments, including refunds of members contribution	(16,522,886)	(16,522,886)	-
Plan administration expense	-	(388,735)	388,735
Net changes	12,587,760	20,014,243	(7,426,483)
Balances as of December 31, 2024	\$ 304,603,175	291,398,034	13,205,141

Sensitivity of the net pension liability to changes in the discount rate

The net pension liability/(asset) of the County is calculated using the current discount rate of 7.00 percent. The table below illustrates what the net pension liability would be if it were calculated using a discount rate that is 1-percentage-point lower (6.00 percent) and 1-percentage-point higher (8.00 percent) than the current rate.

	1% Decrease (6.00%)	Current Discount (7.00%)	1% Increase (8.00%)
Primary government	\$ 46,578,644	13,048,000	(15,029,806)
Component unit	560,961	157,141	(181,009)
Total net pension liability/ (asset)	<u>\$ 47,139,605</u>	<u>13,205,141</u>	<u>(15,210,815)</u>

L. Pension Expense and Deferred Outflows of Resources and Deferred Inflows of Resources Related to the Pension Plan

For the year ended December 31, 2024, pension expense was \$8,808,583. Pension expense for governmental, component unit and fiduciary funds was a \$8,695,212, \$106,424 and \$7,060, respectively.

At December 31, 2024, the County reported deferred outflows of resources and deferred inflows of resources related to the pension plan from the following sources:

	Primary Government	Component Unit	Total
Deferred outflows of resources:			
Deferred difference-expected and actual pension experience	\$ 6,610,049	79,607	6,689,656
Deferred difference- projected and actual pension earnings	1,738,806	20,941	1,759,747
Deferred difference-change of pension assumptions	<u>3,495,761</u>	<u>42,101</u>	<u>3,537,862</u>
Total deferred outflows of resources	<u>\$ 11,844,616</u>	<u>142,649</u>	<u>11,987,265</u>

Amounts reported as deferred outflows of resources and deferred inflows of resources related to pensions will be recognized in pension expense as follows:

Year ended December 31:

Net deferred inflows (outflows) of resources:

	Primary Government	Component Unit	Total
2025	\$ 7,920,639	95,391	8,016,030
2026	9,485,904	114,242	9,600,146
2027	(3,779,059)	(45,512)	(3,824,571)
2028	(1,782,868)	(21,472)	(1,804,340)
	\$ 11,844,616	142,649	11,987,265

At December 31, 2024, the County's contributions were fully funded to the pension plan as required for the year.

The schedules of 1) changes in net pension liability and related ratios, 2) County contributions, and 3) investment returns are presented as required supplementary information (RSI) following the notes to the financial statements.

14. Litigation

The County is involved in several lawsuits arising in the normal course of business. It is the County solicitor's opinion that the aggregate amount of potential claims not covered by insurance resulting from actions against the County would not materially affect the financial position of the County at December 31, 2024.

15. Commitments and Contingencies

The County has significant contractual commitments related to various construction projects. At December 31, 2024, the County's commitments are as follows:

Project	Expended Through December 31, 2024	Remaining Commitment
Radio tower update project	\$ 1,035,291	2,104,572
Emergency telephone radio project	8,335,001	30,664,999
County recovery grant program	2,444,114	5,475,583
ERP software project	280,459	3,518,941
Tax assessment software	665,438	61,312
Retirement software	153,300	289,748
County bridge projects	50,482	259,023

The radio tower upgrade and emergency telephone radio projects, in the County's non-major funds, will be funded with a 2022 and 2024 bond issue.

The County recovery grant program, in the County general fund, will be funded by funds made available for use from ARPA funds.

The ERP software project and retirement software project will be funded by the general fund.

The retirement software project will be funded by the retirement fund.

The County bridge projects are funded with liquid fuels tax and car registration local use fees.

Grants

Amounts received or receivable from grant agencies are subject to audit and adjustment by grantor agencies, principally the federal government. Any disallowed claims, including amounts already collected, may constitute a liability of the applicable funds. The amount, if any, of expenditures that may be disallowed by the grantor cannot be determined at this time although the County expects such amounts, if any, to be immaterial.

16. Self-Insurance

Workers' Compensation

The County has established a workers' compensation fund (an internal service fund) to account for and finance its uninsured risks of loss due to employee claims. Under this program, the workers' compensation fund provides coverage for up to a maximum of \$600,000 for each individual worker's compensation occurrence. The County purchases commercial insurance for claims in excess of coverage provided by the fund. Settled claims have not exceeded this commercial coverage in the last three years.

All County employees are covered by the workers' compensation fund. Elected officials, excluding the coroner, are not covered by workers' compensation. The County funds the program by making payments to the workers' compensation fund from various County departments/funds based upon estimates of the amounts needed to pay prior and current year claims. Liabilities include an estimated amount for claims that have been incurred but not reported (IBNR). Liabilities for claims do not include non-incremental claims adjustment expenses. Claim liabilities are calculated considering the effects of inflation, recent claim settlement trends including frequency and amount of pay-outs, and other economic and social factors.

The County establishes claims liabilities for its workers' compensation self-insurance activities. The liability is based on estimates of the ultimate cost of claims (including future claim adjustment expenses) that have been reported but not settled and estimates of claims that have been incurred but not reported. The length of time for which such costs must be estimated varies depending on the claims involved. Estimated amounts of subrogation and reinsurance that are recoverable on unpaid claims are deducted from the liability for unpaid claims. Because actual claims costs depend on such complex factors as inflation, changes in doctrines of legal liability, and damage awards, the process used in computing claims liabilities does not necessarily result in an exact amount. Claims liabilities are recomputed periodically using a variety of actuarial and statistical techniques to produce current estimates that reflect recent settlements, claim frequency, and other economic and social factors. A provision for inflation in the calculation of estimated future claims costs is implicit because reliance is placed on actual historical data that reflect past inflation and on other factors that are considered to be appropriate modifiers of past experience. Adjustments to claims liabilities are charged or credited to operations in the periods in which they are made.

The carrying amount for unpaid claim liabilities, including IBNR, are reported at their estimated future value and are not discounted to present value using a discount rate.

Changes in the fund's claims liability (net of excess insurance) for the years ended December 31, 2024, and December 31, 2023, were:

	Beginning of Year Liability	Provision for Claims		Claim Payments		End of Year Liability
		Current Year	Prior Years	Current Year	Prior Years	
2024	\$ 524,706	249,415	87,922	77,199	164,208	620,636
2023	\$ 493,571	212,389	57,938	64,413	174,779	524,706

Health Care Self Insurance

Beginning January 1, 2018, the County became self-funded for both the HRA and HSA medical plans. This change was made to help control health care cost for the County. A self-funded plan is when an employer assumes the financial risk for providing health care benefits to its employees. Rather than paying fixed premiums to an insurance carrier, who in turn assumes the financial risk, an employer will only fund the actual claims incurred by their employees. The County carries stop-loss insurance that provides protection for claims exceeding \$250,000 for an individual. Claims may be submitted no longer than twelve months from the date of service. The County estimates year-end claim liabilities based on the IBNR received from USI for the fourth quarter.

	Beginning of Year Liability	Provision for Claims		Claim Payment		End of Year Liability
		Current Year	Prior Year	Current Year	Prior Year	
2024	\$ 846,000	14,969,674	(844,781)	13,969,674	1,219	1,000,000
2023	\$ 1,003,000	12,030,640	(995,253)	11,184,640	7,747	846,000

Required Supplementary Information

**SCHEDULE OF REVENUES, EXPENDITURES, AND CHANGES
IN FUND BALANCE - BUDGET AND ACTUAL (BUDGETARY BASIS)**

General Fund

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Variance with Amended Budget	
	Original	Amended	Actual Amounts	
REVENUES				
Taxes:				
Real estate taxes	\$ 67,228,708	67,228,708	67,131,070	(97,638)
Per capita taxes	225	225	171	(54)
Library taxes	4,417,715	4,417,715	4,479,690	61,975
Licenses and permits	226,793	226,793	211,865	(14,928)
Grants	7,911,948	8,955,201	8,328,042	(627,159)
County charges	14,766,609	14,981,209	17,567,160	2,585,951
Court costs, fines, and forfeitures	1,346,350	1,346,350	1,392,398	46,048
Interest	3,805,750	3,805,750	5,234,712	1,428,962
Contributions and other	183,600	183,600	242,823	59,223
Payment in lieu of taxes	202,545	202,545	262,428	59,883
Total revenues	<u>100,090,243</u>	<u>101,348,096</u>	<u>104,850,359</u>	<u>3,502,263</u>
EXPENDITURES				
Current:				
General government – administrative:				
Commissioners	1,150,653	1,194,403	1,165,816	28,587
Solicitors	428,125	428,125	337,364	90,761
Controller	1,497,292	1,497,292	1,391,651	105,641
Treasurer	440,673	447,886	409,739	38,147
Recorder of Deeds	535,278	535,278	506,384	28,894
Finance office	1,807,337	1,815,316	1,713,175	102,141
Grant administration	—	7,500	102,375	(94,875)
Tax assessment	1,498,266	1,524,787	1,099,734	425,053
Tax claims	261,047	262,547	238,769	23,778
Tax collectors administration	410,492	410,492	395,849	14,643
Personnel	1,040,555	1,040,555	881,191	159,364
Communications	344,387	344,387	329,832	14,555
Administrative services	118,470	127,470	100,513	26,957
Information management	3,431,360	3,512,659	3,195,283	317,376
Enterprise resource management office	902,144	901,523	579,868	321,655
Elections	1,563,020	1,765,699	1,861,907	(96,208)
Insurance	500,104	500,104	489,532	10,572
County buildings	4,177,824	4,158,725	3,482,755	675,970
Planning	1,118,438	1,146,428	1,186,093	(39,665)
Pooled reserves-program innovation, improvements and contingencies	650,000	100,000	—	100,000
Pooled reserves-contingencies	750,000	263,614	—	263,614
Debt retirement	3,277	3,277	2,949	328
Homestead	79,018	84,297	82,147	2,150
Uniform Parcel Identifier	133,954	133,954	48,055	85,899
Program subsidy	189,300	189,300	82,712	106,588
Total general government – administrative	<u>23,031,014</u>	<u>22,395,618</u>	<u>19,683,693</u>	<u>2,711,925</u>
General government – judicial:				
Courts	8,858,334	9,274,578	9,052,688	221,890
Court appointed advocate	521,901	540,706	511,966	28,740
District judges	1,328,158	1,435,017	1,262,500	172,517

(continued)

**SCHEDULE OF REVENUES, EXPENDITURES, AND CHANGES
IN FUND BALANCE - BUDGET AND ACTUAL (BUDGETARY BASIS)**

General Fund

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

(continued) EXPENDITURES	Budget		Variance with Amended Budget	
	Original	Amended	Actual Amounts	
General government - judicial (continued):				
Law library	\$ 166,146	166,546	164,297	2,249
Clerk of Court	856,067	793,358	734,707	58,651
Coroner	1,684,654	1,689,853	1,566,664	123,189
Public defender	2,693,852	2,693,719	2,491,902	201,817
District Attorney	3,845,541	3,923,441	3,693,419	230,022
Prothonotary	724,855	724,855	631,237	93,618
Register of Wills	695,416	739,207	672,263	66,944
Sheriff	5,305,821	5,327,721	5,125,656	202,065
Total general government – judicial	<u>26,680,745</u>	<u>27,309,001</u>	<u>25,907,299</u>	<u>1,401,702</u>
Public safety:				
DA crime investigation	939,340	918,840	926,773	(7,933)
Forensic investigation division	2,243,186	2,005,663	1,795,794	209,869
Hazmat	265,219	273,289	201,426	71,863
Vector control	368,834	371,174	344,817	26,357
Fire training	26,846	26,846	13,070	13,776
Public safety	992,670	1,034,693	907,695	126,998
Total public safety	<u>4,836,095</u>	<u>4,630,505</u>	<u>4,189,575</u>	<u>440,930</u>
Corrections:				
County prison	17,062,944	17,543,858	16,949,331	594,527
Probation and parole	6,663,608	6,742,108	6,444,661	297,447
Total corrections	<u>23,726,552</u>	<u>24,285,966</u>	<u>23,393,992</u>	<u>891,974</u>
Human services				
433,475	462,290	434,917	27,373	
Culture and recreation				
5,723,298	5,898,963	5,731,806	167,157	
Conservation and development				
1,869,949	1,943,673	1,237,118	706,555	
Economic development				
2,500,568	3,006,036	2,929,477	76,559	
Total current expenditures	<u>88,801,696</u>	<u>89,932,052</u>	<u>83,507,877</u>	<u>6,424,175</u>
Capital outlay				
Payments for other governments				
Total expenditures				
Excess (deficiency) of revenues over expenditures				
	<u>2,079,582</u>	<u>(2,663,664)</u>	<u>10,994,129</u>	<u>13,657,793</u>
OTHER FINANCING SOURCES (USES)				
Transfers in				
Transfers out				
Sale of general assets				
Subscription-based IT arrangements				
Leases (as lessee)				
Insurance recovery				
Total other financing sources (uses)	<u>(34,266,312)</u>	<u>(30,358,066)</u>	<u>(21,226,089)</u>	<u>9,131,977</u>
Net change in fund balance	<u>(32,186,730)</u>	<u>(33,021,730)</u>	<u>(10,231,960)</u>	<u>22,789,770</u>
Fund balance, beginning of year, as restated	<u>30,940,145</u>	<u>30,940,145</u>	<u>92,965,865</u>	<u>62,025,720</u>
Fund balance, end of year	<u>\$ (1,246,585)</u>	<u>(2,081,585)</u>	<u>82,733,905</u>	<u>84,815,490</u>

The notes to required supplementary information are an integral part of this schedule.

**SCHEDULE OF REVENUES, EXPENDITURES, AND CHANGES
IN FUND BALANCE - BUDGET AND ACTUAL**

**Mental Health/Intellectual and
Developmental Disabilities**

For the fiscal year ended June 30, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Actual Amounts	Variance with Amended Budget
	Original	Amended		
REVENUES				
Grants	\$ 17,541,435	19,014,843	18,475,705	(539,138)
County charges	2,046,751	5,447,010	4,082,392	(1,364,618)
Interest	26,000	577,000	784,663	207,663
Contributions and other	142,471	127,790	126,417	(1,373)
Total revenues	<u>19,756,657</u>	<u>25,166,643</u>	<u>23,469,177</u>	<u>(1,697,466)</u>
EXPENDITURES				
Current:				
Human services	22,971,022	27,665,017	24,023,759	3,641,258
Total expenditures	<u>22,971,022</u>	<u>27,665,017</u>	<u>24,023,759</u>	<u>3,641,258</u>
Deficiency of revenues under expenditures	<u>(3,214,365)</u>	<u>(2,498,374)</u>	<u>(554,582)</u>	<u>1,943,792</u>
OTHER FINANCING SOURCES (USES)				
Transfers in	3,215,247	2,511,725	1,478,113	(1,033,612)
Transfers out	—	(12,469)	(12,468)	1
Total other financing sources (uses)	<u>3,215,247</u>	<u>2,499,256</u>	<u>1,465,645</u>	<u>(1,033,611)</u>
Net change in fund balance	882	882	911,063	910,181
Fund balance, beginning of year	—	—	339,834	339,834
Fund balance, end of year	\$ 882	882	1,250,897	1,250,015

The notes to required supplementary information are an integral part of this schedule.

**SCHEDULE OF REVENUES, EXPENDITURES, AND CHANGES
IN FUND BALANCE - BUDGET AND ACTUAL**

Children and Youth

For the fiscal year ended June 30, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Actual Amounts	Variance with Amended Budget
	Original	Amended		
REVENUES				
Grants	\$ 22,077,567	22,571,560	22,544,777	(26,783)
County charges	276,420	299,545	293,475	(6,070)
Contribution and other	—	—	275	275
Total revenues	<u>22,353,987</u>	<u>22,871,105</u>	<u>22,838,527</u>	<u>(32,578)</u>
EXPENDITURES				
Current:				
Human services	27,043,823	29,153,764	29,151,164	2,600
Total expenditures	<u>27,043,823</u>	<u>29,153,764</u>	<u>29,151,164</u>	<u>2,600</u>
Deficiency of revenues under expenditures	(4,689,836)	(6,282,659)	(6,312,637)	(29,978)
OTHER FINANCING SOURCES (USES)				
Transfers in	4,761,086	6,353,909	6,383,887	29,978
Transfers out	(71,250)	(71,250)	(71,250)	—
Total other financing sources (uses)	<u>4,689,836</u>	<u>6,282,659</u>	<u>6,312,637</u>	<u>29,978</u>
Net change in fund balance	—	—	—	—
Fund balance, beginning of year	—	—	—	—
Fund balance, end of year	\$ —	—	—	—

The notes to required supplementary information are an integral part of this schedule.

REQUIRED SUPPLEMENTARY INFORMATION
EMPLOYEES' RETIREMENT PLAN SCHEDULES

December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

Schedule of Changes in Net Pension Liability/(Asset) and Related Ratios
Last 10 Years Available

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Pension liability										
Service cost	\$ 4,826,080	5,076,860	5,309,011	4,139,378	4,407,504	4,524,592	4,564,600	4,601,734	4,274,021	4,727,195
Interest	13,010,850	13,894,384	14,522,698	14,949,775	15,736,110	16,422,452	17,220,170	18,680,566	19,591,927	20,476,920
Changes of benefit terms	-	-	-	-	-	-	-	-	-	-
Differences between expected and actual experience	61,932	3,037,001	(769,513)	(1,005,613)	3,032,936	1,539,523	3,207,756	2,498,704	4,784,468	3,906,531
Changes of assumptions	-	-	-	11,064,623	-	-	-	10,613,590	-	-
Benefit payments, including refunds of member contributions	(9,071,203)	(9,494,172)	(10,428,840)	(10,551,987)	(11,782,546)	(12,215,447)	(13,402,303)	(14,763,517)	(14,674,184)	(16,522,886)
Net change in total pension liability	8,827,659	12,514,073	8,633,356	18,596,176	11,394,004	10,271,120	11,590,223	21,631,077	13,976,232	12,587,760
Total pension liability-beginning	174,581,495	183,409,154	195,923,227	204,556,583	223,152,759	234,546,763	244,817,883	256,408,106	278,039,183	292,015,415
Total pension liability-ending	\$ 183,409,154	195,923,227	204,556,583	223,152,759	234,546,763	244,817,883	256,408,106	278,039,183	292,015,415	304,603,175
Plan fiduciary net position										
Contributions-employer	\$ 3,620,219	4,046,264	3,805,364	2,854,381	3,856,188	4,202,702	3,872,671	8,189,124	4,244,510	4,632,989
Contributions-member	3,021,193	3,149,641	3,352,587	3,551,808	3,859,308	4,144,052	3,898,874	3,923,727	4,206,886	4,540,554
Net investment income	(623,463)	11,625,004	28,128,035	(12,138,299)	38,752,976	26,193,722	35,408,284	(34,156,247)	31,971,838	27,752,321
Benefit payments, including refunds of member contributions	(9,071,203)	(9,494,172)	(10,428,840)	(10,551,987)	(11,782,546)	(12,215,447)	(13,402,303)	(14,763,517)	(14,674,184)	(16,522,886)
Administrative expense	(235,911)	(231,535)	(208,237)	(253,043)	(243,382)	(240,006)	(189,764)	(232,598)	(202,484)	(388,735)
Net change in plan fiduciary net position	(3,289,165)	9,095,202	24,648,909	(16,537,140)	34,442,544	22,085,023	29,587,762	(37,039,511)	25,546,566	20,014,243
Plan fiduciary net position-beginning	182,843,601	179,554,436	188,649,638	213,298,547	196,761,407	231,203,951	253,288,974	282,876,736	245,837,225	271,383,791
Plan fiduciary net position-ending	\$ 179,554,436	188,649,638	213,298,547	196,761,407	231,203,951	253,288,974	282,876,736	245,837,225	271,383,791	291,398,034
Net pension liability/(asset)	\$ 3,854,718	7,273,589	(8,741,964)	26,391,352	3,342,812	(8,471,091)	(26,468,630)	32,201,958	20,631,624	13,205,141
Plan fiduciary net position as a percentage of the total pension liability	97.90 %	96.29 %	104.27 %	88.17 %	98.57 %	103.46 %	110.32 %	88.42 %	92.93 %	95.66 %
Covered payroll	\$ 50,760,752	53,864,765	54,909,779	55,755,116	58,391,246	59,660,040	59,963,352	58,404,966	54,500,485	58,928,858
Net pension liability/(asset) as a percentage of covered payroll	7.59 %	13.50 %	(15.92) %	47.33 %	5.72 %	(14.20) %	(44.14) %	55.14 %	37.86 %	22.41 %

The schedule is presented to show information for 10 years.

REQUIRED SUPPLEMENTARY INFORMATION
EMPLOYEES' RETIREMENT PLAN SCHEDULES

December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

Schedule of County Contributions

Last 10 Years Available

	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
Actuarially determined contribution	\$ 3,620,219	4,046,264	3,805,364	2,854,381
Contributions in relation to the actuarially determined contribution	<u>3,620,219</u>	<u>4,046,264</u>	<u>3,805,364</u>	<u>2,854,381</u>
Contribution deficiency (excess)	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>
Covered payroll	\$ 50,760,752	53,864,765	54,909,779	55,755,116
Contributions as a percentage of covered payroll	7.13 %	7.51 %	6.93 %	5.12 %

	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>
	3,856,188	4,202,702	3,872,671	4,039,124	4,244,510	4,632,989
	<u>3,856,188</u>	<u>4,202,702</u>	<u>3,872,671</u>	<u>8,189,124</u>	<u>4,244,510</u>	<u>4,632,989</u>
	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>(4,150,000)</u></u>	<u><u>-</u></u>	<u><u>-</u></u>
	58,391,246	59,660,040	59,963,352	58,404,966	54,500,485	58,928,858
	6.60 %	7.04 %	6.46 %	14.02 %	7.79 %	7.86 %

The schedule is presented to show information for 10 years.

