

City of Camas 2025 Third Quarter Financial Review

Agenda

GENERAL ECONOMY DURING THIRD QUARTER 2025

REVENUE TRENDS

BUDGET STATUS

FUND BALANCE PROJECTION

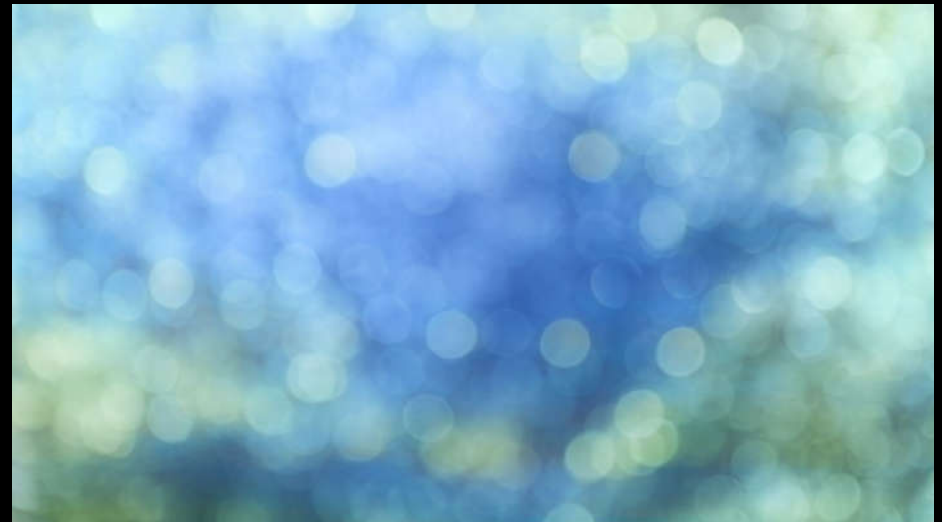
CITY GROWTH

ASSET MANAGEMENT

INVESTMENTS

DEBT

OUTLOOK



2025 Third Quarter

- 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

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%

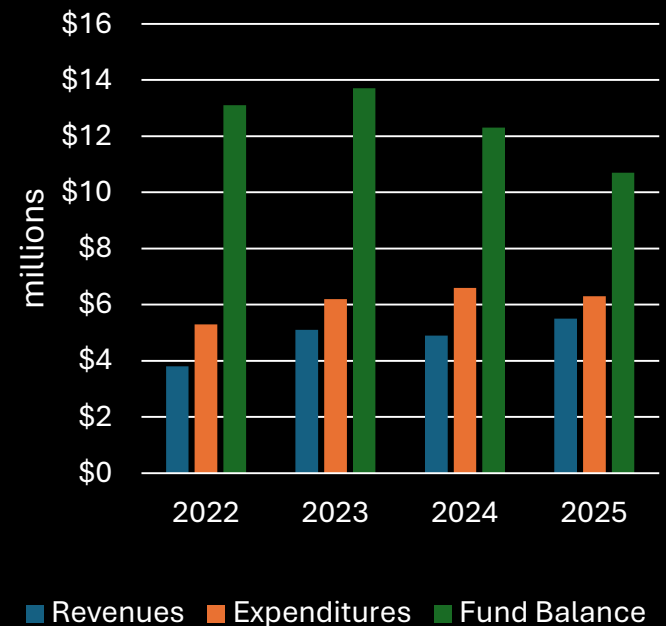
CPI (national)
HIGHER
3.0% v. 2.7%

Avg. Gas Prices
Not Available
NA v. \$3.15



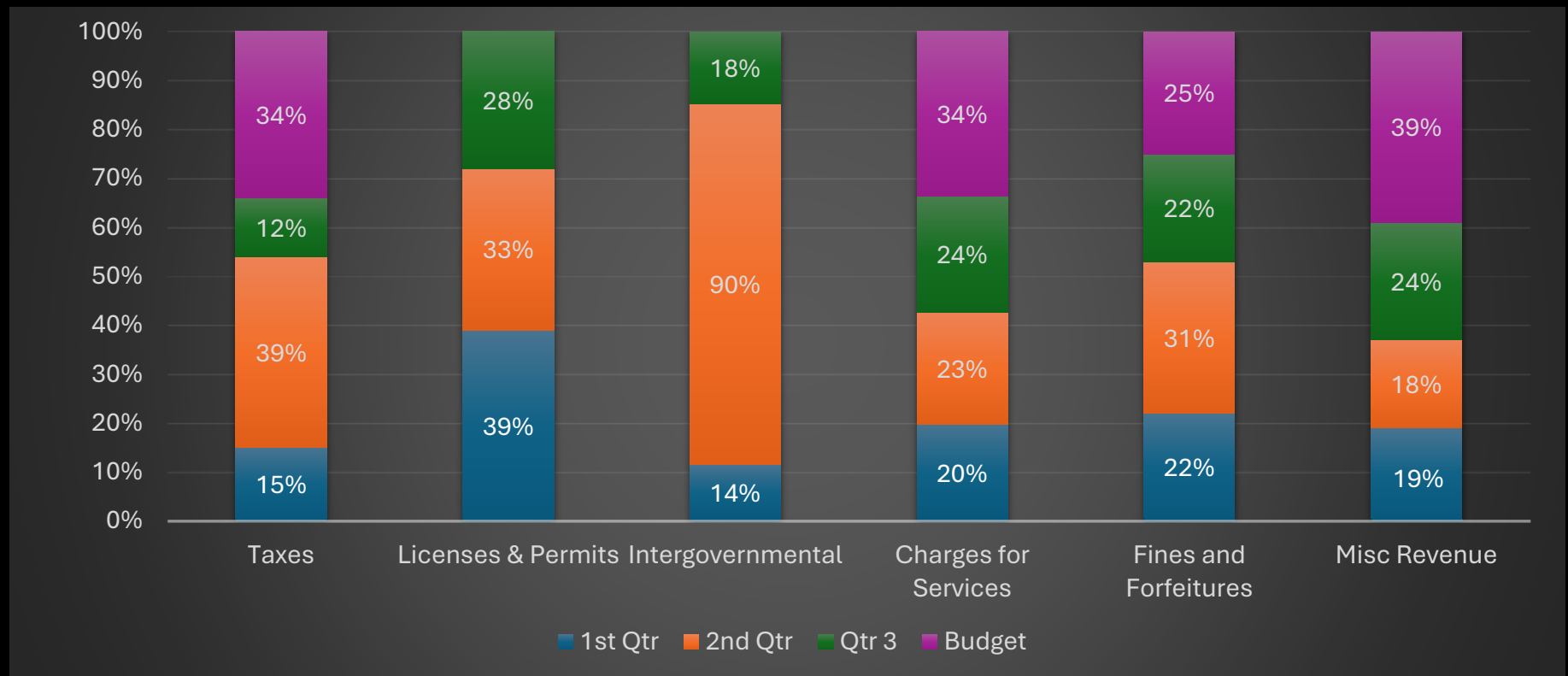
General Fund Highlights

	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

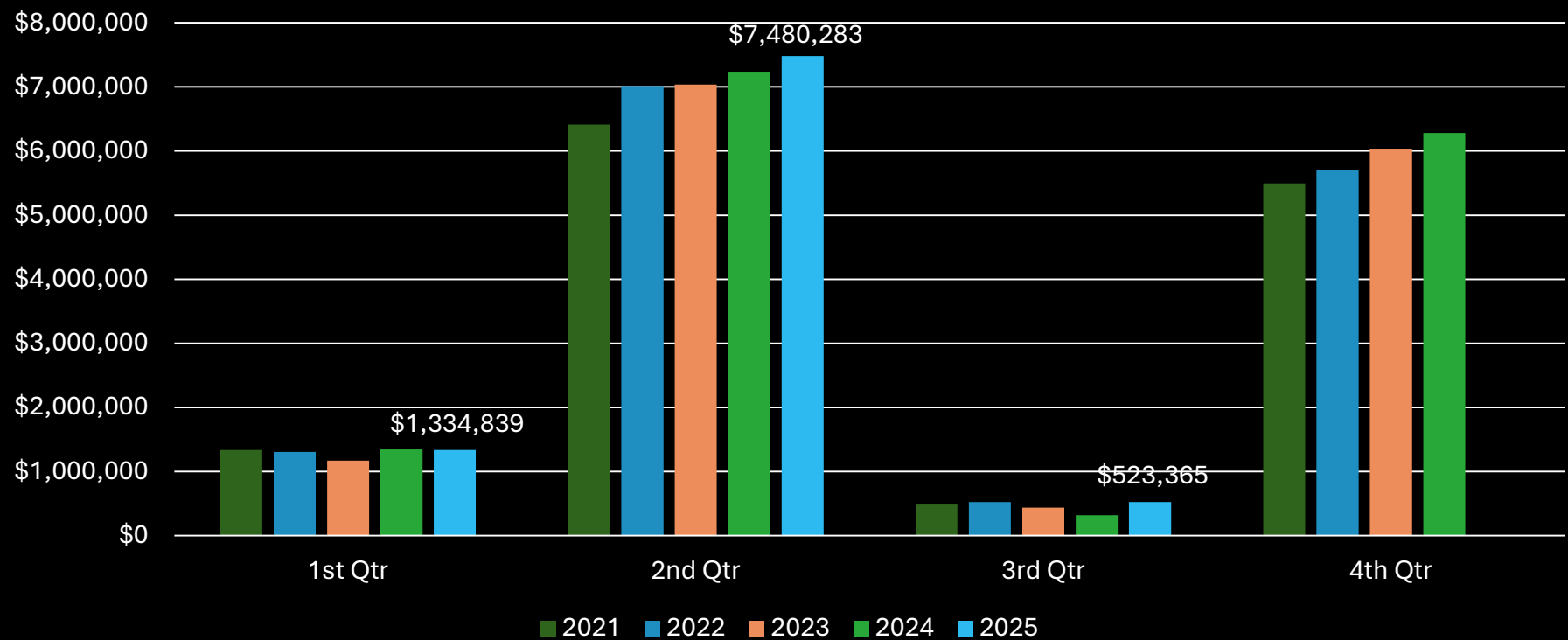


This table illustrates the cash flow of the General Fund.

