

The background of the slide features a blurred image of hands in business attire. One hand is holding a white pen over a document, while another hand is pointing at a tablet. The tablet displays a bar chart with blue bars and a red trend line. The text is overlaid on the left side of the image.

City of Camas 2025 2nd Quarter Financial Review

Agenda

GENERAL ECONOMY DURING SECOND QUARTER
2025

REVENUE TRENDS

BUDGET STATUS

FUND BALANCE PROJECTION

CITY GROWTH

ASSET MANAGEMENT

INVESTMENTS

DEBT

OUTLOOK



2025 Second Quarter

Second Quarter
compared to
First Quarter

Avg. Mortgage
Rate HIGHER
6.72% v. 6.64%

Unemployment
Stable
4.1% v. 4.1%

Retail Sales
(% change yr.)
LOWER
3.5% v. 4.9%

CPI (national)
HIGHER
2.7% v. 2.4%

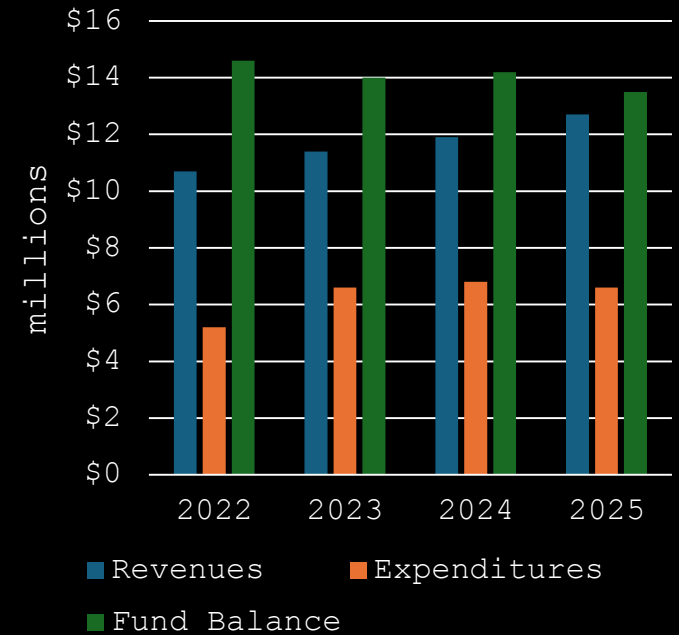
Avg. Gas Prices
STABLE
\$3.15 v. \$3.16

- Labor Market growth slows with unemployment stable
- Inflation remains
- Consumer spending and personal income fell though growth over year is still healthy
- Locally building permits remain steady



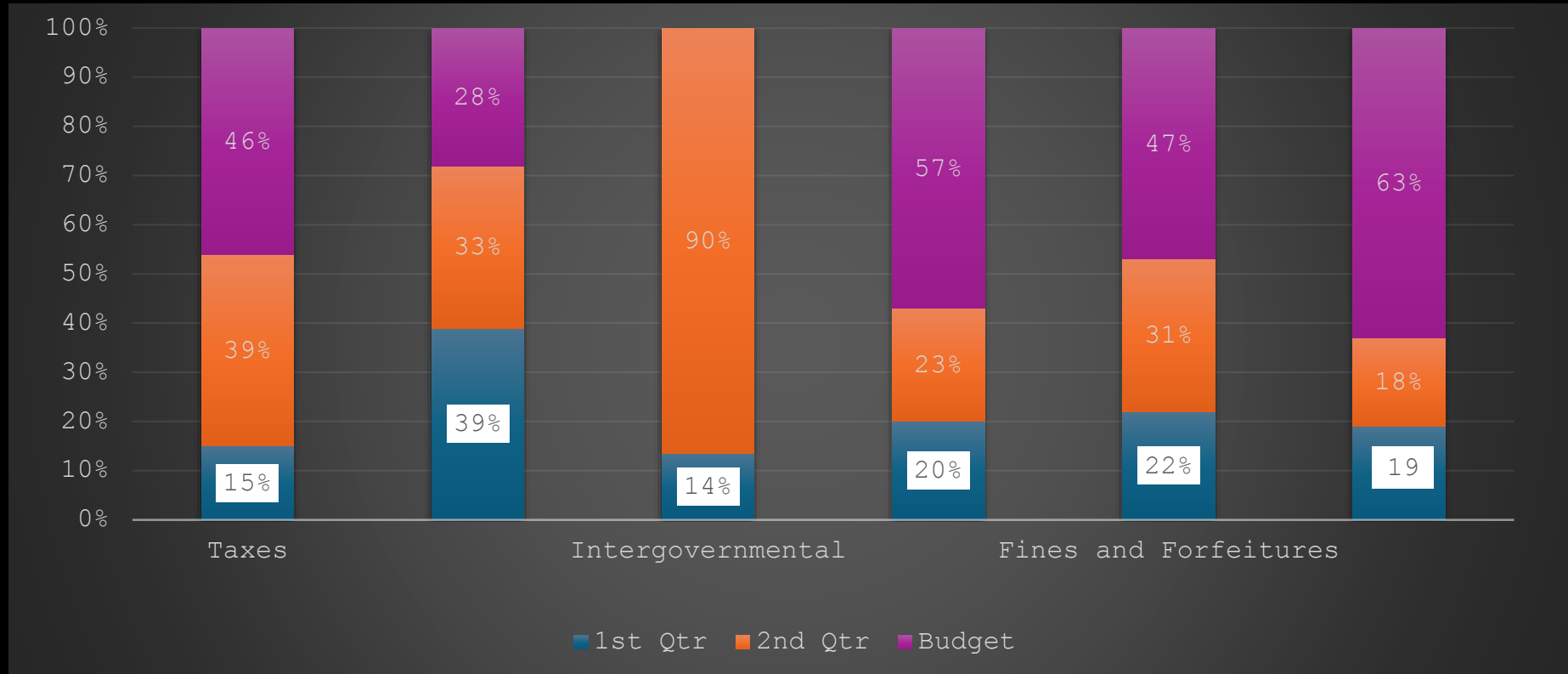
General Fund Highlights

	2022 Second Quarter	2023 Second Quarter	2024 Second Quarter	2025 Second Quarter
Net revenues (less transfers)	\$10,734,327	\$11,442,925	\$11,918,811	\$12,715,394
Net expenditures (less transfers)	\$5,150,920	\$6,623,316	\$6,771,299	\$6,550,921
Net Cash Flow	\$5,583,407	\$4,819,609	\$5,147,512	\$6,164,473
% of Budget Spent	42%	45%	43%	45%
General Fund Balance	\$14,564,123	\$13,986,135	\$14,228,637	\$13,508,026
Overall Cash and Investments for All Funds	\$100,801,325	\$115,932,030	\$121,801,158	\$107,773,808
	Includes Bond Proceeds	Includes Bond Proceeds	Includes Bond Proceeds	Includes Bond Proceeds

