City of Camas
2025 Third Quarter Financial Review

Agenda

GENERAL ECONOMY DURING THIRD QUARTER 2025

REVENUE TRENDS

BUDGET STATUS

FUND BALANCE PROJECTION

CITY GROWTH

ASSET MANAGEMENT

INVESTMENTS

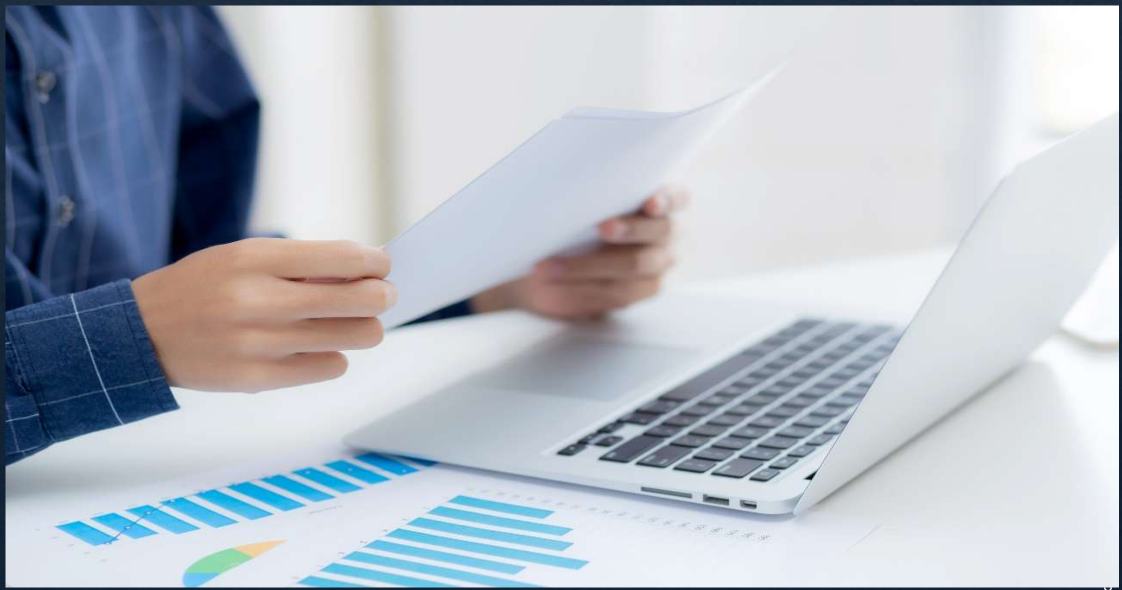
DEBT

OUTLOOK

2025 Third Quarter

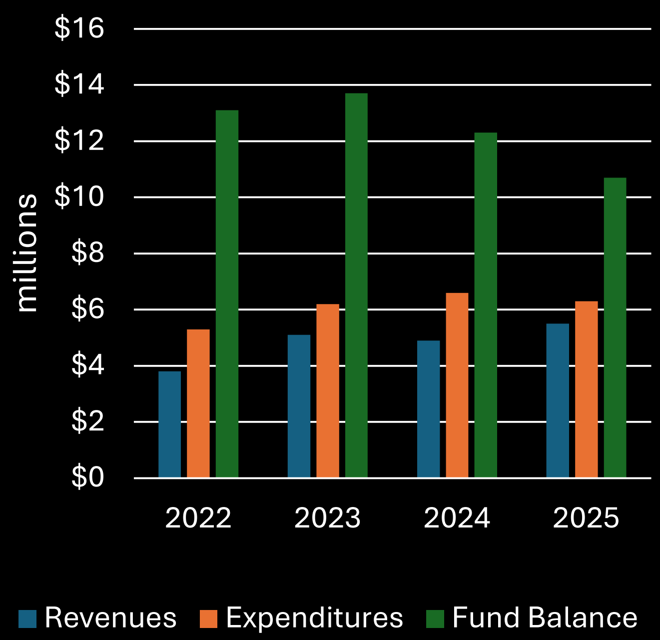
Third Quarter compared to Second Quarter	Avg. Mortgage Rate LOWER 6.3% v. 6.72%	Unemployment Not Available NA v. 4.1%
Retail Sales (% change yr.) Not Available NA v. 3.5%	CPI (national) HIGHER 3.0% v. 2.7%	Avg. Gas Prices Not Available NA v. $3.15

- Existing-home sales increased by 1.5% in Sept to 4.1% yr over yr
- Inflation rose 0.3% in September – highest since May 2024
- With Fed Shutdown nearly a month in – limited data is available
- Consumer expectations are worsening – US Michigan Consumer Sentiment



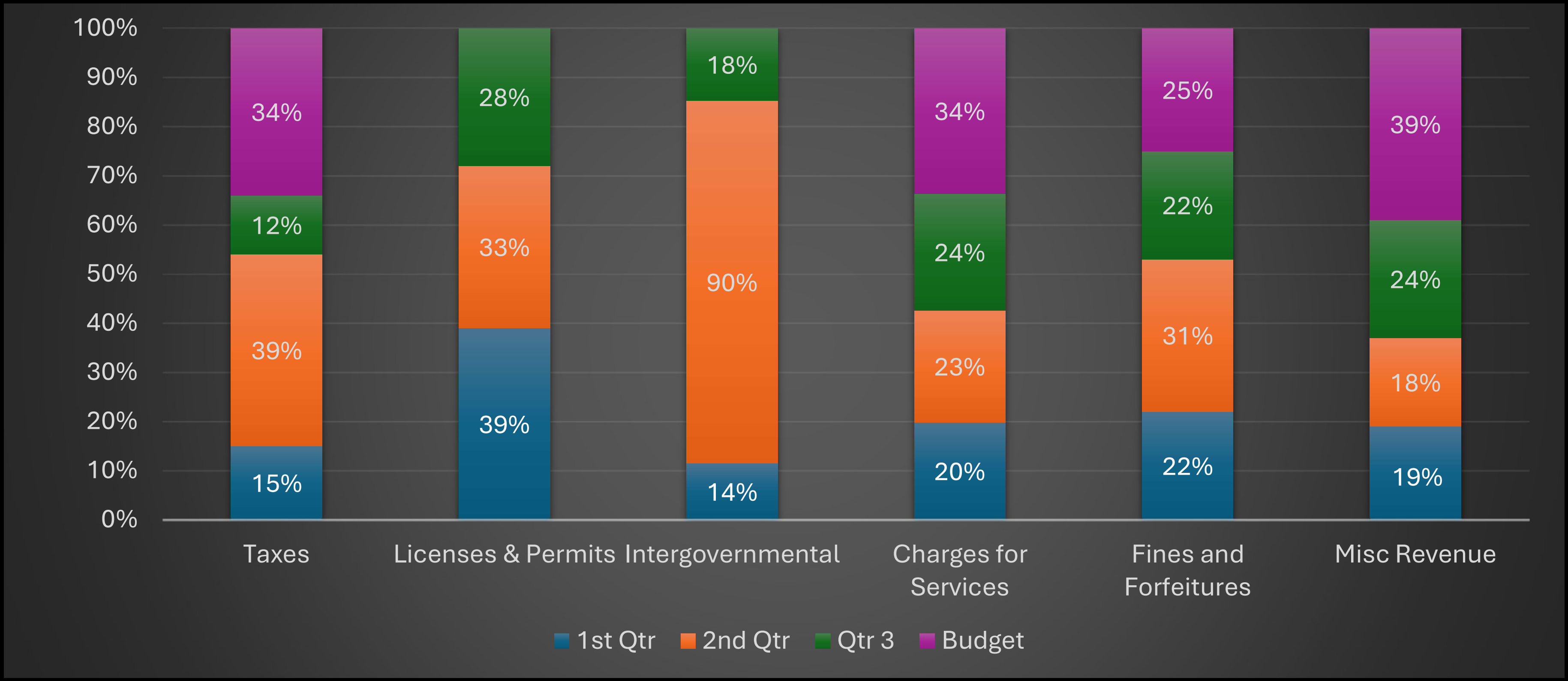
General Fund Highlights

	2022 Third Quarter	2023 Third Quarter	2024 Third Quarter	**2025 Third Quarter**
Net revenues (less transfers)	$3,799,103	$5,085,538	$4,861,057	**$5,446,970**
Net expenditures (less transfers)	$5,297,920	$6,168,141	$6,617,295	**$6,263,776**
Net Cash Flow	($1,498,817)	($1,082,603)	($1,756,238)	**($818,806)**
% of Budget Spent	65%	66%	66%	**66%**
General Fund Balance	$13,130,573	$13,690,230	$12,284,259	**$10,684,950**
Overall Cash and Investments for All Funds	$101,230,785 Includes Bond Proceeds	$118,786,025 Includes Bond Proceeds	$120,411,174 Includes Bond Proceeds	**$156,815,931 Includes Bond Proceeds**