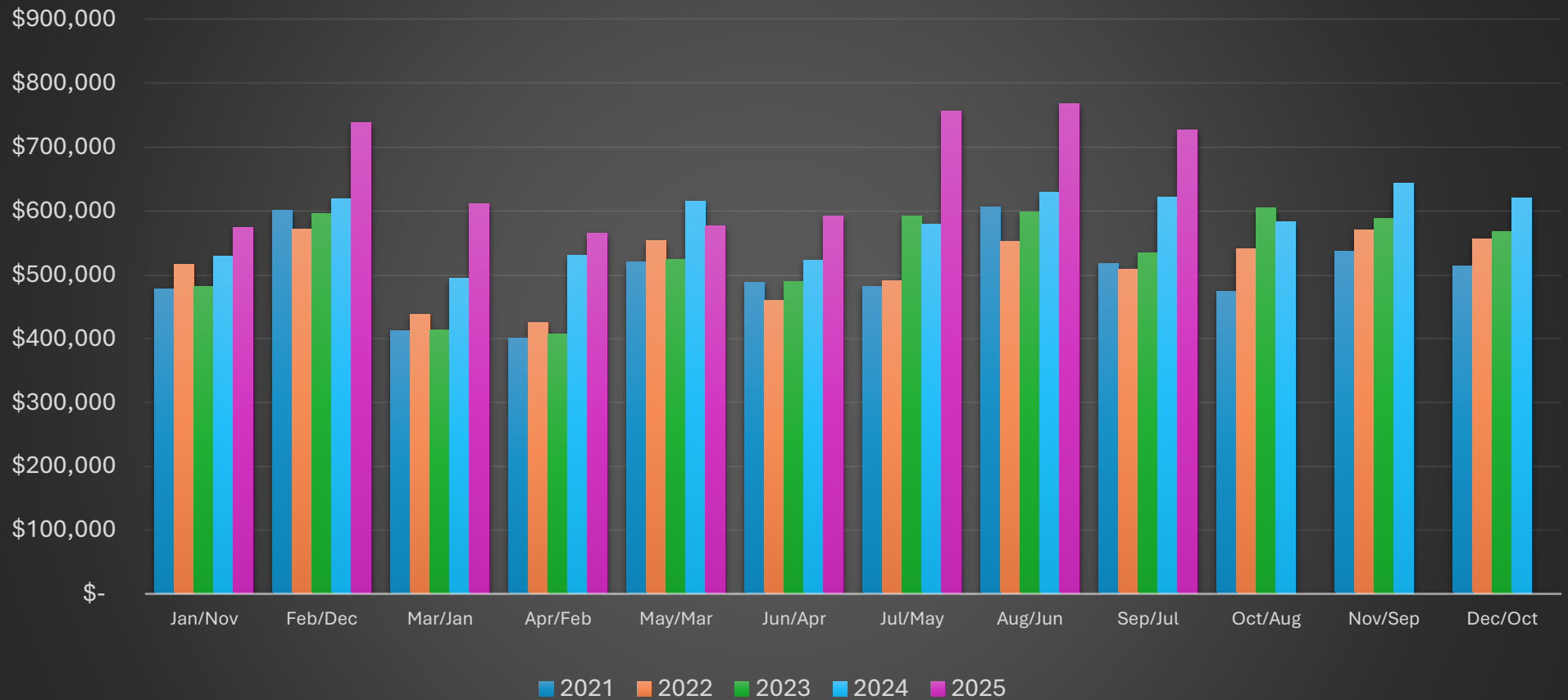
General Fund Revenues



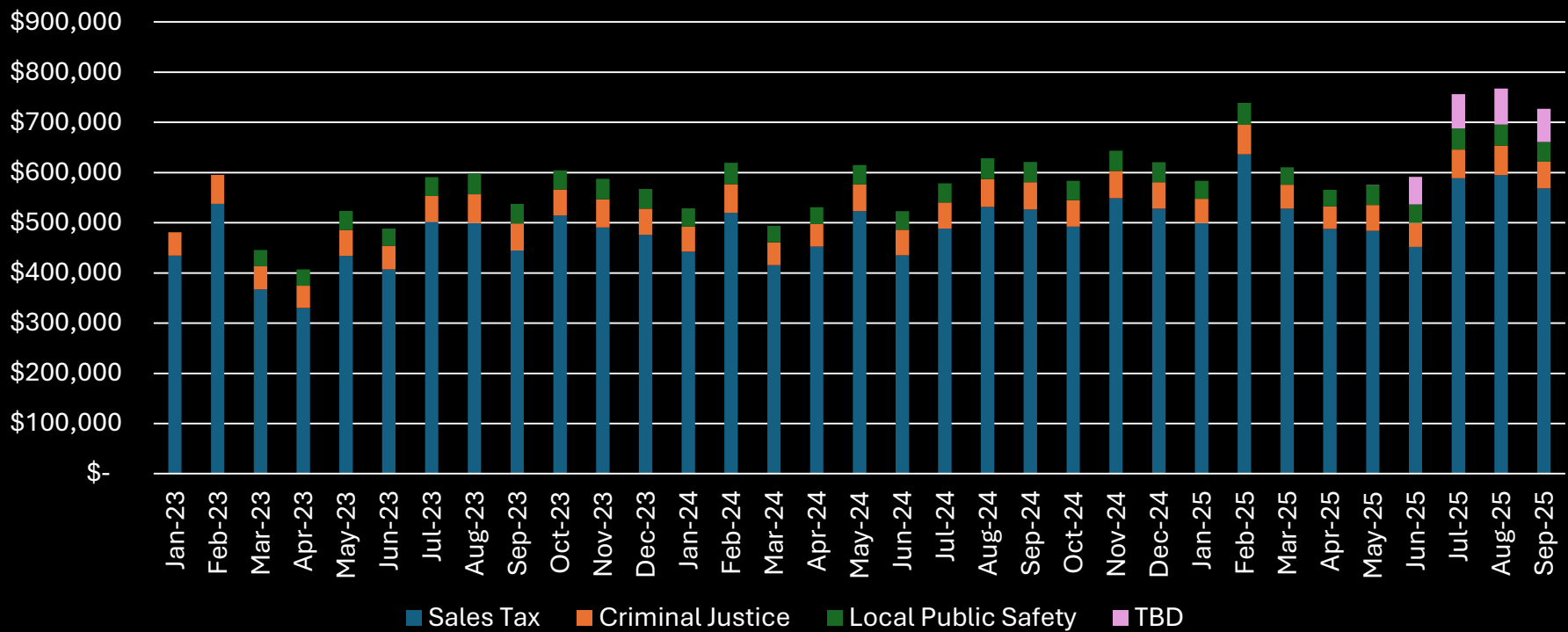
Property Tax Collections



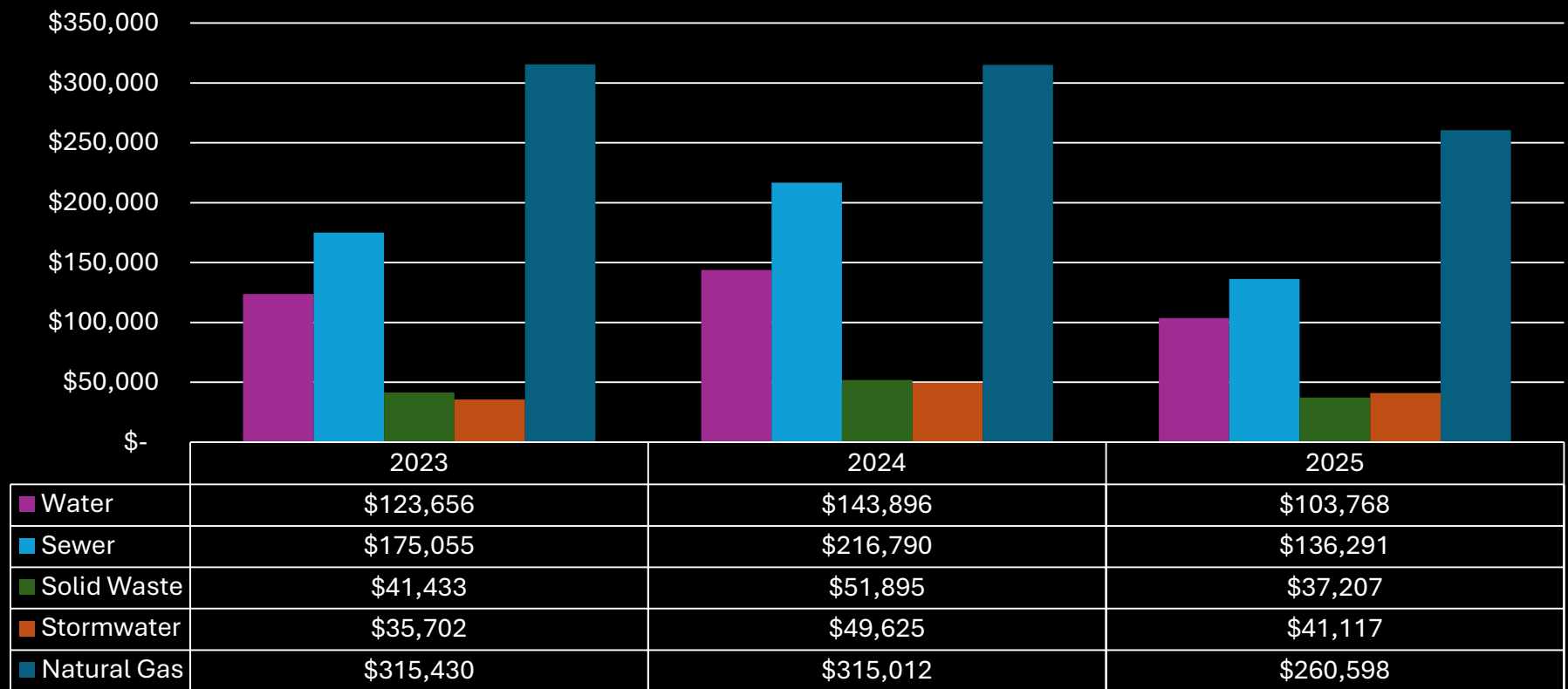
Sales and Use Tax



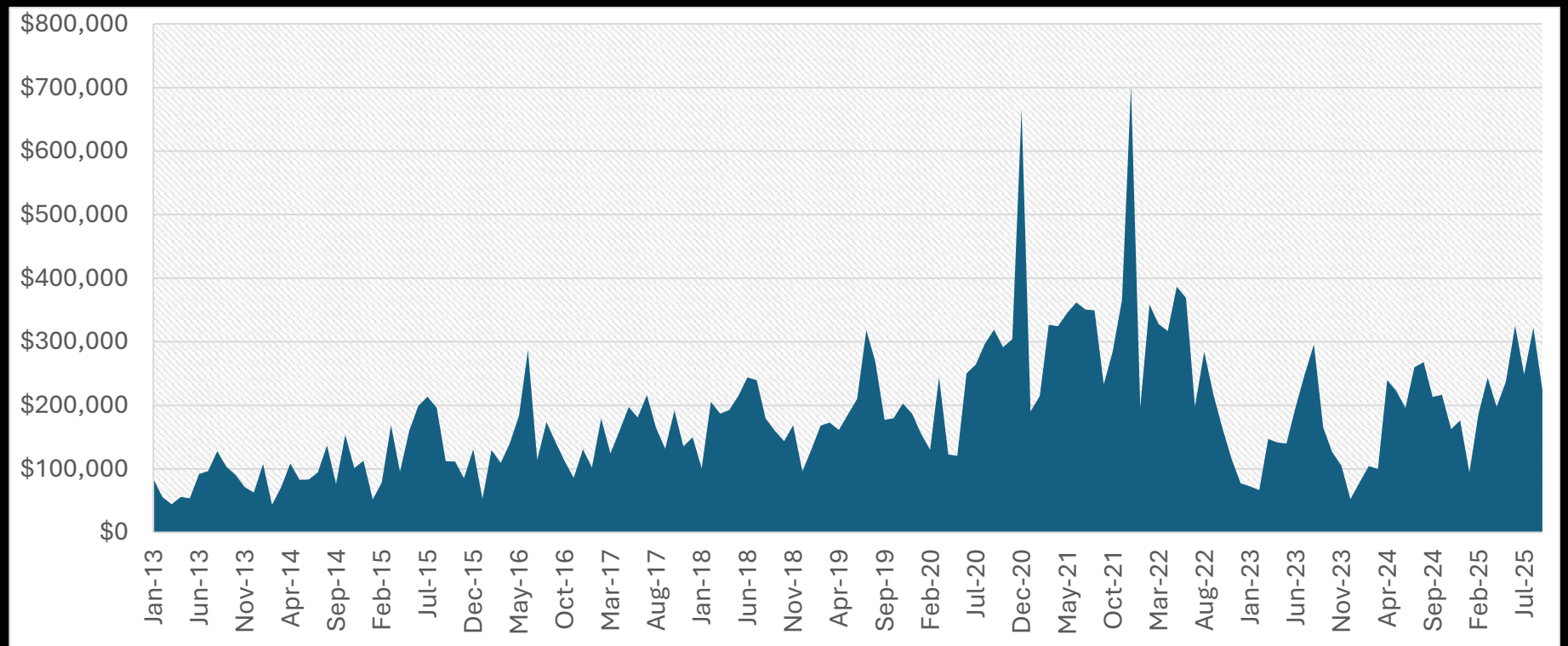