REQUIRED SUPPLEMENTARY INFORMATION
EMPLOYEES' RETIREMENT PLAN SCHEDULES

COUNTY OF CUMBERLAND, PENNSYLVANIA

December 31, 2024

(unaudited)

Schedule of Investment Returns

Last 10 Years

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Annual money weighted rate of return, net of investment expense	(0.32) %	6.90 %	15.15 %	(5.39) %	20.30 %	11.77 %	14.50 %	(12.02) %	13.49 %	10.59 %

The schedules are presented to show information for 10 years.

1. Employees' Retirement Plan

For 2024, the inflation rate assumption was three percent, the same as last year. The overall payroll growth rate was three and a half percent, the same as last year. The long-term expected rate of return was seven percent.

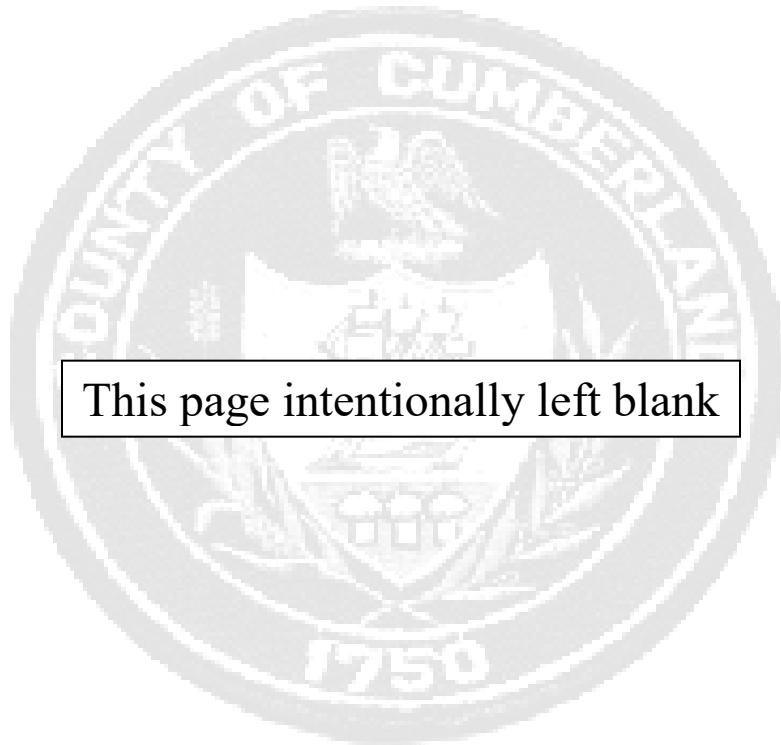
The actuarial asset valuation method uses the *market value for unrecognized gain and losses from prior years*. The mortality rates were based on the *PubG-2010 RP annuitant and non-annuitant mortality tables for males and females set forward one year with generational mortality improvement using MP2020*.

Also, retirement benefits for plan members are calculated as a percentage of the member's highest three year average salary times the member's years of service depending on class basis. Beginning January 1st, 2022, new hires class basis is a 1/80th factor whereas any employee hired before January 1st, 2022 are a 1/70th factor.

Finally, the County contributed \$4,632,989 in 2024 which is the actuarially determined contribution.

The total pension liability in the December 31, 2024 actuarial valuation was determined using the following actuarial assumptions:

Actuarial Valuation Date	January 1, 2024
Measurement Date	December 31, 2024
Actuarial Cost Method	Entry-Age Normal
Asset Valuation Method	Market Value
Assumptions:	
Inflation	3.0%
Active member payroll growth	3.5% average, including inflation
Investment Rate of Return	7.0%, net of pension plan investment expense, including inflation
Discount Rate	7.0%
Retirement Age	Age 60, or 55 with 20 years of service
Mortality	PubG-2010 RP annuitant and non-annuitant mortality tables for males and females set forward one year with generational mortality improvement using MP2020
Cost of Living Adjustments	Ad hoc, N/A



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REQUIRED SUPPLEMENTARY INFORMATION
OTHER POSTEMPLOYMENT BENEFITS PLAN SCHEDULES

COUNTY OF CUMBERLAND, PENNSYLVANIA

December 31, 2024

(unaudited)

Schedule of Changes in the County's Total OPEB Liability and Related Ratios
Last 10 Years Available

	2017	2018	2019	2020		2021	2022	2023	2024
OPEB liability									
Service cost	\$ 58,180	80,243	98,922	103,260		127,134	115,392	85,904	83,555
Interest	56,911	53,243	57,118	58,290		55,031	46,510	85,549	69,181
Changes of benefit terms	-	-	-	-		-	-	(11,177)	-
Differences between expected and actual experience	-	-	851,460	419,503		(333,906)	83,062	(375,381)	(92,477)
Changes of assumptions	63,493	69,840	174,647	105,418		4,338	(341,512)	95,438	(35,282)
Benefit payments	(123,115)	(188,555)	(575,799)	(318,202)		(164,405)	(171,287)	(145,117)	(121,240)
Net change in total OPEB liability	55,469	14,771	606,348	368,269		(311,808)	(267,835)	(264,784)	(96,263)
Total OPEB liability-beginning	1,505,570	1,561,039	1,575,810	2,182,158		2,550,427	2,238,619	1,970,784	1,706,000
Total OPEB liability-ending	\$ 1,561,039	<u>1,575,810</u>	<u>2,182,158</u>	<u>2,550,427</u>		<u>2,238,619</u>	<u>1,970,784</u>	<u>1,706,000</u>	<u>1,609,737</u>
Cumberland County OPEB Plan									
Covered-Employee Payroll	\$ 56,083,783	55,755,116	52,660,025	59,660,040		55,030,976	52,160,930	58,468,777	58,928,858
Cumberland County OPEB Plan									
Liability as a Percentage of Covered-Employee Payroll	2.8 %	2.9 %	4.1 %	4.3 %		4.1 %	3.8 %	2.9 %	2.7 %

The schedule is presented to illustrate the requirement to show information for 10 years. However, until a full 10 year trend is compiled, information for those years for which information is available is shown.

2. Other Postemployment Benefits (OPEB)

There are no changes in actuarial methods. Salary increases were assumed to be 3.50% and inflation was assumed to be 2.6%. The inflation rate used last year was 3.0%.

There are no assets accumulated in a qualifying trust to offset OPEB liabilities.

The mortality table used for 2024 was the *Pub-2010 General Employees/Retirees Headcount-Weighted Mortality table projected fully generationally using MP-2021* table.

The assumed healthcare cost trend rate used for each reporting year are as follows:

2024	6.5% from 2025 to 2026 decreasing to an ultimate rate of 4.04% by 2075
2023	6.75% from 2024 to 2025, followed by 6.50% from 2025 to 2026, decreasing to an ultimate rate of 4.04% by 2075
2022	5.75% from 2023 to 2024 decreasing to an ultimate rate of 3.94% by 2075
2021	6.00% from 2022 to 2023 decreasing to an ultimate rate of 3.94% by 2075
2020	5.40% from 2020 to 2021 decreasing to an ultimate rate of 3.94% by 2075
2019	5.40% from 2019 to 2020 decreasing to an ultimate rate of 3.94% by 2075
2018	5.50% for 2019 decreasing to an ultimate rate of 3.84% by 2075
2017	5.90% for 2018 decreasing to an ultimate rate of 3.84% by 2075

The discount rate for the 2024 OPEB valuation was 4.28% based on the S&P Municipal Bond 20-Year Grade Index as of December 31, 2023 which is different from last year which used the Bond Buyer 20-Bond GO Index.

The discount rates used in the actuarial assumptions have changed over the prior years as follows:

2024	4.28%
2023	4.00
2022	4.31
2021	2.05
2020	2.12
2019	2.74
2018	4.11
2017	3.44

The net OPEB liability in the December 31, 2024 actuarial valuation was determined using the following actuarial assumptions:

Actuarial Valuation Date	January 1, 2024
Measurement Date	December 31, 2024
Inflation	3.00%
Salary Increases	3.50%
Discount Rate	4.28%
Mortality Table	Pub-2010 General Employees/Retirees Headcount-Weighted table Projected fully generationally using MP-2021

Medical/Rx Trends	6.5% from 2025 to 2026 decreasing to an ultimate rate of 4.04% by 2075
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3. Budgetary Information

Formal budgetary accounting is employed as a management control in the County's governmental funds. Annual operating budgets are adopted each year through the passage of an annual budget ordinance.

With the exception of the general fund, all funds perform their budgeting according to generally accepted accounting principles (GAAP).

The general fund presentation in the basic financial statements is made up of several consolidated funds; whereas, in the legally adopted budget, these funds are budgeted separately. Therefore, these funds are added to the general fund on a budgetary basis in order to reconcile to the general fund presentation in the basic financial statements. The schedule of revenues, expenditures and changes in fund balances – budget and actual schedules for the other general fund programs are presented in Supplementary Information.

The legally adopted budget does not include the Cumberland Area Economic Development Corporation (a blended component unit reported as a special revenue fund), Cumberland County Industrial Development Authority (a component unit) and certain District Attorney Programs. Additionally, the County budgets for indirect costs and library taxes as revenue and expenditures, but they are not reported as such under GAAP. Accordingly, the applicable columns of the general fund schedule of revenues, expenditures and changes in fund balances – budget and actual (budget basis) exclude amounts relating to the unbudgeted amounts and include amounts related to indirect costs.

Funds contained in the legally adopted budget are presented on either a calendar year ended December 31, 2024, or on a fiscal year ended June 30, 2024. The year ended is indicated on each statement.

A reconciliation of the net change in fund balance from a budget basis to a GAAP basis for budgeted and unbudgeted activity and for fund structure differences for the year ended December 31, 2024, follows:

	<u>General Fund</u>
Budgetary basis- net change in fund balance, December 31, 2024	\$ (10,231,960)
Adjustments:	
To adjust revenues, expenditures and other financing sources/uses:	
Net fund budget-related revenues, expenditures and other financing sources/uses:	(153,370)
Fund balance effect from funds included in GAAP statements:	
Opioid crisis relief fund	134,080
District attorney federal forfeiture account	(7,897)
Offender supervision fund	(136,745)
Demolition-blighted property fund	<u>(56,533)</u>
GAAP basis - net change in fund balance, December 31, 2024	<u>\$ (10,452,425)</u>

NOTES TO REQUIRED SUPPLEMENTARY INFORMATION (unaudited) December 31, 2024

A reconciliation of the net change in fund balance for Mental Health/Intellectual and Developmental Disabilities (MH/IDD), a major special revenue fund, from a budget basis to a GAAP basis is provided below as a result of differing fiscal year end reporting dates.

Budgetary basis - net change in fund balance as of June 30, 2024	\$ 911,063
Adjustments for timing difference between fiscal years:	
Revenue	8,759,739
Expenditures	(8,573,034)
Other financing sources	(170,554)
GAAP basis - net change in fund balance as of December 31, 2024	\$ <u>927,214</u>

A reconciliation of the net change in fund balance for Children and Youth, a major special revenue fund, from a budget basis to a GAAP basis is provided below as a result of differing fiscal year end reporting dates.

	Children and Youth
Budgetary basis- net change in fund balance as of June 30, 2024	\$ -
Adjustments for timing difference between fiscal years:	
Revenue	1,183,939
Expenditures	(1,616,556)
Other financing sources	432,617
GAAP basis - net change in fund balance as December 31, 2024	<u>\$ -</u>

The County of Cumberland follows these procedures in establishing the budget data presented in the budgetary comparison schedules:

1. During the months of February and March for fiscal budgets, and July and August for calendar funds, each department reviews current and prior year financial information to develop budget projections for the upcoming fiscal year. These projections often are developed in consultation with the County Finance Office. The results are submitted by each department in a standard format to the County Finance Office as a preliminary budget proposal.
2. The County Finance Office reviews all submissions and consults with departments as needed to substantiate the basis for requests and to refine the budget projections. The County Finance Office makes necessary adjustments to department submissions and compiles the data for presentation to the Board of County Commissioners, which occurs during a public hearing process.
3. The County Finance Office and the Chief Clerk develop a revenue projection and financing strategy in support of the proposed budget. A preliminary budget including revenue and expenditure projections is submitted to the County Commissioners for consideration.
4. The final budget is presented to the County Commissioners and after proper public notice is placed on display for a period of 20 days in accordance with the County Code. The County

NOTES TO REQUIRED SUPPLEMENTARY INFORMATION (unaudited) December 31, 2024

Commissioners adopt the budget after the necessary inspection period by enacting a formal budget resolution. The resulting budget is published in written form.

5. The County Commissioners may at any time, by resolution, make supplemental appropriations for any lawful purpose from any funds on hand. These funds include amounts estimated to be received within the fiscal year and not otherwise appropriated as well as the proceeds of any borrowing authorized by law. The County Commissioners may authorize the transfer of all or part of any unencumbered balances. The County Commissioners must approve changes to overall appropriations at the fund level. Therefore, the legal level of budgetary responsibility is by fund.

During the year, there were eight general fund supplemental budget resolutions which increased appropriations and revenues in the amount of \$5,093,053 and \$4,258,053, respectively. The schedule of revenues, expenditures and changes in fund balances – budget and actual (budget basis) reflects this.

Actual expenditures and transfers out may not legally exceed “budget” appropriations at the individual fund level.

Encumbered and unencumbered appropriations lapse at the close of the fiscal year to the extent that they have not been expended.

Supplementary Information

Nonmajor Governmental Fund Combining Statements

NONMAJOR GOVERNMENTAL FUNDS

DESCRIPTION OF FUNDS

Special Revenue Funds

Governmental fund type used to account for the proceeds of specific revenue sources (other than major capital projects) that are legally restricted to expenditures for specified purposes. Restricted inflows comprise a substantial portion of the following fund's inflows:

Liquid Fuels Tax – Used to account for state aid revenues used for building and improving roads and bridges.

Domestic Relations Office – Used to account for expenditures and reimbursement revenue related to the operation of the County's child support enforcement program, which is funded with federal, state and County funds.

Human service-related special revenue funds are used to account for revenue received from various federal, state and local sources. These funds, the majority of inflows of which are restricted for the provision of specified social services to eligible residents, are as follows:

- **Office of Aging**
- **Human Services Development**
- **Food and Shelter**
- **Drug and Alcohol**

The courts and justice-related special revenue funds are used to account for revenue received from various federal and state sources and fines and costs collected those charged with crimes. These funds, which are restricted to providing specified judicial services, are as follows:

- **Witness Assistance**
- **Accelerated Rehabilitative Disposition/Driving Under the Influence (ARD/DUI) Program**

Records Improvement – Used to account for revenues received from improvement fees collected on Recorder of Deeds transactions to fund records improvement projects within the County.

Recycling and Waste – Used to account for grants and fees to fund the operation of the County recycling and waste plan.

Affordable Housing – Used to account for revenues received from fees charged for recording deeds and mortgages to finance affordable housing efforts in the County.

Hotel Tax – Used to account for revenues received from the hotel occupancy tax to fund countywide tourism.

Emergency Telephone – Used to account for the operation of the County's emergency 9-1-1 call center. The 9-1-1 call center operates 24/7, 365 days a year responding promptly to emergency calls in the community, alerting public safety providers and coordinating and facilitating emergency responses.

Cumberland Area Economic Development Corporation (CAEDC) – CAEDC's mission is to preserve, facilitate, promote and foster economic development within Cumberland County and the surrounding region. CAEDC is a governmental not-for-profit entity that, despite being legally separate, is reported as a blended component unit (a non-major, special revenue fund).

NONMAJOR GOVERNMENTAL FUNDS
DESCRIPTION OF FUNDS

Debt Service Fund

The debt service fund is used to account for the accumulation of resources for, and the payment of, general long-term debt principal and interest for the governmental funds of the County.

Capital Projects Fund

The capital projects fund is used to account for the financial resources used for the acquisition and capital construction of major capital projects and facilities.

COMBINING BALANCE SHEET

Nonmajor Governmental Funds

December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Special Revenue					
	Liquid Fuels Tax	Domestic Relations Office	Office of Aging	Human Services Development	Food and Shelter	Drug and Alcohol
ASSETS						
Cash and cash equivalents	\$ 1,933,126	331,391	744,101	—	—	14,074
Investments	2,024,958	—	120,000	—	—	—
Restricted cash	—	—	—	—	—	—
Receivables (net of allowance):						
Taxes	—	—	—	—	—	—
Due from other governments	298,908	403,311	83,121	—	40,749	850,957
Accounts receivable	6,700	—	252,875	—	69,313	—
Due from other funds	—	—	635	7,521	1,025,515	528,573
Prepaid items	—	1,283	—	—	—	—
Total assets	\$ 4,263,692	735,985	1,200,732	7,521	1,135,577	1,393,604
LIABILITIES						
Accounts payable	\$ 63,546	2,717	107,160	221	79,741	299,527
Accrued liabilities and withholdings	—	116,371	94,125	6,665	7,487	113,547
Arbitrage rebate payable	—	—	—	—	—	—
Due to other funds	—	600,675	34,147	635	—	—
Unearned revenue	—	—	463,081	—	35,851	40,000
Funds held as fiduciary	—	16,222	—	—	—	—
Total liabilities	\$ 63,546	735,985	698,513	7,521	123,079	453,074
FUND BALANCES						
Nonspendable	—	1,283	—	—	—	—
Restricted:						
NRoads and bridge maintenance	4,200,146	—	—	—	—	—
Human services	—	—	264,065	—	190,780	940,530
Public safety	—	—	—	—	—	—
Row office automation	—	—	—	—	—	—
Marcellus shale	—	—	—	—	—	—
Conservation	—	—	—	—	—	—
Economic development and assistance	—	—	—	—	—	—
Assigned:						
Human services	—	—	238,154	—	821,718	—
Capital projects	—	—	—	—	—	—
Economic development and assistance	—	—	—	—	—	—
Unassigned	—	(1,283)	—	—	—	—
Total fund balances	\$ 4,200,146	—	502,219	—	1,012,498	940,530
Total liabilities, deferred inflows of resources and fund balances	\$ 4,263,692	735,985	1,200,732	7,521	1,135,577	1,393,604

(continued)

COMBINING BALANCE SHEET

Nonmajor Governmental Funds

December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Special Revenue					
	Witness Assistance	ARD/DUI Program	Records Improvement	Recycling and Waste	Affordable Housing	Hotel Tax
(continued)						
ASSETS						
Cash and cash equivalents	\$ 5,299	—	44,671	507,869	187,013	2,117,549
Investments	—	—	153,809	—	—	—
Restricted cash	—	—	—	—	—	—
Receivables (net of allowance):						
Taxes	—	—	—	—	—	325,000
Due from other governments	109,444	—	—	79,983	—	—
Accounts receivable	—	—	1,300	—	—	—
Due from other funds	212,199	17,940	98,643	—	—	—
Prepaid items	1,479	—	—	—	—	1,500
Total assets	\$ 328,421	17,940	298,423	587,852	187,013	2,444,049
LIABILITIES						
Accounts payable	\$ 2,194	17,940	6,220	3,750	69,443	4,541
Accrued liabilities and withholdings	31,832	—	3,098	6,044	—	—
Arbitrage rebate payable	—	—	—	—	—	—
Due to other funds	—	—	—	231	6,745	2,439,508
Unearned revenue	—	—	—	1,940	—	—
Funds held as fiduciary	—	—	—	—	—	—
Total liabilities	\$ 34,026	17,940	9,318	11,965	76,188	2,444,049
FUND BALANCES						
Nonspendable	1,479	—	—	—	—	1,500
Restricted:						
Roads and bridge maintenance	—	—	—	—	—	—
Human services	—	—	—	—	—	—
Public safety	292,916	—	—	—	—	—
Row office automation	—	—	289,105	—	—	—
Marcellus shale	—	—	—	—	—	—
Conservation	—	—	—	575,887	—	—
Economic development and assistance	—	—	—	—	110,825	—
Assigned:						
Human services	—	—	—	—	—	—
Capital projects	—	—	—	—	—	—
Economic development and assistance	—	—	—	—	—	—
Unassigned	—	—	—	—	—	(1,500)
Total fund balances	\$ 294,395	—	289,105	575,887	110,825	—
Total liabilities, deferred inflows of resources and fund balances	\$ 328,421	17,940	298,423	587,852	187,013	2,444,049

(continued)