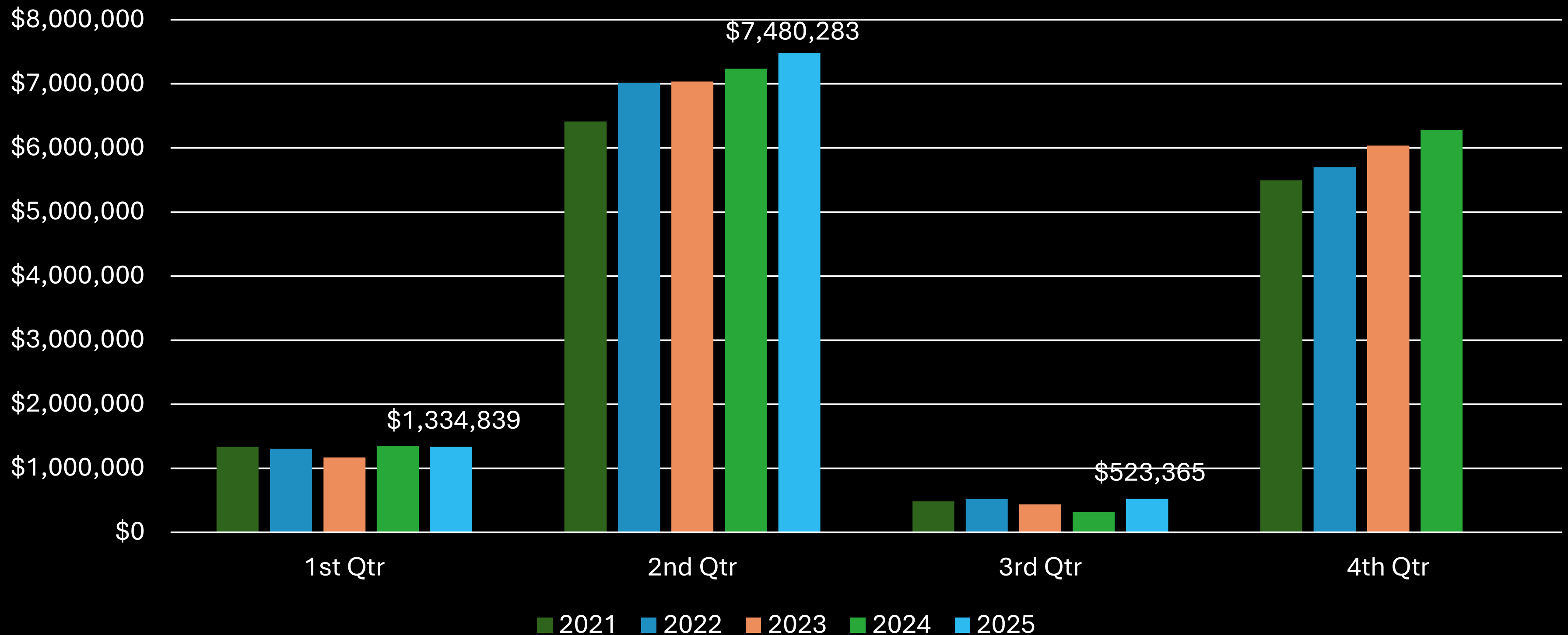


This table illustrates the cash flow of the General Fund.