Sales and Use Tax Breakdown



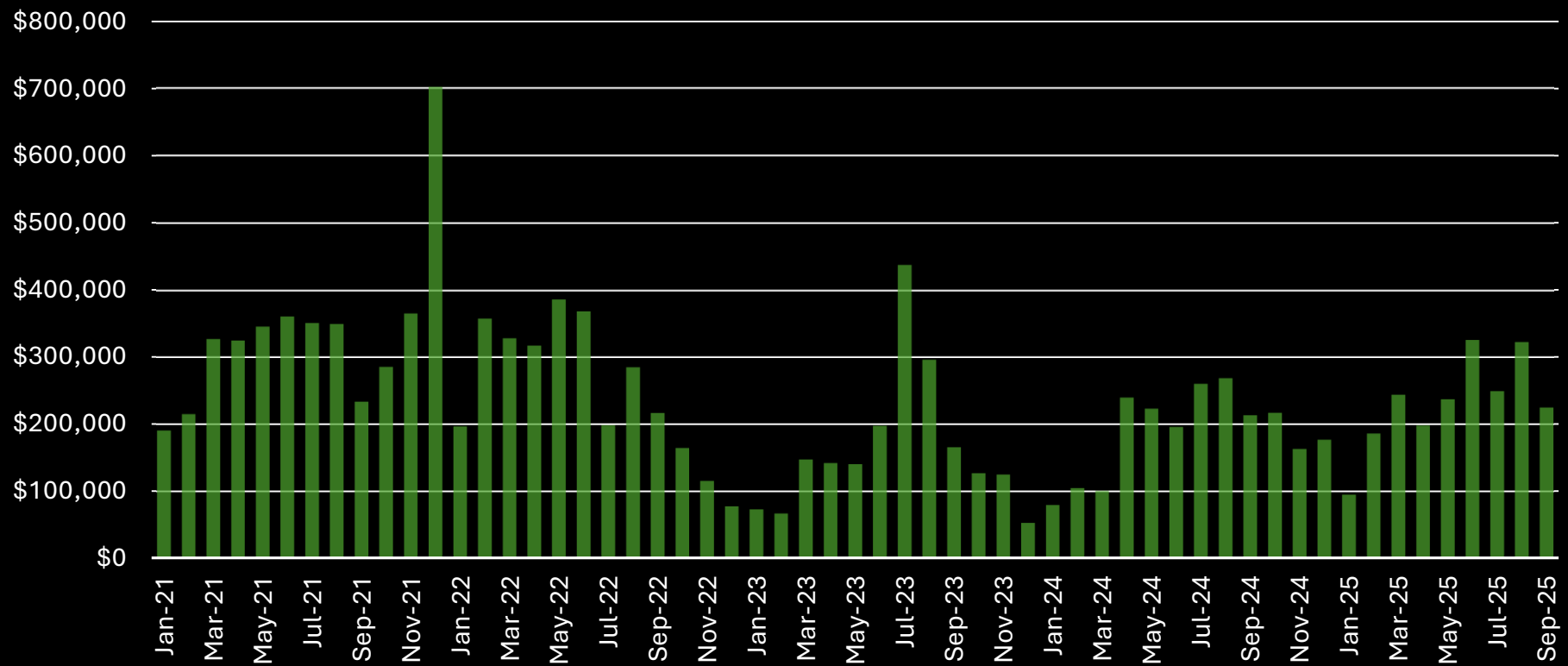
Utility Tax Collections



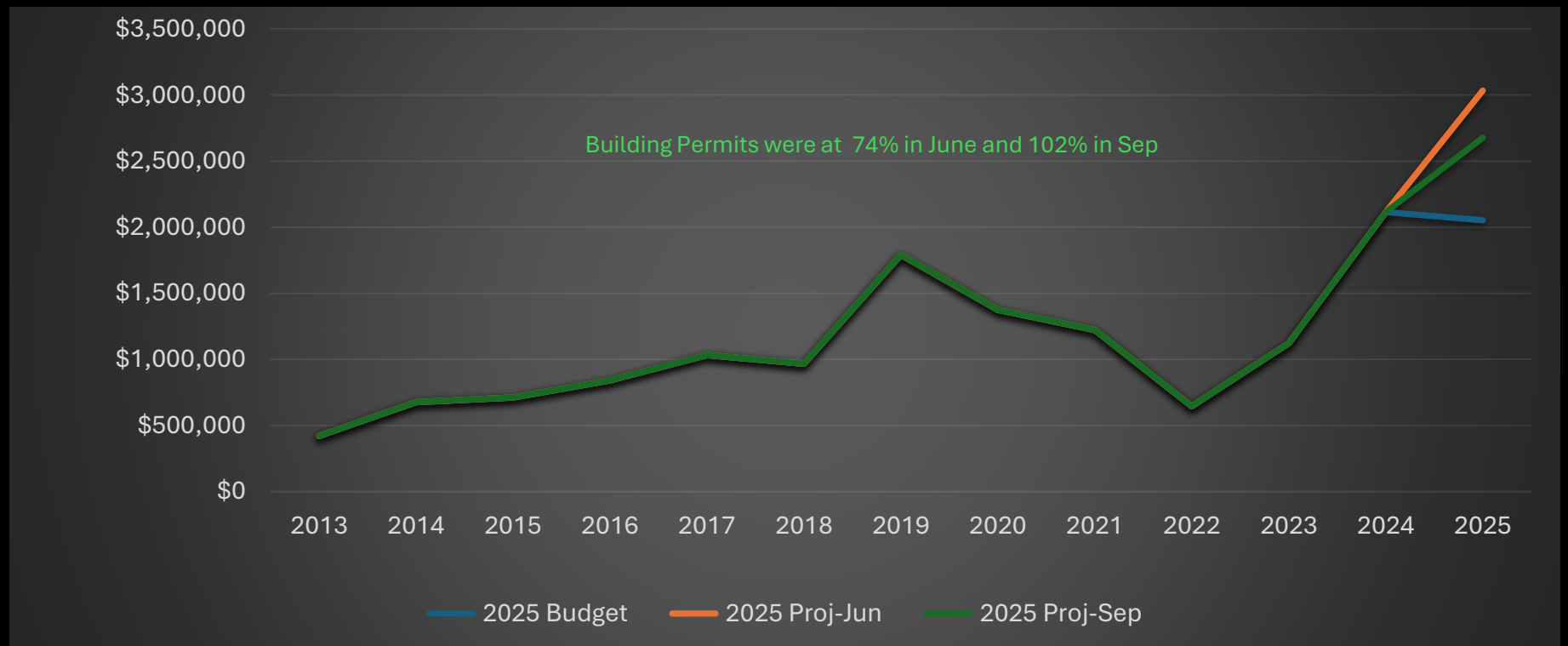
Real Estate Excise Tax



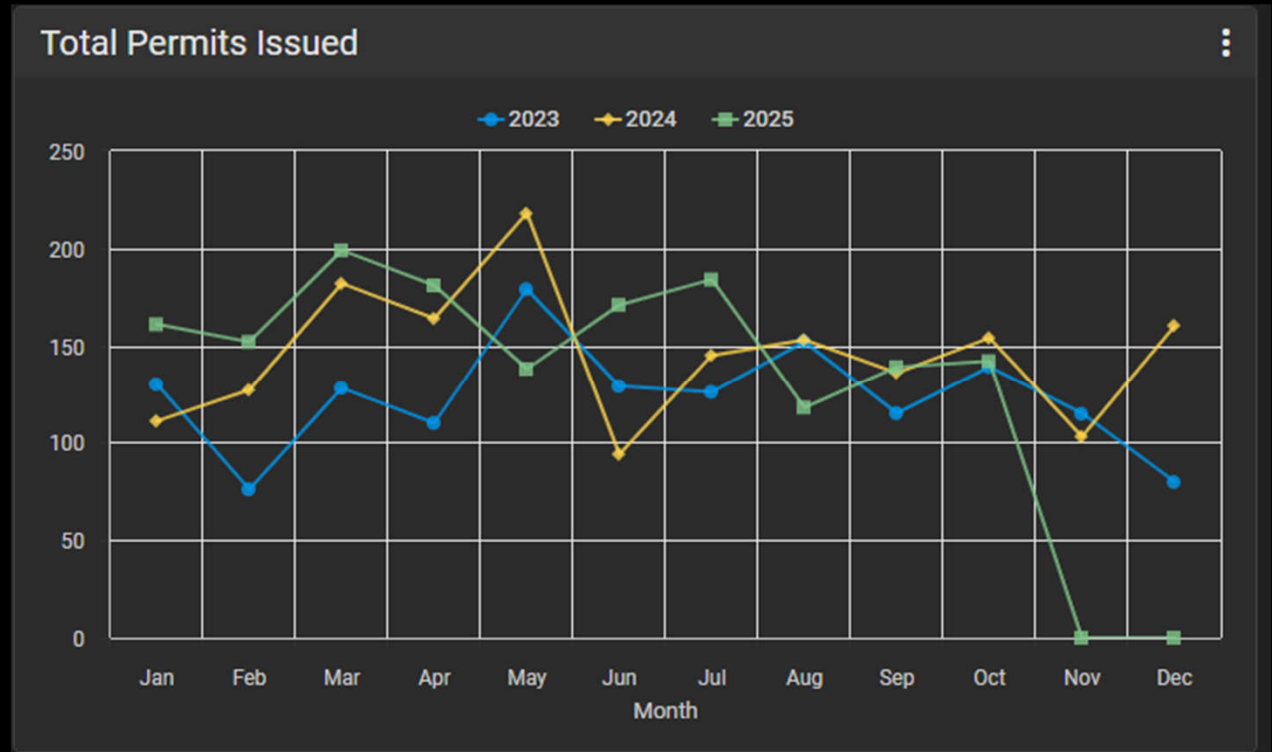
Real Estate Excise Tax



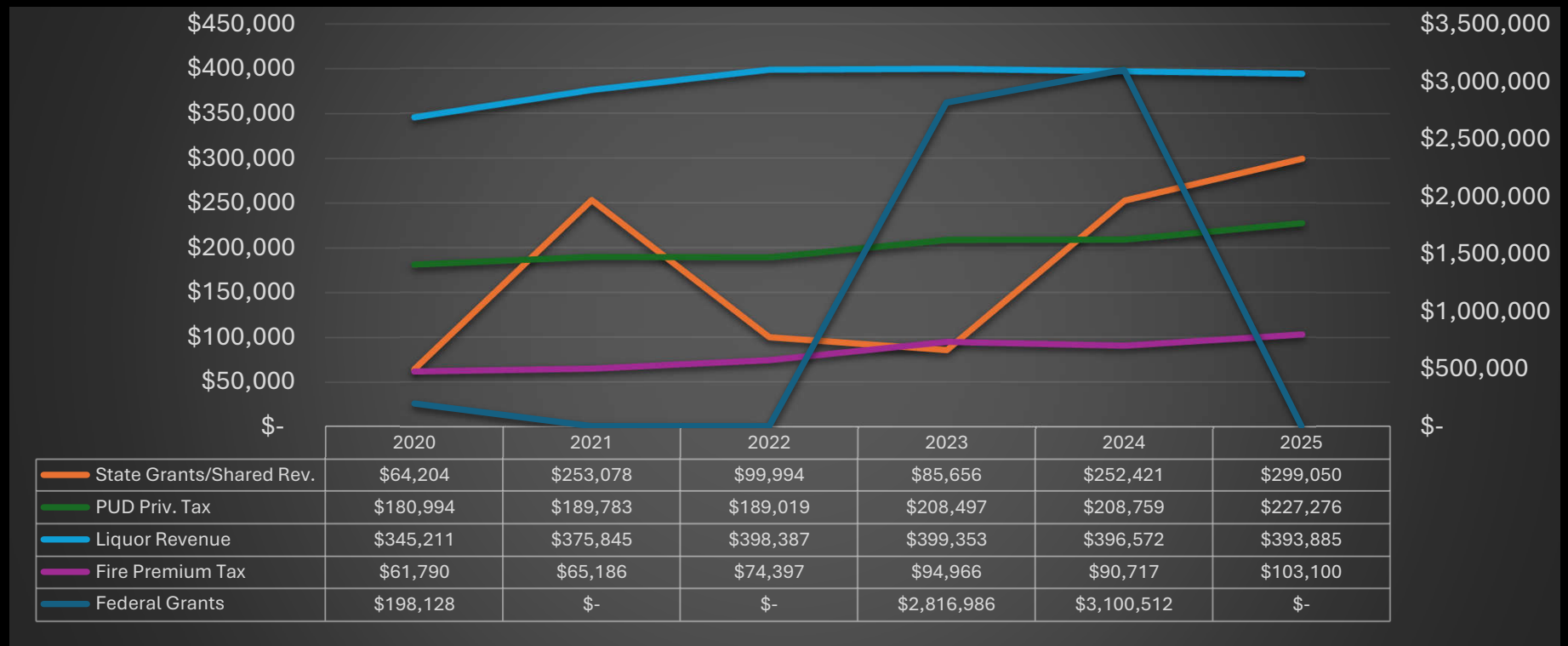