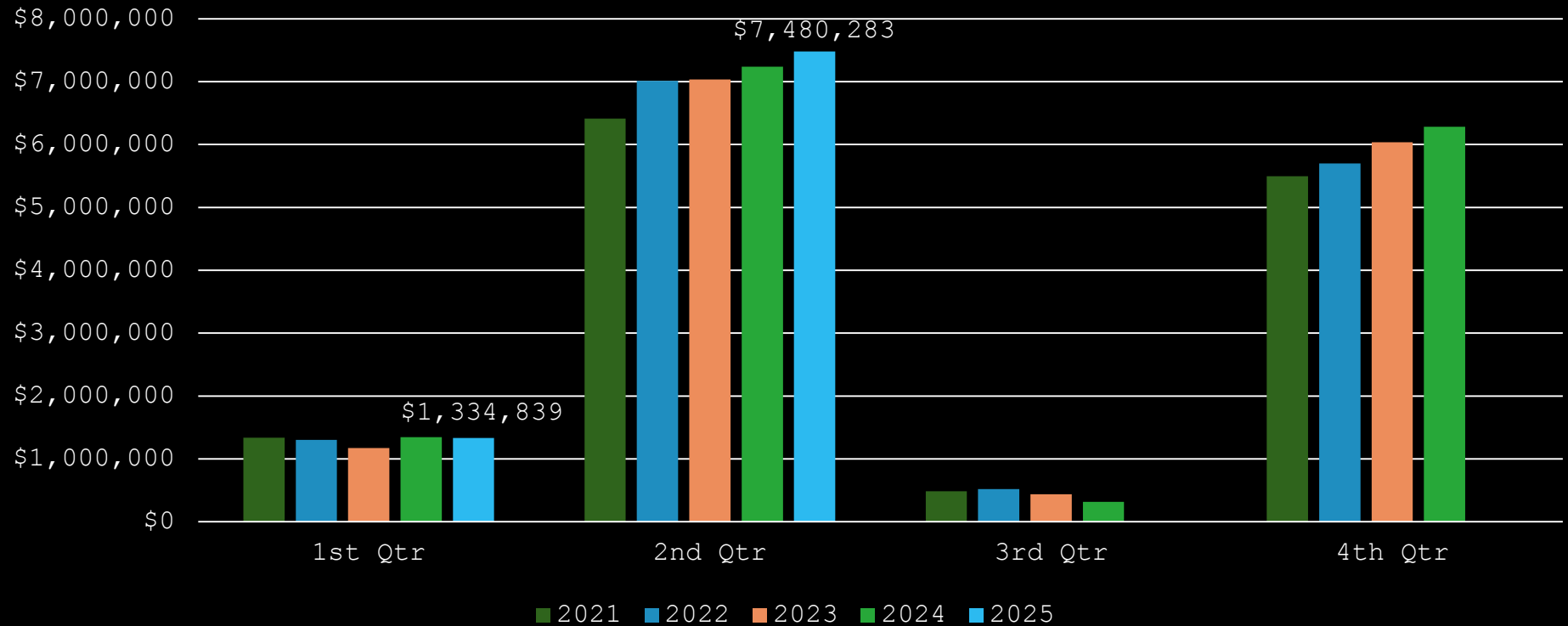


This table illustrates the cash flow of the General Fund

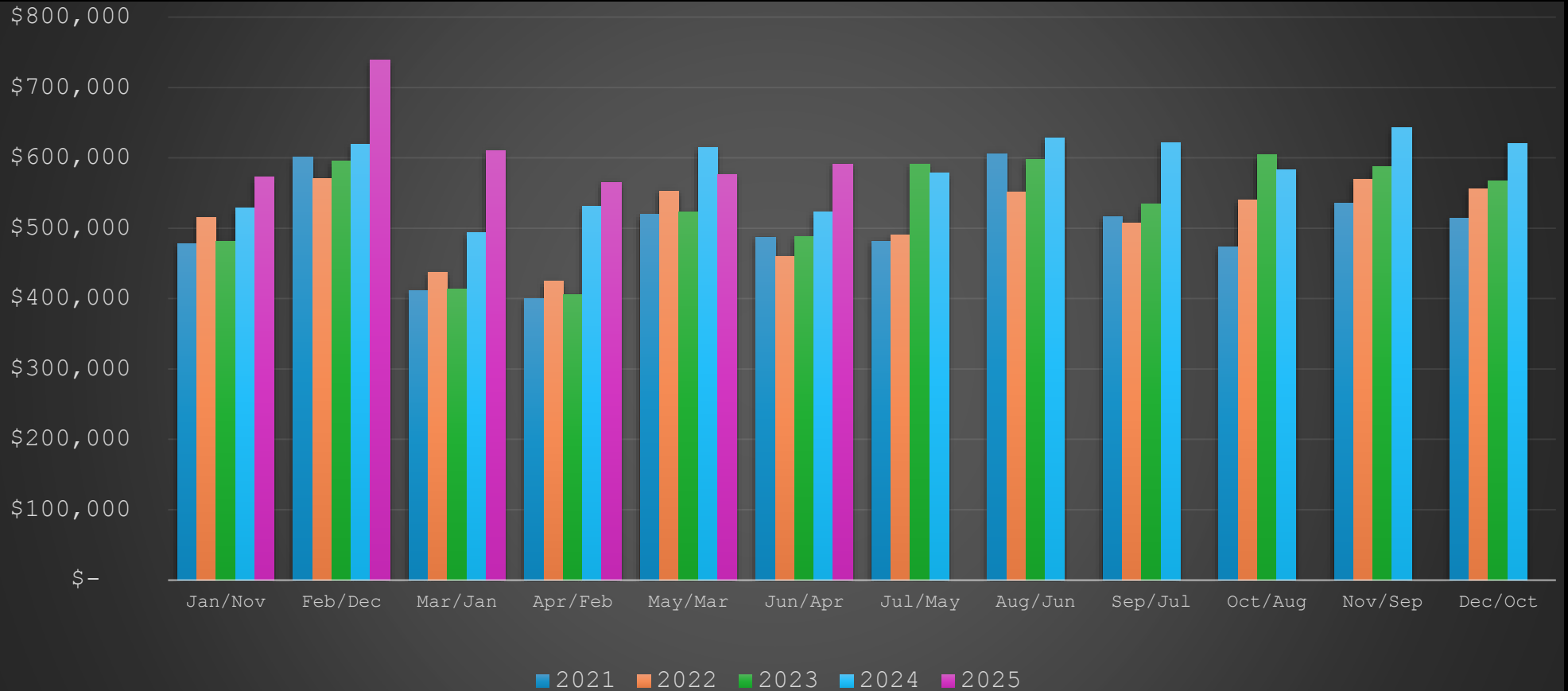
General Fund Revenues



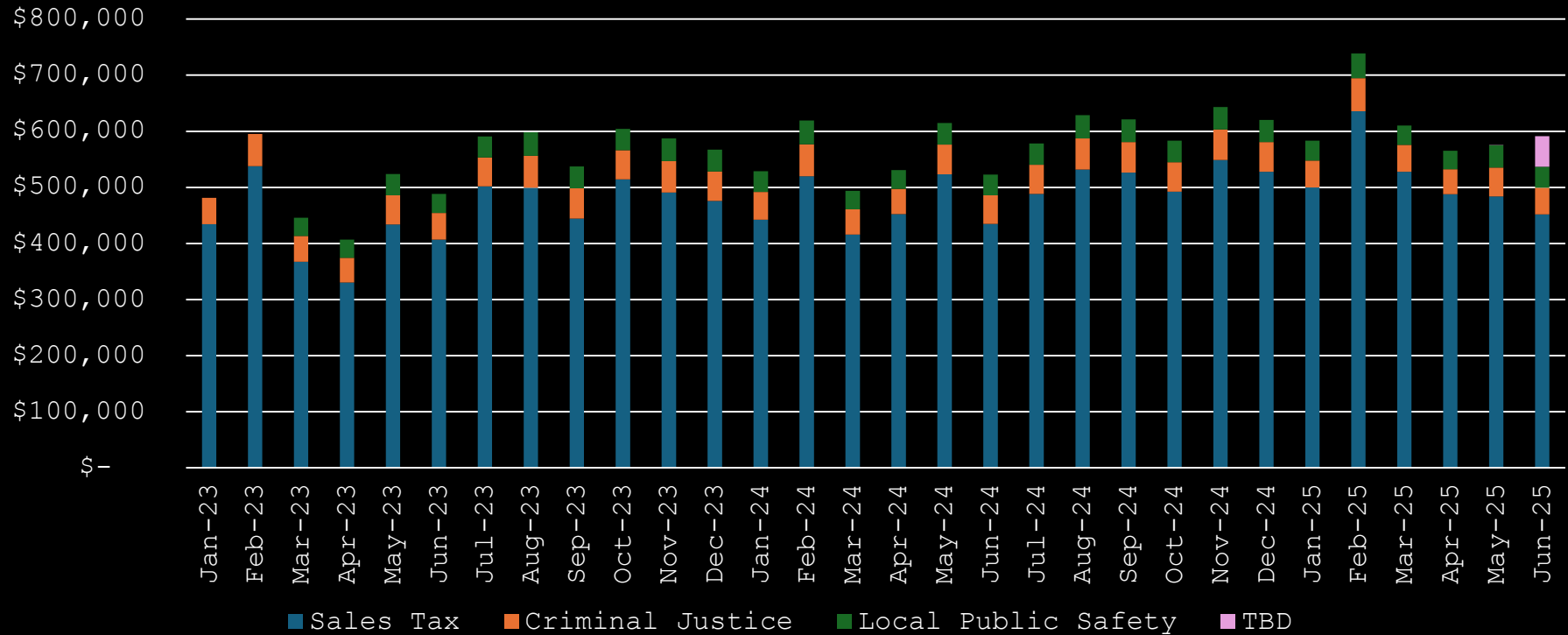
Property Tax Collections



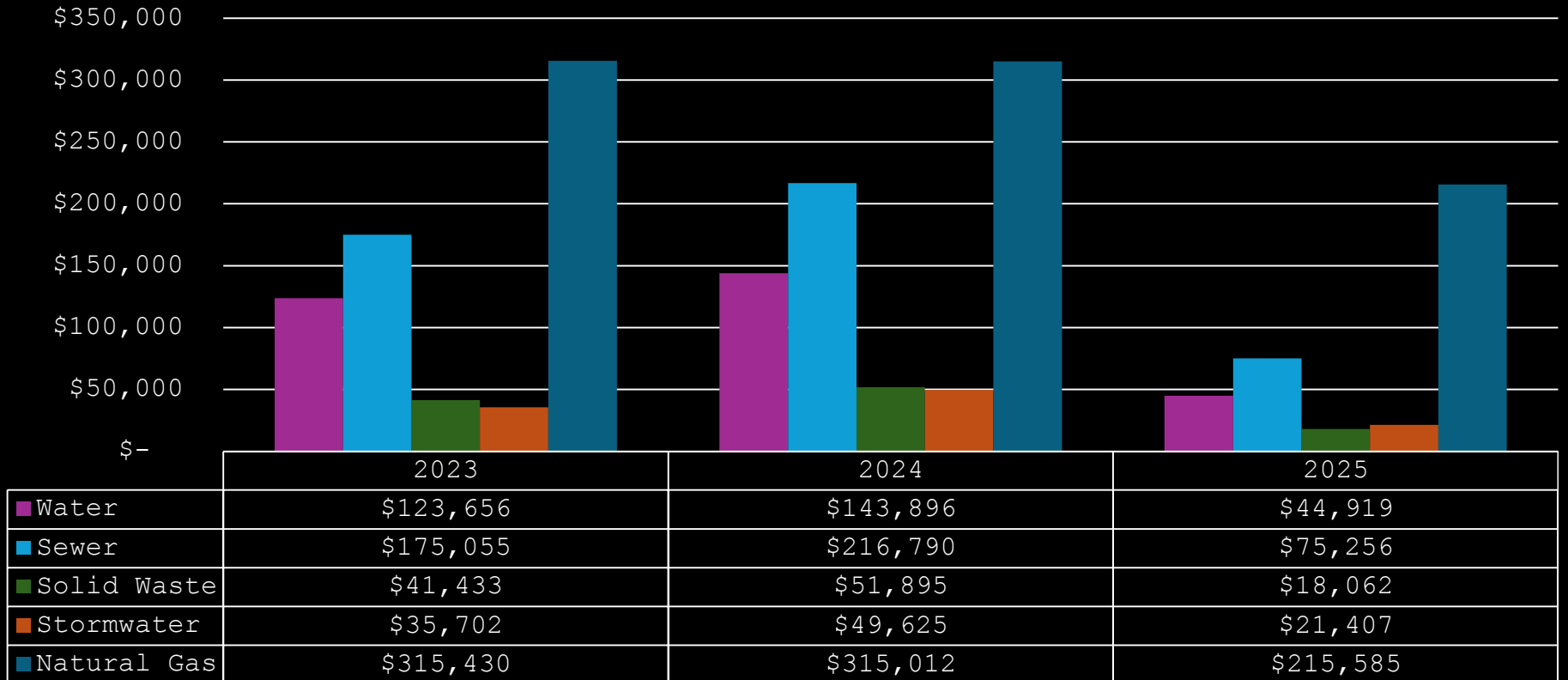
Sales and Use Tax



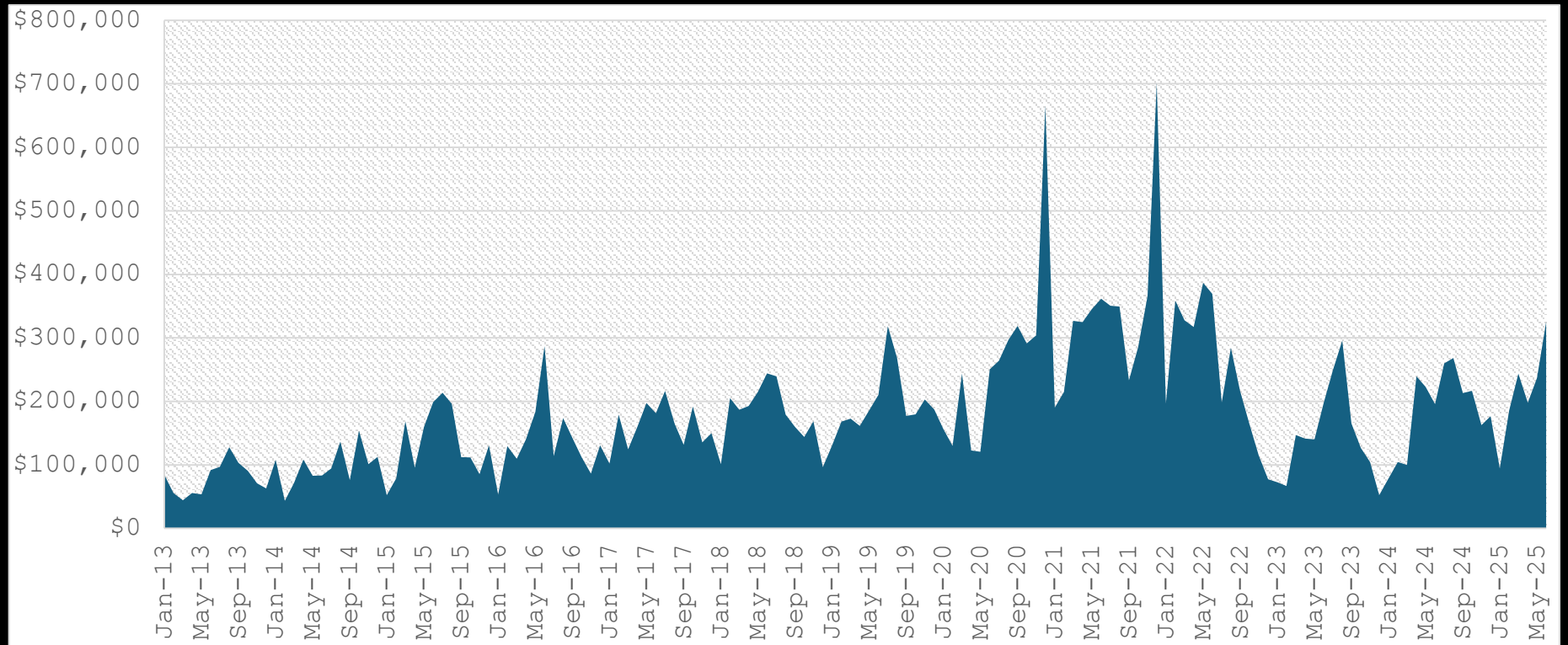