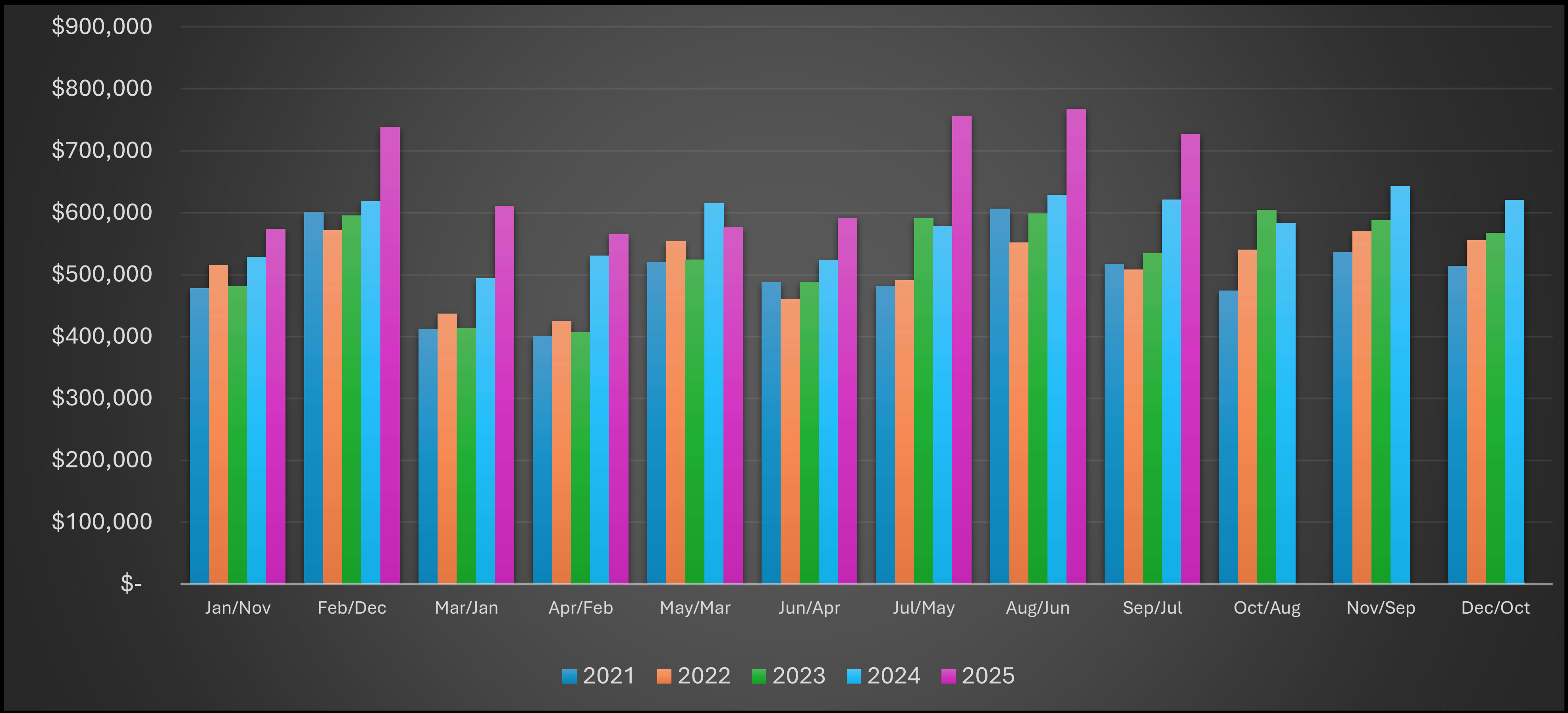
General Fund Revenues



Property Tax Collections

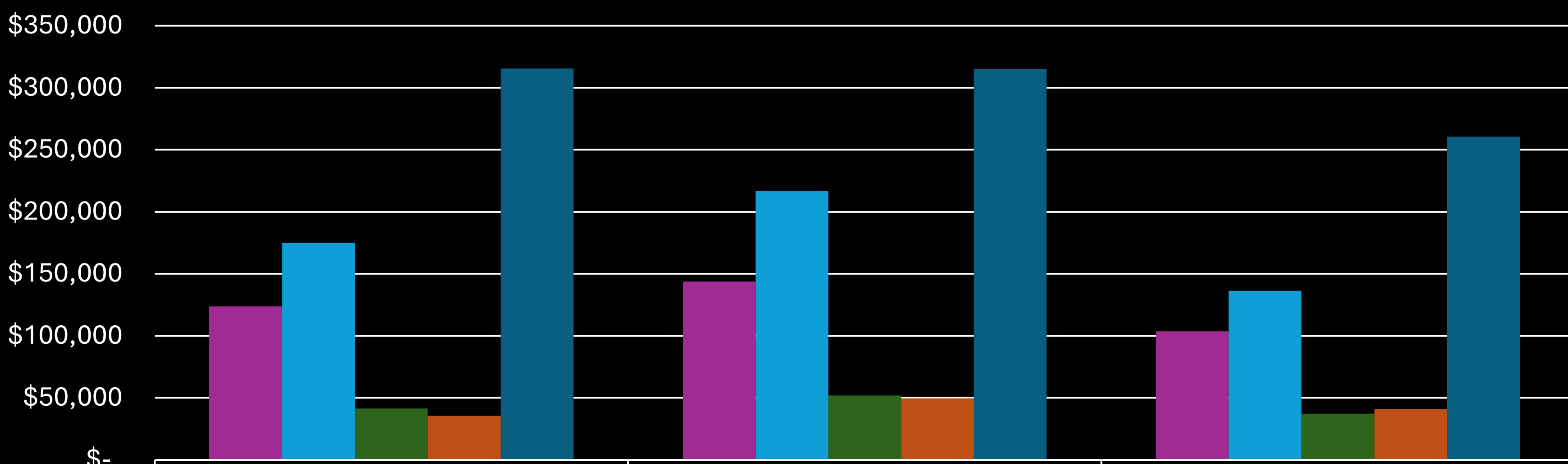


Sales and Use Tax



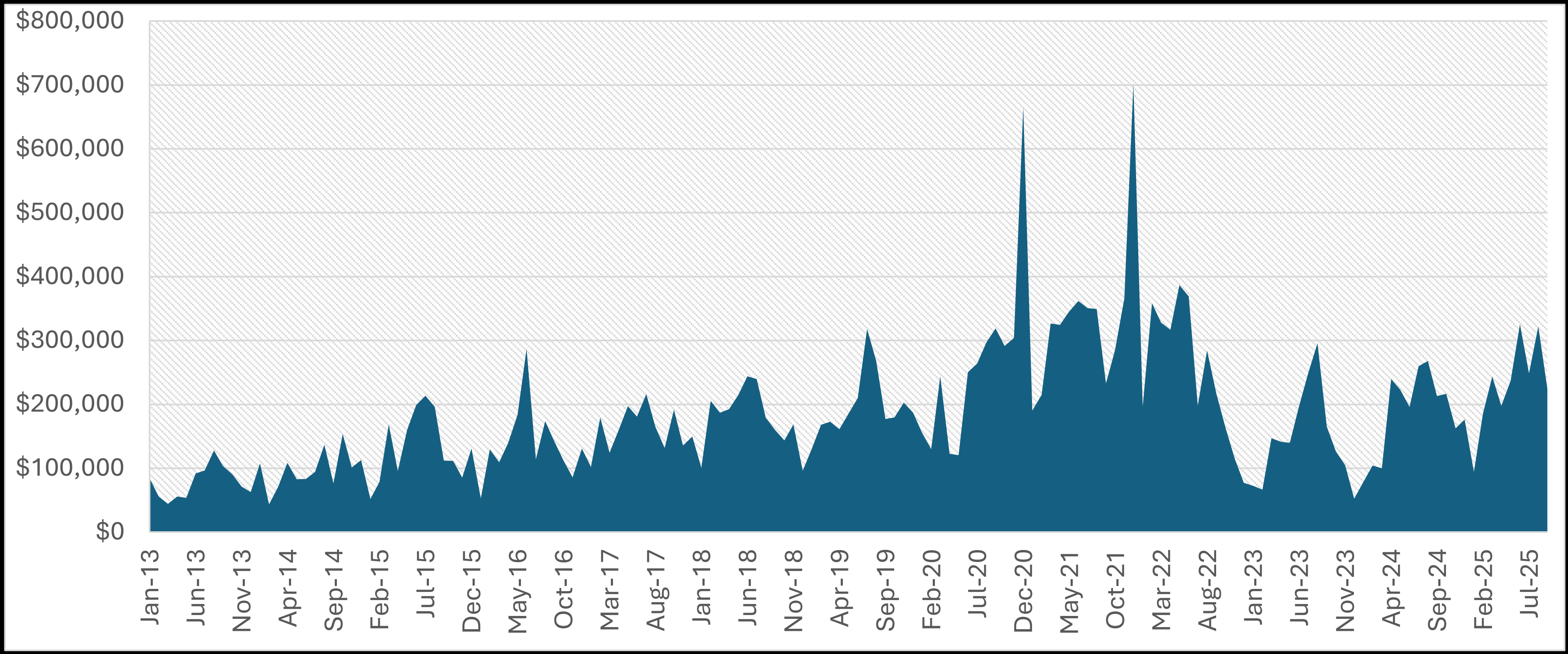
Sales and Use Tax Breakdown

Utility Tax Collections

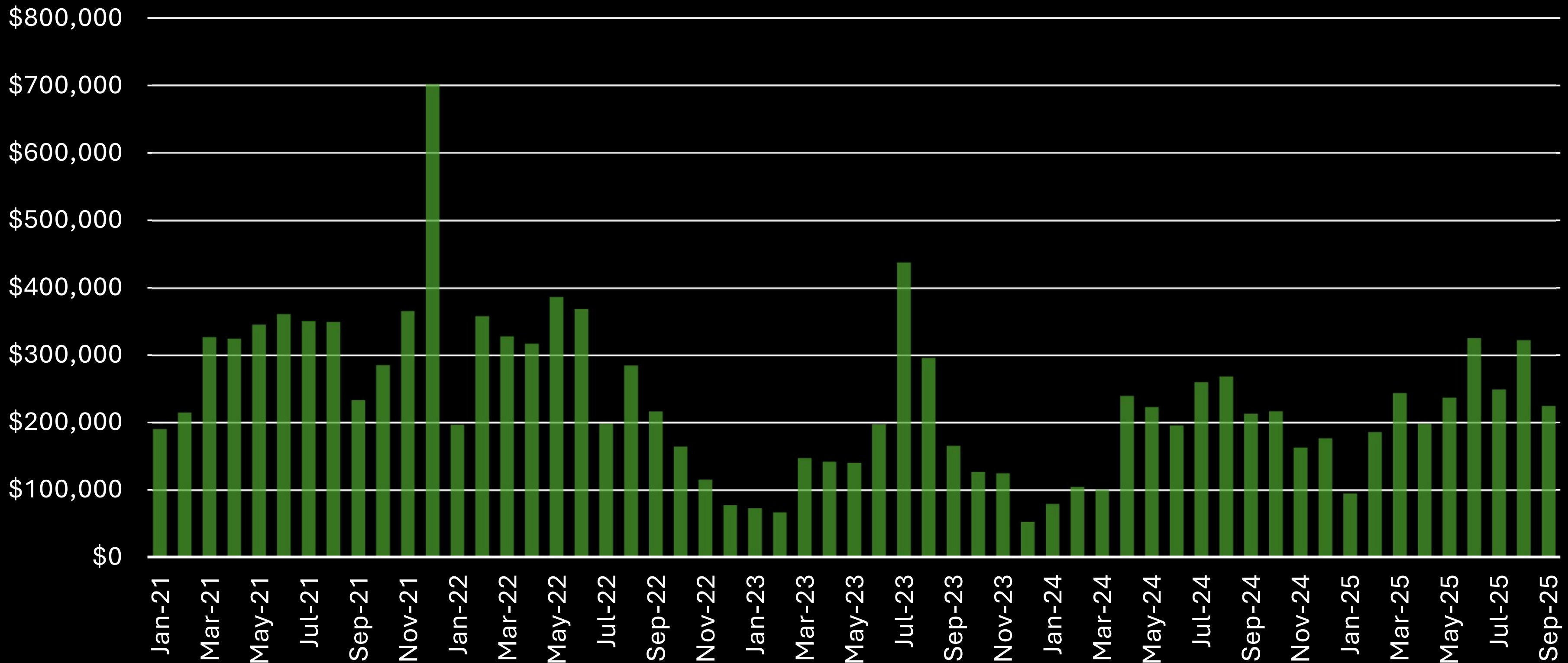


	2023	2024	2025
Water	$123,656	$143,896	$103,768
Sewer	$175,055	$216,790	$136,291
Solid Waste	$41,433	$51,895	$37,207
Stormwater	$35,702	$49,625	$41,117
Natural Gas	$315,430	$315,012	$260,598