Building Permits



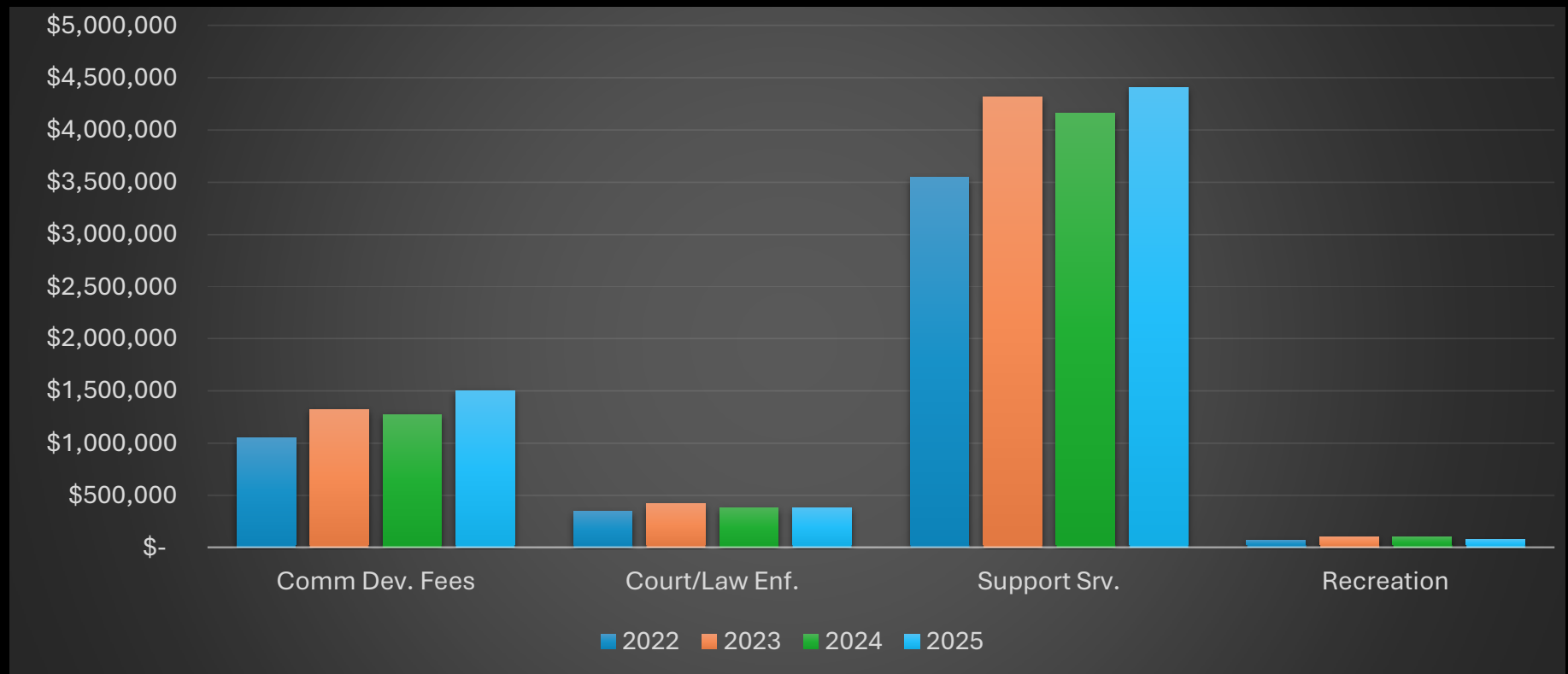
Permit Comparison 2023-2025



Intergovernmental



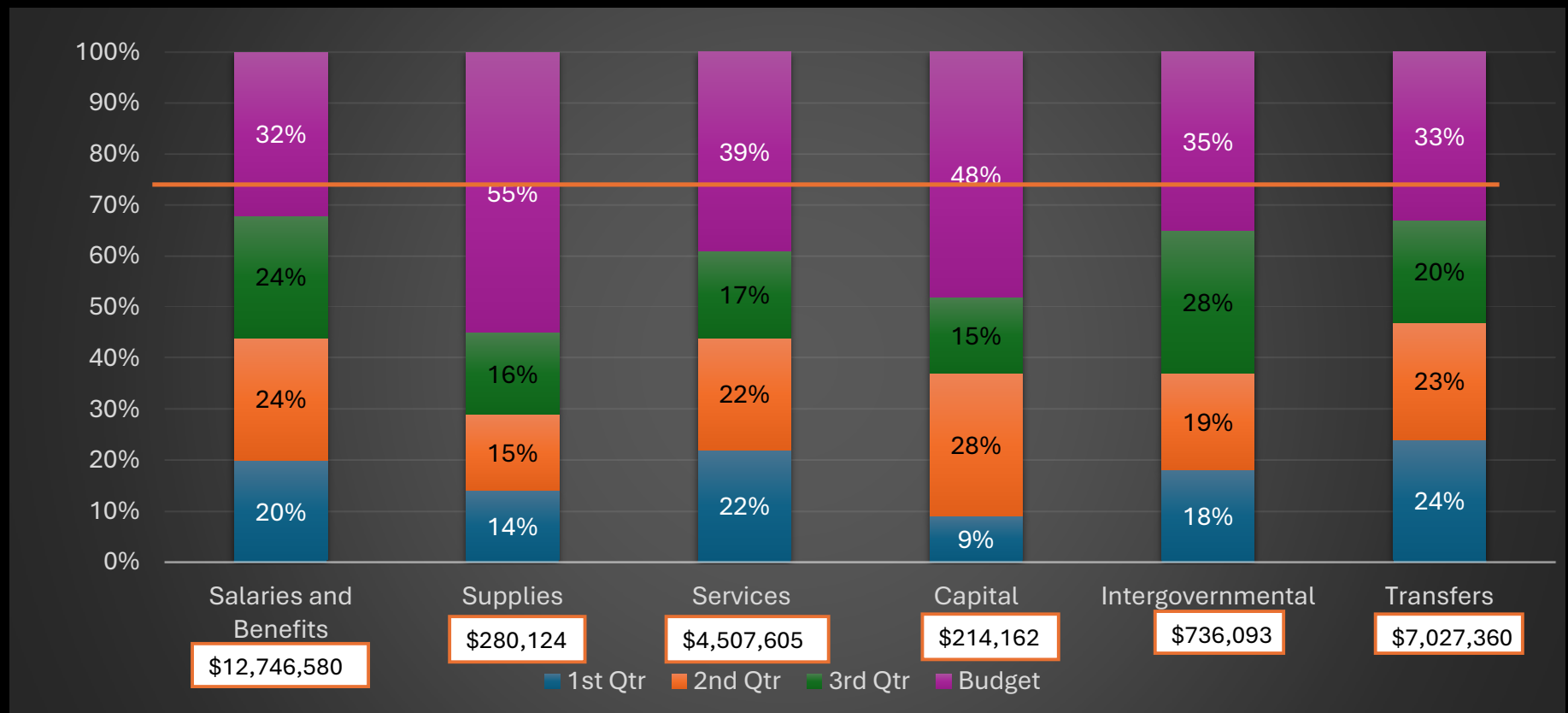
Charges for Services



Fines and Forfeitures

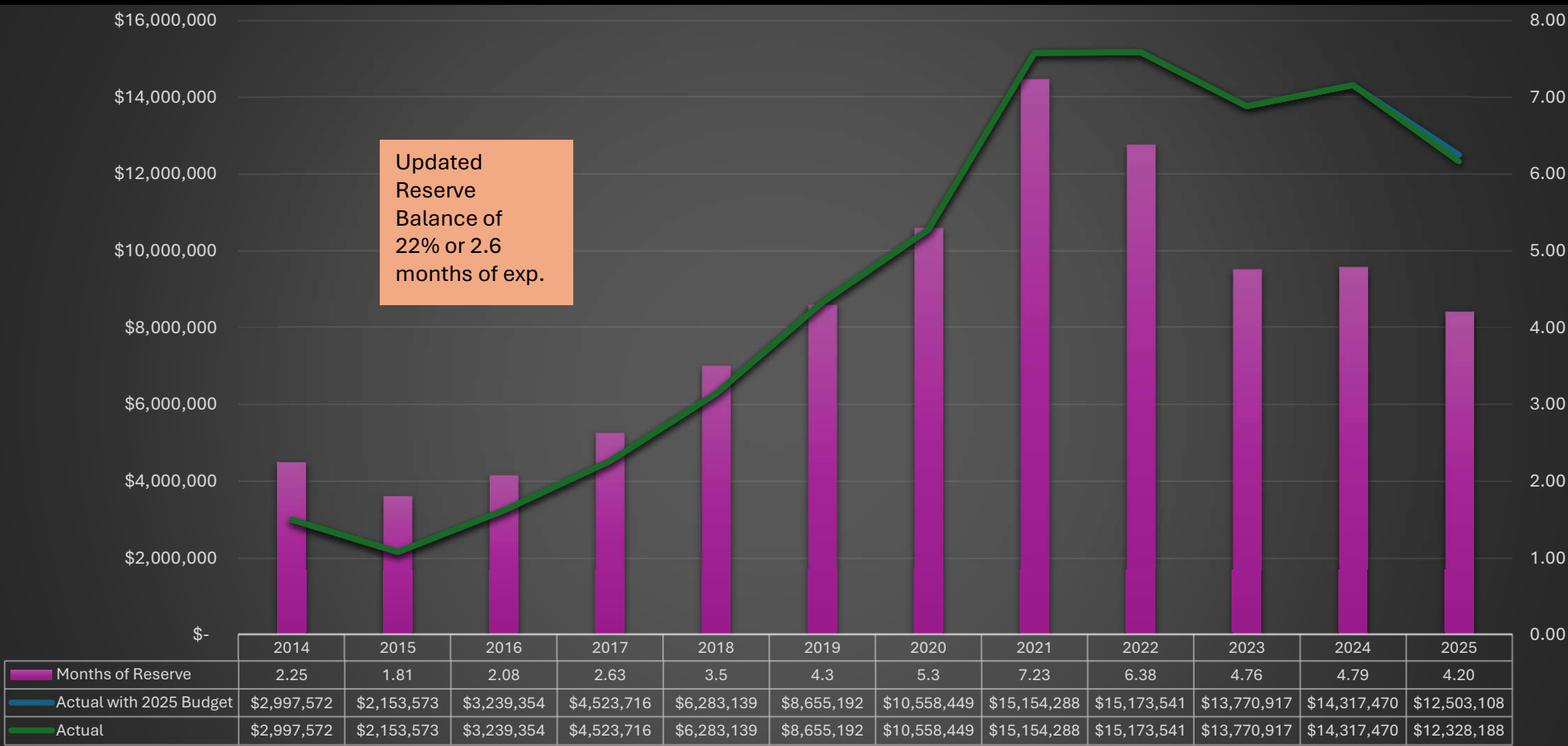