COMBINING BALANCE SHEET

Nonmajor Governmental Funds

December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Special Revenue		Total Special Revenue	
	Emergency Telephone	CAEDC		
(continued)				
ASSETS				
Cash and cash equivalents	\$ 747,012	2,799,376	9,431,481	
Investments	—	2,140,458	4,439,225	
Restricted cash	—	143,738	143,738	
Receivables (net of allowance):				
Taxes	—	1,161,929	1,486,929	
Due from other governments	1,639,586	—	3,506,059	
Accounts receivable	23,332	—	353,520	
Due from other funds	49,786	1,069,235	3,010,047	
Prepaid items	297,691	5,080	307,033	
Total assets	\$ <u>2,757,407</u>	<u>7,319,816</u>	<u>22,678,032</u>	
LIABILITIES				
Accounts payable	\$ 56,093	447,032	1,160,125	
Accrued liabilities and withholdings	205,925	57,025	642,119	
Arbitrage rebate payable	265,074	—	265,074	
Due to other funds	—	—	3,081,941	
Unearned revenue	—	25,000	565,872	
Funds held as fiduciary	—	—	16,222	
Total liabilities	<u>527,092</u>	<u>529,057</u>	<u>5,731,353</u>	
FUND BALANCES				
Nonspendable	297,691	958,525	1,260,478	
Restricted:				
Roads and bridge maintenance	—	—	4,200,146	
Human services	—	—	1,395,375	
Public safety	1,932,624	—	2,225,540	
Row office automation	—	—	289,105	
Marcellus shale	—	—	—	
Conservation	—	—	575,887	
Economic development and assistance	—	143,738	254,563	
Assigned:				
Human services	—	—	1,059,872	
Capital projects	—	—	—	
Economic development and assistance	—	5,688,496	5,688,496	
Unassigned	—	—	(2,783)	
Total fund balances	<u>2,230,315</u>	<u>6,790,759</u>	<u>16,946,679</u>	
Total liabilities, deferred inflows of resources and fund balances	\$ <u>2,757,407</u>	<u>7,319,816</u>	<u>22,678,032</u>	

(continued)

COMBINING BALANCE SHEET

Nonmajor Governmental Funds

December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Debt Service	Capital Projects Fund	Total Nonmajor Governmental Funds
(continued)			
ASSETS			
Cash and cash equivalents	\$ 142	17,625,071	27,056,694
Investments	—	—	4,439,225
Restricted cash	—	—	143,738
Receivables (net of allowance):			
Taxes	—	—	1,486,929
Due from other governments	—	—	3,506,059
Accounts receivable	—	8,576	362,096
Due from other funds	—	63,389	3,073,436
Prepaid items	—	—	307,033
Total assets	\$ <u>142</u>	<u>17,697,036</u>	<u>40,375,210</u>
LIABILITIES			
Accounts payable	\$ —	4,370,039	5,530,164
Accrued liabilities and withholdings	—	—	642,119
Arbitrage rebate payable	—	—	265,074
Due to other funds	142	—	3,082,083
Unearned revenue	—	—	565,872
Funds held as fiduciary	—	—	16,222
Total liabilities	\$ <u>142</u>	<u>4,370,039</u>	<u>10,101,534</u>
FUND BALANCES			
Nonspendable	—	—	1,260,478
Restricted:			
Roads and bridge maintenance	—	—	4,200,146
Human services	—	—	1,395,375
Public safety	—	12,349,644	14,575,184
Row office automation	—	—	289,105
Marcellus shale	—	902,325	902,325
Conservation	—	—	575,887
Economic development and assistance	—	—	254,563
Assigned:			
Human services	—	—	1,059,872
Capital projects	—	75,028	75,028
Economic development and assistance	—	—	5,688,496
Unassigned	—	—	(2,783)
Total fund balances	\$ —	<u>13,326,997</u>	<u>30,273,676</u>
Total liabilities, deferred inflows of resources and fund balances	\$ <u>142</u>	<u>17,697,036</u>	<u>40,375,210</u>

COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES

Nonmajor Governmental Funds

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Special Revenue					
	Liquid Fuels Tax	Domestic Relations Office	Office of Aging	Human Services Development	Food and Shelter	Drug and Alcohol
REVENUES						
Taxes	\$ —	—	—	—	—	—
Grants	562,474	2,798,585	4,057,548	130,168	877,301	3,629,878
County charges	1,291,263	718	790,146	—	638	508,131
Court costs, fines and forfeitures	—	399	—	—	—	167,395
Investment earnings	146,725	1,217	11,301	—	—	—
Contributions and other	—	—	45,848	—	—	19,059
Total revenues	<u>2,000,462</u>	<u>2,800,919</u>	<u>4,904,843</u>	<u>130,168</u>	<u>877,939</u>	<u>4,324,463</u>
EXPENDITURES						
Current:						
General government – administrative	—	—	—	—	—	—
General government – judicial	—	4,167,911	—	—	—	—
Emergency telephone	—	—	—	—	—	—
Public works and enterprises	693,369	—	—	—	—	—
Human services	—	—	4,897,870	219,638	882,945	4,584,821
Economic development and assistance	—	—	—	—	—	—
Debt service:						
Principal retirement	—	—	—	—	—	—
Debt interest	—	—	—	—	—	—
Fiscal charges	—	—	—	—	—	—
Capital outlay	50,481	27,501	37,713	—	—	—
Payments to other governments	14,824	—	—	—	—	—
Total expenditures	<u>758,674</u>	<u>4,195,412</u>	<u>4,935,583</u>	<u>219,638</u>	<u>882,945</u>	<u>4,584,821</u>
Excess (deficiency) of revenues over (under) expenditures	<u>1,241,788</u>	<u>(1,394,493)</u>	<u>(30,740)</u>	<u>(89,470)</u>	<u>(5,006)</u>	<u>(260,358)</u>
OTHER FINANCING SOURCES (USES)						
Transfers in	—	1,394,493	11,635	90,105	—	337,856
Transfers out	(571,748)	—	—	(635)	(18,855)	(36,562)
Insurance recovery	—	—	—	—	—	—
Issuance of long term bond	—	—	—	—	—	—
Issuance of long term note	—	—	—	—	—	—
Leases (as lessee)	—	—	—	—	—	—
Bond premium	—	—	—	—	—	—
Total other financing sources (uses)	<u>(571,748)</u>	<u>1,394,493</u>	<u>11,635</u>	<u>89,470</u>	<u>(18,855)</u>	<u>301,294</u>
Net changes in fund balances	670,040	—	(19,105)	—	(23,861)	40,936
Fund balances, beginning of year	3,530,106	—	521,324	—	1,036,359	899,594
Fund balances, end of year	<u>\$ 4,200,146</u>	<u>—</u>	<u>502,219</u>	<u>—</u>	<u>1,012,498</u>	<u>940,530</u>

(continued)

COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES

Nonmajor Governmental Funds

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Special Revenue					
	Witness Assistance	ARD/DUI Program	Records Improvement	Recycling and Waste	Affordable Housing	
(continued)						
REVENUES						
Taxes	\$ —	—	—	—	—	4,015,899
Grants	438,541	—	—	140,751	—	—
County charges	23,600	197,932	127,100	109,096	153,951	—
Court costs, fines and forfeitures	163	—	—	—	—	—
Investment earnings	101	—	8,460	28,176	2,493	10,813
Contributions and other	—	—	—	5,000	—	—
Total revenues	<u>462,405</u>	<u>197,932</u>	<u>135,560</u>	<u>283,023</u>	<u>156,444</u>	<u>4,026,712</u>
EXPENDITURES						
Current:						
General government – administrative	—	—	149,849	—	26,903	—
General government – judicial	—	87,245	—	—	—	—
Emergency telephone	—	—	—	—	—	—
Public works and enterprises	—	—	—	471,817	—	—
Human services	842,497	—	—	—	—	—
Economic development and assistance	—	—	—	—	—	160,341
Debt service:						
Principal retirement	—	—	—	—	—	—
Debt interest	—	—	—	—	—	—
Fiscal charges	—	—	—	—	—	—
Capital outlay	—	—	—	2,006	—	—
Payments to other governments	554	—	—	591,554	57,789	—
Total expenditures	<u>843,051</u>	<u>87,245</u>	<u>149,849</u>	<u>1,065,377</u>	<u>84,692</u>	<u>160,341</u>
Excess (deficiency) of revenues over (under) expenditures	<u>(380,646)</u>	<u>110,687</u>	<u>(14,289)</u>	<u>(782,354)</u>	<u>71,752</u>	<u>3,866,371</u>
OTHER FINANCING SOURCES (USES)						
Transfers in	399,686	—	—	17,500	—	—
Transfers out	—	(110,687)	—	—	—	(3,866,371)
Insurance recovery	—	—	—	76,457	—	—
Issuance of long term bond	—	—	—	—	—	—
Issuance of long term note	—	—	—	—	—	—
Leases (as lessee)	—	—	—	—	—	—
Bond premium	—	—	—	—	—	—
Total other financing sources (uses)	<u>399,686</u>	<u>(110,687)</u>	<u>—</u>	<u>93,957</u>	<u>—</u>	<u>(3,866,371)</u>
Net changes in fund balances	19,040	—	(14,289)	(688,397)	71,752	—
Fund balances, beginning of year	275,355	—	303,394	1,264,284	39,073	—
Fund balances, end of year	<u>\$ 294,395</u>	<u>—</u>	<u>289,105</u>	<u>575,887</u>	<u>110,825</u>	<u>—</u>

(continued)

COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES

Nonmajor Governmental Funds

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Special Revenue		
	Emergency Telephone	CAEDC	Total Special Revenue
(continued)			
REVENUES			
Taxes	\$ —	—	4,015,899
Grants	90,289	49,389	12,774,924
County charges	6,236,038	269,554	9,708,167
Court costs, fines and forfeitures	—	—	167,957
Investment earnings	15,925	157,966	383,177
Contributions and other	213	8,500	78,620
Total revenues	<u>6,342,465</u>	<u>485,409</u>	<u>27,128,744</u>

EXPENDITURES

Current:

General government – administrative	—	—	176,752
General government – judicial	—	—	4,255,156
Emergency telephone	7,235,097	—	7,235,097
Public works and enterprises	—	—	1,165,186
Human services	—	—	11,427,771
Economic development and assistance	—	3,944,945	4,105,286
Debt service:			
Principal retirement	—	141,982	141,982
Debt interest	—	21,013	21,013
Fiscal charges	—	—	—
Capital outlay	382,929	—	500,630
Payments to other governments	265,074	123,555	1,053,350
Total expenditures	<u>7,883,100</u>	<u>4,231,495</u>	<u>30,082,223</u>
Excess (deficiency) of revenues over (under) expenditures	<u>(1,540,635)</u>	<u>(3,746,086)</u>	<u>(2,953,479)</u>

OTHER FINANCING SOURCES (USES)

Transfers in	2,142,662	3,848,226	8,242,163
Transfers out	(1,071,475)	—	(5,676,333)
Insurance recovery	—	—	76,457
Issuance of long term bond	—	—	—
Issuance of long term note	—	50,000	50,000
Leases (as lessee)	204,374	31,979	236,353
Bond premium	—	—	—
Total other financing sources (uses)	<u>1,275,561</u>	<u>3,930,205</u>	<u>2,928,640</u>
Net changes in fund balances	(265,074)	184,119	(24,839)
Fund balances, beginning of year	2,495,389	6,606,640	16,971,518
Fund balances, end of year	<u>\$ 2,230,315</u>	<u>6,790,759</u>	<u>16,946,679</u>

(continued)

COMBINING STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES

Nonmajor Governmental Funds

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Debt Service	Capital Projects Fund	Nonmajor Governmental Funds
(continued)			
REVENUES			
Taxes	\$ —	—	4,015,899
Grants	—	341,845	13,116,769
County charges	—	—	9,708,167
Court costs, fines and forfeitures	—	—	167,957
Investment earnings	126	411,221	794,524
Contributions and other	—	47	78,667
Total revenues	<u>126</u>	<u>753,113</u>	<u>27,881,983</u>
EXPENDITURES			
Current:			
General government – administrative	—	13,743	190,495
General government – judicial	—	—	4,255,156
Emergency telephone	—	—	7,235,097
Public works and enterprises	—	—	1,165,186
Human services	—	—	11,427,771
Economic development and assistance	—	—	4,105,286
Debt service:			
Principal retirement	4,601,663	—	4,743,645
Debt interest	1,197,907	—	1,218,920
Fiscal charges	188,458	—	188,458
Capital outlay	—	11,100,619	11,601,249
Payments to other governments	—	21,437	1,074,787
Total expenditures	<u>5,988,028</u>	<u>11,135,799</u>	<u>47,206,050</u>
Excess (deficiency) of revenues over (under) expenditures	<u>(5,987,902)</u>	<u>(10,382,686)</u>	<u>(19,324,067)</u>
OTHER FINANCING SOURCES (USES)			
Transfers in	5,799,571	888,766	14,930,500
Transfers out	(611,130)	—	(6,287,463)
Insurance recovery	—	—	76,457
Issuance of long term bond	—	14,395,000	14,395,000
Issuance of long term note	—	—	50,000
Leases (as lessee)	—	—	236,353
Bond premium	799,445	—	799,445
Total other financing sources (uses)	<u>5,987,886</u>	<u>15,283,766</u>	<u>24,200,292</u>
Net changes in fund balances	(16)	4,901,080	4,876,225
Fund balances, beginning of year	16	8,425,917	25,397,451
Fund balances, end of year	<u>\$ —</u>	<u>13,326,997</u>	<u>30,273,676</u>

Nonmajor Governmental Fund Budgetary Schedules

**SCHEDULE OF REVENUES, EXPENDITURES, AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL**

Liquid Fuels Tax

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Variance with Amended Budget
	Original	Amended	
REVENUES			
Grants:			
Liquid fuels tax	\$ 2,335,955	2,335,955	562,474
County charges	1,400,225	1,400,225	1,291,263
Investment earnings	84,595	84,595	146,725
	<hr/>	<hr/>	<hr/>
Total revenues	<u>3,820,775</u>	<u>3,820,775</u>	<u>2,000,462</u>
			(1,820,313)
EXPENDITURES			
Current:			
Public works and enterprises	802,252	929,292	693,369
Capital outlay	1,834,000	1,879,000	50,481
Payments to other governments	5,243	16,243	14,824
	<hr/>	<hr/>	<hr/>
Total expenditures	<u>2,641,495</u>	<u>2,824,535</u>	<u>758,674</u>
			2,065,861
Excess of revenues over expenditures	<u>1,179,280</u>	<u>996,240</u>	<u>1,241,788</u>
			245,548
OTHER FINANCING USES			
Transfer out	<u>(571,752)</u>	<u>(571,752)</u>	<u>(571,748)</u>
			4
Total other financing uses	<u>(571,752)</u>	<u>(571,752)</u>	<u>(571,748)</u>
			4
Net change in fund balance	607,528	424,488	670,040
Fund balance, beginning of year	<u>3,710,825</u>	<u>3,710,825</u>	<u>3,530,106</u>
Fund balance, end of year	<u>\$ 4,318,353</u>	<u>4,135,313</u>	<u>4,200,146</u>
			64,833

**SCHEDULE OF REVENUES, EXPENDITURES, AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL**

Domestic Relations Office

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Actual Amounts	Variance with Amended Budget
	Original	Amended		
REVENUES				
Grants	\$ 3,095,236	3,095,236	2,798,585	(296,651)
County charges	1,050	1,050	718	(332)
Court costs, fines, and forfeitures	—	—	399	399
Investment earnings	1,000	1,000	1,217	217
Total revenues	3,097,286	3,097,286	2,800,919	(296,367)
EXPENDITURES				
Current:				
General government – judicial	4,519,741	4,492,193	4,167,911	324,282
Capital outlay	—	27,548	27,501	47
Total expenditures	4,519,741	4,519,741	4,195,412	324,329
Deficiency of revenues under expenditures	(1,422,455)	(1,422,455)	(1,394,493)	27,962
OTHER FINANCING SOURCES				
Transfers in	1,422,455	1,422,455	1,394,493	(27,962)
Total other financing sources	1,422,455	1,422,455	1,394,493	(27,962)
Net change in fund balance	—	—	—	—
Fund balance, beginning of year	—	—	—	—
Fund balance, end of year	\$ —	—	—	—

**SCHEDULE OF REVENUES, EXPENDITURES, AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL**

Office of Aging

For the fiscal year ended June 30, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Actual Amounts	Variance with Amended Budget
	Original	Amended		
REVENUES				
Grants	\$ 3,773,943	4,231,787	4,160,754	(71,033)
County charges	481,200	616,200	752,842	136,642
Investment earnings	600	600	11,137	10,537
Contributions and other	22,600	22,600	47,372	24,772
 Total revenues	 4,278,343	 4,871,187	 4,972,105	 100,918
EXPENDITURES				
Current:				
Human services	4,618,768	5,131,895	4,889,812	242,083
Capital outlay	—	38,900	37,713	1,187
 Total expenditures	 4,618,768	 5,170,795	 4,927,525	 243,270
 Excess (deficiency) of revenues over (under) expenditures	 (340,425)	 (299,608)	 44,580	 344,188
OTHER FINANCING SOURCES				
Transfers in	340,425	340,425	11,000	(329,425)
 Total other financing sources	 340,425	 340,425	 11,000	 (329,425)
 Net change in fund balance	 —	 40,817	 55,580	 14,763
 Fund balance, beginning of year	 507,330	 507,330	 507,283	 (47)
 Fund balance, end of year	 \$ 507,330	 548,147	 562,863	 14,716

**SCHEDULE OF REVENUES, EXPENDITURES, AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL**

Human Services Development

For the fiscal year ended June 30, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Actual Amounts	Variance with Amended Budget
	Original	Amended		
REVENUES				
Grants	\$ 129,187	129,187	129,187	—
Total revenues	129,187	129,187	129,187	—
EXPENDITURES				
Current:				
Human services	207,949	218,357	217,797	560
Total expenditures	207,949	218,357	217,797	560
Deficiency of revenues over expenditures	(78,762)	(89,170)	(88,610)	560
OTHER FINANCING SOURCES (USES)				
Transfers in	87,170	89,170	88,610	(560)
Transfers out	(8,408)	—	—	—
Total other financing sources (uses)	78,762	89,170	88,610	(560)
Net change in fund balance	—	—	—	—
Fund balance, beginning of year	—	—	—	—
Fund balance, end of year	\$ —	—	—	—

**SCHEDULE OF REVENUES, EXPENDITURES, AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL**

Food and Shelter

For the fiscal year ended June 30, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Actual Amounts	Variance with Amended Budget
	Original	Amended		
REVENUES				
Grants	\$ 861,058	990,058	991,830	1,772
County charges	2,200	2,200	—	(2,200)
Investment earnings	500	500	—	(500)
Total revenues	<u>863,758</u>	<u>992,758</u>	<u>991,830</u>	<u>(928)</u>
EXPENDITURES				
Current:				
Human services	<u>883,366</u>	<u>1,011,925</u>	<u>990,232</u>	<u>21,693</u>
Total expenditures	<u>883,366</u>	<u>1,011,925</u>	<u>990,232</u>	<u>21,693</u>
Excess (deficiency) of revenues over (under) expenditures	<u>(19,608)</u>	<u>(19,167)</u>	<u>1,598</u>	<u>20,765</u>
OTHER FINANCING SOURCES (USES)				
Transfer in	5,000	5,000	—	(5,000)
Transfers out	(16,920)	(17,361)	(17,360)	1
Total other financing sources (uses)	<u>(11,920)</u>	<u>(12,361)</u>	<u>(17,360)</u>	<u>(4,999)</u>
Net change in fund balance	(31,528)	(31,528)	(15,762)	15,766
Fund balance, beginning of year	<u>1,016,276</u>	<u>1,016,276</u>	<u>1,016,295</u>	<u>19</u>
Fund balance, end of year	<u>\$ 984,748</u>	<u>984,748</u>	<u>1,000,533</u>	<u>15,785</u>

**SCHEDULE OF REVENUES, EXPENDITURES, AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL**

Drug and Alcohol

For the fiscal year ended June 30, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Variance with Amended Budget
	Original	Amended	
REVENUES			
Grants	\$ 3,662,536	3,662,536	3,313,667 (348,869)
County charges	455,209	455,209	482,390 27,181
Court costs, fines and forfeitures	206,000	206,000	163,793 (42,207)
Contributions and other	14,037	14,037	19,060 5,023
Total revenues	<u>4,337,782</u>	<u>4,337,782</u>	<u>3,978,910</u> (358,872)
EXPENDITURES			
Current:			
Human services	4,808,179	4,766,729	4,551,523 215,206
Payments to other governments	7,175	3,625	— 3,625
Total expenditures	<u>4,815,354</u>	<u>4,770,354</u>	<u>4,551,523</u> 218,831
Deficiency of revenues over expenditures	<u>(477,572)</u>	<u>(432,572)</u>	<u>(572,613)</u> (140,041)
OTHER FINANCING SOURCES (USES)			
Transfers in	357,208	357,208	324,504 (32,704)
Transfers out	—	(45,000)	(36,562) 8,438
Total other financing sources (uses)	<u>357,208</u>	<u>312,208</u>	<u>287,942</u> (24,266)
Net change in fund balance	(120,364)	(120,364)	(284,671) (164,307)
Fund balance, beginning of year	<u>1,086,869</u>	<u>1,086,869</u>	<u>1,086,870</u> 1
Fund balance, end of year	<u>\$ 966,505</u>	<u>966,505</u>	<u>802,199</u> (164,306)

**SCHEDULE OF REVENUES, EXPENDITURES, AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL**

Witness Assistance

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Actual Amounts	Variance with Amended Budget
	Original	Amended		
REVENUES				
Grants	\$ 433,828	433,828	438,541	4,713
County charges	25,000	25,000	23,600	(1,400)
Court, costs, fines and forfeitures	500	500	163	(337)
Investment earnings	—	—	101	101
Total revenues	459,328	459,328	462,405	3,077
EXPENDITURES				
Current:				
Human services	979,182	977,982	842,497	135,485
Payments to other governments	—	1,200	554	646
Total expenditures	979,182	979,182	843,051	136,131
Deficiency of revenues under expenditures	(519,854)	(519,854)	(380,646)	139,208
OTHER FINANCING SOURCES				
Transfers in	505,254	505,254	399,686	(105,568)
Total other financing sources	505,254	505,254	399,686	(105,568)
Net change in fund balance	(14,600)	(14,600)	19,040	33,640
Fund balance, beginning of year	272,222	272,222	275,355	3,133
Fund balance, end of year	\$ 257,622	257,622	294,395	36,773