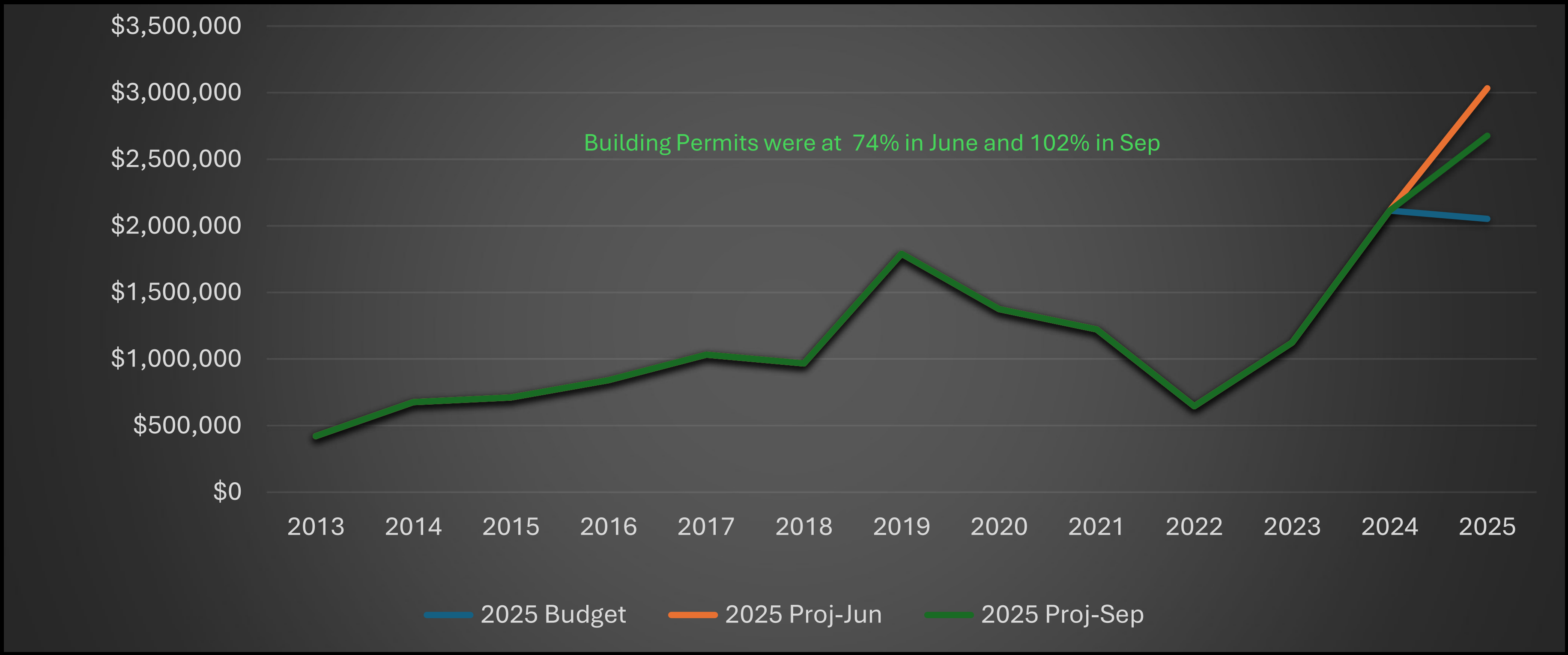
Real Estate Excise Tax



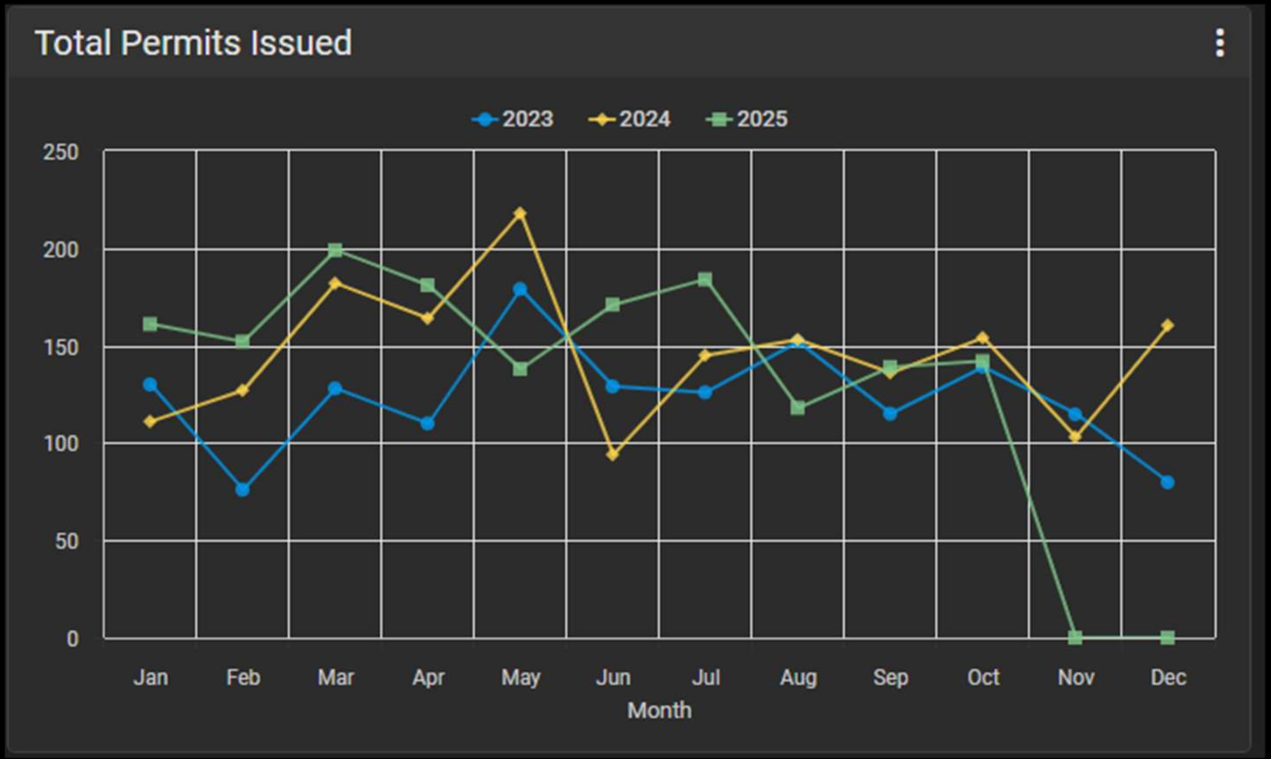
Real Estate Excise Tax



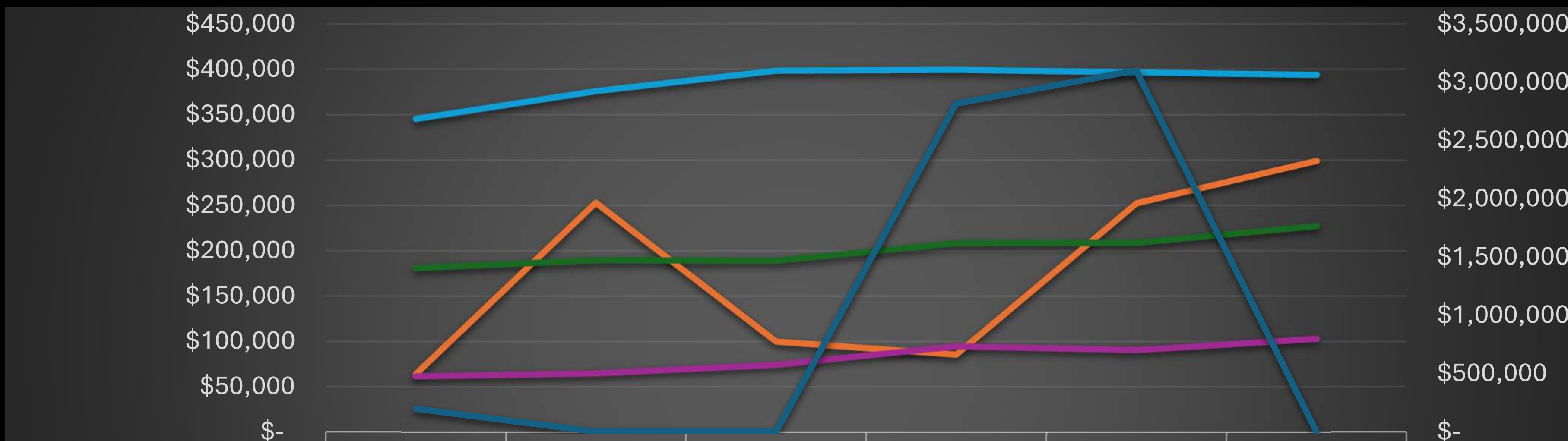
Building Permits



Permit Comparison 2023-2025

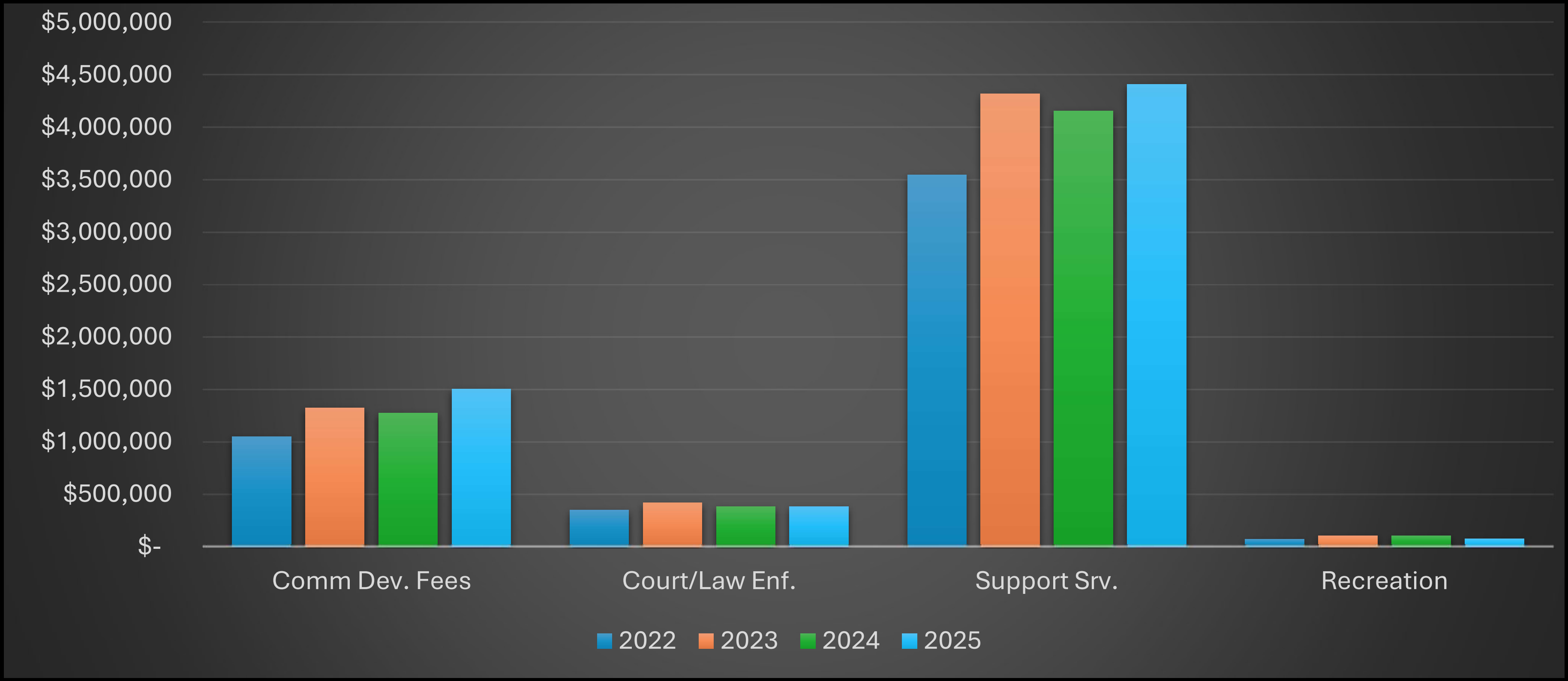


Intergovernmental

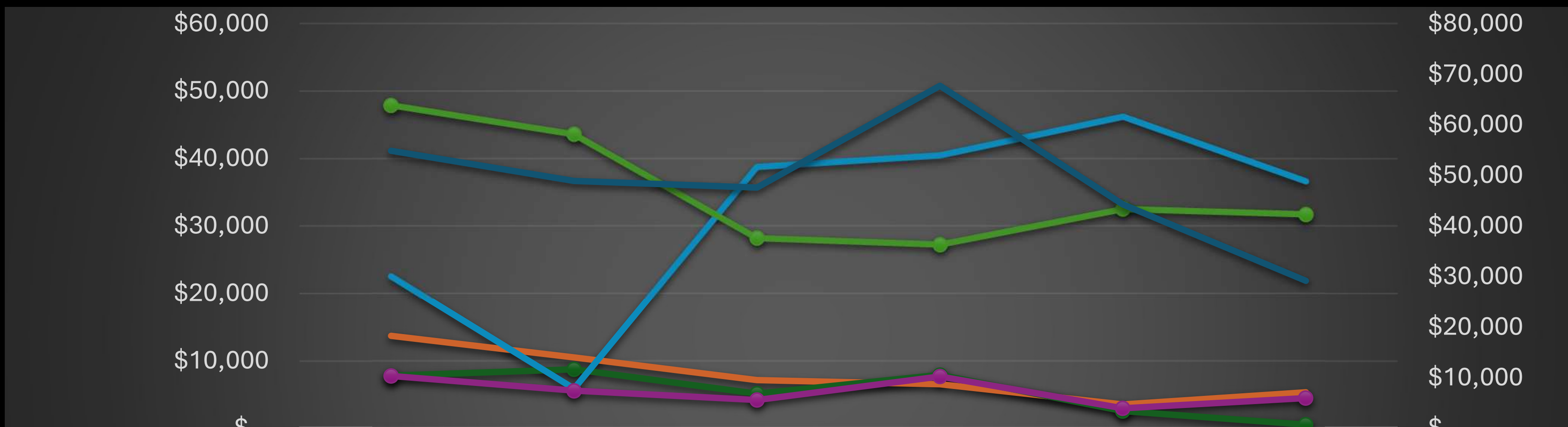


	2020	2021	2022	2023	2024	2025
State Grants/Shared Rev.	$64,204	$253,078	$99,994	$85,656	$252,421	$299,050
PUD Priv. Tax	$180,994	$189,783	$189,019	$208,497	$208,759	$227,276
Liquor Revenue	$345,211	$375,845	$398,387	$399,353	$396,572	$393,885
Fire Premium Tax	$61,790	$65,186	$74,397	$94,966	$90,717	$103,100
Federal Grants	$198,128	$-	$-	$2,816,986	$3,100,512	$-