General Fund Expenditures

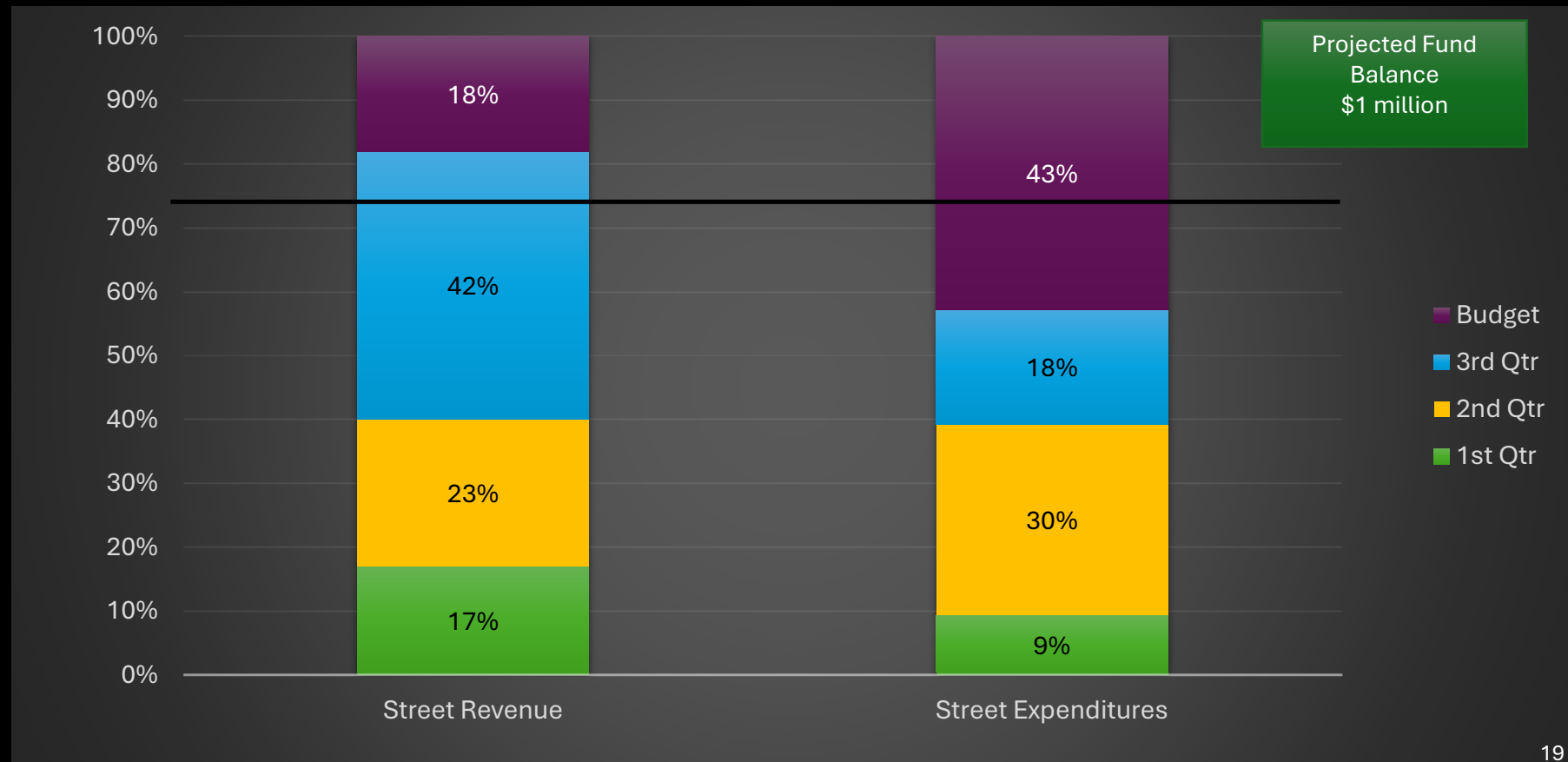


General Fund Balance

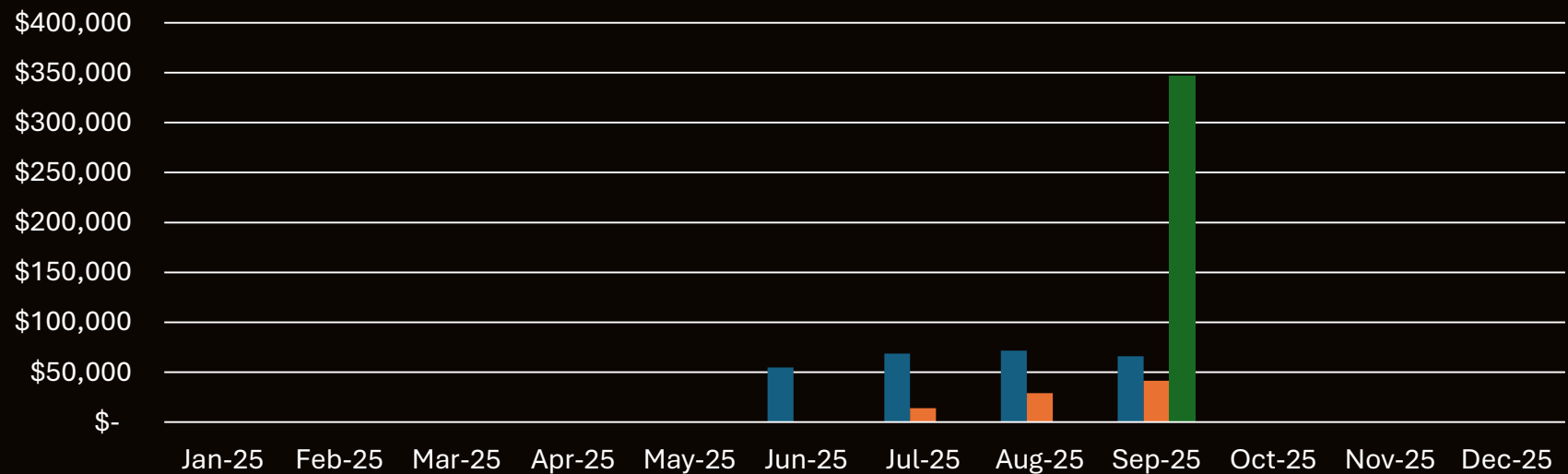
Months



Streets

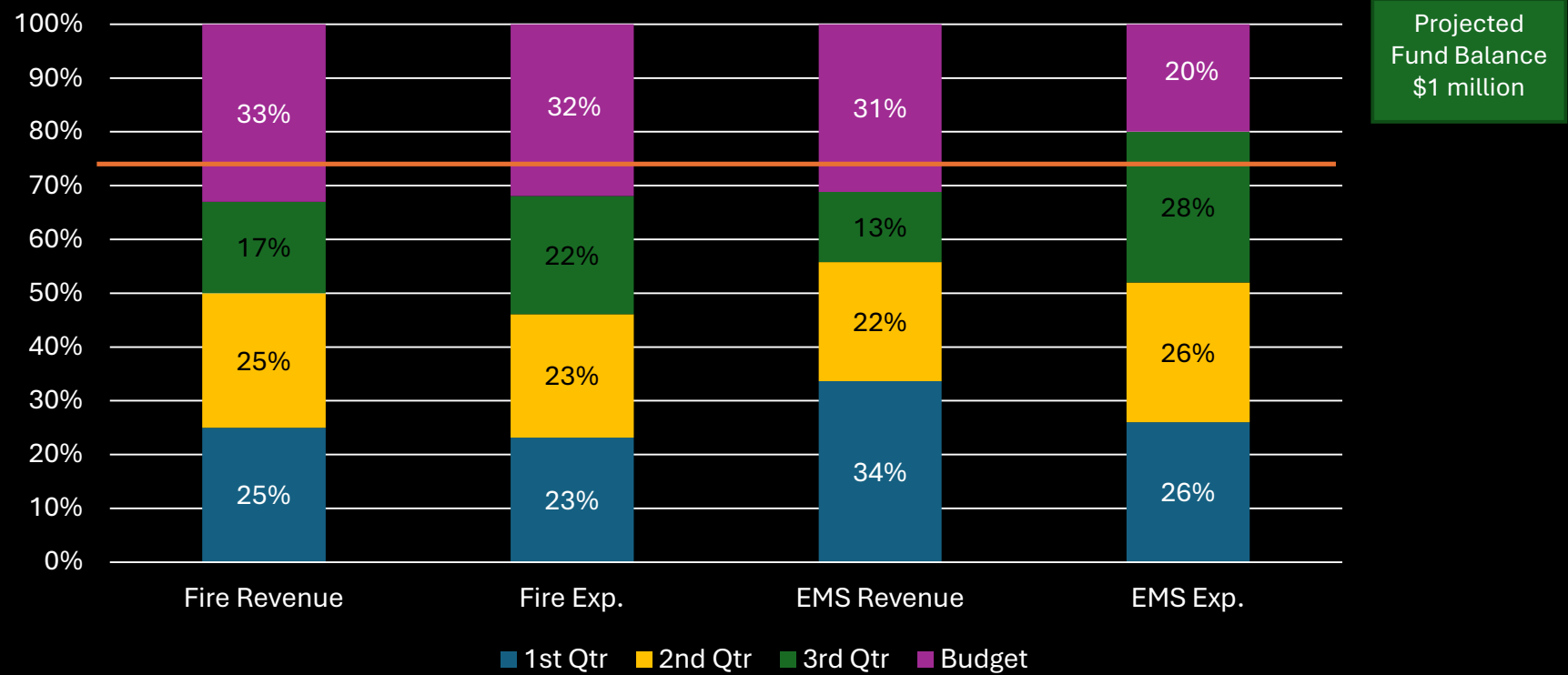


Transportation Benefit District – 2025