Sales and Use Tax Breakdown



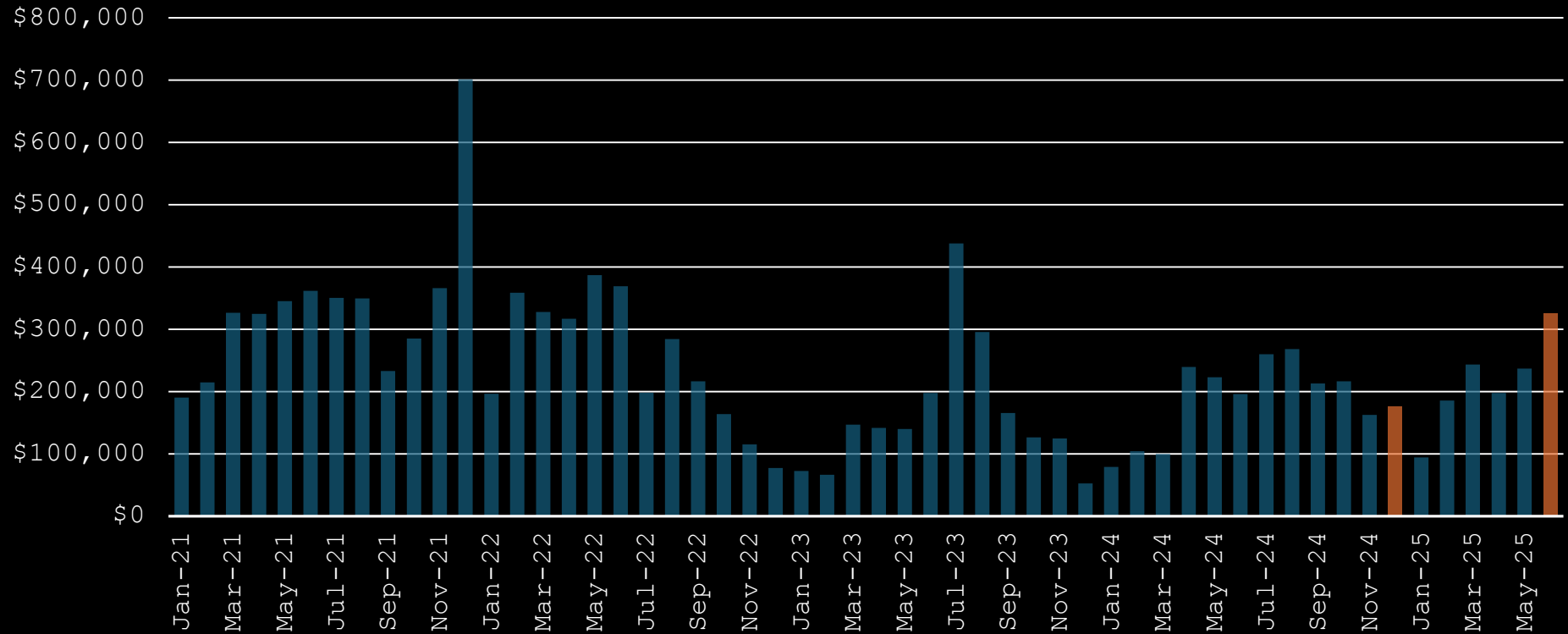
Utility Tax Collections



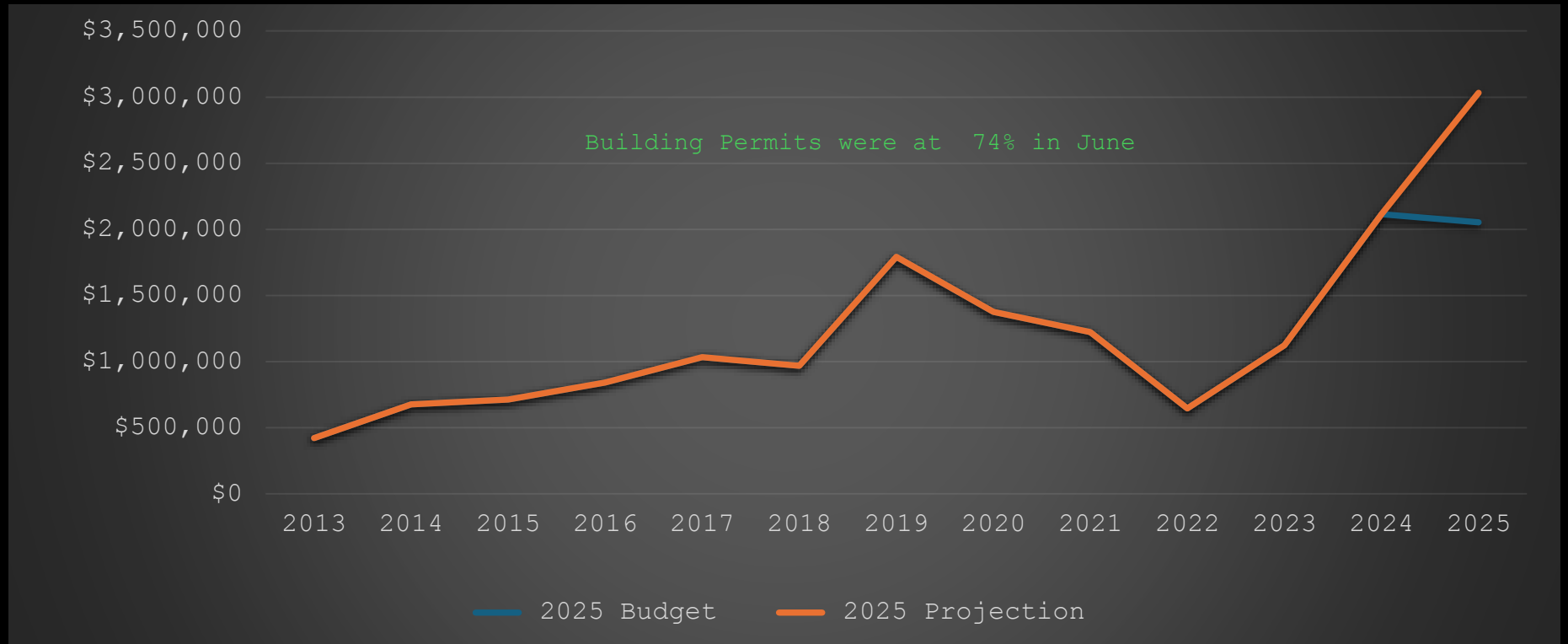
Real Estate Excise Tax



Real Estate Excise Tax



Building Permits

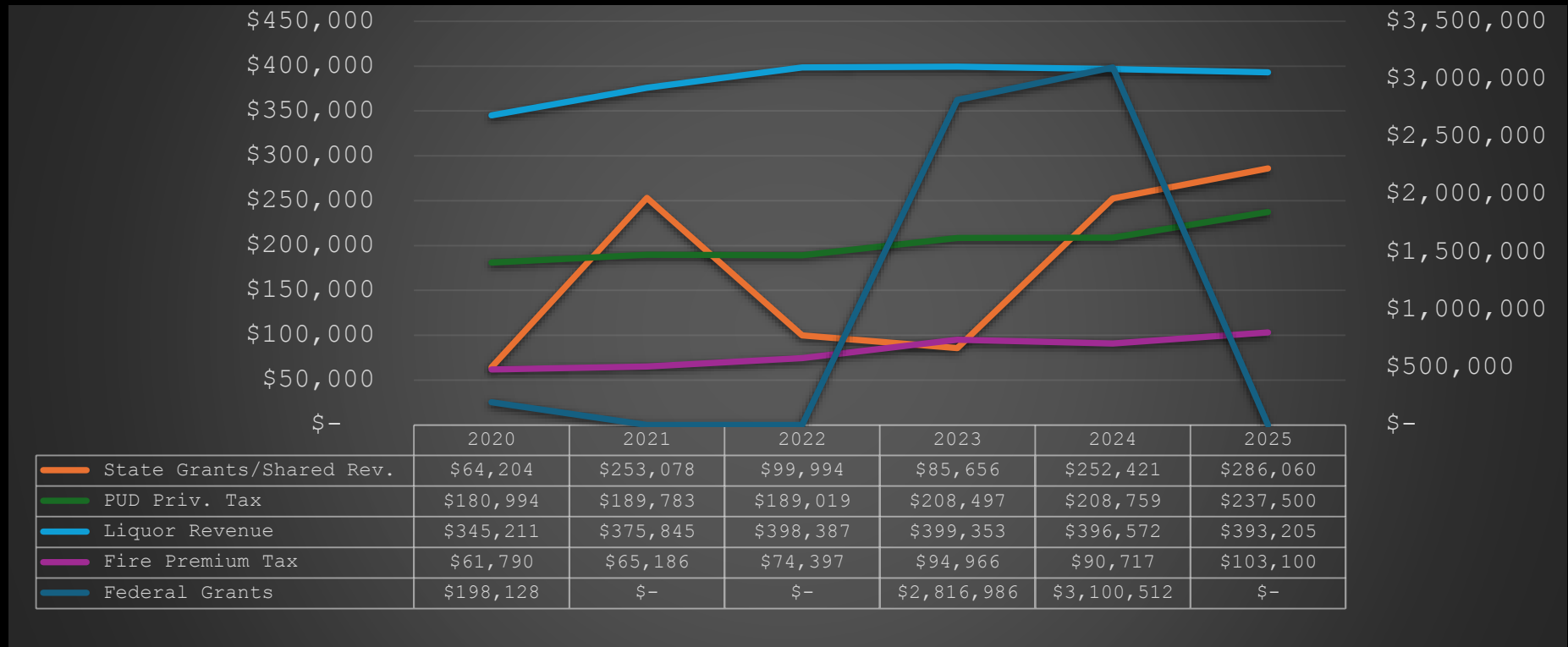


Permit Comparison on 2023-2025

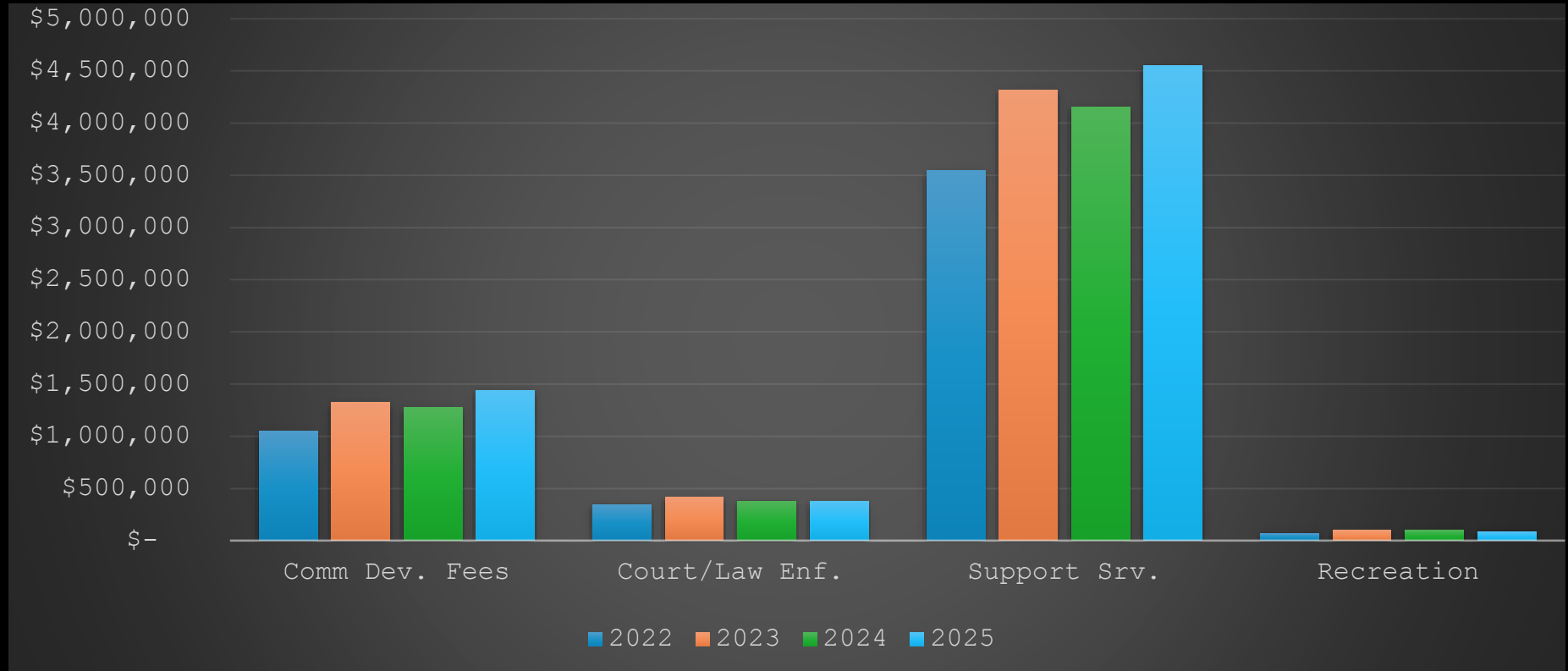