Charges for Services

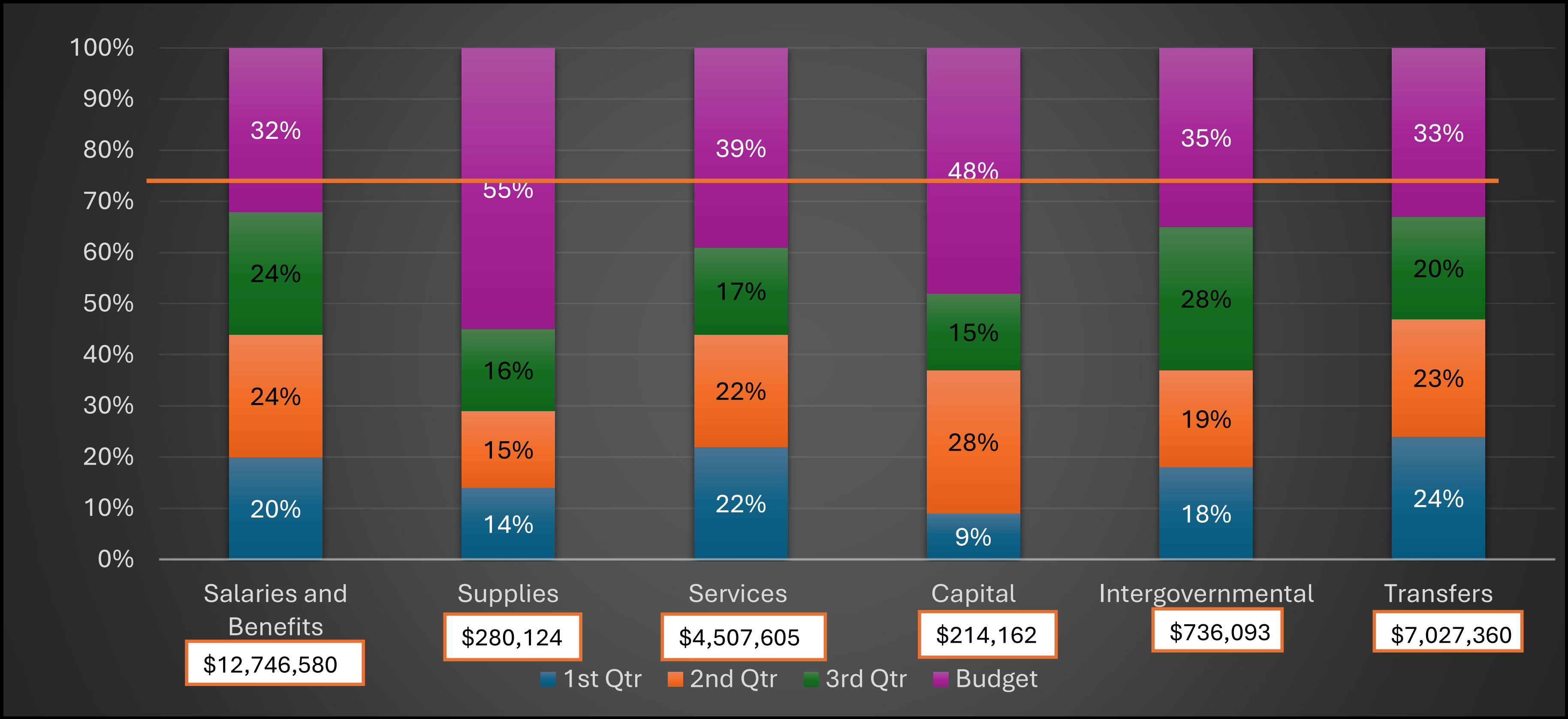


Fines and Forfeitures

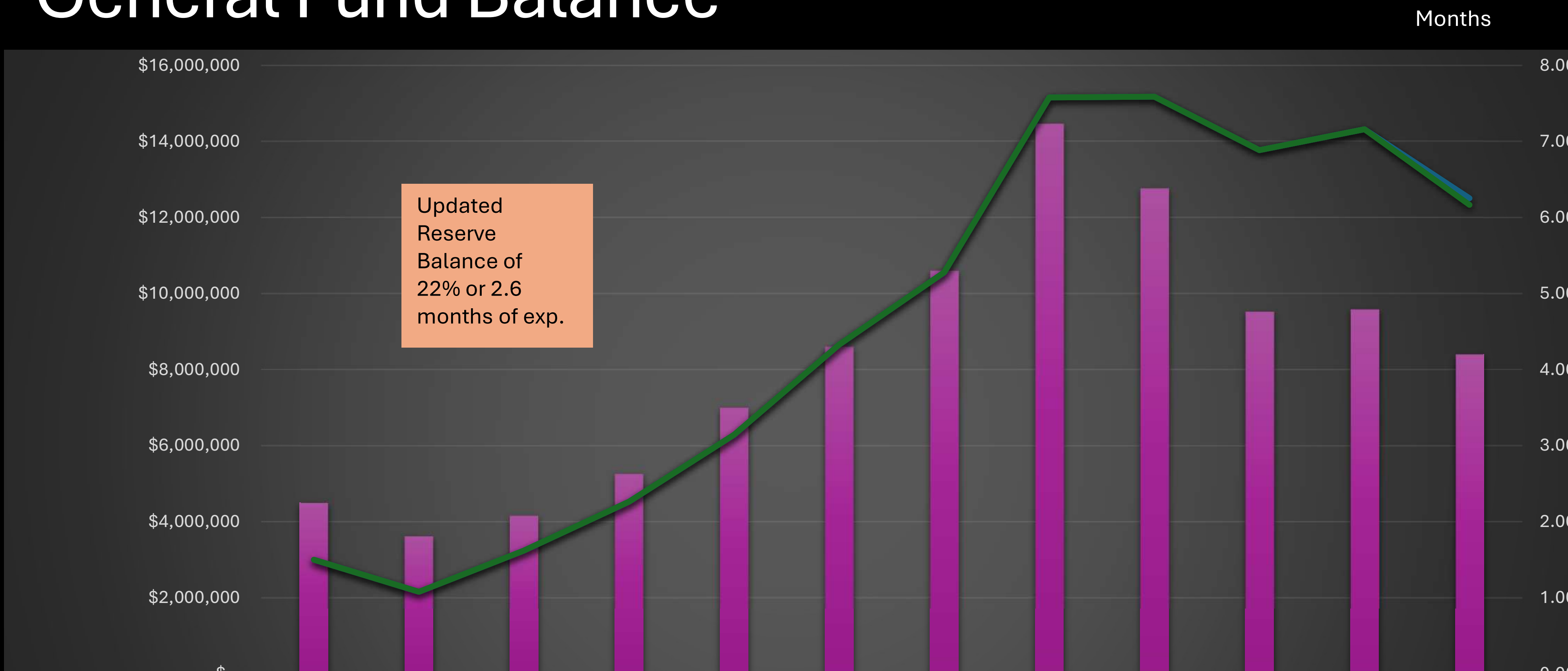


	2020	2021	2022	2023	2024	2025
Other Traffic	$13,707	$10,494	$7,155	$6,534	$3,522	$5,355
Non-Traffic	$7,776	$8,743	$5,128	$7,899	$2,550	$547
Parking Viol.	$22,555	$5,853	$38,765	$40,493	$46,201	$36,603
DWI	$7,752	$5,563	$4,195	$7,671	$2,969	$4,484
Crim Costs/EHM	$47,891	$43,605	$28,220	$27,260	$32,531	$31,735
Traffic Infractions	$54,867	$48,857	$47,576	$67,670	$44,243	$29,149