**SCHEDULE OF REVENUES, EXPENDITURES, AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL**

ARD/DUI Program

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Variance with Amended Budget
	Original	Amended	
REVENUES			
County charges	\$ 240,341	240,341	197,932 (42,409)
Total revenues	240,341	240,341	197,932 (42,409)
EXPENDITURES			
Current:			
General government – judicial	112,367	112,367	87,245 25,122
Total expenditures	112,367	112,367	87,245 25,122
Excess of revenues over expenditures	127,974	127,974	110,687 (17,287)
OTHER FINANCING USES			
Transfers out	(127,974)	(127,974)	(110,687) 17,287
Total other financing uses	(127,974)	(127,974)	(110,687) 17,287
Net change in fund balance	—	—	—
Fund balance, beginning of year	—	—	—
Fund balance, end of year	\$ —	—	—

**SCHEDULE OF REVENUES, EXPENDITURES, AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL**

Records Improvement

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Actual Amounts	Variance with Amended Budget
	Original	Amended		
REVENUES				
County charges	\$ 135,000	135,000	127,100	(7,900)
Investment earnings	50	50	8,460	8,410
Total revenues	<u>135,050</u>	<u>135,050</u>	<u>135,560</u>	<u>510</u>
EXPENDITURES				
Current:				
General government – administrative	226,038	226,038	149,849	76,189
Total expenditures	<u>226,038</u>	<u>226,038</u>	<u>149,849</u>	<u>76,189</u>
Deficiency of revenues under expenditures	(90,988)	(90,988)	(14,289)	76,699
Fund balance, beginning of year	<u>329,520</u>	<u>329,520</u>	<u>303,394</u>	<u>(26,126)</u>
Fund balance, end of year	<u>\$ 238,532</u>	<u>238,532</u>	<u>289,105</u>	<u>50,573</u>

**SCHEDULE OF REVENUES, EXPENDITURES, AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL**

Recycling and Waste

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Actual Amounts	Variance with Amended Budget
	Original	Amended		
REVENUES				
Grants	\$ 268,400	268,400	140,751	(127,649)
County charges	411,135	411,135	109,096	(302,039)
Investment earnings	7,000	7,000	28,176	21,176
Contributions and other	5,000	5,000	5,000	—
Total revenues	691,535	691,535	283,023	(408,512)
EXPENDITURES				
Current:				
Public works and enterprises	775,833	787,125	471,817	315,308
Capital outlay	174,000	160,908	2,006	158,902
Payments to other governments	—	591,800	591,554	246
Total expenditures	949,833	1,539,833	1,065,377	474,456
Deficiency of revenues over expenditures	(258,298)	(848,298)	(782,354)	65,944
OTHER FINANCING SOURCES				
Transfers in	250,000	250,000	17,500	(232,500)
Insurance recovery	—	—	76,457	76,457
Total other financing sources	250,000	250,000	93,957	(156,043)
Net change in fund balance	(8,298)	(598,298)	(688,397)	(90,099)
Fund balance, beginning of year	1,121,729	1,121,729	1,264,284	142,555
Fund balance, end of year	\$ 1,113,431	523,431	575,887	52,456

**SCHEDULE OF REVENUES, EXPENDITURES, AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL**

Affordable Housing

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Actual Amounts	Variance with Amended Budget
	Original	Amended		
REVENUES				
County charges	\$ 140,000	140,000	153,951	13,951
Investment earnings	70,000	70,000	2,493	(67,507)
Total revenues	210,000	210,000	156,444	(53,556)
EXPENDITURES				
Current:				
General government - administrative	26,756	27,256	26,903	353
Payments to other governments	183,500	183,000	57,789	125,211
Total expenditures	210,256	210,256	84,692	125,564
Deficiency of revenues under expenditures	(256)	(256)	71,752	72,008
Fund balance, beginning of year	154,234	154,234	39,073	(115,161)
Fund balance, end of year	\$ 153,978	153,978	110,825	(43,153)

**SCHEDULE OF REVENUES, EXPENDITURES, AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL**

Hotel Tax

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Actual Amounts	Variance with Amended Budget
	Original	Amended		
REVENUES				
Taxes	\$ 3,901,500	4,401,500	4,015,899	(385,601)
County charges	20	20	—	(20)
Investment earnings	2,000	2,000	10,813	8,813
Total revenues	<u>3,903,520</u>	<u>4,403,520</u>	<u>4,026,712</u>	<u>(376,808)</u>
EXPENDITURES				
Current:				
Economic development and assistance	<u>156,000</u>	<u>176,000</u>	<u>160,341</u>	<u>15,659</u>
Total expenditures	<u>156,000</u>	<u>176,000</u>	<u>160,341</u>	<u>15,659</u>
Excess of revenues over expenditures	<u>3,747,520</u>	<u>4,227,520</u>	<u>3,866,371</u>	<u>(361,149)</u>
OTHER FINANCING USES				
Transfers out	<u>(3,747,520)</u>	<u>(4,227,520)</u>	<u>(3,866,371)</u>	<u>361,149</u>
Total other financing uses	<u>(3,747,520)</u>	<u>(4,227,520)</u>	<u>(3,866,371)</u>	<u>361,149</u>
Net change in fund balance	—	—	—	—
Fund balance, beginning of year	—	—	—	—
Fund balance, end of year	\$ —	—	—	—

**SCHEDULE OF REVENUES, EXPENDITURES, AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL**

Emergency Telephone

For the fiscal year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Actual Amounts	Variance with Amended Budget
	Original	Amended		
REVENUES				
Grants	\$ 500	500	90,289	89,789
County charges	5,956,387	5,956,387	6,236,038	279,651
Investment earnings	8,400	8,400	15,925	7,525
Contributions and other	500	500	213	(287)
Total revenues	5,965,787	5,965,787	6,342,465	376,678
EXPENDITURES				
Current:				
Emergency telephone	7,915,507	7,956,007	7,235,097	720,910
Capital outlay	1,407,125	2,576,625	382,929	2,193,696
Payments to other governments	—	266,000	265,074	926
Total expenditures	9,322,632	10,798,632	7,883,100	2,915,532
Deficiency of revenues under expenditures	(3,356,845)	(4,832,845)	(1,540,635)	3,292,210
OTHER FINANCING SOURCES (USES)				
Transfers in	4,416,420	4,416,420	2,142,662	(2,273,758)
Transfers out	(1,059,575)	(1,335,575)	(1,071,475)	264,100
Lease (as lessee)	—	1,476,000	204,374	(1,271,626)
Total other financing sources (uses)	3,356,845	4,556,845	1,275,561	(3,281,284)
Net change in fund balance	—	(276,000)	(265,074)	10,926
Fund balance, beginning of year	2,495,389	2,495,389	2,495,389	—
Fund balance, end of year	\$ 2,495,389	2,219,389	2,230,315	10,926

**SCHEDULE OF REVENUES, EXPENDITURES, AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL**

Debt Service

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Actual Amounts	Variance with Amended Budget
	Original	Amended		
REVENUES				
Investment earnings	\$ 500	500	126	(374)
Total revenues	500	500	126	(374)
EXPENDITURES				
Debt service:				
Principal retirement	4,147,376	4,969,166	4,601,663	367,503
Debt interest	1,277,528	1,231,737	1,197,907	33,830
Fiscal charges	—	190,000	188,458	1,542
Total expenditures	5,424,904	6,390,903	5,988,028	402,875
Deficiency of revenues under expenditures	(5,424,404)	(6,390,403)	(5,987,902)	402,501
OTHER FINANCING SOURCES (USES)				
Transfer in	5,424,404	6,200,404	5,799,571	(400,833)
Transfer out	—	(620,000)	(611,130)	8,870
Bond premium	—	809,999	799,445	(10,554)
Total other financing sources (uses)	5,424,404	6,390,403	5,987,886	(402,517)
Net change in fund balance	—	—	(16)	(16)
Fund balance, beginning of year	—	—	16	16
Fund balance, end of year	\$ —	—	—	—

**SCHEDULE OF REVENUES, EXPENDITURES, AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL**

Capital Projects

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Actual Amounts	Variance with Amended Budget
	Original	Amended		
REVENUES				
Grants	\$ 1,157,375	1,157,375	341,845	(815,530)
Investment earnings	27,400	27,400	411,221	383,821
Contributions and other	2,838	2,838	47	(2,791)
Total revenues	<u>1,187,613</u>	<u>1,187,613</u>	<u>753,113</u>	<u>(434,500)</u>
EXPENDITURES				
Current expenditures	842,500	887,249	13,743	873,506
Capital outlay	13,664,139	14,097,953	11,100,619	2,997,334
Payments to other governments	—	21,437	21,437	—
Total expenditures	<u>14,506,639</u>	<u>15,006,639</u>	<u>11,135,799</u>	<u>3,870,840</u>
Deficiency of revenues under expenditures	<u>(13,319,026)</u>	<u>(13,819,026)</u>	<u>(10,382,686)</u>	<u>3,436,340</u>
OTHER FINANCING SOURCES				
Transfer in	—	1,110,989	888,766	(222,223)
Issuance of long term bond	—	14,395,000	14,395,000	—
Total other financing sources	—	15,505,989	15,283,766	(222,223)
Net change in fund balance	(13,319,026)	1,686,963	4,901,080	3,214,117
Fund balance, beginning of year	<u>14,640,589</u>	<u>14,640,589</u>	<u>8,425,917</u>	<u>(6,214,672)</u>
Fund balance, end of year	<u>\$ 1,321,563</u>	<u>16,327,552</u>	<u>13,326,997</u>	<u>(3,000,555)</u>

Other General Fund Budgetary Schedules

OTHER GENERAL FUND BUDGETARY SCHEDULES

DESCRIPTION OF FUNDS

Other General Fund Programs

The general fund presented in the basic financial statements is made up of several consolidated funds. The following programs are not included in the general fund schedule of revenues, expenditures and changes in fund balances – budget and actual. This section presents their budgetary schedules.

County Grant Program – To provide County organizations economic assistance for projects and grants determined and approved by the Board of Commissioners.

Insurance Fraud Prevention Authority – To conduct criminal investigations into all allegations of insurance fraud and other related theft offenses, either through direct referrals or in cooperation with other law enforcement agencies.

Criminal Justice Services – To assist key decision makers with the development of a managed response to the issue of prison overcrowding.

Opioid Crisis Relief Fund – To provide treatment and remediation to Cumberland County's opioid abuse crisis.

Offender Supervision – To subsidize the operations of adult probation by providing additional monies for probation officers' salaries, safety equipment, and office supplies.

STOP Grant – To provide a coordinated approach using a detective, a victim advocate, and trial staff to combat the pervasive problem of violence against women with a concentration on the enforcement of protection from abuse orders.

Demolition Fund – To account for Recorder of Deeds fees established by Pennsylvania Act 152 of 2016 for the demolition of qualifying blighted Cumberland County buildings.

District Attorney-Federal Forfeitures – To account for equitable shared funds received directly from the U.S. Department of Justice and/or Treasury for special law enforcement purposes.

**SCHEDULE OF REVENUES, EXPENDITURES, AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL**

County Grant Program

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Actual Amounts	Variance with Amended Budget
	Original	Amended		
REVENUES				
County charges	\$ 10,600,000	10,600,000	—	(10,600,000)
Total revenues	10,600,000	10,600,000	—	(10,600,000)
EXPENDITURES				
Current:				
Economic development and assistance	21,000,000	21,172,865	4,238,499	16,934,366
Payment to other governments	4,600,000	4,427,135	3,321,473	1,105,662
Total expenditures	25,600,000	25,600,000	7,559,972	18,040,028
Deficiency of revenues under expenditures	(15,000,000)	(15,000,000)	(7,559,972)	7,440,028
OTHER FINANCING SOURCES				
Transfers in	15,000,000	15,000,000	7,559,972	(7,440,028)
Total other financing sources	15,000,000	15,000,000	7,559,972	(7,440,028)
Net change in fund balance	—	—	—	—
Fund balance, beginning of year	—	—	—	—
Fund balance, end of year	\$ —	—	—	—

**SCHEDULE OF REVENUES, EXPENDITURES, AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL**

Insurance Fraud Prevention Authority

For the fiscal year ended June 30, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Actual Amounts	Variance with Amended Budget
	Original	Amended		
REVENUES				
Grants	\$ 215,044	215,044	91,743	(123,301)
County charges	—	—	55	55
Investment earnings	—	—	536	536
Total revenues	<u>215,044</u>	<u>215,044</u>	<u>92,334</u>	<u>(122,710)</u>
EXPENDITURES				
Current:				
Public safety	<u>215,044</u>	<u>215,044</u>	<u>92,334</u>	<u>122,710</u>
Total expenditures	<u>215,044</u>	<u>215,044</u>	<u>92,334</u>	<u>122,710</u>
Net expenditures	—	—	—	—
Fund balance, beginning of year	—	—	—	—
Fund balance, end of year	\$ —	—	—	—

**SCHEDULE OF REVENUES, EXPENDITURES, AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL**

Criminal Justice Services

For the fiscal year ended June 30, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Actual Amounts	Variance with Amended Budget
	Original	Amended		
REVENUES				
Grants	\$ 282,074	282,074	315,000	32,926
County charges	2,150	2,150	2,455	305
Court costs, fines and forfeitures	—	—	1,230	1,230
Contributions and other	7,000	7,000	250	(6,750)
Total revenues	291,224	291,224	318,935	27,711
EXPENDITURES				
Current:				
Human services	1,570,465	1,570,465	1,282,838	287,627
Total expenditures	1,570,465	1,570,465	1,282,838	287,627
Deficiency of revenues under expenditures	(1,279,241)	(1,279,241)	(963,903)	315,338
OTHER FINANCING SOURCES (USES)				
Transfers in	1,315,241	1,315,241	995,562	(319,679)
Transfers out	(36,000)	(36,000)	(31,659)	4,341
Total other financing sources (uses)	1,279,241	1,279,241	963,903	(315,338)
Net change in fund balance	—	—	—	—
Fund balance, beginning of year	7,802	7,802	7,803	1
Fund balance, end of year	\$ 7,802	7,802	7,803	1

**SCHEDULE OF REVENUES, EXPENDITURES, AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL**

Opioid Crisis Relief Fund

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Actual Amounts	Variance with Amended Budget
	Original	Amended		
REVENUES				
Grants	\$ 1,140,086	1,140,086	1,216,364	76,278
Investment earnings	105,000	105,000	86,816	(18,184)
Total revenues	<u>1,245,086</u>	<u>1,245,086</u>	<u>1,303,180</u>	<u>58,094</u>
EXPENDITURES				
Current:				
Public safety	1,245,086	1,245,086	1,169,100	75,986
Total expenditures	<u>1,245,086</u>	<u>1,245,086</u>	<u>1,169,100</u>	<u>75,986</u>
Excess of revenues over expenditures	—	—	134,080	134,080
Fund balance, beginning of year	—	—	2,073,098	2,073,098
Fund balance, end of year	\$ —	—	<u>2,207,178</u>	<u>2,207,178</u>

**SCHEDULE OF REVENUES, EXPENDITURES, AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL**

Offender Supervision

For the fiscal year ended June 30, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Variance with Amended Budget
	Original	Amended	
REVENUES			
Grants	\$ —	17,312	17,312 —
Court costs, fines, and forfeitures	<u>725,500</u>	<u>725,500</u>	<u>690,964</u> <u>(34,536)</u>
Total revenues	<u>725,500</u>	<u>742,812</u>	<u>708,276</u> <u>(34,536)</u>
EXPENDITURES			
Current:			
Public safety	<u>820,012</u>	<u>837,324</u>	<u>802,655</u> <u>34,669</u>
Total expenditures	<u>820,012</u>	<u>837,324</u>	<u>802,655</u> <u>34,669</u>
Deficiency of revenues over expenditures	<u>(94,512)</u>	<u>(94,512)</u>	<u>(94,379)</u> <u>133</u>
OTHER FINANCING USES			
Transfers out	<u>(75,000)</u>	<u>(75,000)</u>	<u>(75,000)</u> —
Total other financing uses	<u>(75,000)</u>	<u>(75,000)</u>	<u>(75,000)</u> —
Net change in fund balance	<u>(169,512)</u>	<u>(169,512)</u>	<u>(169,379)</u> <u>133</u>
Fund balance, beginning of year	<u>972,747</u>	<u>972,747</u>	<u>972,749</u> <u>2</u>
Fund balance, end of year	<u>\$ 803,235</u>	<u>803,235</u>	<u>803,370</u> <u>135</u>

**SCHEDULE OF REVENUES, EXPENDITURES, AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL**

STOP Grant

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Actual Amounts	Variance with Amended Budget
	Original	Amended		
REVENUES				
Grants	\$ 126,000	126,000	135,050	9,050
Investment earnings	—	—	214	214
Total revenues	126,000	126,000	135,264	9,264
EXPENDITURES				
Current:				
Public safety	302,467	320,467	318,013	2,454
Total expenditures	302,467	320,467	318,013	2,454
Deficiency of revenues under expenditures	(176,467)	(194,467)	(182,749)	11,718
OTHER FINANCING SOURCES				
Transfers in	176,467	194,467	182,749	(11,718)
Total other financing sources	176,467	194,467	182,749	(11,718)
Net change in fund balance	—	—	—	—
Fund balance, beginning of year	—	—	—	—
Fund balance, end of year	\$ —	—	—	—

**SCHEDULE OF REVENUES, EXPENDITURES, AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL**

Demolition Fund

For the ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Actual Amounts	Variance with Amended Budget
	Original	Amended		
REVENUES				
County charges	\$ 190,800	190,800	201,087	10,287
Total revenues	190,800	190,800	201,087	10,287
EXPENDITURES				
Current:				
Economic development and assistance	17,238	32,238	23,451	8,787
Payments to other governments	172,000	322,000	234,169	87,831
Total expenditures	189,238	354,238	257,620	96,618
Excess (deficiency) of revenues over (under) expenditures	1,562	(163,438)	(56,533)	106,905
Fund balance, beginning of year	682,866	682,866	533,677	(149,189)
Fund balance, end of year	\$ 684,428	519,428	477,144	(42,284)

**SCHEDULE OF REVENUES, EXPENDITURES, AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL**

District Attorney-Federal Forfeitures

For the ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Budget		Actual Amounts	Variance with Amended Budget
	Original	Amended		
REVENUES				
Investment earnings	\$ 200	200	448	248
Total revenues	200	200	448	248
EXPENDITURES				
Current:				
General government-administrative	45,000	45,000	8,346	36,654
Total expenditures	45,000	45,000	8,346	36,654
Deficiency of revenues under expenditures	(44,800)	(44,800)	(7,898)	36,902
Fund balance, beginning of year	46,577	46,577	28,778	(17,799)
Fund balance, end of year	\$ 1,777	1,777	20,880	19,103

Internal Service Fund Combining Statements

INTERNAL SERVICE FUNDS
DESCRIPTION OF FUNDS

Internal Service Funds

Funds used to report activity that provides goods and services to other funds and departments of the primary government and one of its component units, Conservation District, on a cost reimbursement basis.

Workers' Compensation – Used to account for the County's self-insured risk management activities related to liabilities incurred as a result of workplace injuries.

Health Care Self Insurance – Used to account for the County's self-insured health insurance claims.