Total Permits Issued



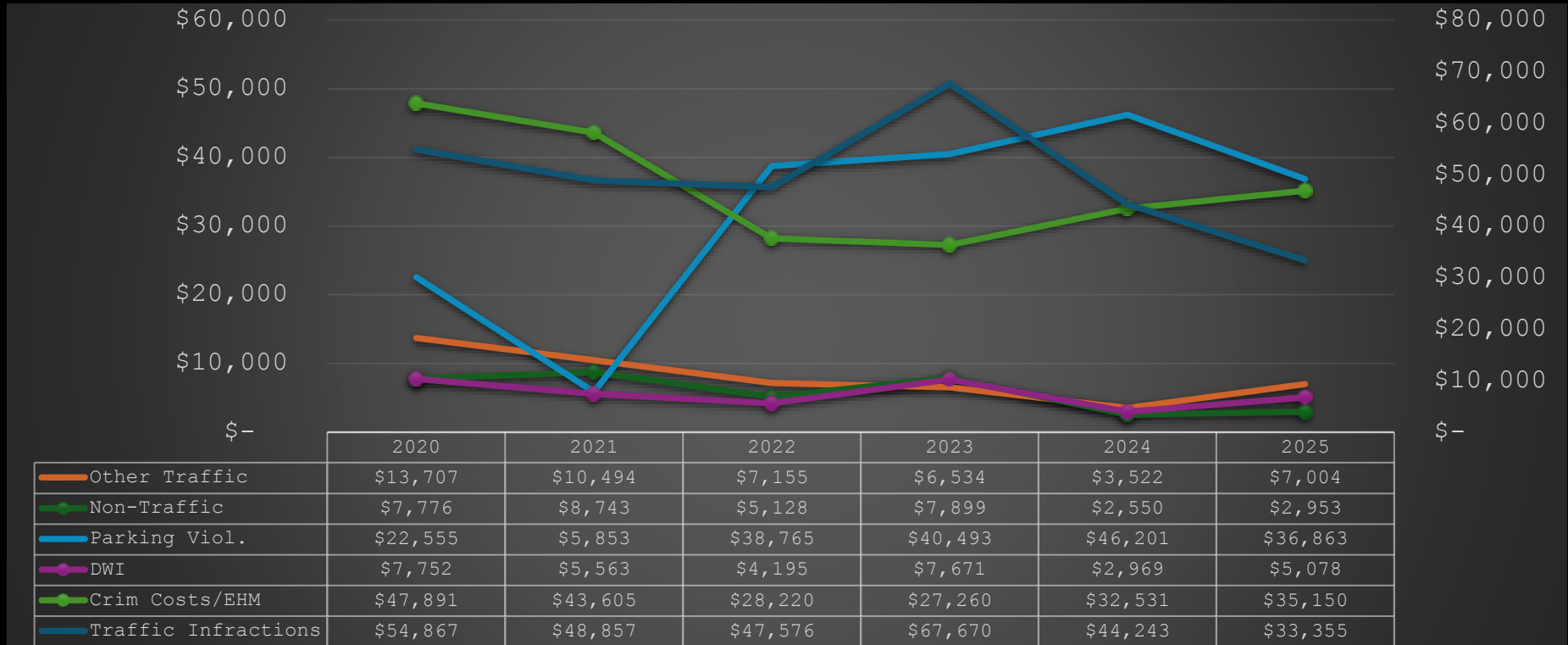
Intergovernmental



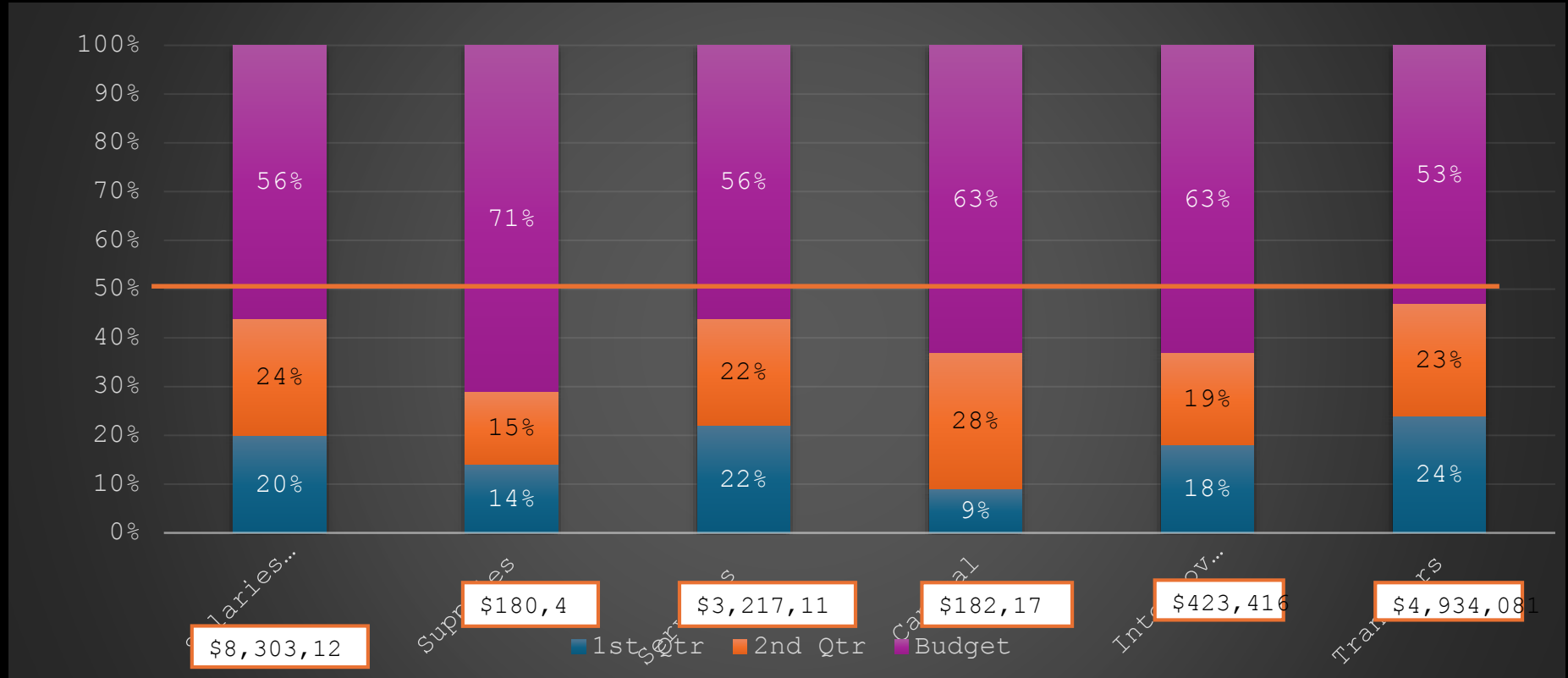
Charges for Services



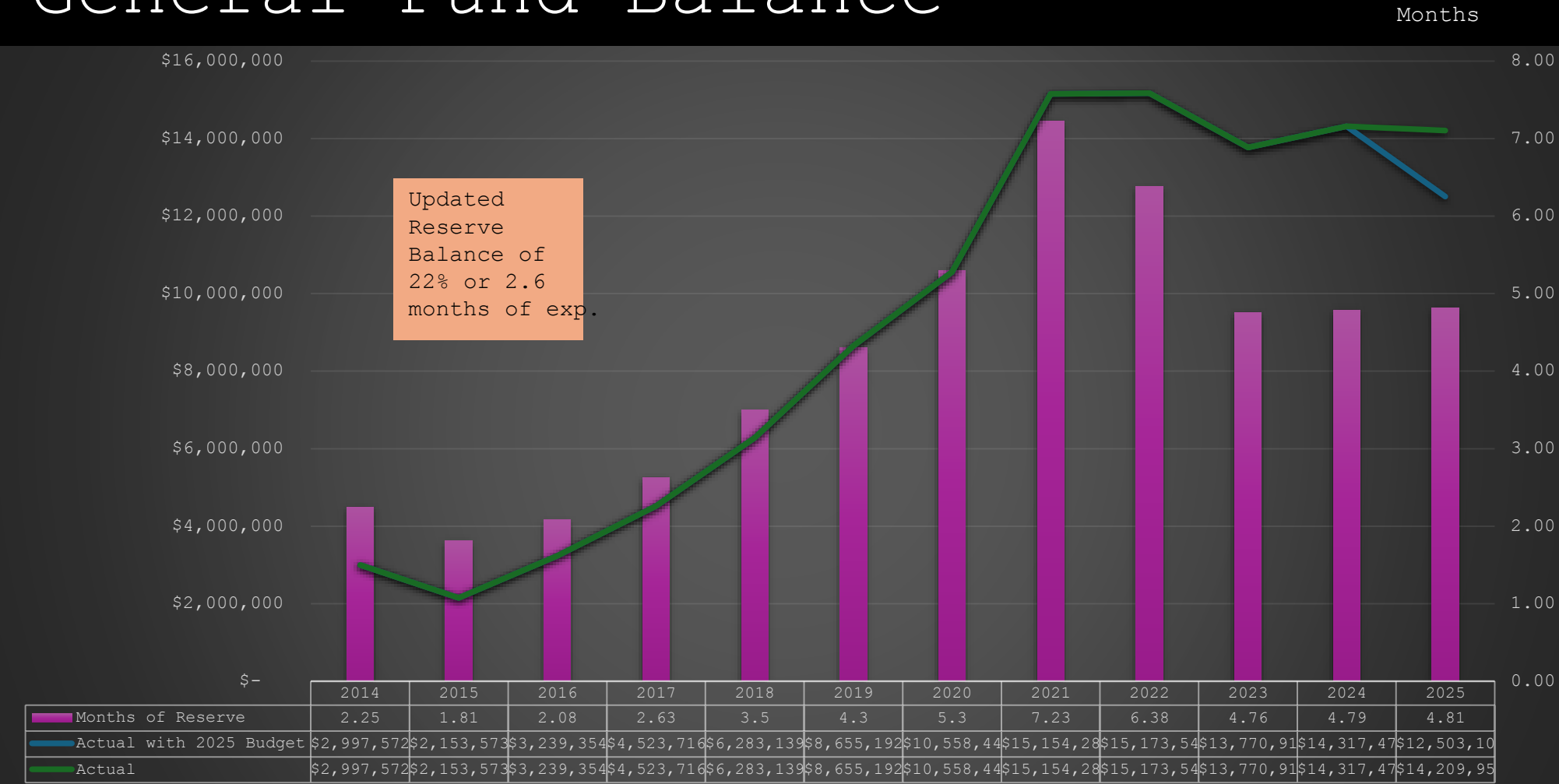
Fines and Forfeitures



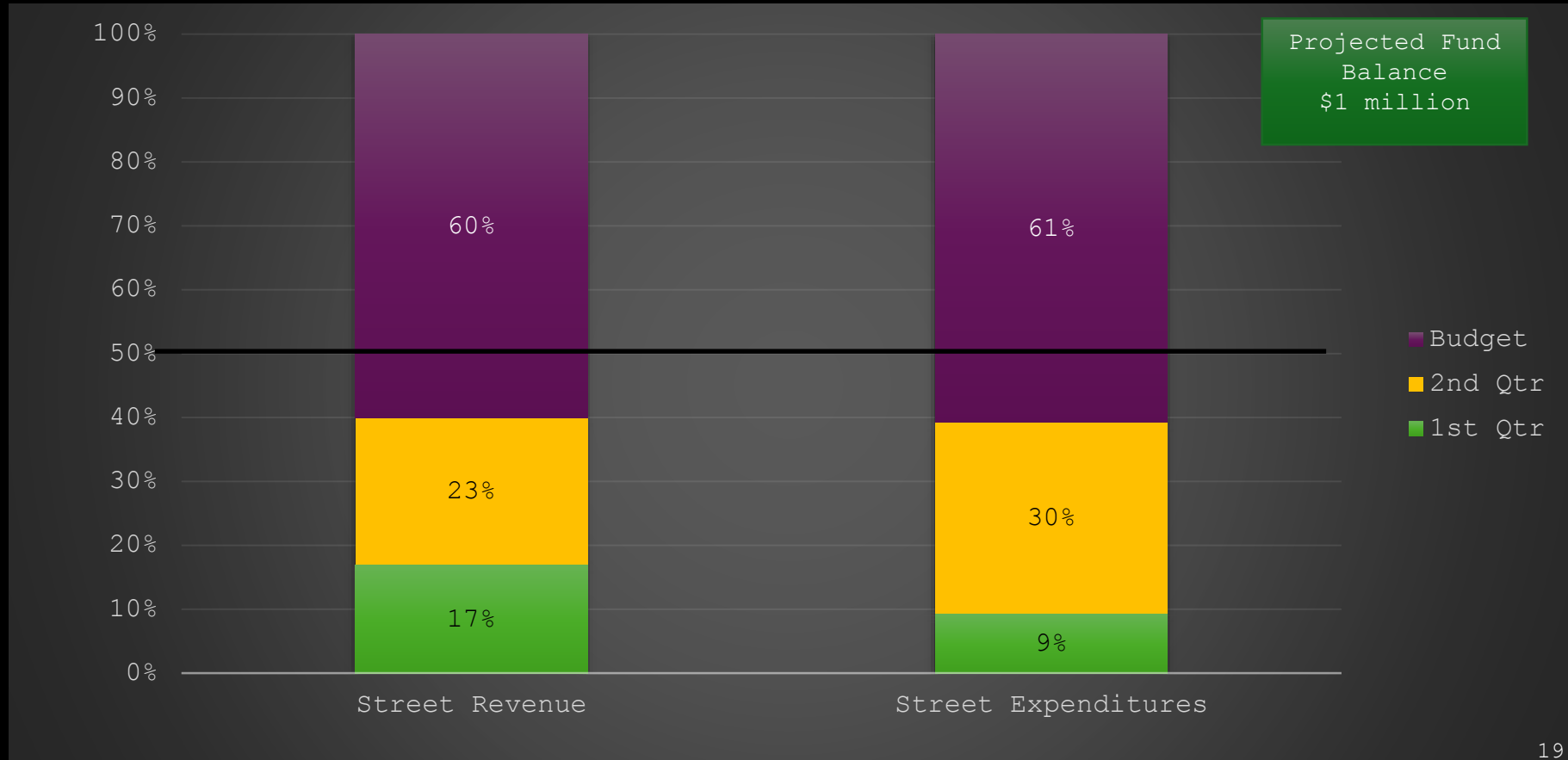
General Fund Expenditures



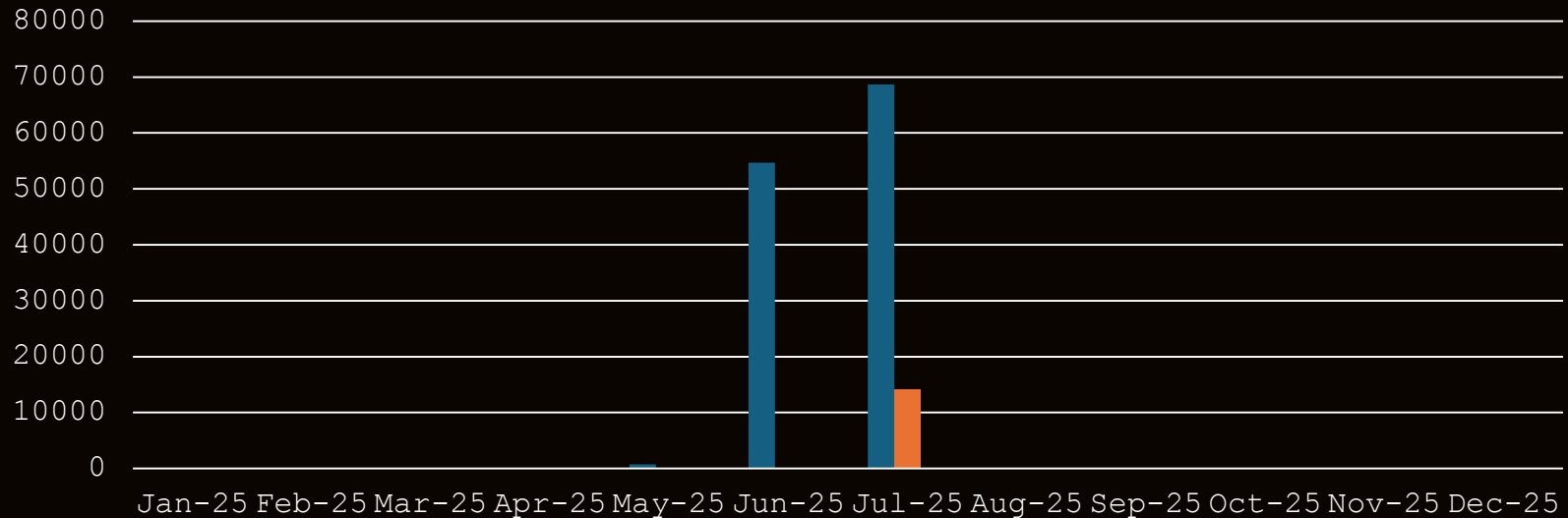