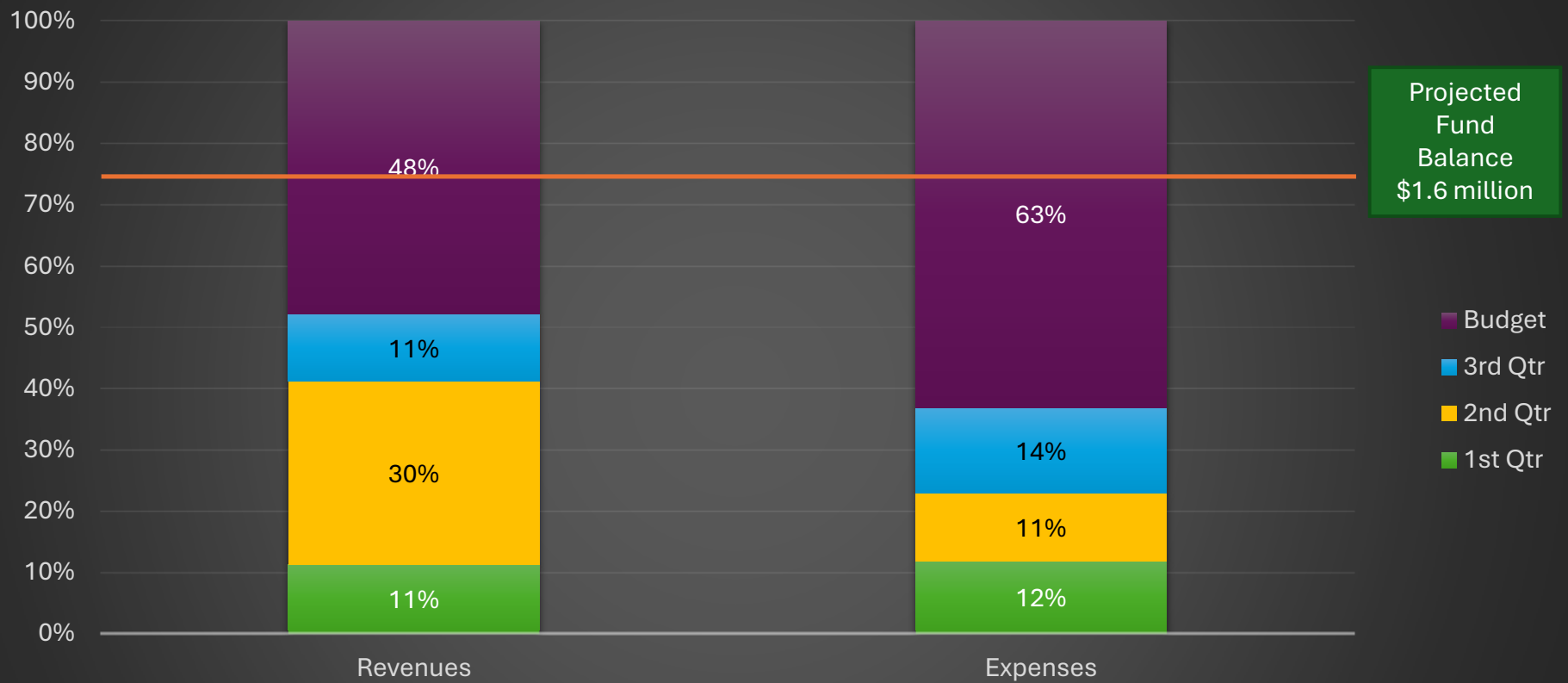


	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25
■ Sales Tax					\$758	\$54,693	\$68,668	\$71,619	\$66,033			
■ Licensing Fees							\$14,157	\$29,017	\$41,528			
■ Street Projects									\$346,47			