COMBINING STATEMENT OF NET POSITION
Internal Service Funds
December 31, 2024
COUNTY OF CUMBERLAND, PENNSYLVANIA
(unaudited)

	Workers' Compensation	Health Care Self Insurance	Totals
ASSETS			
Current assets:			
Cash and cash equivalents	\$ 534,930	5,265,446	5,800,376
Investments	301,378	2,526,828	2,828,206
Accounts receivable (net of allowance)	5,925	37,090	43,015
Prepaid	—	114,767	114,767
Total current assets	842,233	7,944,131	8,786,364
Total assets	842,233	7,944,131	8,786,364
LIABILITIES			
Current liabilities:			
Accounts payable	3,767	6,198	9,965
Accrued payroll	795	4,788	5,583
Due to other funds	56,154	617,691	673,845
Unearned revenue	—	400,984	400,984
Self-insurance claims payable	146,718	1,000,000	1,146,718
Total current liabilities	207,434	2,029,661	2,237,095
Noncurrent liabilities:			
Due in more than one year:			
Self-insurance claims payable	473,918	—	473,918
Total noncurrent liabilities	473,918	—	473,918
Total liabilities	681,352	2,029,661	2,711,013
NET POSITION			
Unrestricted	160,881	5,914,470	6,075,351
Total net position	160,881	5,914,470	6,075,351

**COMBINING STATEMENT OF REVENUES, EXPENSES AND CHANGES IN
NET POSITION**

Internal Service Funds

For the year ended December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Workers' Compensation	Health Care Self Insurance	Totals
Operating revenues:			
Charges for sales and services:			
County charges	\$ 393,946	13,433,605	13,827,551
Total operating revenues	<u>393,946</u>	<u>13,433,605</u>	<u>13,827,551</u>
Operating expenses:			
Client services	498,408	14,124,894	14,623,302
Total operating expenses	<u>498,408</u>	<u>14,124,894</u>	<u>14,623,302</u>
Operating loss	(104,462)	(691,289)	(795,751)
Nonoperating revenues:			
Interest income	30,493	360,498	390,991
Total nonoperating revenues	<u>30,493</u>	<u>360,498</u>	<u>390,991</u>
Change in net position	(73,969)	(330,791)	(404,760)
Total net position, beginning of year	234,850	6,245,261	6,480,111
Total net position, end of year	\$ 160,881	<u>5,914,470</u>	<u>6,075,351</u>

COMBINING STATEMENT OF CASH FLOWS
Internal Service Funds

December 31, 2024

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	Workers' Compensation	Health Care Self Insurance	Totals
CASH FLOWS FROM OPERATING ACTVITIES			
Cash received on county charges	\$ 393,946	14,297,866	14,691,812
Payments to vendors	(266,768)	(13,962,526)	(14,229,294)
Payments to employees	(23,792)	(124,177)	(147,969)
Net cash provided by operating activities	<u>103,386</u>	<u>211,163</u>	<u>314,549</u>
CASH FLOWS FROM INVESTING ACTVITIES			
Sale (purchase) of investments	197,188	(26,828)	170,360
Investment income received	31,245	362,798	394,043
Net cash provided by investing activities	<u>228,433</u>	<u>335,970</u>	<u>564,403</u>
Net increase in cash and cash equivalents	331,819	547,133	878,952
Cash and cash equivalents, January 1	203,111	4,718,313	4,921,424
Cash and cash equivalents, December 31	<u>\$ 534,930</u>	<u>5,265,446</u>	<u>5,800,376</u>
Reconciliation of operating loss to net cash used by operating activities:			
Operating loss	\$ (104,462)	(691,289)	(795,751)
Adjustments to reconcile operating loss to net cash provided by operating activities:			
Changes in assets and liabilities in:			
Accounts receivable	—	(665)	(665)
Due from other funds	24,703	429,730	454,433
Prepaid	85,817	(1,800)	84,017
Accounts payable	1,267	4,575	5,842
Accrued liabilities and withholdings	131	965	1,096
Unearned revenues	—	315,647	315,647
Self-insurance debt-claims payable	95,930	154,000	249,930
Total adjustments	<u>207,848</u>	<u>902,452</u>	<u>1,110,300</u>
Net cash provided by operating activities	<u>\$ 103,386</u>	<u>211,163</u>	<u>314,549</u>

There were no material non-cash financing and investing transactions.

Custodial Funds Combining Statements

CUSTODIAL FUNDS

DESCRIPTION OF FUNDS

Custodial Funds

Funds used to report resources held by the primary government in a purely custodial capacity.

Prison Work Release and Inmate Accounts – Used to account for work release earnings and disbursements, and the personal funds held by individuals incarcerated at the County prison.

Row Office Funds – Used to account for the fees, fines, taxes, and other monies collected by elected row officers that are subsequently disbursed to other governments, other not-for-profit entities or citizens for whom they were collected. These funds are as follows:

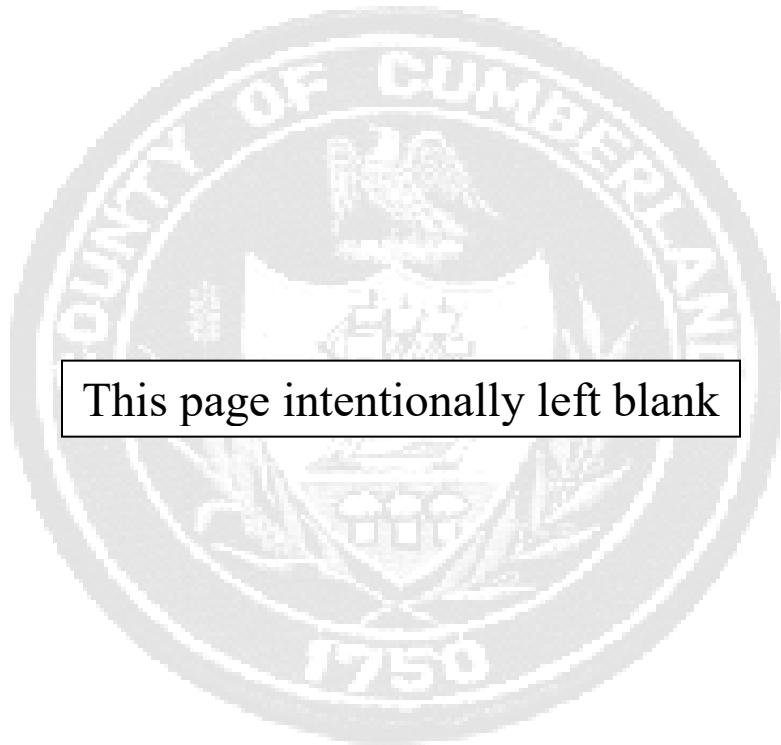
- Clerk of Court
- Prothonotary
- Recorder of Deeds
- Treasurer
- Register of Wills
- Sheriff
- District Attorney

Flexible Spending Account – Used to account for funds set aside pre-tax by employees enrolled in the County's flexible spending plan to pay eligible daycare costs of dependent children or parents.

Tax Sale Surplus – Used to account for net proceeds from Judicial Tax Sales held by the Cumberland County Tax Claim Bureau.

Deferred Taxes – Used to account for municipal and school district taxes collected by the Cumberland County Tax Claim Bureau.

Magisterial District Court Accounts – Used to account for costs, fines and other monies collected by magisterial district courts that are subsequently disbursed to the County, other governments or other entities for whom they were collected.



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Combining Statement of Fiduciary Net Position
All Custodial Funds

COUNTY OF CUMBERLAND, PENNSYLVANIA

December 31, 2024

(unaudited)

	Prison Work Release	Prison Inmate Accounts	Clerk of Court	Prothonotary	Recorder of Deeds	Treasurer
ASSETS						
Cash and cash equivalents	\$ 23,159	256,045	603,534	117,626	1,932,124	21,476
Total assets	\$ 23,159	256,045	603,534	117,626	1,932,124	21,476
LIABILITIES						
Due to other governments	\$ —	—	101,663	11,885	1,932,124	21,476
Total liabilities	\$ —	—	101,663	11,885	1,932,124	21,476
Net Position	\$ 23,159	256,045	501,871	105,741	—	—

	Magisterial Flexible	District Spending Account	Tax Sale Surplus	Deferred Taxes	District Court Accounts	Total
	Register of Wills	Sheriff	District Attorney			
	5,749	915,517	858,678	34,592	1,450,906	694,769
	5,749	915,517	858,678	34,592	1,450,906	694,769
	5,749	24,738	—	—	694,769	96,517
	5,749	24,738	—	—	694,769	96,517
	—	890,779	858,678	34,592	1,450,906	—
	—	890,779	858,678	34,592	1,450,906	—
	—	—	—	—	110,984	4,232,755

Combining Statement of Change in Fiduciary Net Position

All Custodial Funds

For the year ended December 31, 2024

	Prison Work Release	Prison Inmate Accounts	Clerk of Court	Prothonotary	Recorder of Deeds	Treasurer
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Additions

Other governments:

Fees, costs, fines & licenses	\$ —	—	1,232,329	141,705	—	142,603
Taxes	—	—	—	—	48,559,515	—
Escrow	606,838	1,332,875	1,082,865	262,043	—	—
Total additions	606,838	1,332,875	2,315,194	403,748	48,559,515	142,603

Deductions

Other governments:

Fees, costs, fines & licenses	—	—	1,232,329	141,705	—	142,603
Taxes	—	—	—	—	48,559,515	—
Escrow	612,732	1,307,051	1,098,389	191,593	—	—
Total deductions	612,732	1,307,051	2,330,718	333,298	48,559,515	142,603

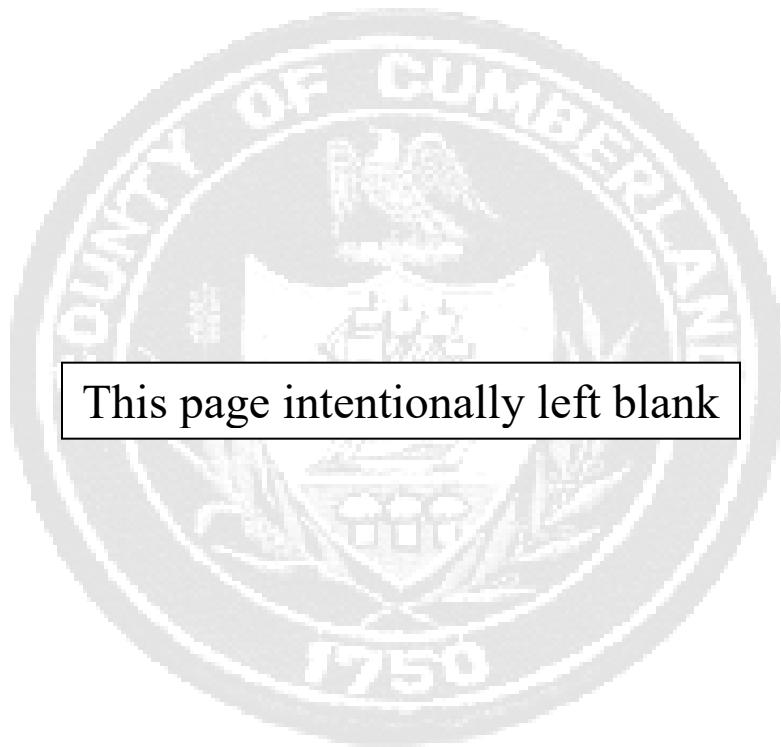
Net increase (decrease) in Fiduciary Net Position	(5,894)	25,824	(15,524)	70,450	—	—
Net position - beginning	29,053	230,221	517,395	35,291	—	—
Net position - ending	\$ 23,159	256,045	501,871	105,741	—	—

	Register of Wills	Sheriff	District Attorney	Flexible Spending Account	Tax Sale Surplus	Deferred Taxes	Magisterial District Court Accounts	Total
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77,429	243,106	—	—	—	—	—	5,382,477	7,219,649
37,662,567	—	—	—	—	124,539	6,998,831	—	93,345,452
—	4,783,746	448,481	74,659	958,555	9,208	626,001	10,185,271	
37,739,996	5,026,852	448,481	74,659	1,083,094	7,008,039	6,008,478	110,750,372	

77,429	243,106	—	—	—	—	—	5,382,477	7,219,649
37,662,567	—	—	—	—	84,545	6,998,831	—	93,305,458
—	5,093,447	74,522	64,237	192,181	9,208	609,031	9,252,391	
37,739,996	5,336,553	74,522	64,237	276,726	7,008,039	5,991,508	109,777,498	

—	(309,701)	373,959	10,422	806,368	—	16,970	972,874
—	1,200,480	484,719	24,170	644,538	—	94,014	3,259,881
—	890,779	858,678	34,592	1,450,906	—	110,984	4,232,755



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This section presents trend, contextual and detail information to help users evaluate the financial information presented in the preceding sections. This information is presented in five categories:

Financial Trends

Financial trends information is intended to help readers understand and assess how the County's financial position has changed over time.

Revenue Capacity

Revenue capacity information is intended to assist readers in understanding and assessing the factors affecting the County's ability to generate its own revenues – principally real estate taxes.

Debt Capacity

Debt capacity information is intended to assist readers in understanding and assessing the County's current debt burden and its ability to issue additional debt.

Demographic and Economic Information

Demographic and economic information is intended to help readers understand the socio-economic environment in which the County operates.

Operating Information

Operating information is intended to provide readers with information for evaluating the County's financial statement information as it relates to the services the County provides and activities it performs.

Sources: Unless otherwise noted, the information in these schedules is derived from the annual comprehensive financial reports for the relevant year. Where available, ten years of data has been included.

FINANCIAL TRENDS

Net Position by Component

COUNTY OF CUMBERLAND, PENNSYLVANIA
(accrual basis of accounting)

	2015	2016	2017	2018
Governmental activities				
Net investment in capital assets	\$ 34,018,215	36,791,935	44,481,499	49,481,224
Restricted	10,851,199	12,085,563	13,675,898	19,408,754
Unrestricted	31,827,828	37,147,508	43,859,985	37,280,435
Total governmental activities net position	<u>\$ 76,697,242</u>	<u>86,025,006</u>	<u>102,017,382</u>	<u>106,170,413</u>
Business-type activities				
Net investment in capital assets	\$ 2,269,224	2,975,768	3,720,244	4,270,322
Unrestricted	5,371,159	5,695,517	4,802,623	3,109,735
Total business-type activities net position	<u>\$ 7,640,383</u>	<u>8,671,285</u>	<u>8,522,867</u>	<u>7,380,057</u>
Primary government				
Net investment in capital assets	\$ 36,287,439	39,767,703	48,201,743	53,751,546
Restricted	10,851,199	12,085,563	13,675,898	19,408,754
Unrestricted	37,198,987	42,843,025	48,662,608	40,390,170
Total primary government net position	<u>\$ 84,337,625</u>	<u>94,696,291</u>	<u>110,540,249</u>	<u>113,550,470</u>

As of the year ended indicated

(unaudited)

	2019	2020	2021	2022	2023	2024
Governmental activities						
Net investment in capital assets	56,035,497	69,736,180	74,098,369	77,516,379	80,289,351	86,194,734
Restricted	17,604,860	19,690,572	22,391,580	31,515,480	29,634,205	33,732,125
Unrestricted	41,525,905	47,511,675	52,659,963	91,103,521	94,697,439	79,034,466
Total governmental activities net position	<u>115,166,262</u>	<u>136,938,427</u>	<u>149,149,912</u>	<u>200,135,380</u>	<u>204,620,995</u>	<u>198,961,325</u>
Business-type activities						
Net investment in capital assets	5,321,075	6,202,927	6,149,391	-	-	-
Unrestricted	1,243,989	5,799,002	2,644,087	-	-	-
Total business-type activities net position	<u>6,565,064</u>	<u>12,001,929</u>	<u>8,793,478</u>	<u>-</u>	<u>-</u>	<u>-</u>
Primary government						
Net investment in capital assets	61,356,572	75,939,107	80,247,760	77,516,379	80,289,351	86,194,734
Restricted	17,604,860	19,690,572	22,391,580	31,515,480	29,634,205	33,732,125
Unrestricted	42,769,894	53,310,677	55,304,050	91,103,521	94,697,439	79,034,466
Total primary government net position	<u>121,731,326</u>	<u>148,940,356</u>	<u>157,943,390</u>	<u>200,135,380</u>	<u>204,620,995</u>	<u>198,961,325</u>

FINANCIAL TRENDS
Changes in Net Position

COUNTY OF CUMBERLAND, PENNSYLVANIA
 (accrual basis of accounting)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
Expenses											
Governmental activities											
General government - administrative	\$ 13,631,117	14,810,069	14,479,524	15,758,996	16,101,447	16,075,398	17,357,002	20,102,422	20,339,637	22,461,190	
General government - judicial	18,751,395	20,888,619	20,971,925	22,958,993	23,525,229	22,217,708	22,170,225	26,597,232	28,593,401	32,259,636	
Corrections	18,568,390	19,330,948	18,680,545	20,767,652	20,197,576	19,210,033	19,006,915	22,987,596	23,366,162	26,079,058	
Emergency telephone	5,272,839	5,469,089	5,186,230	5,493,643	5,488,194	5,216,318	5,614,675	6,776,142	7,212,815	7,599,847	
Public safety	4,029,829	4,635,939	4,491,900	4,967,090	4,825,274	4,894,269	4,669,689	6,022,201	6,503,421	6,928,323	
Transportation services	1,465,829	131,285	-	-	-	-	-	-	-	-	
Roads and bridge maintenance	920,955	818,420	504,229	314,513	626,877	501,690	744,420	890,330	1,128,429	1,391,128	
Recycling and waste management	271,432	254,298	399,114	462,056	419,699	485,829	492,831	486,859	531,642	1,107,970	
Human services:											
Mental health/intellectual and developmental disabilities	16,842,101	17,230,628	16,450,746	16,979,398	17,879,541	19,560,312	18,450,784	22,232,015	22,298,290	32,642,554	
HealthChoices - Cumberland County	29,681,949	36,322,582	38,747,541	41,642,653	21,354,714	-	-	-	-	-	
Children and youth	16,660,594	18,000,735	19,149,179	21,057,856	22,114,286	21,695,225	21,195,003	23,513,258	27,038,912	30,817,260	
Food and shelter	1,054,332	758,684	886,130	855,309	880,848	795,672	785,530	839,274	882,787	859,385	
Office of aging	3,798,961	4,144,889	4,365,657	4,626,004	4,347,858	3,670,046	3,815,751	4,386,026	4,596,614	4,762,981	
Other	3,514,705	3,753,249	3,993,007	5,159,038	5,193,094	5,131,151	5,013,534	6,331,894	6,393,892	7,629,114	
Culture and recreation	435,407	26,192	14,664	99,313	120,091	107,848	8,835	861,263	271,582	300,634	
Conservation	462,380	546,916	558,314	644,513	648,319	829,763	717,102	1,215,867	1,181,384	1,461,305	
Community redevelopment and housing	180,019	192,851	195,676	192,421	183,923	168,812	191,492	249,384	203,998	84,692	
Economic development and assistance	3,715,216	3,537,217	4,592,886	4,288,632	4,241,101	23,492,855	17,735,150	7,745,583	17,264,204	14,973,944	
Interest on long-term debt	1,579,219	1,389,520	1,224,814	1,025,575	1,080,800	936,503	942,071	1,128,442	1,317,766	1,269,211	
Indirect expenses	(560,442)	(635,987)	(660,484)	(659,621)	(665,900)	(585,220)	(683,427)	(128,171)	-	-	
Total governmental activities expenses	<u>140,276,227</u>	<u>151,606,143</u>	<u>154,231,597</u>	<u>166,634,034</u>	<u>148,562,971</u>	<u>144,404,212</u>	<u>138,227,582</u>	<u>152,237,617</u>	<u>169,124,936</u>	<u>192,628,232</u>	
Business-type activities											
County nursing home (1)	24,481,218	26,709,058	27,284,499	28,692,036	27,843,507	26,680,935	21,314,138	6,714,948	-	-	
Indirect expenses	560,442	635,987	660,484	659,621	665,900	585,220	683,427	128,171	-	-	
Total business-type activities expenses	<u>25,041,660</u>	<u>27,345,045</u>	<u>27,944,983</u>	<u>29,351,657</u>	<u>28,509,407</u>	<u>27,266,155</u>	<u>21,997,565</u>	<u>6,843,119</u>	-	-	
Total primary government expenses	<u>\$ 165,317,887</u>	<u>178,951,188</u>	<u>182,176,580</u>	<u>195,985,691</u>	<u>177,072,378</u>	<u>171,670,367</u>	<u>160,225,147</u>	<u>159,080,736</u>	<u>169,124,936</u>	<u>192,628,232</u>	

Program revenues

Governmental activities

Charges for services											
General government - administrative	\$ 4,408,795	4,264,648	4,330,066	4,120,742	4,107,225	4,814,928	5,592,379	4,748,484	4,659,504	4,833,610	
General government - judicial	4,006,868	4,202,217	4,620,892	4,745,433	4,790,761	4,366,473	4,415,451	3,951,005	4,310,448	4,887,787	
Corrections	2,157,892	2,207,594	2,456,615	2,744,455	2,416,267	2,133,024	2,468,067	2,380,354	2,732,793	4,259,442	
Emergency telephone	5,719,438	5,935,193	6,116,261	5,713,151	5,945,523	6,284,881	6,032,963	5,847,409	6,018,360	6,236,038	
Public safety	1,871,093	1,689,680	1,872,049	2,010,638	1,900,834	1,737,098	1,725,250	1,753,803	1,842,225	1,999,314	
Transportation services	604,374	-	-	-	-	-	-	-	-	-	
Roads and bridge maintenance	971,680	1,201,297	1,506,085	1,063,036	1,363,154	1,313,500	1,339,980	1,232,331	1,332,175	1,291,263	
Recycling and waste management	111,899	120,571	253,064	310,821	334,865	311,341	374,228	355,653	378,037	109,096	
Human services	3,439,248	3,640,729	3,322,160	3,655,136	3,730,998	3,911,604	3,667,632	3,709,632	5,080,047	10,389,359	

(continued)

FINANCIAL TRENDS
Changes in Net Position

COUNTY OF CUMBERLAND, PENNSYLVANIA
(accrual basis of accounting)