General Fund Balance



Streets

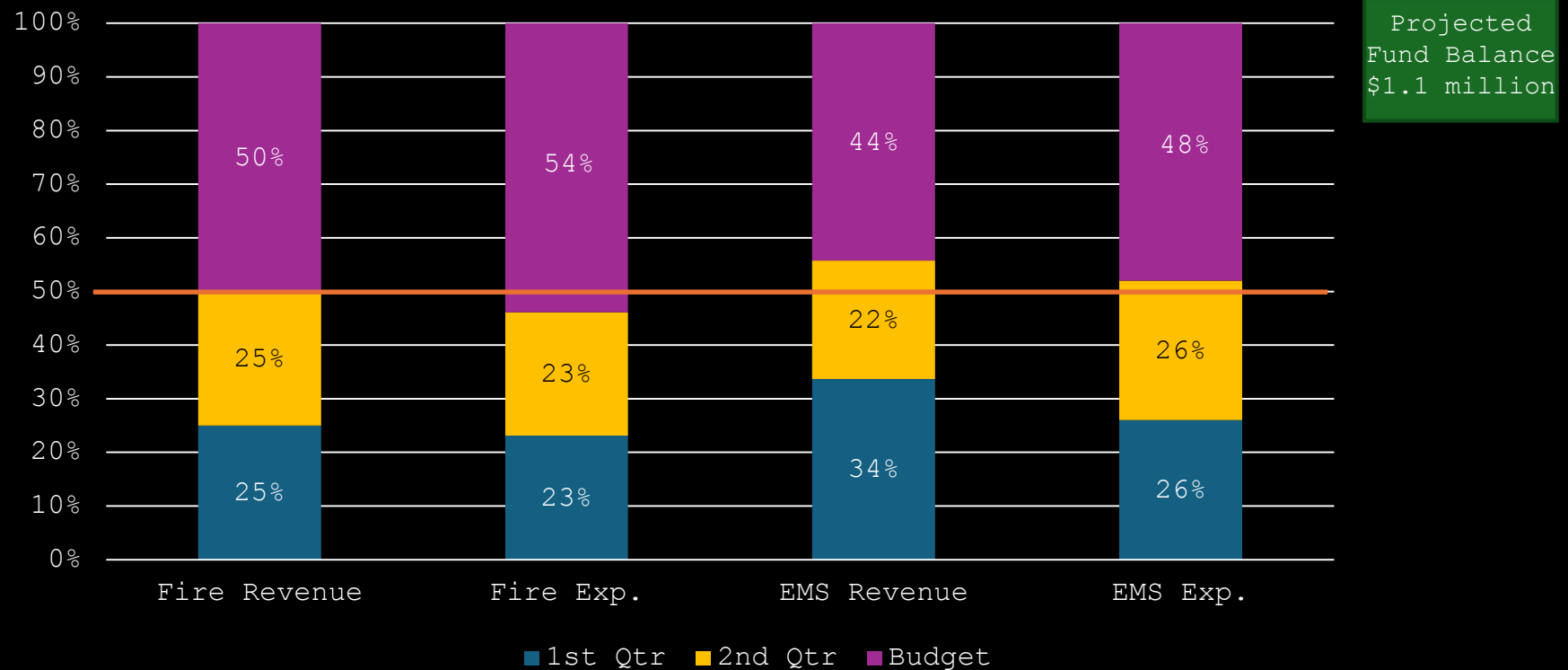


Transportation Benefit District – 2025

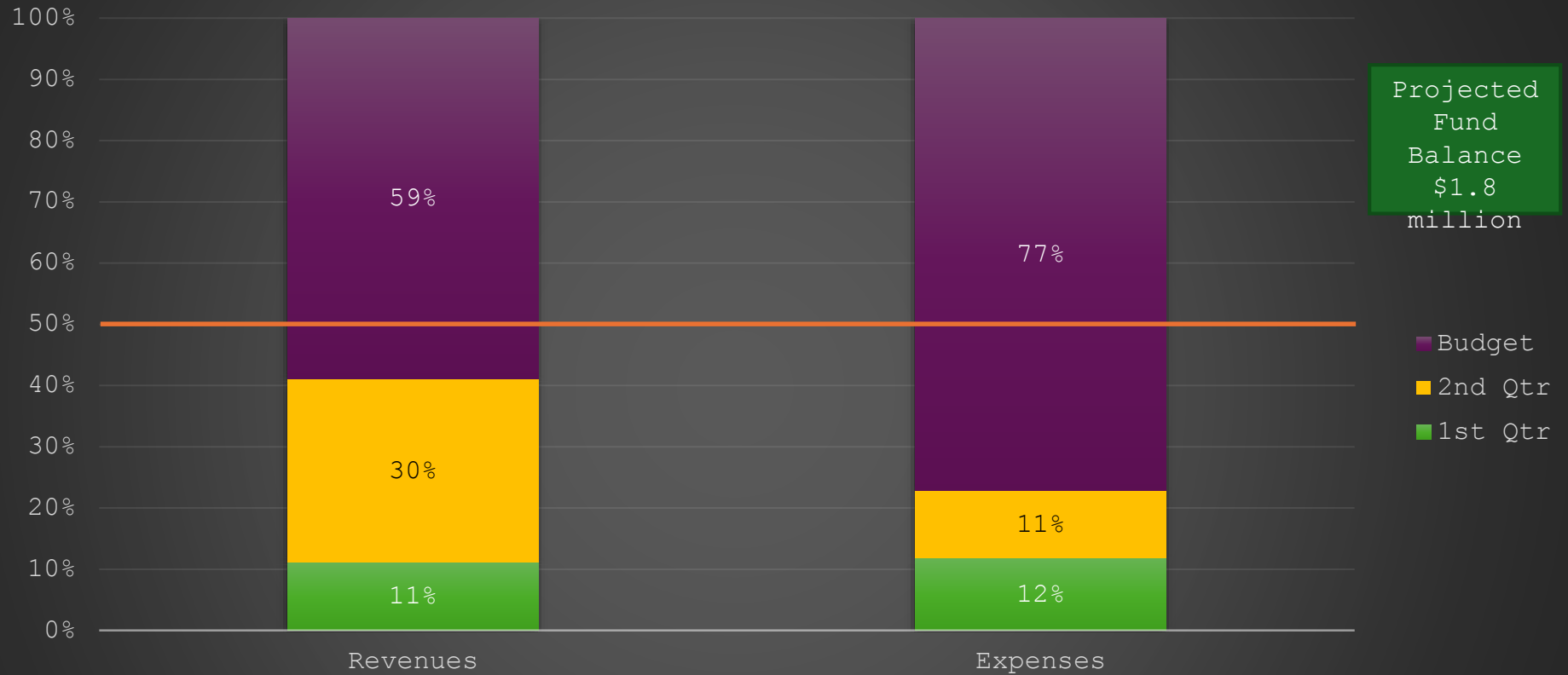


	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25
■ Sales Tax					\$758	\$54,69	\$68,66					
■ Licensing Fees							\$14,15					
■ Street Projects												