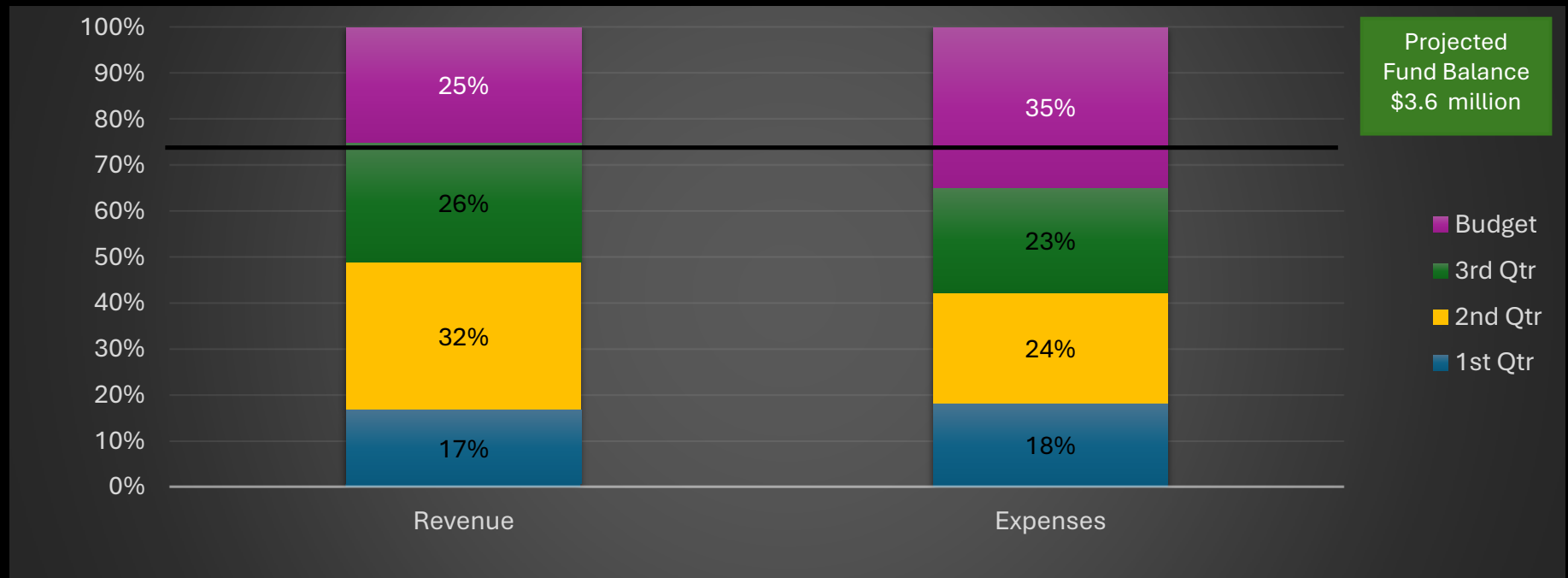
Camas/Washougal Fire and EMS



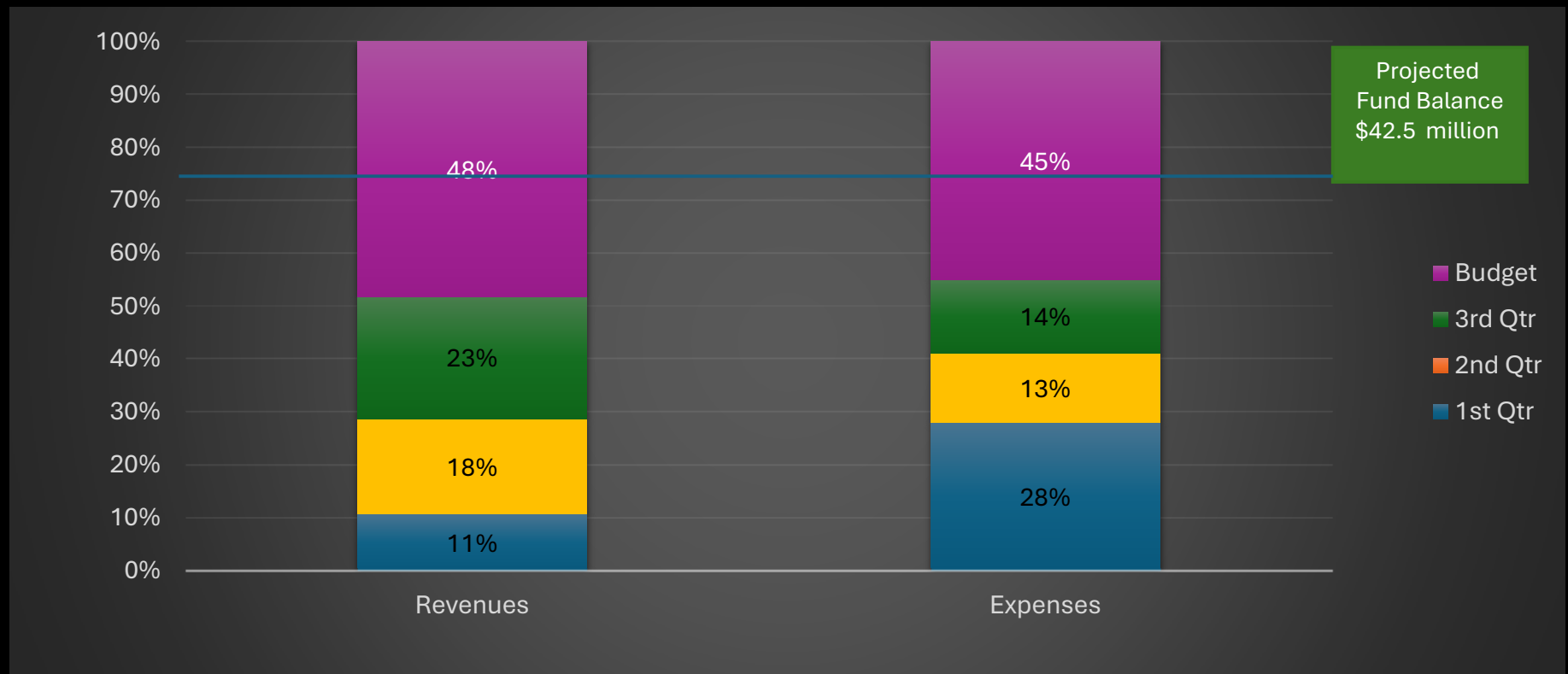
Storm Water



Solid Waste



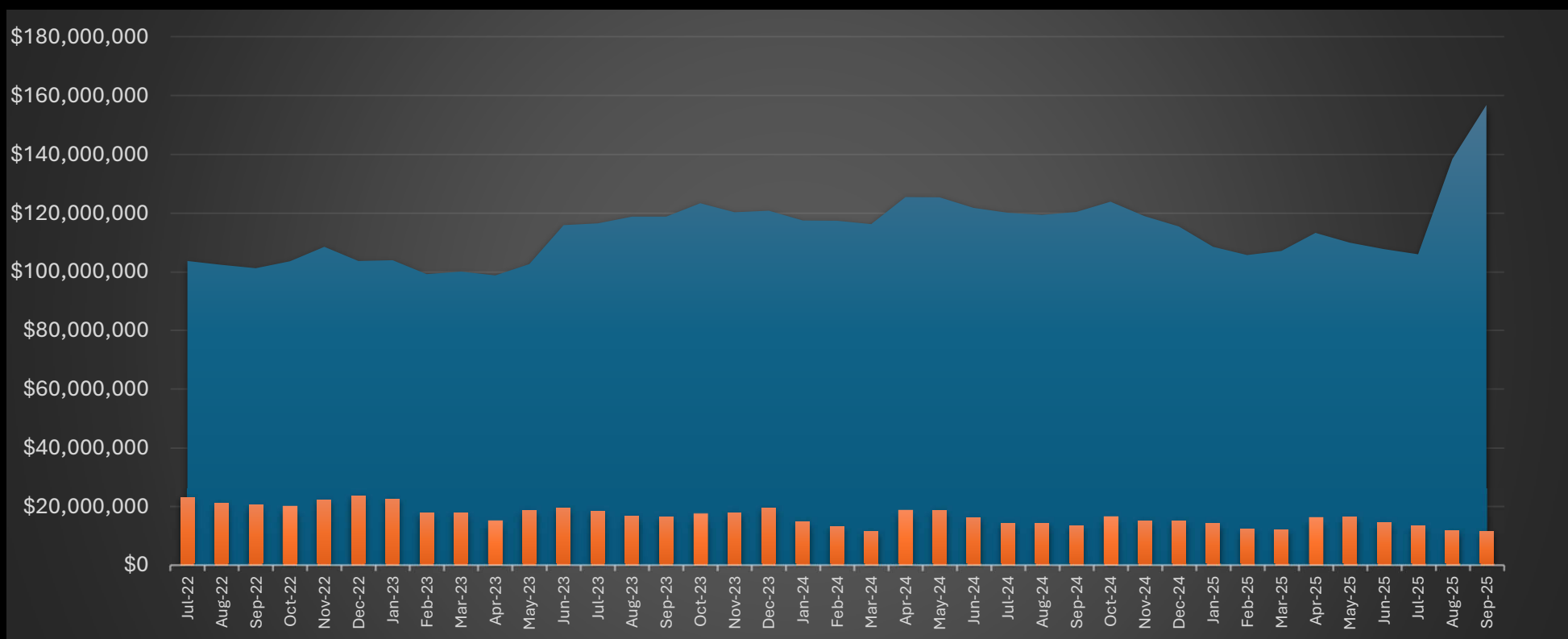
Water/Sewer



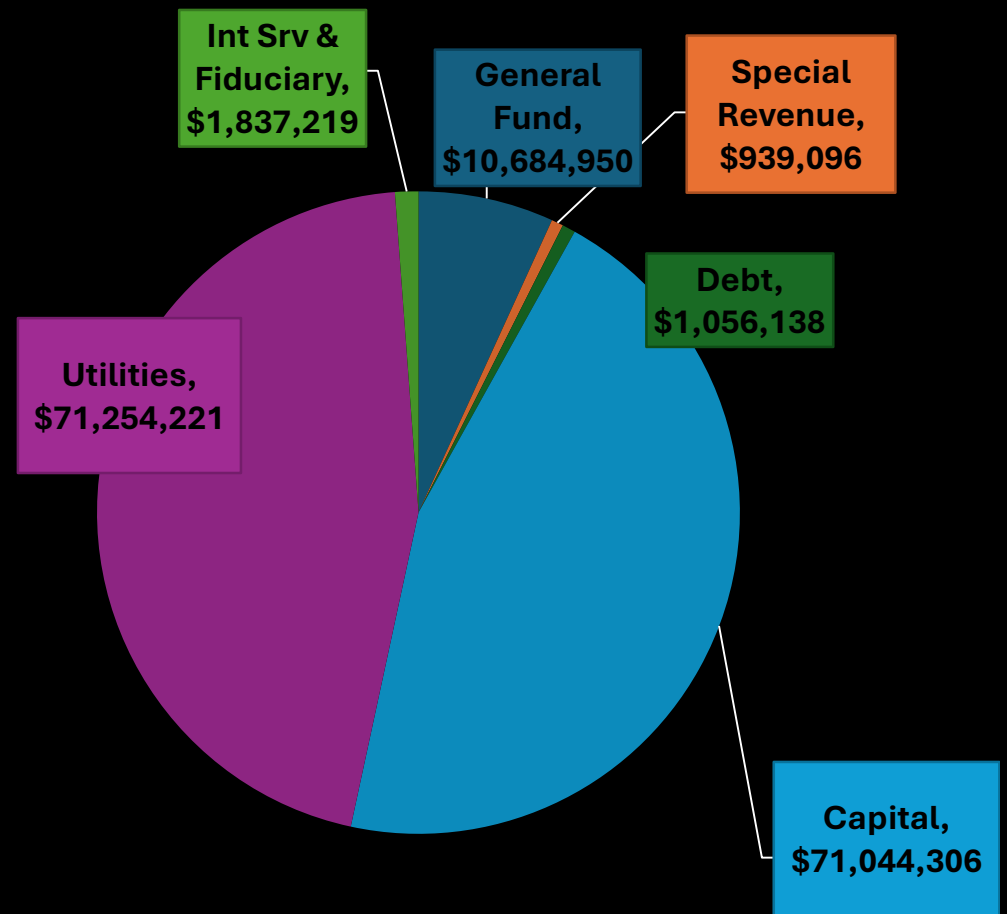
Top Ten Capital Projects Status

Project	2025 Budget	Actual YTD	Funding
Fire Station HQ	\$12,500,000	\$604,703	2025 UTGO Bonds
WWTP Upgrades	\$9,000,000	\$1,756,346	2025 Rev Bonds
NW 38 th 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