	<i>For the year ended indicated</i>									
	(unaudited)									
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Program revenues										
(continued)										
Conservation	37,207	53,412	45,558	59,272	87,335	42,448	74,778	59,233	49,368	88,977
Community redevelopment and housing	190,107	201,676	192,326	184,472	188,152	233,416	259,279	197,225	146,752	153,951
Economic development and assistance	-	-	342,629	343,162	425,640	705,179	796,109	921,423	482,880	479,141
Operating grants and contributions										
General government - administrative	527,623	350,237	541,456	395,221	492,691	658,349	343,002	860,107	1,611,151	1,507,902
General government - judicial	2,747,005	2,707,945	2,801,029	2,780,745	2,972,107	3,153,891	3,220,045	3,274,215	3,532,869	4,010,216
Corrections	665,351	618,714	508,831	495,916	559,835	620,375	593,556	735,638	792,498	677,868
Emergency telephone	575,422	651	300	300	505	207,759	417	176,403	75,442	90,501
Public safety	776,487	843,102	1,004,211	1,029,082	1,162,602	1,312,045	1,248,012	1,133,605	1,143,040	915,860
Transportation services	664,806	131,285	-	-	-	-	-	-	-	-
Roads and bridge maintenance	605,852	520,611	656,459	570,690	679,240	523,576	674,372	594,802	715,632	562,474
Recycling and waste management	348,835	106,249	106,062	355,696	480,903	110,518	483,450	142,596	336,534	145,751
Human services:										
Mental health/intellectual and developmental disabilities	14,423,979	14,536,070	14,440,988	14,655,657	15,464,342	17,014,719	16,578,808	17,899,178	19,418,834	22,534,670
HealthChoices - Cumberland County	29,681,670	36,322,288	38,746,200	41,654,825	21,370,870	-	-	-	-	-
Children and youth	13,534,980	14,359,595	15,137,519	17,420,040	18,986,489	18,711,407	17,930,045	18,539,807	22,665,020	23,782,631
Food and shelter	880,510	612,996	756,853	693,349	755,054	824,283	834,140	843,127	920,243	877,301
Office of aging	3,709,887	3,871,651	4,145,094	3,950,861	3,591,370	3,374,529	3,684,415	3,805,876	4,179,414	4,103,396
Other	2,159,564	2,434,801	2,634,223	3,442,485	3,496,997	3,311,690	3,258,551	14,457,972	1,980,165	8,832,089
Culture and recreation	500,000	-	5,335	392	-	4,279	-	698,563	132,205	-
Conservation	295,199	304,912	251,471	321,325	383,554	344,869	338,683	950,943	742,863	1,046,561
Economic development and assistance	1,387,870	1,456,078	1,991,704	1,469,188	1,870,945	24,394,453	16,257,339	39,516,280	20,910,484	2,978,398
Capital grants and contributions										
General government - administrative	68,602	-	-	-	-	2,661,988	-	-	-	12,402
Public safety	21,932	25,515	19,970	22,348	160,718	165,250	20,448	21,489	386,106	1,185,068
Roads and bridge maintenance	545,602	588,762	3,149,410	485,354	2,462,726	6,753,917	1,264,476	88,836	-	-
Economic development and assistance	-	-	-	68,505	-	-	-	-	-	-
Total governmental activities program revenues	<u>97,639,777</u>	<u>103,308,479</u>	<u>111,954,820</u>	<u>114,762,297</u>	<u>100,181,702</u>	<u>110,001,789</u>	<u>93,475,875</u>	<u>128,895,989</u>	<u>106,575,089</u>	<u>107,991,066</u>
Business-type activities										
Charges for services										
County nursing home (1)	26,084,652	27,091,190	27,902,156	28,189,387	27,665,684	29,352,205	16,347,351	4,229,994	-	-
Operating grants and contributions										
County nursing home	6,747	9,961	2,063	1,215	6,461	2,816,588	1,746,009	-	-	-
Total business-type activities program revenues	<u>26,091,399</u>	<u>27,101,151</u>	<u>27,904,219</u>	<u>28,190,602</u>	<u>27,672,145</u>	<u>32,168,793</u>	<u>18,093,360</u>	<u>4,229,994</u>	<u>-</u>	<u>-</u>
Total primary government program revenues	<u>\$ 123,731,176</u>	<u>130,409,630</u>	<u>139,859,039</u>	<u>142,952,899</u>	<u>127,853,847</u>	<u>142,170,582</u>	<u>111,569,235</u>	<u>133,125,983</u>	<u>106,575,089</u>	<u>107,991,066</u>

(continued)

FINANCIAL TRENDS
Changes in Net Position

COUNTY OF CUMBERLAND, PENNSYLVANIA
 (accrual basis of accounting)

	2015	2016	2017	2018
(continued)				
Net expense:				
Governmental activities	\$ (42,636,450)	(48,297,664)	(42,276,777)	(51,871,737)
Business-type activities	1,049,739	(243,894)	(40,764)	(1,161,055)
Total primary government net expense	\$ (41,586,711)	(48,541,558)	(42,317,541)	(53,032,792)

General Revenues and Other Changes in Net Position

Governmental activities

Taxes:							
Real estate taxes	\$ 50,564,085	51,340,102	52,084,725	52,994,780			
Per capita taxes	5,897	96	1,331	765	53,750,856	54,950,607	55,238,720
Hotel taxes	1,896,626	2,081,392	2,106,822	2,178,798	1,100	682	396
Special item	(378,887)	(706,760)	-	(220,978)	2,104,919	1,184,567	2,101,033
Unrestricted investment earnings	150,214	249,731	512,855	1,071,403			2,483,252
Transfers	-	-	-	-	1,392,032	652,135	314,634
Total governmental activities	\$ 52,237,935	52,964,561	54,705,733	56,024,768	57,248,907	56,272,490	56,963,192
Business-type activities							
Unrestricted investment earnings	3,657	3,596	6,570	18,245	22,269	18,726	4,163
Transfers	-	-	-	-	-	515,501	691,591
Special items	-	-	-	-	-	(14,002,987)	-
Total business-type activities	3,657	3,596	6,570	18,245	22,269	534,227	695,754
Total primary government	\$ 52,241,592	52,968,157	54,712,303	56,043,013	57,271,176	56,806,717	57,658,946

Changes in Net Position

Governmental activities	\$ 9,601,485	4,666,897	12,428,956	4,153,031
Business-type activities	1,053,396	(240,298)	(34,194)	(1,142,810)
Total primary government	\$ 10,654,881	4,426,599	12,394,762	3,010,221

For the year ended indicated

(unaudited)

	2019	2020	2021	2022	2023	2024
(48,381,269)	(34,402,423)	(44,751,707)	(23,341,628)	(62,549,847)	(84,637,166)	
(837,262)	4,902,638	(3,904,205)	(2,613,125)	-	-	
(49,218,531)	(29,499,785)	(48,655,912)	(25,954,753)	(62,549,847)	(84,637,166)	
53,750,856	54,950,607	55,238,720	56,520,873	57,243,025	67,490,515	
1,100	682	396	363	319	171	
2,104,919	1,184,567	2,101,033	2,483,252	2,640,953	4,015,899	
-	-	-	-	-	-	
1,392,032	652,135	314,634	1,319,621	6,765,107	7,544,195	
-	(515,501)	(691,591)	14,002,987	-	-	
57,248,907	56,272,490	56,963,192	74,327,096	66,649,404	79,050,780	
22,269	18,726	4,163	188,392	-	-	
-	515,501	691,591	(14,002,987)	-	-	
-	-	-	7,634,242	-	-	
22,269	534,227	695,754	(6,180,353)	-	-	
57,271,176	56,806,717	57,658,946	68,146,743	66,649,404	79,050,780	

Notes:

(1) On March 13, 2022, the County sold operating assets and associated operations related to Claremont Nursing and Rehabilitation Center.

FINANCIAL TRENDS
Fund Balances of Governmental Funds

	<i>As of the year ended indicated</i>									
	(unaudited)									
COUNTY OF CUMBERLAND, PENNSYLVANIA (modified accrual basis of accounting)	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
General fund										
Nonspendable:										
Prepaid items	\$ 387,486	339,389	375,395	418,519	1,524,014	1,077,859	946,913	785,054	641,505	1,335,256
Restricted:										
Landfill closure	130,438	56,443	-	-	-	-	-	-	-	-
Farmland preservation	437,718	658,973	943,857	1,054,979	803,394	1,040,557	1,427,691	2,007,238	2,170,574	2,074,281
Offender supervision	989,446	1,058,353	1,184,513	1,285,121	1,340,654	1,288,648	1,259,275	1,099,210	893,119	756,374
Juvenile probation restitution funds	27,402	33,818	31,493	18,243	18,226	18,278	28,148	35,433	39,271	41,972
Criminal investigation	672,896	540,179	399,283	290,393	315,007	167,959	279,982	226,290	320,130	208,865
Register of Wills-Act 34	74,925	75,450	76,500	77,325	78,000	78,300	78,300	78,525	78,600	78,750
Coroner - Act 122	35,061	38,589	55,988	74,807	97,558	100,920	95,000	101,981	99,316	227,218
Human services	-	-	-	-	-	-	-	38,138	2,111,235	2,216,105
Hazardous materials emergency planning	25,813	27,504	16,975	9,131	9,613	29,363	32,345	32,345	32,345	63,904
Row office automation	128,260	144,142	206,084	291,614	339,315	320,660	352,784	382,545	347,948	364,935
Marcellus Shale	375,815	351,338	391,489	421,532	581,115	578,552	582,779	609,539	720,346	637,474
Committed:										
County grant program	-	-	-	-	-	-	-	31,650,228	16,230,958	8,675,342
Future strategic initiative	-	-	-	-	-	-	-	7,482,045	7,482,045	7,482,045
Unrestricted:										
Assigned:										
Public safety	-	-	429,953	913,778	1,386,350	1,386,350	1,386,350	1,386,350	1,386,350	1,386,350
Future budgetary requirements	3,888,647	2,693,969	4,980,133	5,655,783	6,228,397	11,877,030	15,491,784	29,925,684	3,211,038	10,151,266
Capital projects	3,725,000	3,725,000	4,831,870	5,646,596	7,346,596	6,625,000	6,625,000	6,625,000	6,625,000	6,625,000
ARPA recovery grants	-	-	-	-	-	-	-	-	19,915,577	16,354,865
Risk liability	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000
Farmland preservation	613,274	628,860	641,748	715,000	715,000	715,000	715,000	-	-	-
Nursing home proceeds	-	-	-	-	-	-	-	3,796,639	3,771,964	2,698,509
Prison canteen	473,203	557,861	669,358	744,493	592,631	663,201	906,924	1,004,452	1,108,832	1,070,666
Human services policy fund	-	-	-	-	-	-	-	-	-	100,000
Planning assistance	-	-	-	-	84,100	73,634	73,634	73,634	73,634	118,481
Stimulus	-	-	-	-	-	620,478	71,332	71,332	71,332	-
Technological improvements	-	-	-	-	-	242,532	-	-	-	-
Blighted property remediation	-	-	-	-	-	-	432,914	581,030	533,677	477,144
Criminal justice services	5,047	4,123	6,076	405	8,167	7,802	7,802	7,802	7,802	5,165
Unassigned	22,744,035	26,734,235	26,720,906	28,171,978	28,598,196	26,223,935	21,550,888	5,121,800	28,621,089	22,891,295
Total general fund	\$ 34,984,466	37,918,226	42,211,621	46,039,697	50,316,333	53,386,058	52,594,845	93,372,294	96,743,687	86,291,262

(continued)

FINANCIAL TRENDS
Fund Balances of Governmental Funds
COUNTY OF CUMBERLAND, PENNSYLVANIA
 (modified accrual basis of accounting)

2015 2016 2017 2018

As of the year ended indicated

(unaudited)

2019 2020 2021 2022 2023 2024

(continued)

All other governmental funds
Nonspendable:

Prepaid items	\$ 165,182	157,018	323,866	311,556	307,538	1,288,921	1,575,409	364,984	1,306,338	1,283,477
Loans receivable greater than one year	-	-	1,056,268	895,310	-	-	-	-	-	-

Restricted:

Roads and bridge maintenance	809,135	1,079,875	1,519,101	2,572,229	3,598,794	6,498,952	6,593,643	2,378,700	3,530,106	4,200,146
Human services	973,405	1,292,477	1,292,477	1,452,441	1,629,386	1,712,066	1,856,995	1,914,143	1,349,461	3,108,941
Public safety	2,688,735	3,606,138	3,697,867	4,091,487	3,091,843	2,570,601	2,411,322	12,979,108	10,263,310	14,575,184
Row office automation	320,125	337,731	160,368	157,651	170,380	239,261	322,950	373,845	303,394	289,105
Conservation	777,915	832,962	865,680	911,081	815,914	883,684	895,220	1,015,322	1,264,284	575,887
Marcellus shale	396,917	500	298,541	669,326	1,044,443	1,353,725	383,305	39,286	573,487	902,325
Economic development and housing	10,125	19,035	432,493	415,338	244,497	359,306	367,945	1,277,652	238,211	254,563
Debt service	-	-	-	14,793	-	-	-	12	16	-
Capital projects	7,171	500	2,708	-	-	-	-	-	-	-

Unrestricted:

Assigned:										
Capital projects	500,000	500,000	504,579	469,336	141,753	104,583	147,614	155,612	63,749	75,028
Economic development and housing	-	-	2,317,132	2,162,908	2,830,415	2,174,909	3,480,379	5,151,920	5,399,662	5,688,496
Human services	67,822	59,481	7,533	17,681	32,844	45,513	50,831	1,115,817	1,107,816	1,059,872
Unassigned	-	-	-	-	-	(32,048)	(7,237)	(2,383)	(7,948)	
Total all other governmental funds	\$ 6,716,532	7,885,717	12,478,613	14,141,137	13,907,807	17,231,521	18,053,565	26,759,164	25,397,451	32,005,076

FINANCIAL TRENDS

Changes in Fund Balances of Governmental Funds

COUNTY OF CUMBERLAND, PENNSYLVANIA
(modified accrual basis of accounting)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	(unaudited)
Revenues:											
Taxes	\$ 52,645,000	53,488,317	54,250,290	55,180,037	55,908,140	55,848,747	57,778,757	59,144,052	59,975,528	71,147,140	
Licenses and permits	195,612	216,698	207,437	224,858	211,694	240,697	241,417	239,581	231,425	211,865	
Grants	73,829,762	79,475,324	86,503,597	89,572,920	74,666,440	83,917,716	66,505,278	92,910,318	83,067,386	69,418,800	
County charges	20,424,530	20,364,725	21,548,112	21,154,482	21,742,939	22,424,980	23,094,733	21,922,818	23,954,993	31,381,252	
Court, costs, fines and forfeitures	2,629,286	2,469,085	2,886,027	3,191,324	2,871,863	2,806,704	3,048,584	2,168,611	2,402,780	2,449,782	
Investment earnings	131,984	236,531	502,008	1,038,432	1,327,420	615,347	316,384	1,264,611	6,460,339	7,153,203	
Payment in lieu of taxes	133,151	131,075	155,472	241,053	215,425	206,961	212,219	205,154	205,004	262,428	
Contributions and other	412,660	447,672	513,776	348,755	368,343	354,495	354,841	1,860,442	418,815	566,258	
Total revenues	150,401,985	156,829,427	166,566,719	170,951,861	157,312,264	166,415,647	151,552,213	179,715,587	176,716,270	182,590,728	
Expenditures:											
Current:											
General government - administrative	11,199,523	12,377,168	11,287,449	11,375,971	12,313,213	13,218,111	14,006,441	14,925,809	15,998,212	16,905,589	
General government - judicial	18,873,288	20,302,969	20,823,087	21,367,304	22,742,899	22,937,694	23,715,486	25,319,274	27,959,763	29,901,099	
Corrections	17,490,930	17,644,252	17,525,468	18,420,395	18,415,675	18,707,539	19,226,972	20,987,521	22,124,672	23,393,992	
Public safety	2,961,102	3,275,383	3,291,043	3,508,200	3,421,903	3,698,037	3,619,180	4,282,201	4,820,202	5,205,651	
Emergency telephone (1)	4,567,837	4,545,142	4,786,398	4,907,131	5,181,317	5,785,032	5,927,176	6,396,646	7,032,325	7,235,097	
Public works and enterprises	1,037,277	879,227	606,179	642,418	651,567	508,856	704,090	624,162	856,733	1,165,186	
Transportation (1)	1,341,181	131,285	-	-	-	-	-	-	-	-	
Human services:											
Mental health/intellectual and developmental disabilities	17,052,397	17,288,997	16,680,764	16,894,059	17,909,006	20,037,774	19,170,256	22,280,411	22,587,536	32,596,793	
Children and youth	16,975,067	18,107,927	19,472,049	20,909,415	22,233,879	22,473,501	22,285,932	23,615,824	27,485,259	30,767,720	
HealthChoices - Cumberland County	29,681,950	36,322,582	38,747,541	41,658,403	21,374,166	-	-	-	-	-	
Food and shelter	1,104,063	771,121	909,102	852,754	889,545	842,301	848,841	866,807	919,899	882,945	
Office of aging	3,874,498	4,228,387	4,516,737	4,620,452	4,426,580	3,977,643	4,240,502	4,457,881	4,700,260	4,897,870	
Drug and alcohol	2,694,853	2,701,553	2,840,279	3,492,492	3,547,963	3,575,272	3,613,692	4,396,694	4,498,683	4,584,821	
Fiscal Employer Agent	-	-	-	-	-	-	-	-	-	-	
General fund	781,586	946,037	1,133,095	1,428,155	1,510,535	1,638,519	1,664,947	1,715,631	1,809,729	2,790,242	
Witness assistance	497,410	515,377	512,110	515,046	729,851	791,446	822,780	833,187	892,554	842,497	
Human services development	133,890	124,278	135,544	126,009	130,352	165,198	203,245	214,858	215,160	219,638	
Culture and recreation	483,877	2,278	5,770	2,678	64,700	126,617	97,013	794,738	239,179	159,335	
Conservation and development	382,018	409,951	274,327	588,404	494,444	635,056	575,983	966,943	1,018,283	1,237,118	
Economic development and assistance	3,638,216	3,537,217	4,579,358	4,399,622	4,370,914	22,313,133	17,938,826	7,590,096	14,874,283	11,296,713	
Debt service:											
Principal retirement	4,714,186	4,723,520	4,430,875	4,602,347	3,064,035	3,436,200	3,521,185	4,817,693	4,349,544	4,743,645	
Debt interest	1,598,116	1,393,222	1,238,913	875,290	1,118,362	953,737	962,578	1,050,529	1,347,669	1,218,920	
Fiscal charges	-	133,654	-	144,552	-	-	-	235,536	-	188,458	
Payment to refunding bond escrow	-	-	-	235,684	-	-	-	-	-	-	

(continued)

FINANCIAL TRENDS
Changes in Fund Balances of Governmental Funds
COUNTY OF CUMBERLAND, PENNSYLVANIA
(modified accrual basis of accounting)

(continued)

Expenditures:

	2015	2016	2017	2018
Capital Outlay	4,346,320	2,449,417	8,987,660	5,174,925
Payments to other governments	295,169	340,429	368,173	266,088
Total expenditures	<u>145,724,754</u>	<u>153,151,373</u>	<u>163,151,921</u>	<u>167,007,794</u>

 Excess (deficiency) of revenues
 over (under) expenditures

	2015	2016	2017	2018
	4,677,231	3,678,054	3,414,798	3,944,067

Other financing sources (uses):

	2015	2016	2017	2018
Transfers in	14,030,811	12,228,090	14,448,532	13,806,860
Transfers out	(14,030,811)	(12,228,090)	(14,448,532)	(13,806,860)
Debt issued	238,231	11,470,000	1,591,703	13,313,834
Payment to refund bonds	-	(12,706,082)	-	(13,075,429)
Bond premium (discount)	-	1,370,948	-	1,094,774
Sale of assets	-	8,969	3,315	17,123
Insurance recovery	30,364	58,558	-	196,231
Loss from insurance recovery denial	-	-	-	-
Total other financing sources (uses)	<u>268,595</u>	<u>202,393</u>	<u>1,595,018</u>	<u>1,546,533</u>

Special Item

	2015	2016	2017	2018
Discontinued operation	(378,887)	-	-	-
Total special item	<u>(378,887)</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net change in fund balances	<u>\$ 4,566,939</u>	<u>3,880,447</u>	<u>5,009,816</u>	<u>5,490,600</u>

 Debt service as a percentage
 of noncapital expenditures

% 4.46 4.08 3.67 3.53

 (1) Beginning in 2014, emergency telephone, transportation and hazmat were reclassified from a
 proprietary fund programs to governmental funds in the Statement of Revenue, Expenditures and
 Changes in Fund Balance.