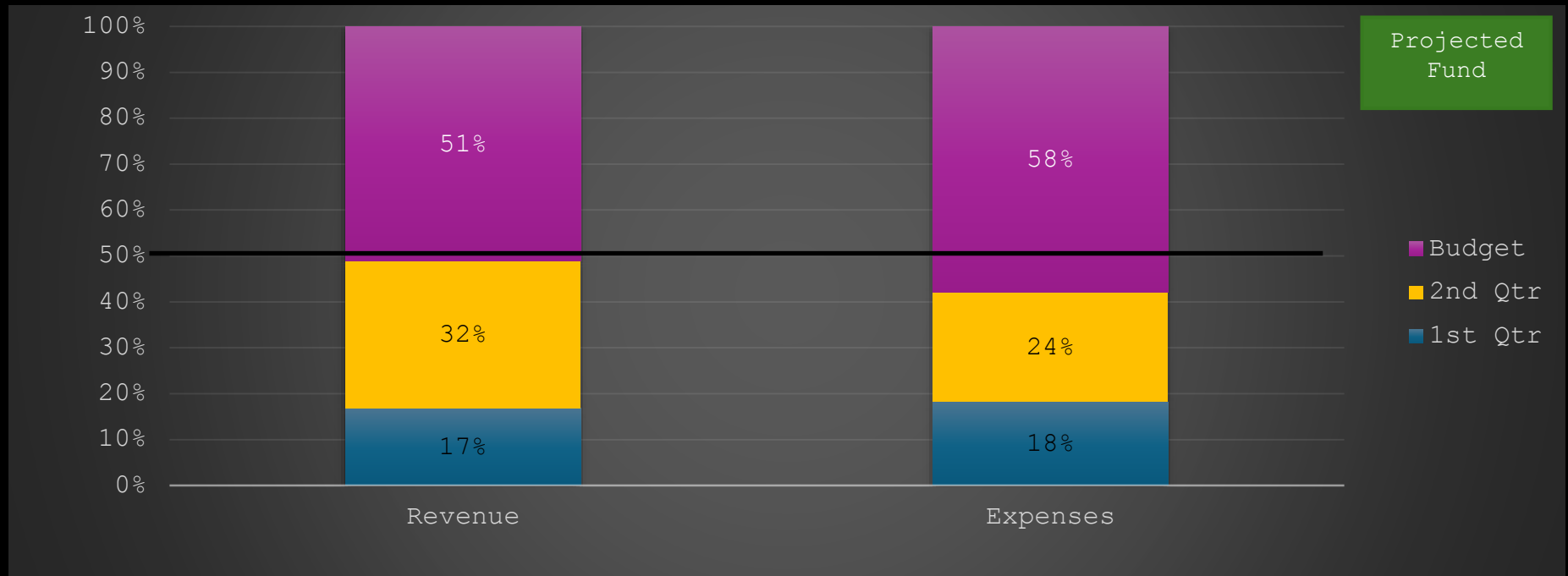
Camas/Washougal Fire and EMS



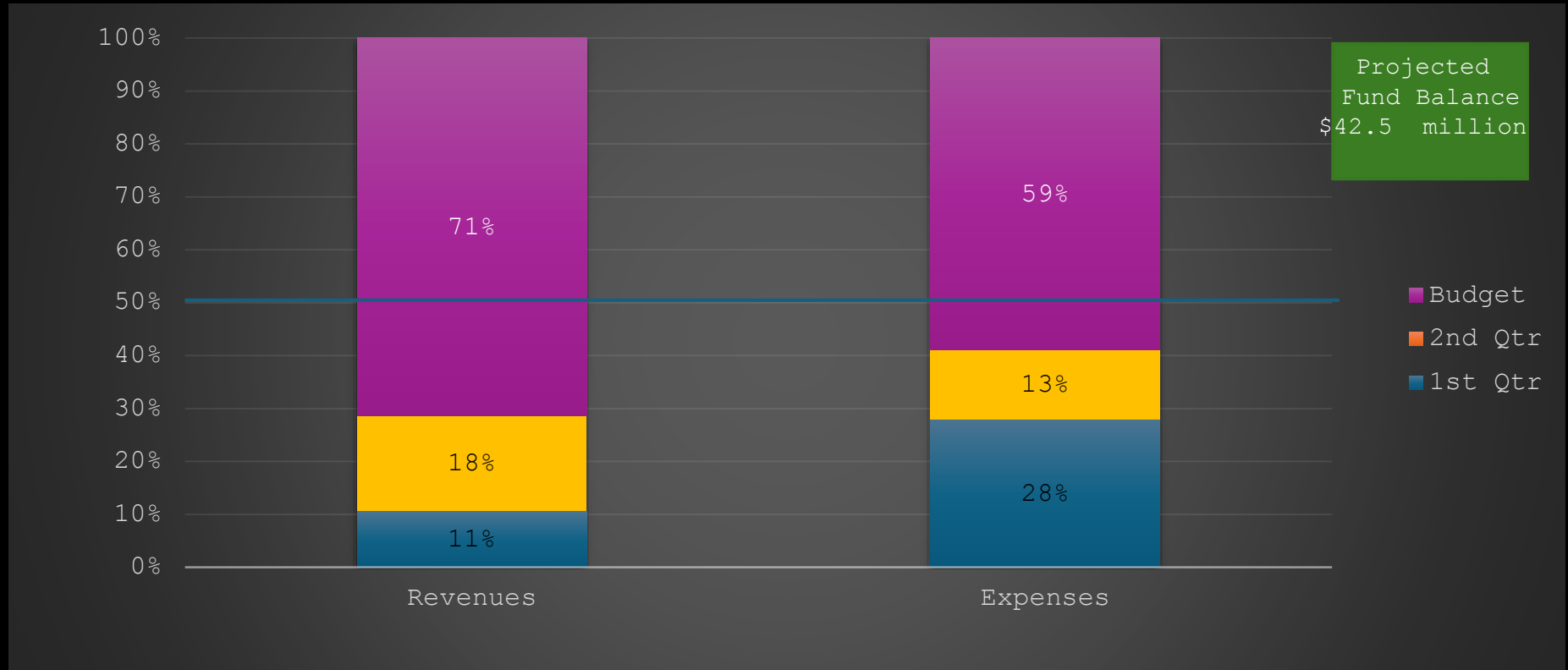
Storm Water



Solid Waste



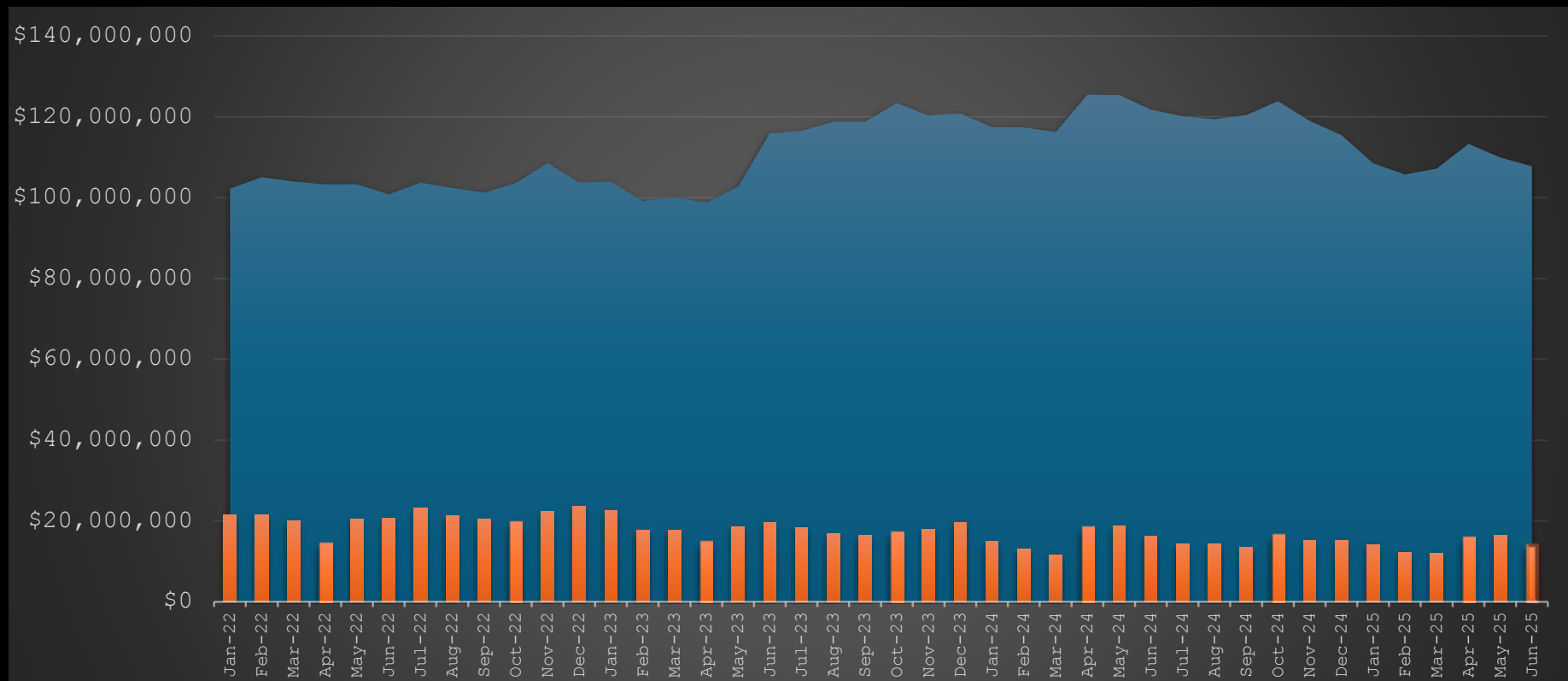
Water/Sewer



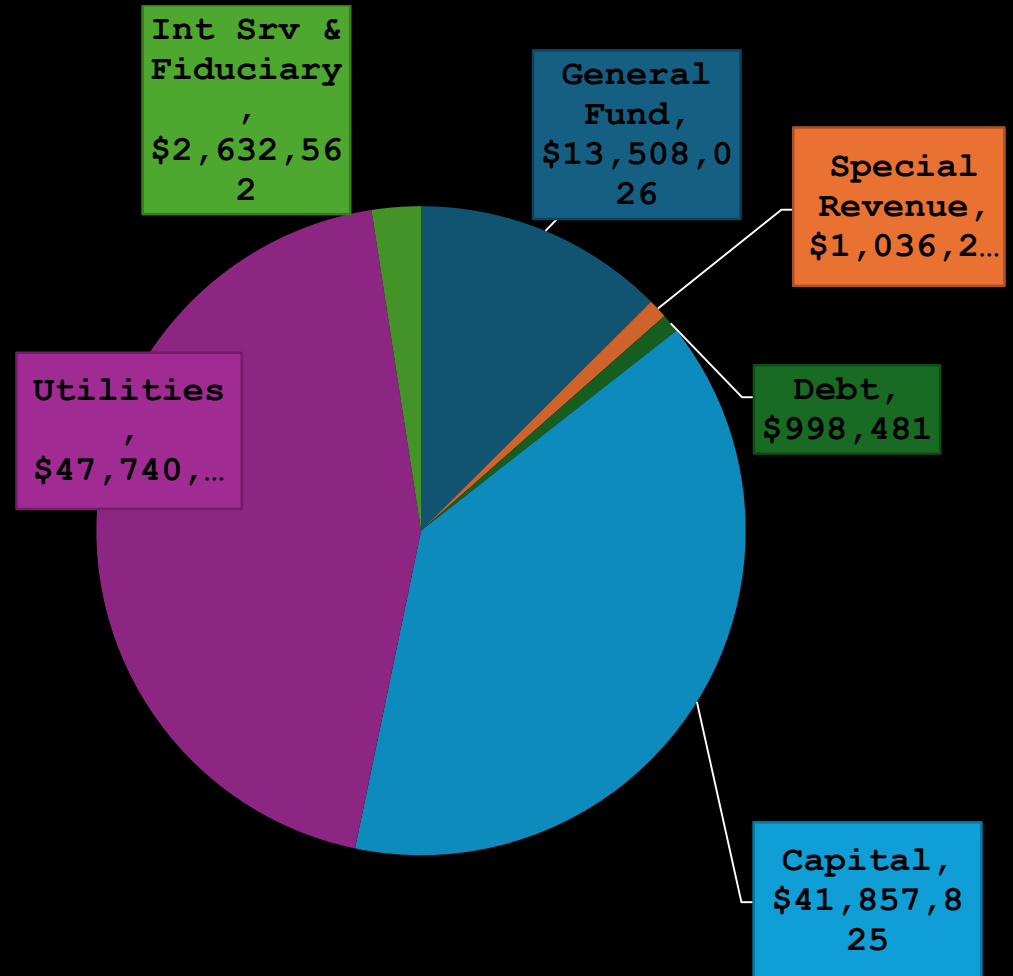
Top Ten Capital Projects Status

Project	2025 Budget	Actual YTD	Funding
Fire Station HQ	\$12,500,000	\$349,382	2025 UTGO Bonds
WWTP Upgrades	\$9,000,000	\$817,276	2025 Rev Bonds
NW 38 th Ave Ph 3	\$7,775,200	\$3,563,754	Fed Grant
Lower Prune Hill Reservoir	\$6,575,524	\$2,424,825	2019 Rev Bonds
Ops Center Land	\$6,000,000	\$6,108,135	2025 Rev Bonds