General Fund Expenditures

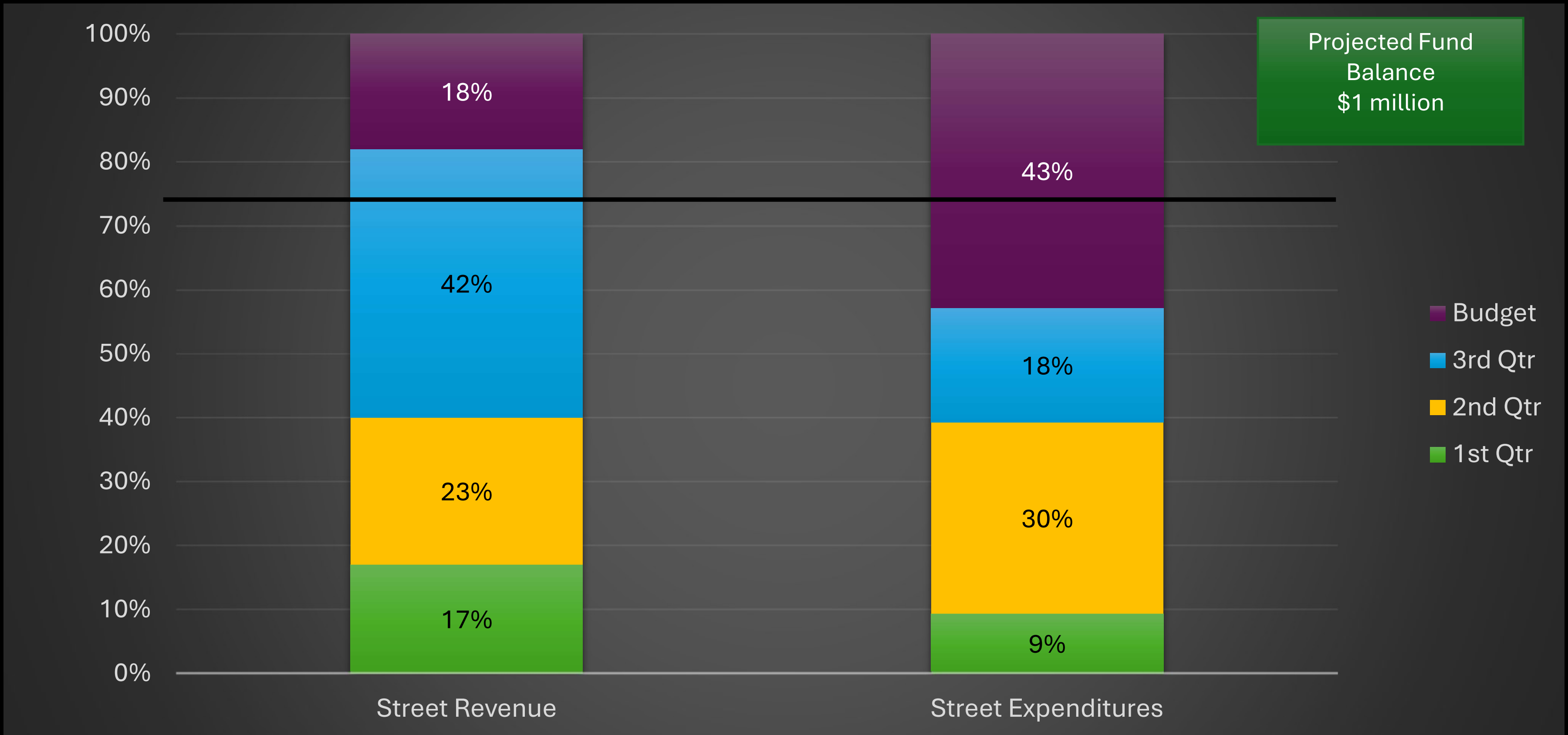


General Fund Balance



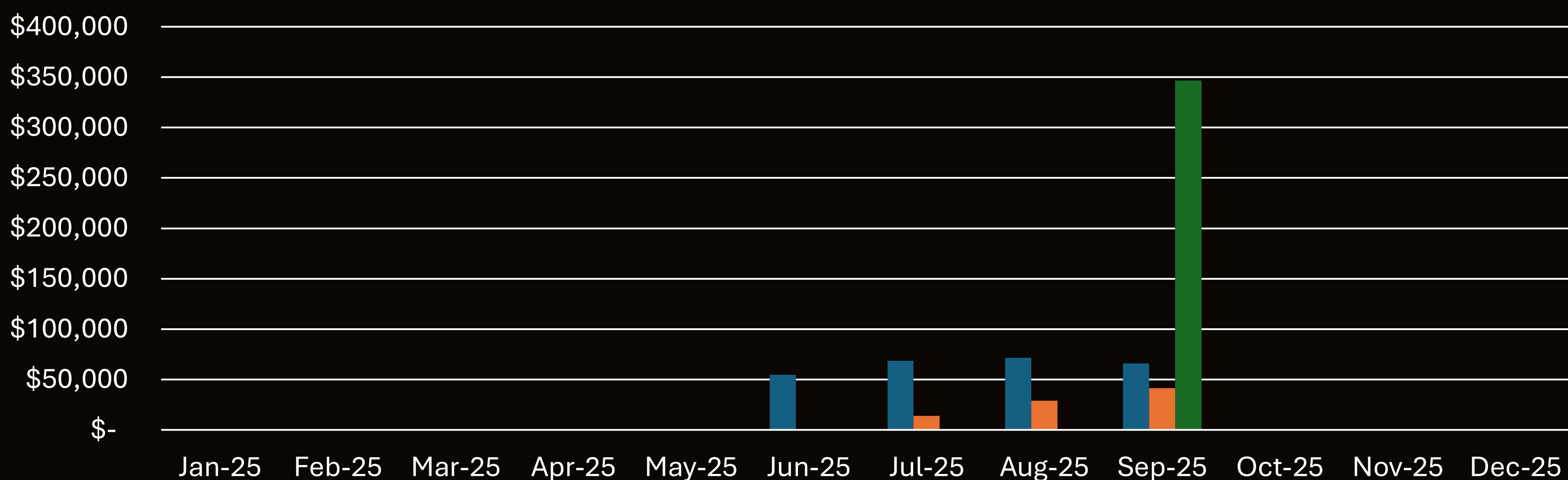
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Months of Reserve	2.25	1.81	2.08	2.63	3.5	4.3	5.3	7.23	6.38	4.76	4.79	4.20
Actual with 2025 Budget	$2,997,572	$2,153,573	$3,239,354	$4,523,716	$6,283,139	$8,655,192	$10,558,449	$15,154,288	$15,173,541	$13,770,917	$14,317,470	$12,503,108
Actual	$2,997,572	$2,153,573	$3,239,354	$4,523,716	$6,283,139	$8,655,192	$10,558,449	$15,154,288	$15,173,541	$13,770,917	$14,317,470	$12,328,188

Streets



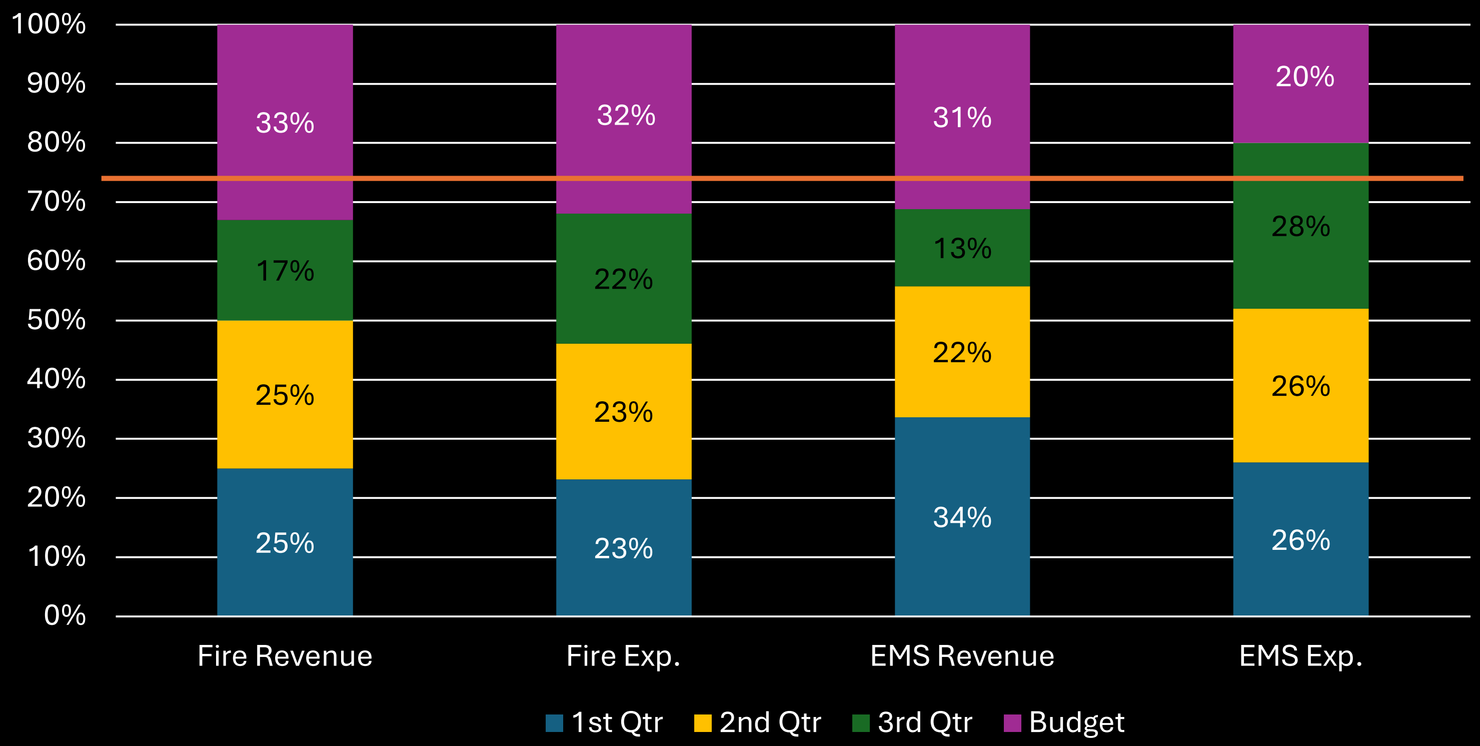
Projected Fund Balance $1 million
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
18%
42%
23%
17%
43%
18%
30%
9%
Street Revenue
Street Expenditures
Budget
3rd Qtr
2nd Qtr
1st Qtr

Transportation Benefit District – 2025



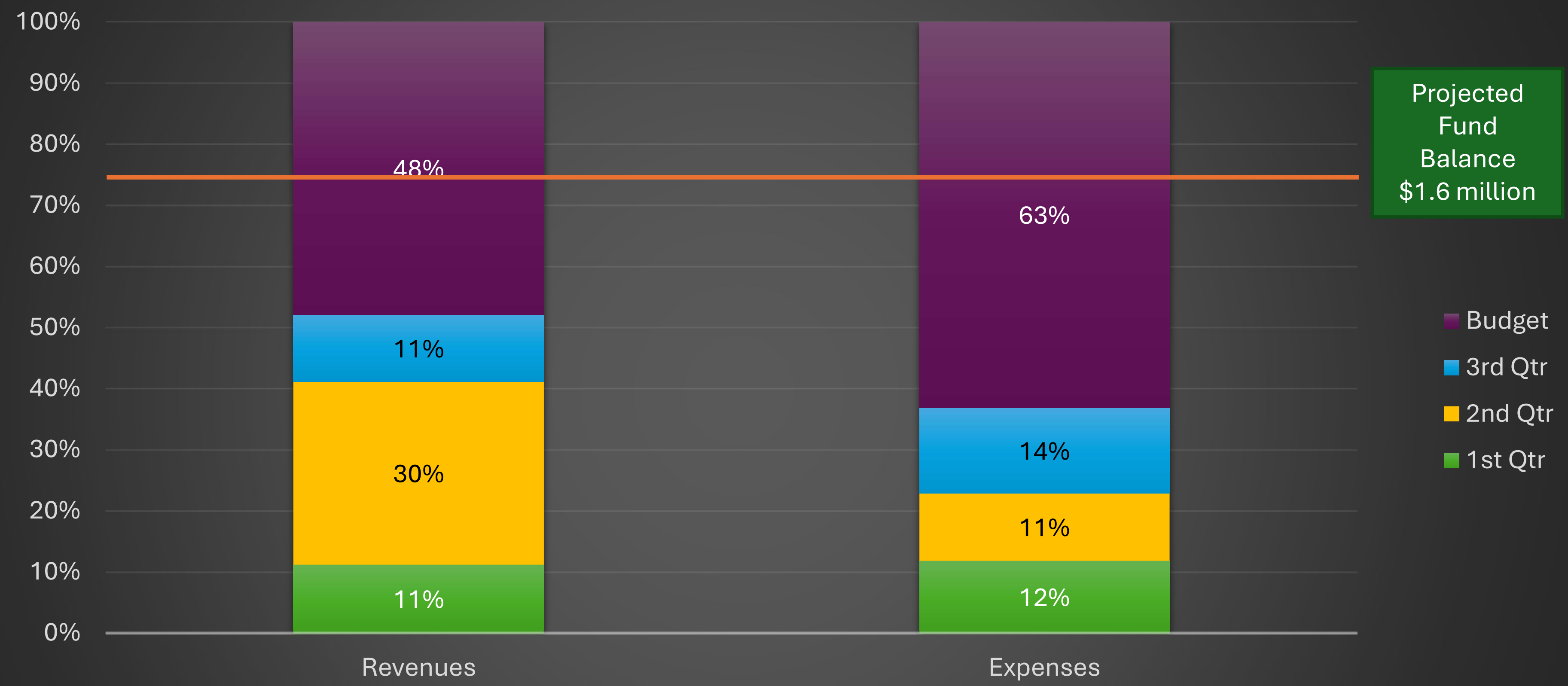
	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25
Sales Tax					$758	$54,693	$68,668	$71,619	$66,033			
Licensing Fees							$14,157	$29,017	$41,528			
Street Projects									$346,47			