For the year ended indicated

(unaudited)

	2019	2020	2021	2022	2023	2024
	8,279,713	19,155,274	7,429,143	10,626,725	9,048,913	21,965,541
	355,875	1,532,340	931,211	1,385,645	2,985,764	4,917,890
	<u>153,226,494</u>	<u>166,509,280</u>	<u>151,505,479</u>	<u>158,384,811</u>	<u>175,764,622</u>	<u>207,116,760</u>
	4,085,770	(93,633)	46,734	21,330,776	951,648	(24,526,032)
	12,735,135	12,425,884	16,276,876	67,016,431	32,408,174	23,164,612
	(12,900,089)	(12,543,081)	(16,968,246)	(54,530,232)	(32,407,820)	(23,164,612)
	35,422	5,475,447	587,835	14,823,295	1,755,054	18,991,144
	-	-	-	-	-	-
	-	-	-	841,430	-	799,445
	1,663	960,938	36,585	1,348	134,327	-
	63,774	161,009	51,047	-	3,760	-
	(106,580)	-	-	-	-	86,457
	<u>(170,675)</u>	<u>6,480,197</u>	<u>(15,903)</u>	<u>28,152,272</u>	<u>1,893,495</u>	<u>19,877,046</u>

% 2.89 2.98 3.11 3.97 3.42 3.32

REVENUE CAPACITY

Assessed Value and Estimated Actual Value of Taxable Property

Last Ten Years

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

Fiscal Year	Residential Property	Commercial Property	Agricultural	Recreation	Total Taxable Assessed Value	Utility & Tax Exempt Property	Total Direct Tax Rate (1)	Estimated Market Value (2)	Assessed Value as a Percentage of Actual Value (3)
2015	\$ 16,199,194,200	\$ 6,318,739,300	\$ 1,012,668,000	\$ 42,903,500	\$ 23,573,505,000	\$ 3,967,767,700	2.338	\$ 23,479,586,653	100.4 %
2016	16,407,526,300	6,410,767,500	1,016,945,600	42,920,620	23,878,160,000	4,003,853,900	2.338	23,926,012,024	99.8
2017	16,640,909,800	6,580,169,600	1,023,164,900	42,761,400	24,287,005,700	4,114,485,600	2.361	24,757,346,228	98.1
2018	16,879,021,800	6,744,992,000	1,023,461,400	42,591,800	24,690,067,000	4,148,914,300	2.361	25,745,638,165	95.9
2019	17,117,877,600	6,899,463,600	1,021,525,800	42,551,600	25,081,418,600	4,196,267,200	2.361	26,796,387,393	93.6
2020	17,341,045,000	7,037,617,500	1,021,387,300	42,196,500	25,442,246,300	4,202,865,200	2.361	27,564,730,552	92.3
2021	17,649,819,500	7,181,899,500	1,037,778,200	41,997,800	25,911,495,000	4,228,769,400	2.361	29,444,880,682	88.0
2022	17,996,782,900	7,235,521,500	1,041,786,800	41,469,600	26,315,560,800	4,287,869,800	2.361	30,706,605,367	85.7
2023	18,269,041,900	7,579,552,400	1,050,468,000	41,326,500	26,940,388,800	4,302,132,400	2.361	33,300,851,421	80.9
2024	18,518,422,800	7,581,572,900	1,058,372,300	41,316,000	27,199,684,000	4,330,250,600	2.690	37,107,345,157	73.3

Notes:

Properties valued at 2010 reassessment base year

(1) Direct Tax Rate:

	<u>County</u>	<u>Library</u>	<u>Total</u>
2015	2.195	0.143	2.338
2016	2.195	0.143	2.338
2017	2.195	0.166	2.361
2018	2.195	0.166	2.361
2019	2.195	0.166	2.361
2020	2.195	0.166	2.361
2021	2.195	0.166	2.361
2022	2.195	0.166	2.361
2023	2.195	0.166	2.361
2024	2.524	0.166	2.690

* Millage adjustment due to 5% cap for reassessment

(2) Estimated actual value is calculated by dividing taxable assessed value by the Tax Equalization Division (TED)* common level ratios

(3) Rates are based on the Tax Equalization Division (TED)* common level ratio. Effective April 18, 2013, the State Tax Equalization Board's (STEB) is now the Tax Equalization Division (TED) and is under Department of Community and Economic Development (DCED).

Although the Countywide library tax is a direct tax of the County, the County ordains and enacts it. The library tax is restricted by the electorate to funding the Cumberland County Library System, a governmental unit that is separate from the County, and is therefore not recognized as a tax revenue of Cumberland County government.

Source: County Board of Assessment

REVENUE CAPACITY
Direct and Overlapping Property Tax Rates

Last Ten Years

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	<u>Year Taxes Are Payable</u>									
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
County Direct Rates										
General	2.195	2.195	2.195	2.195	2.195	2.195	2.195	2.195	2.195	2.524
Library	0.143	0.143	0.166	0.166	0.166	0.166	0.166	0.166	0.166	0.166
Total Direct Rate	2.338	2.338	2.361	2.690						
School Districts										
Big Spring	13.2885	13.7004	14.0429	14.3238	14.6461	15.0128	15.5002	15.8877	16.126	16.126
Camp Hill	14.4828	15.4876	15.9367	16.3988	16.8415	17.3467	17.9538	18.4026	18.6786	19.6685
Carlisle Area	13.2436	13.6409	14.0365	14.4716	14.9057	15.3528	15.6598	15.9729	16.3722	16.8633
Cumberland Valley	9.067	9.284	9.516	9.744	9.968	10.227	10.533	10.891	11.337	11.937
East Pennsboro	11.5749	11.8411	12.1963	12.3792	12.3792	12.7753	13.0691	13.618	14.2716	14.8067
Mechanicsburg	12.535	12.8	13.056	13.3693	13.7302	14.1558	14.6654	15.208	15.7022	16.3145
Shippensburg Area	10.9475	11.089	11.2199	11.9117	11.7884	11.9006	12.0731	12.6163	13.482	14.1447
South Middleton	9.3288	9.5526	10.2484	10.5621	10.8182	11.00995	11.4292	11.8177	12.3022	12.9542
West Shore Area	10.1988	10.9162	11.2014	11.6457	11.9487	12.32	12.7512	13.0569	13.5621	14.3078
Municipalities										
Camp Hill	3.022	3.022	3.022	3.022	3.022	3.022	3.022	3.022	3.022	3.35
Carlisle	3.275	3.275	3.495	3.495	3.495	3.495	3.495	3.495	3.495	3.81
Cooke	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5
Dickinson	0.084*	0.084*	0.25*	0.25*	0.25*	0.25*	0.25*	0.25*	1	1
East Pennsboro	1.3	1.3	1.3	1.64	1.64	1.84	1.84	1.84	2.39	2.51
Hampden	0.156	0.156	0.156	0.156	0.156	0.156	0.156	0.156	0.156	0.156
Hopewell	-	-	-	-	-	-	-	-	-	-
Lemoyne	2.31	2.31	2.52	3.13	3.13	3.13	3.13	3.13	3.23	3.83
Lower Allen	2.45	2.45	2.45	3.03	3.03	4	4	4	4	4
Lower Frankford	0.3229	0.3229	0.3229	0.3229	0.3483	0.3483	0.4014	0.4014	0.4545	0.4545
Lower Mifflin	-	-	-	-	-	-	-	-	-	-
Mechanicsburg	3.33	3.33	3.33	3.83	3.83	3.83	3.83	4.08	4.33	4.33
Middlesex	1.53	1.53	1.53	1.85	2.08	2.08	2.08	2.08	2.58	2.655
Monroe	0.556	0.556	0.556	0.556	0.577	0.658	0.658	0.658	0.658	0.658
Mt. Holly Springs	2.38	2.38	2.755	2.755	2.88	3.18	3.18	3.18	3.53	4.23
Newburg	2	2	2	2.25	2.5	2.25	2.25	2.25	2.25	2.25
New Cumberland	3.9	3.9	3.9	3.9	3.9	3.9	3.8	3.8	4	4
Newville	2.898	2.898	3.648	3.648	3.898	3.898	4.395	4.898	4.898	7.325
North Middleton	0.89	0.89	1.059	1.059	1.092	1.092	1.092	1.092	1.092	1.092
North Newton	-	-	-	-	-	-	-	-	-	-
Penn	-	-	-	-	-	-	-	-	-	-
Shippensburg Bor.	2.72	2.72	2.72	2.89	3	3.111	3.189	3.189	3.189	3.218

(continued)

REVENUE CAPACITY
Direct and Overlapping Property Tax Rates

Last Ten Years

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

(continued)	<u>Year Taxes Are Payable</u>									
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Municipalities										
Shippensburg Twp.	0.975	0.975	0.975	0.975	0.975	0.975	1.15	1.15	1.15	1.15
Shiremanstown	2.0	2.0	2.0	2.2	2.2	2.2	2.2	2.2	2.2	2.5
Silver Spring	1.3045	1.3045	1.3045	1.3045	1.3045	1.3045	1.3045	1.3045	1.3045	1.3045
Southampton	-	-	-	-	-	-	0.25	0.25	0.25	0.25
South Middleton	0.25*	0.25*	0.25*	.6*	.6*	.6*	.6*	.9*	.9*	1.2*
South Newton	0.0933	0.0933	0.0933	0.0933	0.0933	0.11	0.11	0.11	0.11	0.11
Upper Allen	2.3	2.3	2.3	2.4	2.4	2.5	2.55	2.65	2.65	2.75
Upper Frankford	0.16095	0.16095	0.16095	0.16095	0.16095	0.16095	0.16095	0.16095	0.16095	0.16095
Upper Mifflin	-	-	-	-	-	-	-	-	-	-
West Pennsboro	0.5076	0.5076	0.5076	0.5076	0.5076	0.5076	0.5076	0.5076	0.5076	0.5076
Wormleysburg	3.361	3.361	3.361	3.361	3.361	3.577	3.577	3.837	3.837	3.837

Notes:

* South Middleton and Dickinson townships rate is a fire tax, road tax and recreation tax

Although the Countywide library tax is a direct tax of the County, the County ordains and enacts it. The library tax is restricted by the electorate to funding the Cumberland County Library System, a governmental unit that is separate from the County, and is therefore not recognized as a tax revenue of Cumberland County government.

The following districts have multiple tax rates which are represented as a total:

Lower Allen	Carlisle
Lower Frankford	Lemoyne
Monroe	Mechanicsburg
Mt. Holly Springs	North Middleton
Newville	Upper Allen
Shippensburg Borough	East Pennsboro
West Pennsboro	Shippensburg Twp
Silver Springs	Wormleysburg
Middlesex	South Middleton

Source: County Board of Assessment

**REVENUE CAPACITY
Principal Property Taxpayers**

2015 and 2024 Tax Years

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

Taxpayer	2015			2024		
	Taxable Assessed Value	Rank	% of Total Assessed Value (1)	Taxable Assessed Value	Rank	% of Total Taxable Assessed Value (2)
Allen Distribution	\$ 84,672,600	2	0.36 %	\$ 149,934,300	1	0.53 %
Prologis NA3 PA LP	162,760,900	1	0.69	123,560,500	2	0.45
Liberty Property LP				89,032,600	3	0.33
Goodman Carlisle LLC				73,175,000	4	0.27
Pennsylvania Blue Shield	72,584,100	5	0.31	72,584,100	5	0.27
PR CC Limited Partnership	79,000,000	3	0.34	68,902,000	6	0.25
Messiah Home				66,500,000	7	0.24
Compass Shippensburg Newco LLC				63,280,900	8	0.23
GSD Camp Hill Pradsvi Group LLC				56,718,200	9	0.21
Exeter 3419 Ritner LLC				55,901,100	10	0.21
CPUS Park 81 LP	53,800,000	9	0.23			
Pancal 954 Centerville (Unit B) LLC	47,957,000	10	0.20			
LIT Industrial LP	64,167,000	6	0.27			
KRT PA Cent LLC	60,300,000	8	0.26			
Cedar - Camp Hill LLC	61,766,800	7	0.26			
Carlisle HMA, Inc	<u>75,648,400</u>	<u>4</u>	<u>0.32</u>			
Totals	<u>\$ 762,656,800</u>		<u>3.23 %</u>	<u>\$ 819,588,700</u>		<u>2.99 %</u>

Notes:

(1) Percentage based on total County taxable assessed valuation for 2015: \$23,573,505,000
 (2) Percentage based on total County taxable assessed valuation for 2024: \$27,199,684,000

Source: County Board of Assessment

REVENUE CAPACITY
County Real Estate Tax Levies and Collections

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

Year Ended December 31	Total Tax Levy for Year (1) (4)	Subsequent Adjustments to Tax Levy for Year	Collected within the Year of the Levy			Collections in Subsequent Years (3)	Total Collections to Date	
			Amount (2)	Percentage of Levy	Amount		Percentage of Levy	Amount
2015	\$ 50,454,280	\$ 210,700	\$ 49,036,480	97.19	\$ 1,628,221	\$ 50,664,066	100.00%	
2016	51,198,311	240,688	50,000,265	97.66	1,438,726	51,438,991	100.00	
2017	51,956,631	199,206	50,774,924	97.73	1,380,909	52,155,833	100.00	
2018	52,838,606	183,691	51,643,300	97.74	1,378,995	53,022,295	100.00	
2019	53,627,315	174,511	52,459,267	97.82	1,342,524	53,801,791	100.00	
2020	54,525,838	301,117	53,234,704	97.63	1,591,542	54,826,246	100.00	
2021	55,360,823	158,868	54,300,537	98.08	1,214,562	55,515,099	99.99	
2022	56,286,374	165,079	55,217,945	98.10	1,222,624	56,440,569	99.98	
2023	57,253,485	146,810	56,083,482	97.95	974,939	57,058,421	99.40	
2024	67,245,067	N/A	65,961,210	98.09	N/A	-	0.00	

Notes:

- (1) Includes additions to duplicates, penalties, refunds, credits, discounts and credits disallowed
- (2) Includes cash collections only
- (3) Includes penalties
- (4) The library tax approved by the electorate is not included in this schedule

Source: County Board of Assessment and Collections

REVENUE CAPACITY
County Library Tax Levies and Collections

Last Ten Years

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

Year Ended December 31	Total Tax Levy for Year (1)	Subsequent Adjustments to Tax Levy for Year	Collected within the Year of the Levy			Collections in Subsequent Years (3)	Total Collections to Date		
			Amount (2)	Percentage of Levy	Amount		Percentage of Levy		
2015	\$ 3,287,007	\$ 13,914	\$ 3,194,639	97.19%	\$ 106,264	\$ 3,300,903	100.00%		
2016	3,335,478	15,932	3,257,427	97.66	93,984	3,351,411	100.00		
2017	3,929,292	14,649	3,839,923	97.73	104,018	3,943,941	100.00		
2018	3,995,992	13,643	3,905,595	97.74	104,041	4,009,636	100.00		
2019	4,055,639	13,285	3,967,304	97.82	101,617	4,068,921	100.00		
2020	4,123,592	22,457	4,025,947	97.63	120,048	4,145,995	100.00		
2021	4,186,739	11,952	4,106,553	98.08	91,792	4,198,345	99.99		
2022	4,256,725	12,470	4,175,933	98.10	92,440	4,268,373	99.98		
2023	4,329,875	11,092	4,241,391	97.95	73,099	4,314,490	99.39		
2024	4,422,617	N/A	4,338,179	98.09	N/A	-	0.00		

Notes:

(1) Includes additions to duplicates, penalties, refunds, credits, discounts and credits disallowed

(2) Includes cash collections only

(3) Includes penalties

Although the Countywide library tax is a direct tax of the County, the County ordains and enacts it. The library tax is restricted by the electorate to funding the Cumberland County Library System, a governmental unit that is separate from the County, and is therefore not recognized as a tax revenue of Cumberland County government.

Source: County Board of Assessment and Collections

DEBT CAPACITY
Ratio of Outstanding Debt by Type

Last Ten Years

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

Fiscal Year	Governmental Activities					Business-type Activities		Total Primary Government	Percentage of Total Personal Income	Per Capita
	General Obligation Bonds	General Obligation Notes	Notes Payable-CAEDC	Leases	Subscription IT Agreements	Capital Leases	General Obligation Bonds			
2015	43,051,024	715,000	-	-	-	223,748	8,113,581	52,103,353	0.42	212.00
2016	38,247,636	715,000	-	-	-	223,748	6,868,495	46,054,879	0.37	186.13
2017	33,816,543	715,000	640,804	-	-	962,128	5,584,091	41,718,566	0.32	167.38
2018	28,974,795	715,000	1,741,443	-	-	721,596	4,280,996	36,433,830	0.26	144.91
2019	25,925,383	715,000	1,640,030	-	-	481,064	2,929,589	31,691,066	0.22	125.08
2020	23,331,883	5,715,000	1,374,626	1,245,404	-	240,532	1,575,555	33,483,000	0.21	130.87
2021	20,643,235	5,271,611	1,518,823	1,102,100	-	-	806,194	29,341,963	0.18	111.60
2022	33,721,932	2,811,397	1,304,970	1,107,916	1,602,661	-	-	40,548,876	0.23	150.98
2023	30,983,348	2,310,180	1,214,598	1,416,484	1,782,989	-	-	37,707,599	0.20	139.28
2024	43,313,972	1,795,720	1,198,174	2,529,496	3,668,360	-	-	52,505,722	*	190.57

Note:

* Personal income information is not yet available

DEBT CAPACITY
Ratios of General Bonded Debt Outstanding

Last Ten Years

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

Fiscal Year	General Obligation Bonds	General Obligation Notes	Less: Amounts Available in Debt Service Fund	Net General Bonded Debt	Percentage of Estimated Actual Taxable Value of Property	Per Capita
2015	51,164,605	715,000	-	51,879,605	0.22	211.09
2016	45,116,131	715,000	-	45,831,131	0.19	185.22
2017	39,400,634	715,000	-	40,115,634	0.17	160.95
2018	33,255,791	715,000	14,793	33,955,998	0.14	135.06
2019	28,854,972	715,000	-	29,569,972	0.12	116.71
2020	24,907,438	5,715,000	-	30,622,438	0.11	119.69
2021	21,449,429	5,271,611	-	26,721,040	0.09	101.63
2022	33,721,932	2,811,397	12	36,533,317	0.12	136.02
2023	30,983,348	2,310,180	16	33,293,512	0.10	122.97
2024	43,313,972	1,795,720	-	45,109,692	0.12	163.73

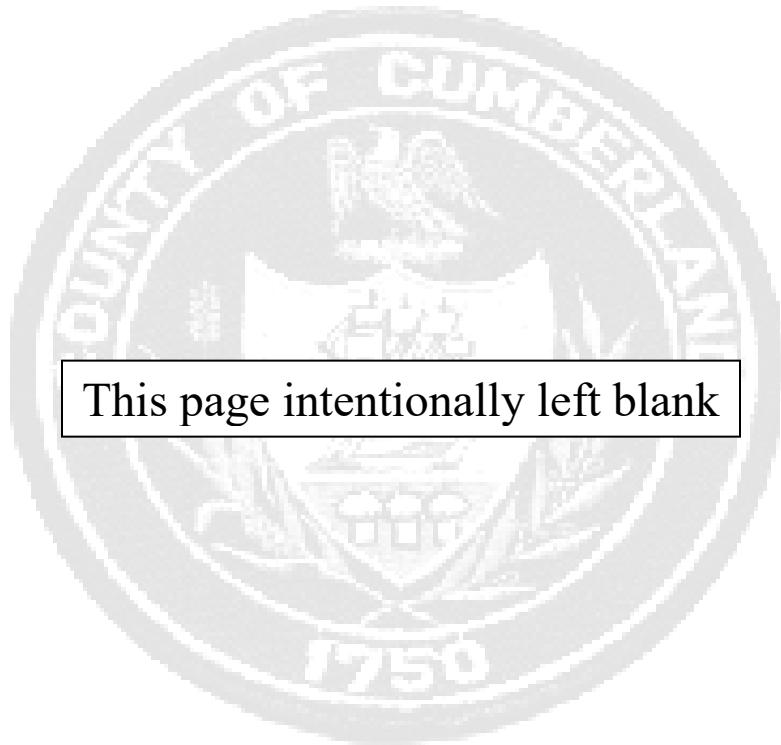
DEBT CAPACITY**Direct and Overlapping Governmental Activities Debt****December 31, 2024****COUNTY OF CUMBERLAND, PENNSYLVANIA****(unaudited)**

Governmental Unit	Debt Outstanding	Estimated Percentage Applicable	Estimated Share of Direct and Overlapping Debt
School Districts:			
Big Spring	\$ 32,510,000	100%	\$ 32,510,000
Camp Hill	29,248,421	100	29,248,421
Carlisle Area	16,955,755	100	16,955,755
Cumberland Valley	405,296,746	100	405,296,746
East Pennsboro	44,970,000	100	44,970,000
Mechanicsburg	159,009,540	100	159,009,540
*Shippensburg Area	35,967,321	61 *	21,940,066
South Middleton	50,504,477	100	50,504,477
*West Shore Area	151,658,455	55 *	83,412,150
Total school districts			843,847,155
Municipalities:			
Camp Hill Borough	3,485,182	100	3,485,182
Carlisle Borough	8,513,776	100	8,513,776
East Pennsboro Township	27,070,000	100	44,970,000
Hampden Township	20,744,761	100	20,744,761
Lemoyne Borough	11,289,928	100	11,289,928
Lower Allen Township	3,364,240	100	3,364,240
Mechanicsburg Borough	11,573,000	100	11,573,000
Middlesex Township	5,817,081	100	5,817,081
Monroe Township	249,940	100	249,940
Mount Holly Springs Borough	1,242,388	100	1,242,388
Newville Borough	720,000	100	720,000
Shippensburg Township	187,471	100	187,471
Silver Spring Township	3,273,908	100	3,273,908
South Middleton Township	4,554,275	100	4,554,275
Upper Allen Township	13,934,541	100	13,934,541
Upper Mifflin Township	685,900	100	685,900
Wormleysburg Borough	1,526,983	100	1,526,983
Total municipalities			136,133,374
Subtotal overlapping debt			979,980,529
Total direct debt - County			52,505,722
Total direct and overlapping debt			\$ 1,032,486,251

Source: Confirmation with school districts and municipalities

Notes:

* Shippensburg and West Shore area school districts partially reside in Franklin and York Counties, respectively. The percentage of overlapping debt is estimated using taxable square miles. Applicable percentages were estimated by dividing the portion the taxable square miles within the Counties boundaries for each school district by the total taxable square miles for the school district.