Crown Park Impr	\$4,522,000	\$3,692,714	PIF, REET, Grant, 2023 LTGO Bonds
PFAS Well 13 Mitig	\$4,294,886	\$450,336	2025 Rev Bonds
Facil Major Maint	\$3,759,092	\$800,555	2023 LTGO Bonds
Street Preservation	\$3,296,259	\$1,309,133	Streets, 2023 LTGO Bonds, TBD
Veh & Equip Repl	\$2,049,188	\$1,087,653	ERR Rates

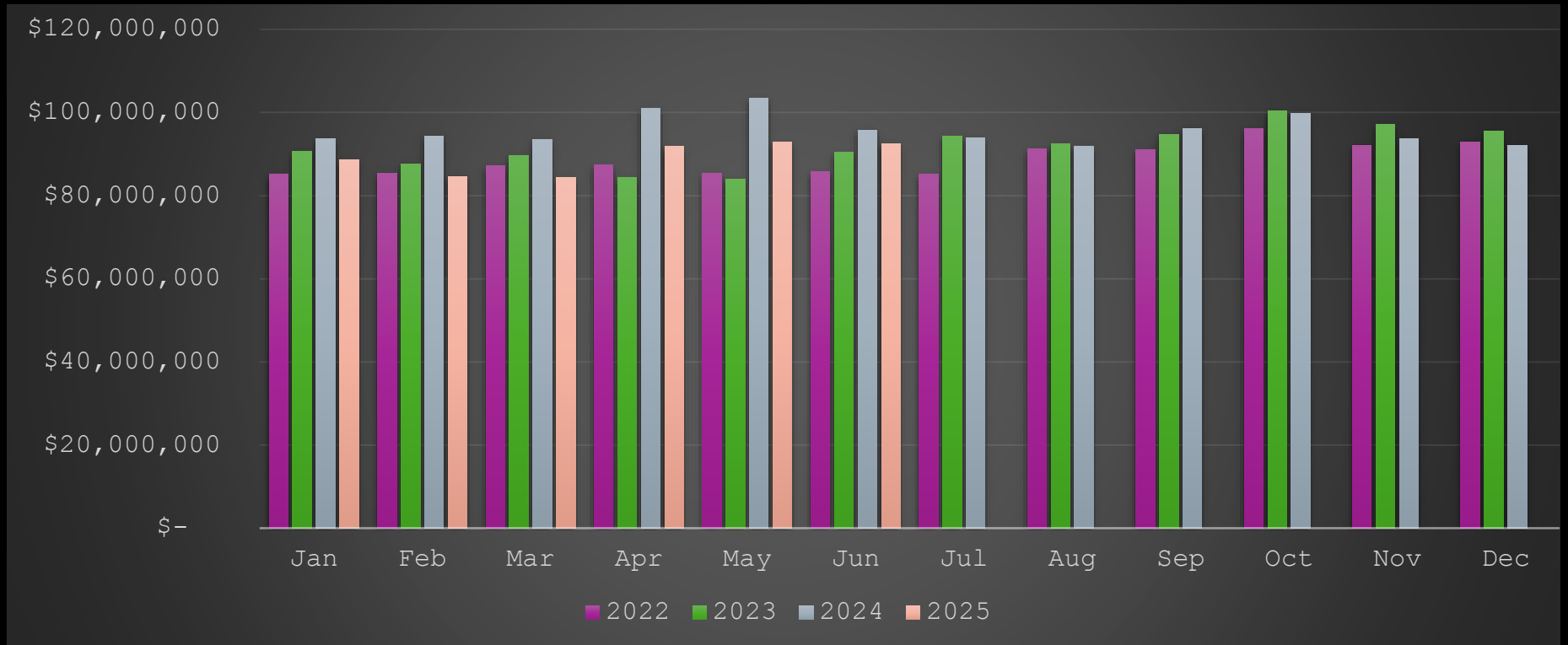
Cash and Cash Equivalent Assets



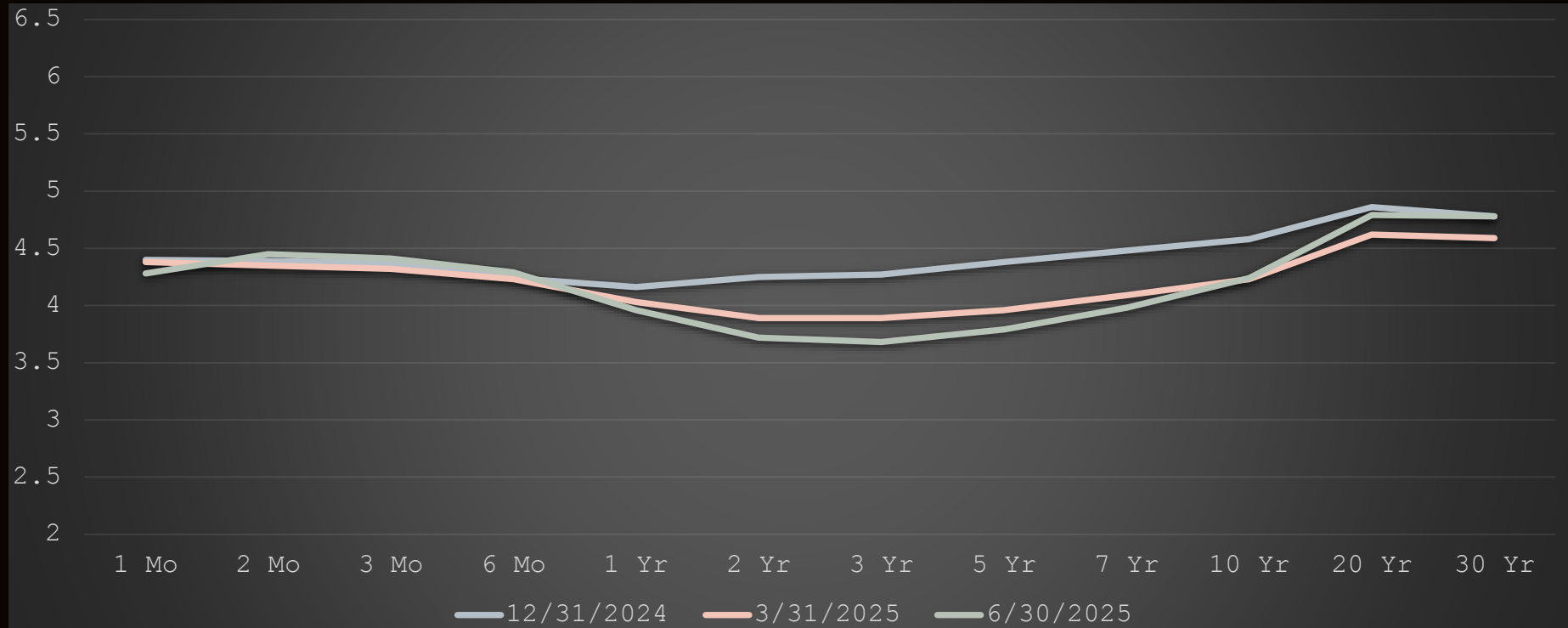
Fund Composition of Investment Portfolio



Investment Portfolio Balance



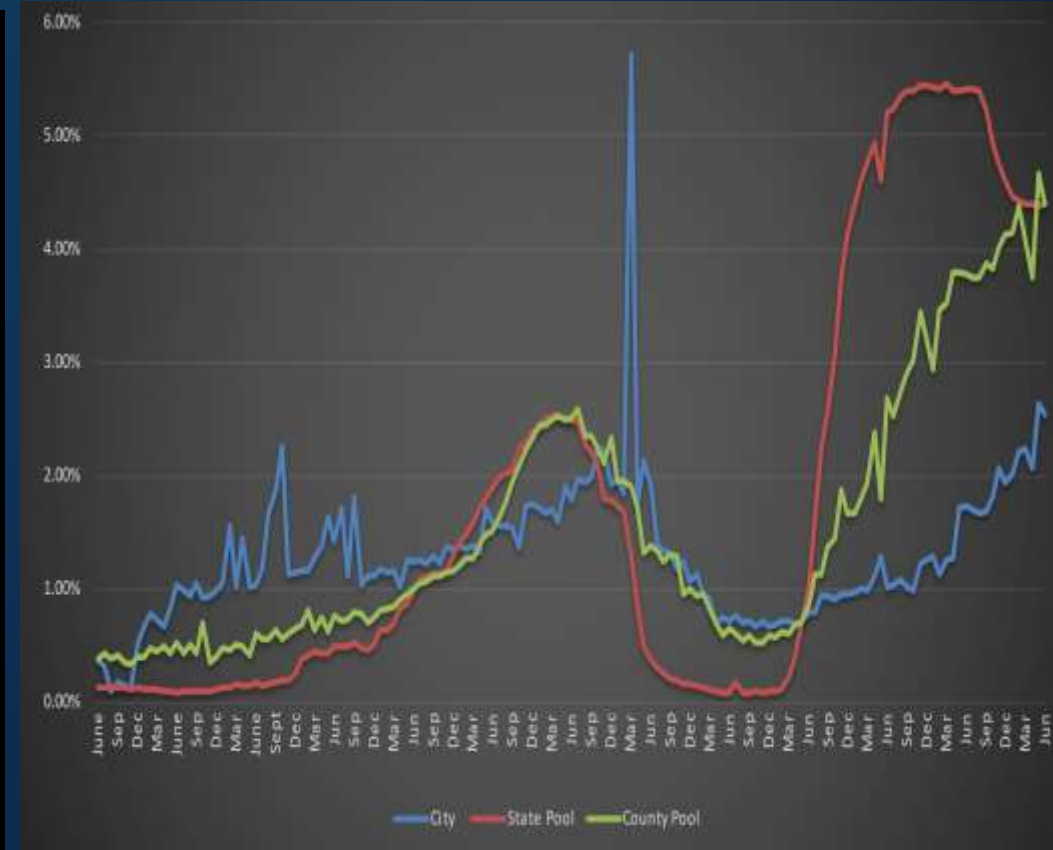
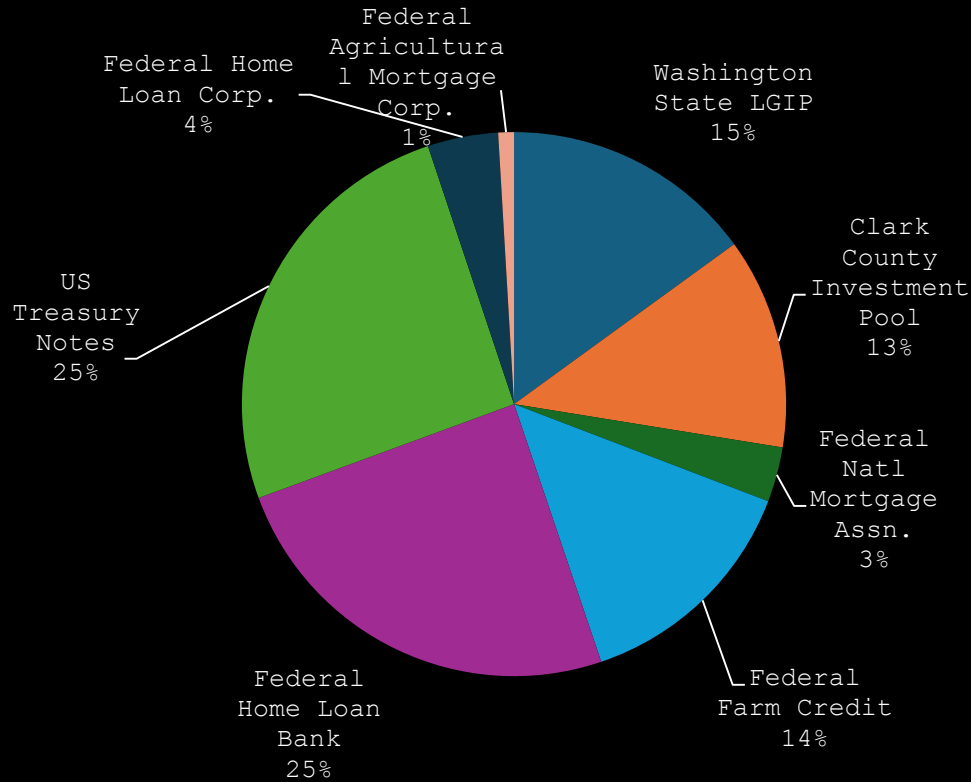
Yield Curve - Interest Rates