Camas/Washougal Fire and EMS



Projected Fund Balance $1 million

Storm Water



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11%
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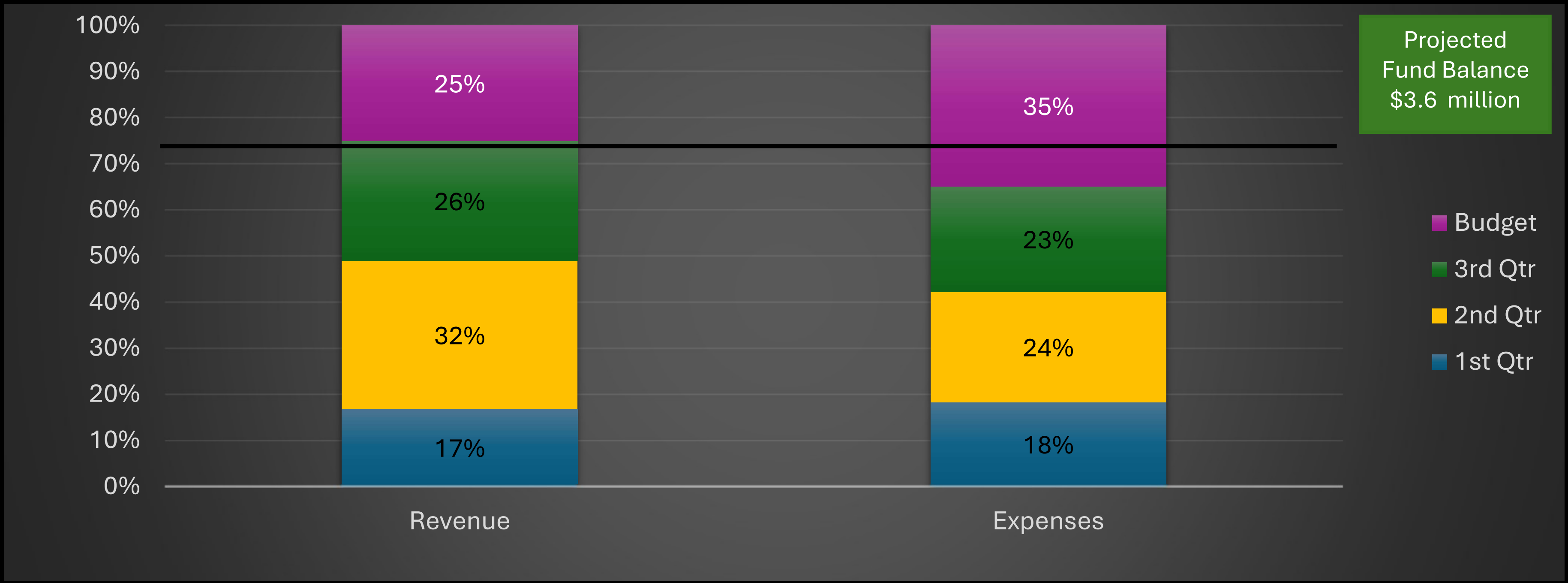
11%
63%
14%
11%
12%
Revenues
Expenses
Projected Fund Balance $1.6 million
Budget
3rd Qtr
2nd Qtr
1st Qtr

Solid Waste



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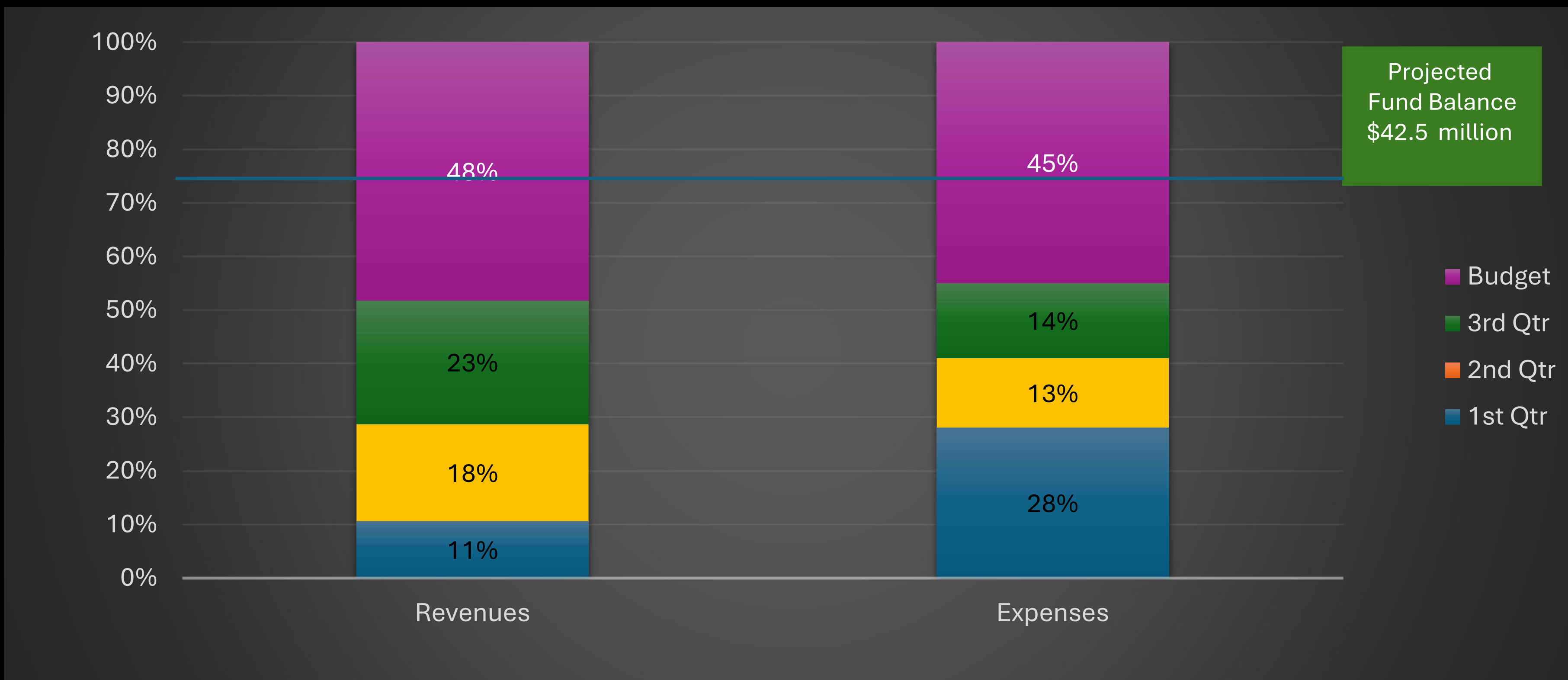
32%
17%
35%
23%
24%
18%
Revenue
Expenses
Projected Fund Balance $3.6 million
Budget
3rd Qtr
2nd Qtr
1st Qtr

Water/Sewer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11%
45%
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13%
28%
Revenues
Expenses
Projected Fund Balance $42.5 million
Budget
3rd Qtr
2nd Qtr
1st Qtr

Top Ten Capital Projects Status

Project	2025 Budget	Actual YTD	Funding
Fire Station HQ	$12,500,000	$604,703	2025 UTGO Bonds
WWTP Upgrades	$9,000,000	$1,756,346	2025 Rev Bonds
NW 38th Ave Ph 3	$7,775,200	$4,413,524	Fed Grant
Lower Prune Hill Reservoir	$6,575,524	$2,587,280	2019 Rev Bonds
Ops Center Land	$6,000,000	$6,108,135	2025 Rev Bonds
Crown Park Impr	$4,522,000	$4,106,977	PIF,REET,Grant, 2023 LTGO Bonds
PFAS Well 13 Mitig	$4,294,886	$911,730	2025 Rev Bonds
Facil Major Maint	$3,759,092	$821,546	2023 LTGO Bonds
Street Preservation	$3,296,259	$2,098,362	Streets, 2023 LTGO Bonds, TBD
Veh & Equip Repl	$2,049,188	$1,791,591	ERR Rates