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DEBT CAPACITY
Legal Debt Margin Information

COUNTY OF CUMBERLAND, PENNSYLVANIA

	2015	2016	2017	2018
Debt limit	\$ 498,487,522	519,866,330	543,230,061	566,717,651
Total net-debt applicable to limit	<u>50,165,000</u>	<u>43,120,000</u>	<u>37,830,000</u>	<u>31,390,000</u>
Net nonelectoral debt limit	<u>\$ 448,322,522</u>	<u>476,746,330</u>	<u>505,400,061</u>	<u>535,327,651</u>
Total net debt applicable to the limit as a percentage of debt limit	10.06%	8.29%	6.96%	5.54%

	2019	2020	2021	2022	2023	2024
	565,621,241	537,385,811	468,934,550	432,204,094	424,358,864	472,459,730
	<u>27,420,000</u>	<u>28,830,000</u>	<u>25,176,611</u>	<u>34,381,397</u>	<u>31,385,180</u>	<u>42,650,720</u>
	<u>538,201,241</u>	<u>508,555,811</u>	<u>443,757,939</u>	<u>397,822,697</u>	<u>392,973,684</u>	<u>429,809,010</u>
	4.85%	5.36%	5.37%	7.95%	7.40%	9.03%

Legal Debt Margin Calculation for year ending 2024

Borrowing base revenue:

2022	\$ 143,326,835
2023	153,076,469
2024	176,056,426
Total revenue (1)	\$ <u>472,459,730</u>

Debt Limit for General Obligation Debt

Average borrowing base revenues	\$ 157,486,577
Debt limit percentage	<u>300%</u>
Debt limit	<u>472,459,730</u>
Total amount of debt applicable to debt limit	<u>42,650,720</u>
Legal debt margin	\$ <u>429,809,010</u>

Debt Limit for General Obligation Debt and Lease Rental Debt

Average borrowing base revenues	\$ 157,486,577
Debt limit percentage	<u>400%</u>
Debt limit	<u>629,946,308</u>
Total amount of debt applicable to debt limit	<u>42,650,720</u>
Legal debt margin	\$ <u>587,295,588</u>

Note:

(1) Total revenue and other financing sources less debt proceeds, transfers and grants for specific projects and interest on sinking fund.

Source: Annual Reports of Cumberland County Controller

DEMOGRAPHIC AND ECONOMIC INFORMATION

Demographic and Economic Information

Last Ten Years

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

Year	Population	Total Personal Income (thousands of dollars)	Per Capita Personal Income	Median Household Income	School Enrollment (2)	Annual Average Unemployment Rate (1)
2015	245,766 (A)	12,529,131 (B)	50,522 (B)	61,820 (A)	33,153	4.1
2016	247,435 (A)	12,676,704 (B)	50,675 (B)	62,640 (A)	33,167	4.0
2017	249,238 (A)	13,176,822 (B)	52,231 (B)	65,544 (A)	33,462	3.9
2018	251,423 (A)	13,825,916 (B)	54,246 (B)	68,895 (A)	33,712	3.5
2019	253,370 (A)	14,550,669 (B)	56,628 (B)	71,269 (A)	34,120	3.5
2020	259,469 (A)	15,936,676 (B)	61,296 (B)	71,979 (A)	34,507	6.6
2021	262,919 (A)	16,734,867 (B)	63,650 (B)	82,691 (A)	33,505	4.6
2022	268,579 (A)	17,485,966 (B)	65,105 (B)	80,926 (A)	34,792	2.7
2023	270,738 (A)	18,680,274 (B)	68,998 (B)	82,174 (A)	35,818	2.3
2024	275,516 (A)	* (B)	* (B)	* (A)	36,350	3.0

Notes: * information not yet available

Sources: Unless otherwise indicated, Pennsylvania Department of Labor & Industry, Labor Market Information, Center for Workforce Information & Analysis

(1) Annual, not seasonally adjusted from Pennsylvania Department of Labor & Industry, Labor Market Information, Center for Workforce Information & Analysis

(2) Pennsylvania Department of Education

(A) U.S. Census Bureau

(B) Bureau of Economic Analysis, U.S. Department of Commerce

DEMOGRAPHIC AND ECONOMIC INFORMATION
Principal Employers - Ten Years Ago and Current

2015 and 2024 Years

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

Industry	2015			2024		
	Employees	Rank	Percentage of Total County Employment	Employees	Rank	Percentage of Total County Employment
Transportation and Warehousing	15,752	3	12.2 %	19,961	1	15.2 %
Health Care and Social Services	16,262	2	12.6	19,946	2	14.0
Retail Trade	16,302	1	12.6	16,252	3	11.9
Accommodation and Food Services	9,775	5	7.6	10,450	4	7.4
Manufacturing	8,681	7	6.7	9,231	5	6.8
Educational Services	9,342	6	7.2	8,896	6	6.4
Professional and Technical Services	8,311	8	6.4	8,736	7	6.5
Public Administration	7,208	10	5.6	7,546	8	5.5
Administrative and Waste Services	11,697	4	9.1	6,220	9	5.3
Finance and Insurance	7,664	9	5.9	5,993	10	4.4
Total	<u>110,994</u>		<u>85.9 %</u>	<u>113,231</u>		<u>83.4 %</u>

Notes:

Source: An initial listing of the top industries was furnished by the Pennsylvania Department of Labor and Industry, Center for Workforce Information & Analysis

OPERATING INFORMATION

Full-Time Equivalent County Employees by Function/Program

Functions/Programs	Last Ten Years										
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	(unaudited)
COUNTY OF CUMBERLAND, PENNSYLVANIA											
Primary Government:											
Governmental Activities:											
General Government-Administrative											
Commissioners	9	9	9	8	7	7	8	7	8	8	8
Solicitors	4	4	4	3	3	3	3	4	3	3	3
Communications	-	-	-	3	3	3	3	3	3	3	3
Elections	6	6	6	5	7	10	9	9	9	9	9
Controller	16	16	15	15	15	15	14	16	15	15	15
Finance	10	10	10	11	11	11	11	11	12	12	12
Tax Claims	2	2	2	2	2	2	2	2	1	2	
Treasurer	5	6	5	5	5	5	7	6	6	4	
Tax collector administration	16	16	16	15	15	15	15	15	15	15	15
Human resources	8	7	9	10	10	9	9	9	9	10	
Tax assessment	18	18	18	18	19	15	19	16	11	10	
Recorder of deeds	7	7	7	7	7	7	7	7	7	7	
Administrative services	2	1	3	1	1	1	1	1	-	-	
Information management and technology	15	14	14	15	14	16	16	17	18	18	
Enterprise resource management	3	3	3	3	3	3	3	3	3	3	
Geographic information systems	2	2	2	2	3	3	2	4	8	8	
Human service fiscal operations	2	2	2	2	2	2	2	2	2	3	
Grant Administration	-	-	-	-	-	-	-	-	1	1	
Facilities	20	23	23	21	22	22	22	22	22	22	22
Planning	5	5	5	5	5	4	5	5	6	6	
Domestic Relations	39	38	39	38	39	35	38	39	39	37	
General Government-Judicial											
Building security	6	7	7	7	7	5	6	7	7	6	
Courts (1)	46	45	50	49	52	53	56	46	46	50	
Casa (1)	-	-	-	-	-	-	-	5	5	5	
Courts Collection Unit (1)	-	-	-	-	-	-	-	7	7	7	
District judges	39	38	39	39	38	39	37	36	35	34	
Clerk of court	12	13	13	12	12	11	12	9	11	11	
Coroner	6	7	8	9	10	10	12	11	10	12	
Public defender	15	15	18	17	16	16	19	18	21	24	
District attorney	28	26	26	29	26	27	25	26	31	29	
Prothonotary	9	9	9	8	9	9	9	9	10	8	
Register of wills	7	7	7	7	8	7	8	8	8	8	
Sheriff	38	38	39	41	38	42	38	43	44	44	
Public safety											
District attorney-criminal investigation	6	6	5	7	8	9	8	8	9	9	
District attorney-forensic lab	3	4	5	5	6	5	7	11	11	17	
Victim witness services	9	9	9	8	10	10	10	10	9	10	
Prison	119	119	118	118	123	119	114	120	119	114	

(continued)

OPERATING INFORMATION
Full-Time Equivalent County Employees by Function/Program

COUNTY OF CUMBERLAND, PENNSYLVANIA

(continued)

Functions/Programs	2015	2016	2017
Adult probation	38	39	37
Juvenile probation	26	25	26
Emergency management & communications	8	8	8
Emergency Telephone	46	45	44
Vector control	3	3	3
Recycling and waste management	1	1	1
Human services:			
Mental health/intellectual and developmental disabilities	46	47	47
Children and youth	65	66	75
Office of aging	30	29	27
Community services	6	6	6
Drug and alcohol	18	20	20
Veteran's affairs	2	2	2
Criminal Justice Services	5	6	8
Culture and recreation	14	14	14
Conservation and development	6	6	6
Business-type Activities	276	268	264
County nursing home (2)			
Total Primary Government	1,122	1,117	1,133

Component Unit:

Conservation district	8	9	9
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(1) Prior to 2022, Casa and Court Collection Unit were included in Courts

(2) In 2022, the County Nursing Home was sold to Allaire Health Services

Source: County payroll records

Method: Fulltime employee - 1; part time/temporary employee – part time/temporary hours

worked/equivalent full time base hours; Tax Collectors - .5 employee; Tipstaff - .3 employee

Last Ten Years

(unaudited)

2018	2019	2020	2021	2022	2023	2024
37	37	37	36	38	39	38
26	26	26	26	26	26	29
8	5	7	8	8	8	8
43	44	47	47	49	53	52
3	2	3	4	3	3	3
2	2	1	1	2	2	2
46	48	47	46	51	53	54
73	76	77	80	90	95	104
29	24	25	26	27	27	26
6	5	5	5	5	5	5
18	18	17	19	21	20	23
2	3	3	3	4	4	4
6	7	9	8	9	9	9
15	14	13	14	13	14	14
6	6	5	5	3	2	2
253	242	182	152	-	-	-
1,118	1,115	1,054	1,037	921	941	957
9	9	9	9	10	10	11

OPERATING INFORMATION
Operating Indicators by Function

Last Ten Years

COUNTY OF CUMBERLAND, PENNSYLVANIA										(unaudited)
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Governmental - type:										
General Government-administrative										
<i>Fiscal affairs</i>										
Deed transfers	6,430	6,785	6,781	6,893	6,783	6,908	7,792	6,978	5,660	5,891
Mortgage recorded	10,032	10,701	9,866	9,148	9,528	13,342	14,746	10,166	7,090	7,485
Subdivision plans filed	155	143	152	130	152	121	169	155	134	124
Miscellaneous documents and instruments	16,200	16,864	16,142	15,083	15,239	18,727	23,226	16,484	12,125	12,260
Number of Document and Instruments eRecorded	15,990	16,662	17,890	17,851	20,598	33,002	39,950	29,122	21,415	21,963
Percentage eRecorded	49%	48%	54%	57%	65%	84%	87%	86%	86%	85%
<i>Administration</i>										
General election information										
Registered voters	153,481	166,965	167,571	172,256	175,047	187,257	182,193	186,473	176,998	187,314
Votes cast	40,913	124,421	42,652	105,368	55,187	142,732	57,787	117,271	66,118	149,754
Percent of votes cast	27%	75%	25%	61%	32%	76%	32%	63%	37%	80%
General Government-judicial										
<i>Court services:</i>										
Criminal cases filed	3,540	4,159	4,240	3,552	3,610	3,063	3,245	3,084	3,260	3,008
Summary appeals	320	362	316	368	395	298	300	250	236	288
Juvenile delinquency	437	481	500	386	476	431	365	491	587	586
Juvenile dependency	285	233	199	237	175	126	102	183	201	209
Marriage license applications	1,255	1,267	1,208	1,229	1,134	1,197	1,326	1,368	1,285	1,309
Estates and wills probated	1,213	1,266	1,384	1,438	1,355	1,227	1,740	1,533	1,545	1,558
Guardianships	106	99	86	100	96	104	101	76	57	60
Other Orphans' Court cases	*	*	*	*	*	*	*	*	40	53
Adoption cases	113	112	143	138	102	105	120	99	78	93
<i>Court administration:</i>										
Criminal jury trials	48	45	35	25	26	25	38	41	67	61

(continued)

OPERATING INFORMATION
Operating Indicators by Function

Last Ten Years

COUNTY OF CUMBERLAND, PENNSYLVANIA										(unaudited)
(continued)	2015	2016	2017	2018	2019	2020	2021	2022	2023	
Public safety										
Criminal appointment of counsel	499	564	590	478	523	559	508	556	671	508
Hearings by domestic relations conference officers	3,492	3,928	3,477	3,480	3,188	2,335	2,459	2,090	2,701	2,665
<i>Sheriff:</i>										
Prisoner transports	4,079	4,611	4,806	4,583	3,794	1,270	684	2,167	2,835	2,240
<i>County prison:</i>										
Average daily population	401	415	454	413	356	277	283	339	346	376
Commitments to prison	3,383	3,228	3,603	3,602	3,523	1,977	1,953	2,336	2,679	2,813
Releases from prison	3,352	3,195	3,576	3,698	3,530	2,079	1,898	2,324	2,609	2,851
<i>Adult probation:</i>										
Average caseload	2,383	2,401	2,551	2,463	2,350	2,804	2,649	2,510	1,966	2,033
DUI-Intermediate Punishment Program										
Bed Days Saved at County Prison	13,912	11,136	10,453	15,592	14,834	9,659	7,835	7,428	10,267	9,509
ARD/DUI Program	523	615	696	575	607	502	411	495	446	460
<i>Day Reporting Center (1):</i>										
Bed Days Saved at County Prison	6,073	5,765	5,082	4,977	5,247	3,789	2,990	2,344	489	-
Human services										
<i>Children and youth</i>										
Number of referrals	1,993	1,930	1,929	2,082	2,038	1,719	2,247	2,743	2,807	2,527
Clients receiving in-home services	833	864	777	752	674	538	543	677	841	1,167
Clients requiring placement	281	329	351	366	349	327	294	287	299	288
<i>Mental health services:</i>										
Number of out-patient hours	12,993	9,721	9,226	11,260	9,337	6,054	1,581	1,634	1,442	1,721
Number of out-patient consumers	414	207	119	93	102	62	36	25	18	17
In-patient days	507	468	35	-	-	5	-	-	-	-
Number of in-patient consumers	21	15	5	-	-	1	-	-	-	-
Residential days	56,113	59,162	63,176	60,958	61,735	61,022	62,491	72,980	71,313	68,719
Number of residential consumers	224	204	227	216	197	151	218	234	226	224

(continued)

OPERATING INFORMATION
Operating Indicators by Function

Last Ten Years

COUNTY OF CUMBERLAND, PENNSYLVANIA										(unaudited)
(continued)	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
<i>HealthChoices:</i>										
In-patient psychiatric treatment										
Number of in-patient consumers	537	529	619	669	637	584	590	578	609	618
Number of in-patient days	10,800	9,208	11,822	13,428	13,370	12,515	14,620	13,728	13,906	14,152
Out-patient psychiatric treatment										
Number of out-patient consumers	4,537	5,794	6,535	6,791	6,800	6,885	6,782	7,032	7,546	7,800
Number of out-patient units	49,727	60,777	72,863	77,716	80,251	86,631	99,239	102,885	108,470	108,136
Children's residential and behavioral health rehabilitation										
Number of consumers	1,060	1,041	970	910	935	863	823	620	653	647
Number of units	602,368	554,345	473,245	467,748	468,700	349,726	299,619	351,962	394,720	509,927
Targeted case management										
Number of consumers	458	443	435	469	431	405	412	404	400	398
Number of units	57,743	57,844	55,088	54,652	52,408	44,662	30,589	39,763	34,387	38,503
Crisis Intervention										
Number of consumers	740	870	1,014	1,099	1,080	960	1,018	1,051	1,108	959
Number of units	5,841	7,234	8,494	9,031	8,280	7,276	8,234	8,478	8,921	8,653
<i>Intellectual and Developmental Disabilities</i>										
Number of consumers served	1,058	981	1,017	1,010	997	974	999	1,012	1,031	984
Number of transportation units	6,182	3,035	2,002	2,302	2,304	1,347	959	1,448	1,497	1,304
Number of residential units	2,648	2,529	2,588	2,493	2,525	2,445	2,177	2,187	1,982	1,761
Number of workshop/vocational units	58,072	54,203	37,641	58,293	58,620	38,744	14,346	19,895	20,502	14,043
<i>Office of aging:</i>										
Senior transportation trips	44,066	42,850	38,475	46,484	42,223	26,608	27,362	28,677	30,383	35,224
Information and assistance contacts	6,227	4,068	4,802	4,737	4,460	4,830	6,962	6,242	7,625	6,521
Congregate meals served	31,417	35,183	34,549	34,721	33,058	32,139	28,407	33,835	38,429	43,741

(continued)

OPERATING INFORMATION
Operating Indicators by Function

Last Ten Years

COUNTY OF CUMBERLAND, PENNSYLVANIA										(unaudited)
(continued)	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Adult day care days provided	3,124	4,175	3,278	2,967	2,485	631	232	246	295	40
Home delivered meals served	8,661	11,795	12,530	16,897	17,943	24,894	20,352	18,952	25,821	22,675
Maintenance/modification of homes	317	913	551	389	187	97	150	172	121	96
<i>Drug and alcohol:</i>										
<i>Community-based outpatient treatment (in hours)</i>										
Assessment/evaluations	547	303	471	419	371	488	447	402	343	369
Individual counseling	3,831	1,180	2,577	3,124	2,132	3,096	2,547	3,160	3,875	3,778
Intensive outpatient group	4,858	1,976	2,875	2,044	2,899	3,686	4,245	3,815	3,408	4,032
Group	2,972	1,375	1,911	2,069	1,393	1,924	1,583	2,150	1,757	1,947
Prison-based treatment and intervention service hours	2,470	3,083	4,201	2,401	2,949	2,213	-	-	-	25
Case management services										
Capital Region Maternal Assistance Program:										
Intensive case management service clients	67	69	68	67	65	34	12	28	31	-

Notes:

Source: Cumberland County departmental statistics and annual reports.

N/A - not available

(1) In 2023, the County's Day Reporting Center ended.

OPERATING INFORMATION
Capital Asset Statistics by Function

Last Ten Years

COUNTY OF CUMBERLAND, PENNSYLVANIA										(unaudited)
Function	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Governmental activities:										
General government -										
 administrative										
<i>Administration</i>										
Building square footage:										
Main Courthouse	91,058	91,058	91,058	91,058	91,058	91,058	91,058	91,058	91,058	91,058
Old Jail	31,108	31,108	31,108	31,108	31,108	31,108	31,108	31,108	31,108	31,108
Historic Courthouse	22,020	22,020	22,020	22,020	22,020	22,020	22,020	22,020	22,020	22,020
Allen Road building	29,160	29,160	29,160	29,160	29,160	29,160	29,160	29,160	29,160	29,160
1601 Ritner Highway	36,000	36,000	36,000	36,000	36,000	36,000	36,000	37,622	37,622	37,622
1615 Ritner Highway										
MH/IDD	N/A	N/A	N/A	15,000	15,000	15,000	15,000	15,000	14,028	14,028
<i>Bureau of Elections</i>										
Electronic voting machines	693	693	694	694	694	400	400	415	415	435
Court system and corrections										
<i>Domestic Relations</i>										
Square footage of Domestic Relations building	23,315	23,315	23,315	23,315	23,315	23,315	23,315	23,315	23,315	23,315
<i>Probations</i>										
Building square footage:										
Juvenile (DMB Building)	6,022	6,022	6,022	6,022	6,022	6,022	6,022	5,231	5,452	5,452
Adult Probation (Reed Building)	5,168	5,168	5,168	5,168	5,168	5,168	5,168	5,168	5,168	5,168

(continued)

OPERATING INFORMATION
Capital Asset Statistics by Function

Last Ten Years

COUNTY OF CUMBERLAND, PENNSYLVANIA

(unaudited)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
(continued)										
Public safety										
<i>County prison</i>										
Maximum capacity of inmates	720	720	720	720	720	720	720	720	720	720
Square footage of the prison	178,410	178,410	178,410	178,410	178,410	178,410	178,410	178,410	178,410	178,410
Conservation										
<i>Number of agricultural easements acquired</i>	140	150	157	169	181	187	196	203	212	223
<i>Acres in the agricultural easement program</i>	16,750	17,236	17,977	19,051	20,009	20,583	21,786	22,451	23,386	24,282
<i>Acres in agriculture secured areas</i>	72,711	72,876	73,562	73,885	74,313	73,000	73,000	79,505	79,209	80,354
Roads and bridge maintenance										
County maintained bridges	19	19	19	19	19	19	19	19	19	19
County-bridges (shared)	9	9	9	9	9	9	9	9	9	9
Human Services										
Building square footage:										
Dennis Marion building (including parking garage)	47,844	47,844	47,844	47,844	47,844	47,844	47,844	53,866	53,866	53,866
Aging/Community Services	8,024	8,024	8,024	8,024	8,024	8,024	8,024	8,024	8,024	8,024
Emergency telephone center										
Square footage of the 911 center	24,233	24,233	24,233	24,233	24,233	24,233	24,233	24,233	24,233	24,233

(continued)

OPERATING INFORMATION

Capital Asset Statistics by Function

	<i>Last Ten Years</i>									
COUNTY OF CUMBERLAND, PENNSYLVANIA	(unaudited)									
(continued)	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Transportation services (1)										
Buses and other vehicles	31	31	-	-	-	-	-	-	-	-
Business-type activities:										
Nursing home (2)										
Building square footage	164,951	164,951	164,951	164,951	164,951	164,951	164,951	-	-	-
Maximum resident capacity	290	282	282	282	282	282	282	-	-	-

Note:

- (1) Shared ride buses were transferred to Rabbittransit beginning 2017
- (2) Nursing Home was sold in March 2022

Sources:

- Capital asset reports from Controller's Office
- Planning Commission information
- Corrections Department information
- Nursing Home Reports