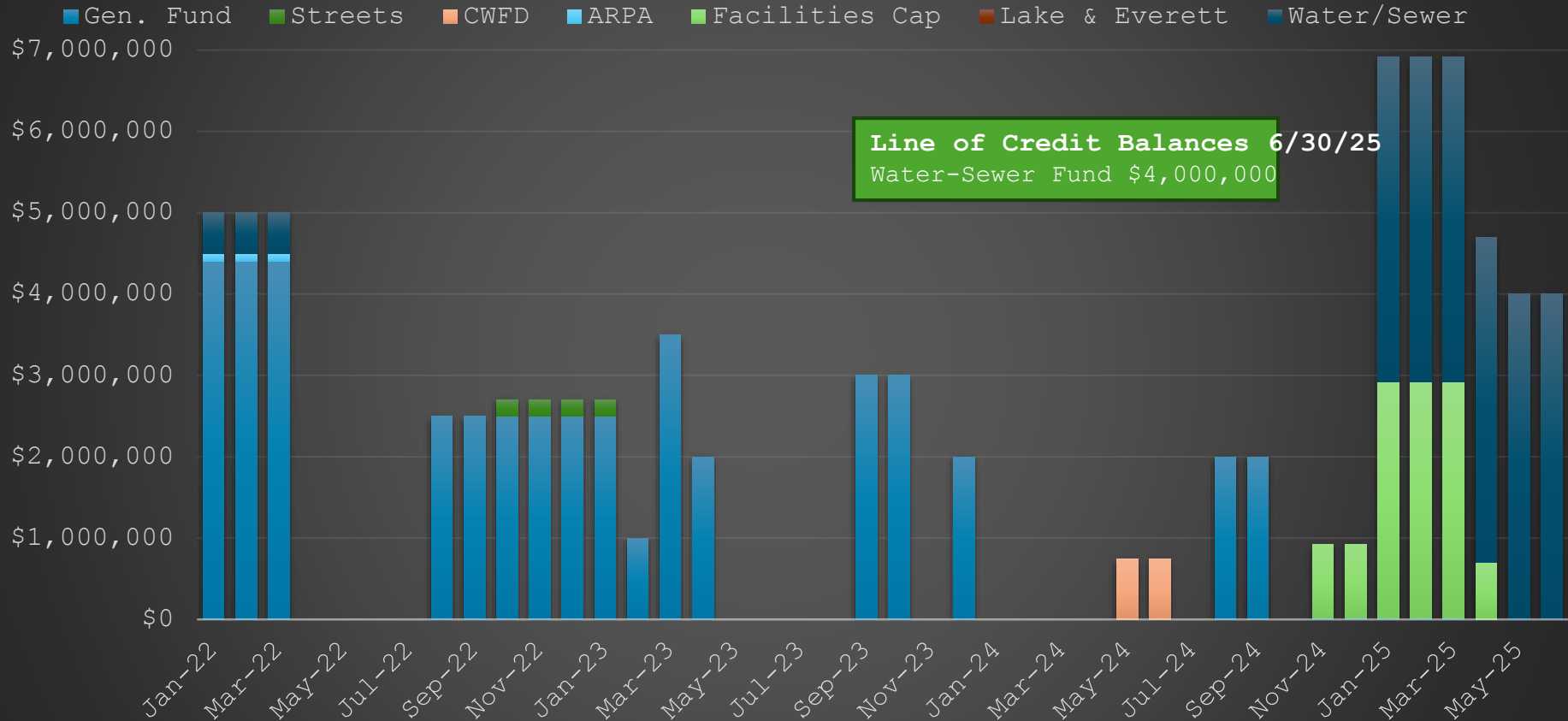
Investment Portfolio

Portfolio Performance
2013-2025

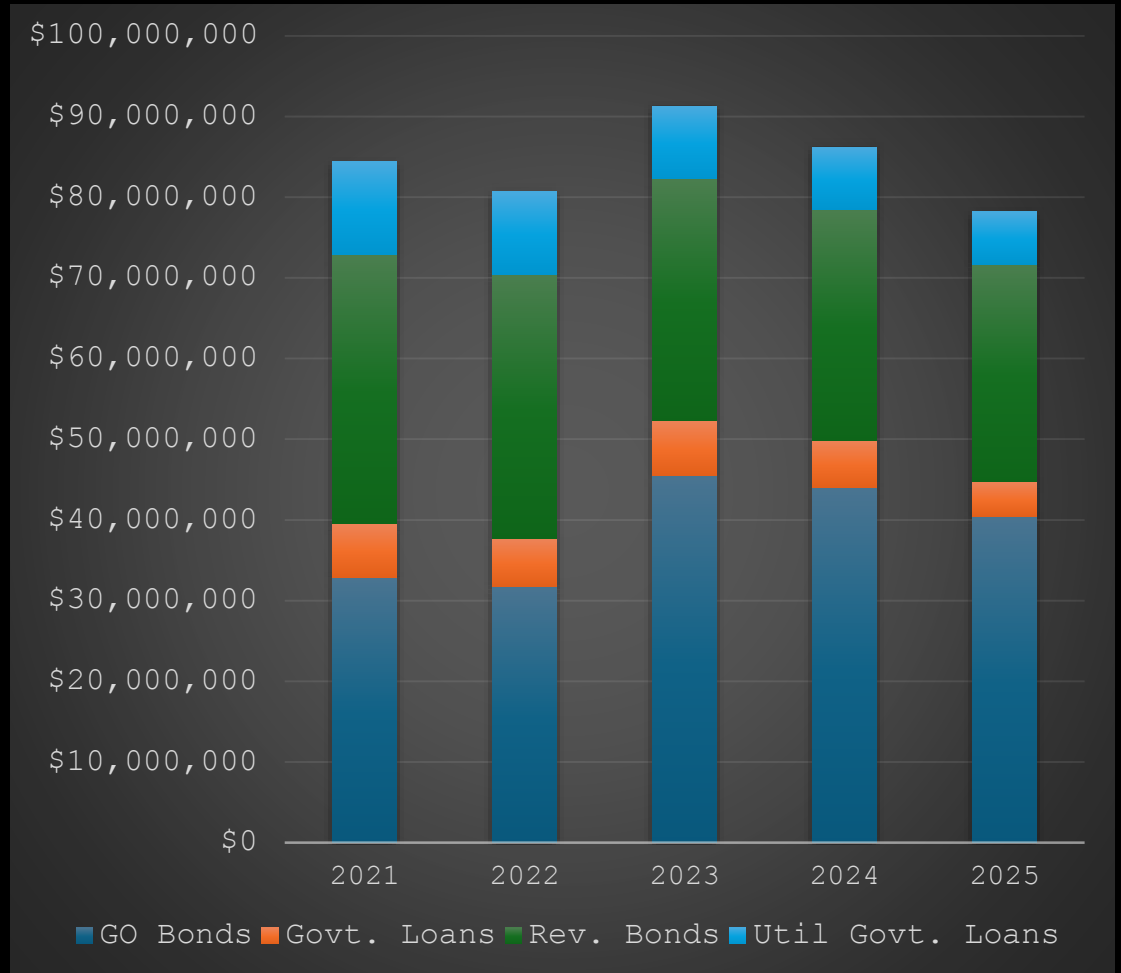
Portfolio Structure



Line of Credit

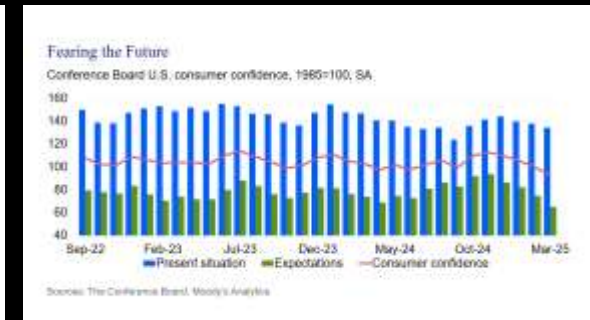
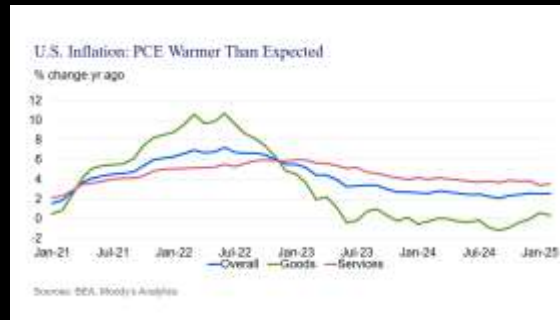
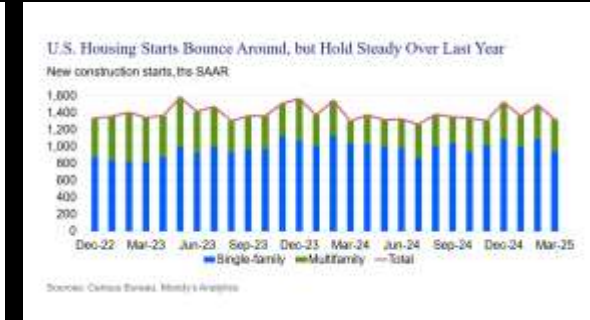
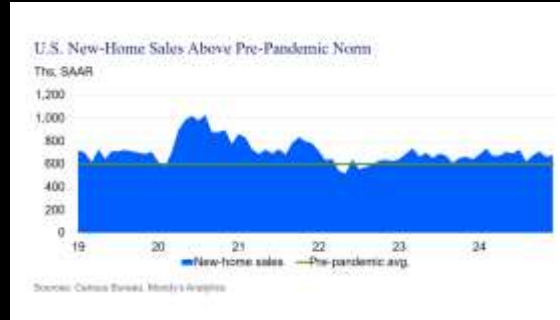


Debt Outstand ing



Outlook

- Anticipation of two interest rate cuts by the Federal Reserve – one in September and one in December
- Labor market projections to remain steady with unemployment expected to peak to 4.6% by end of 2026. (Moody's Analytics)
- Locally, commercial and residential projects seem to be moving forward. Expectations for higher sales taxes, property tax new construction and real estate excise taxes





Questions