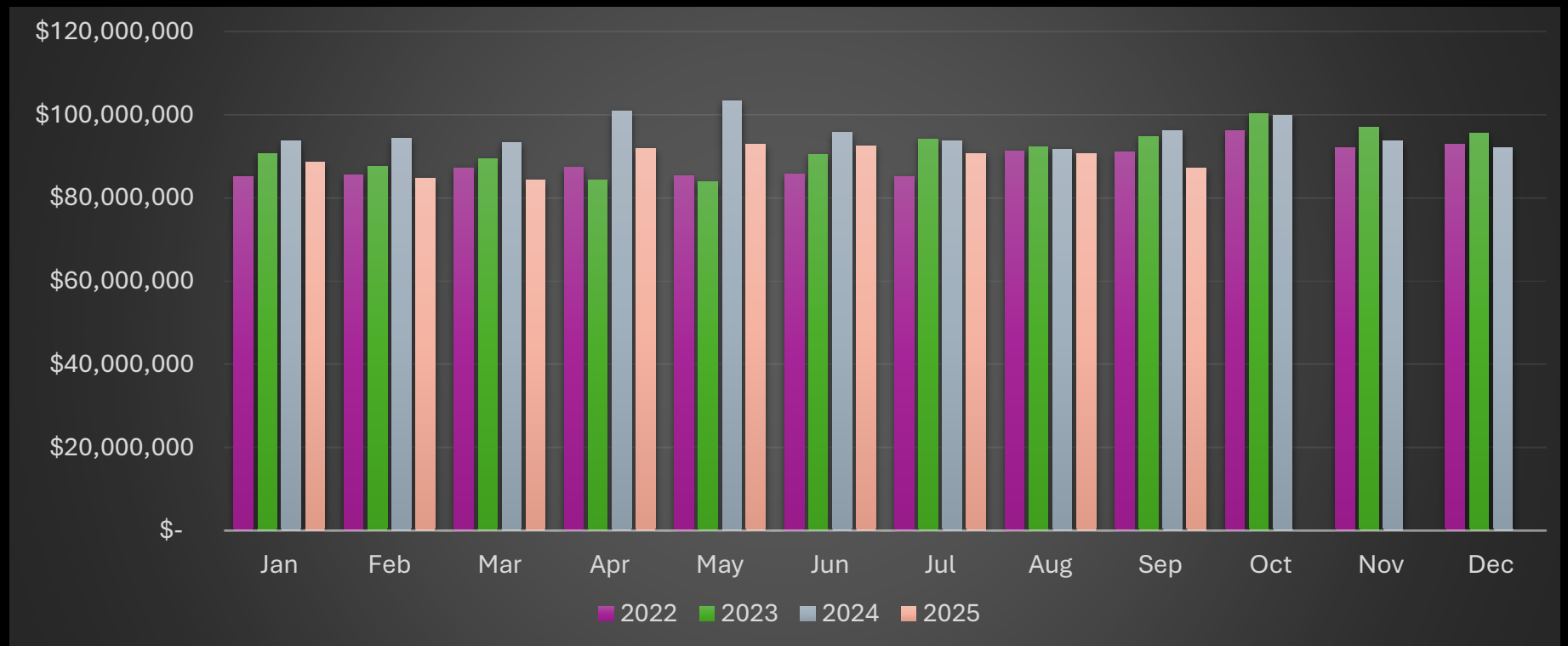
Cash and Cash Equivalent Assets



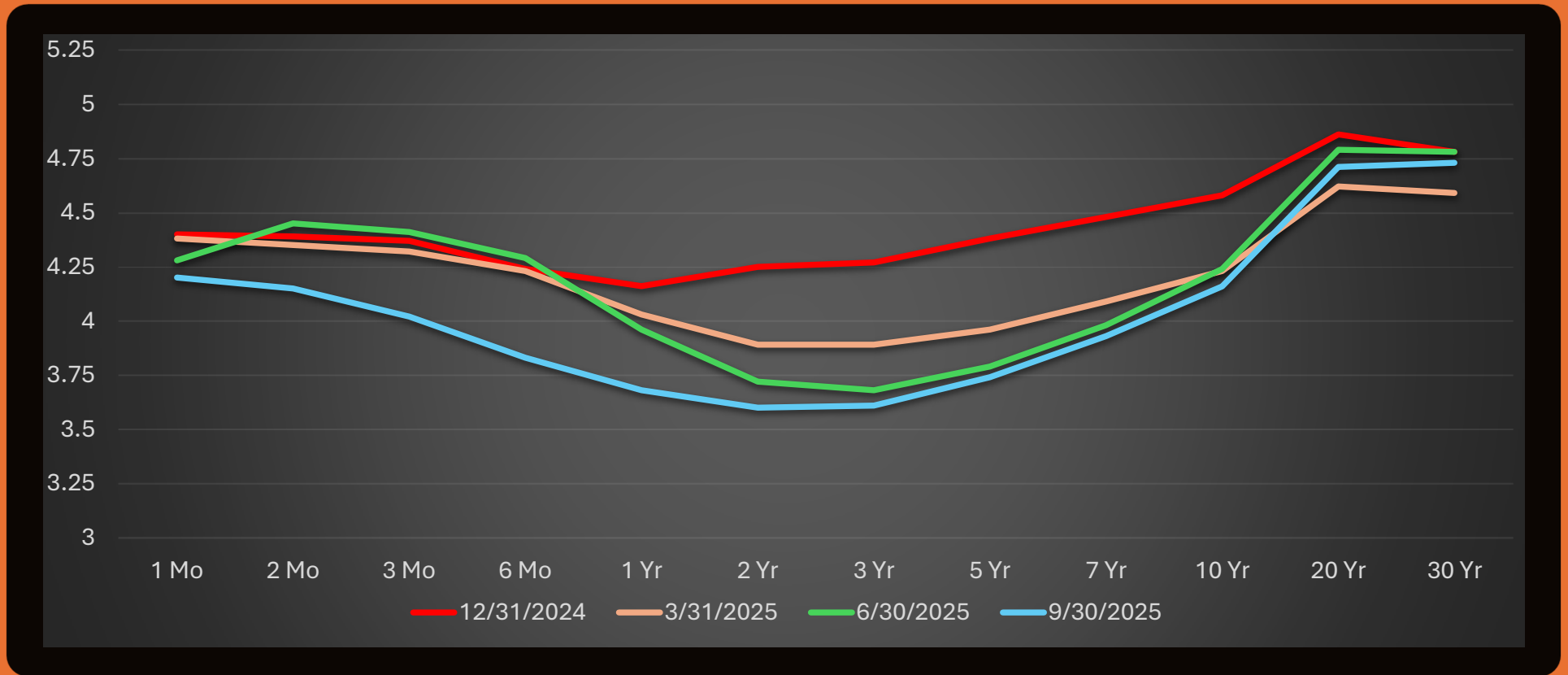
Fund Composition of Investment Portfolio



Investment Portfolio Balance

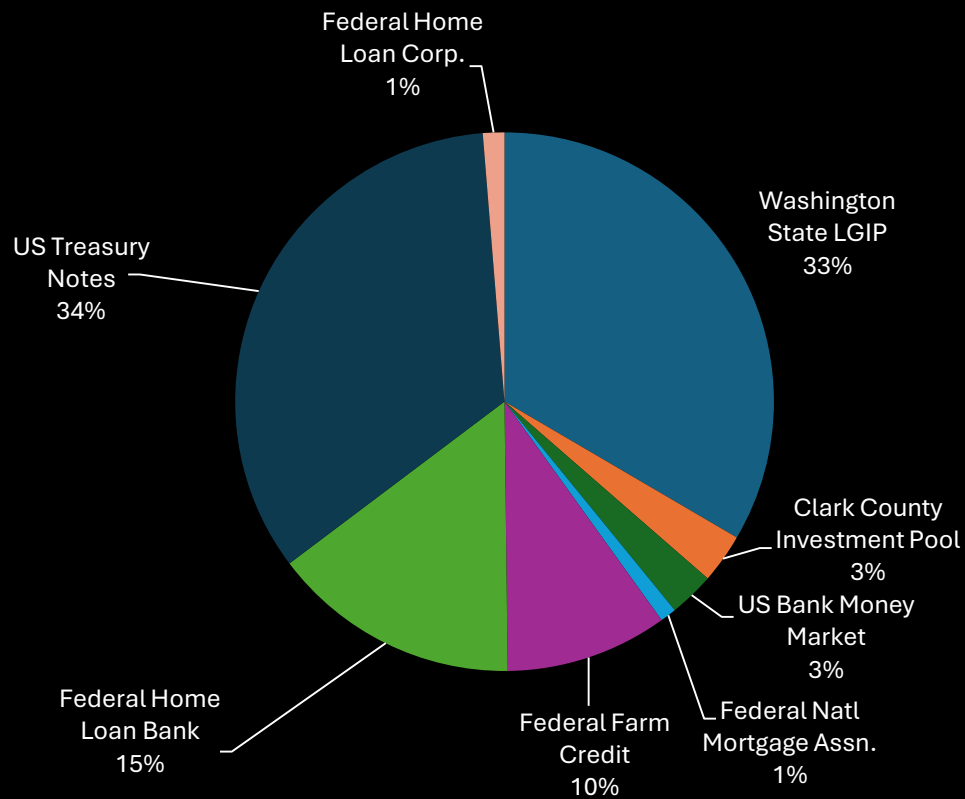


Yield Curve - Interest Rates

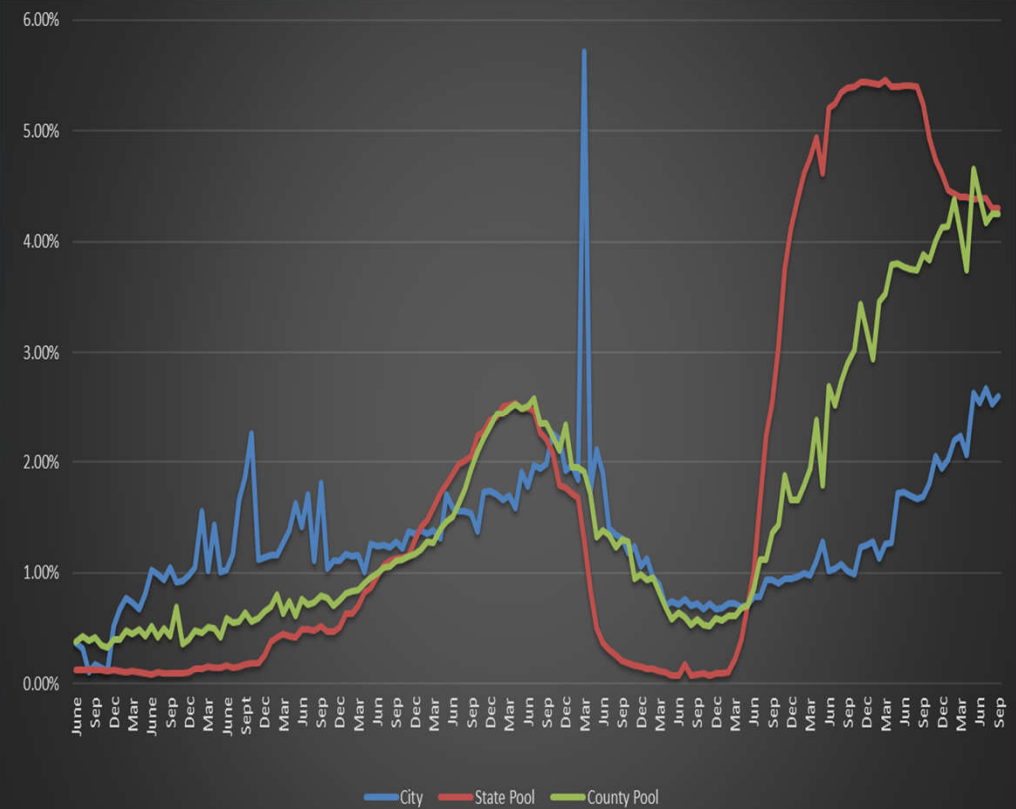


Investment Portfolio

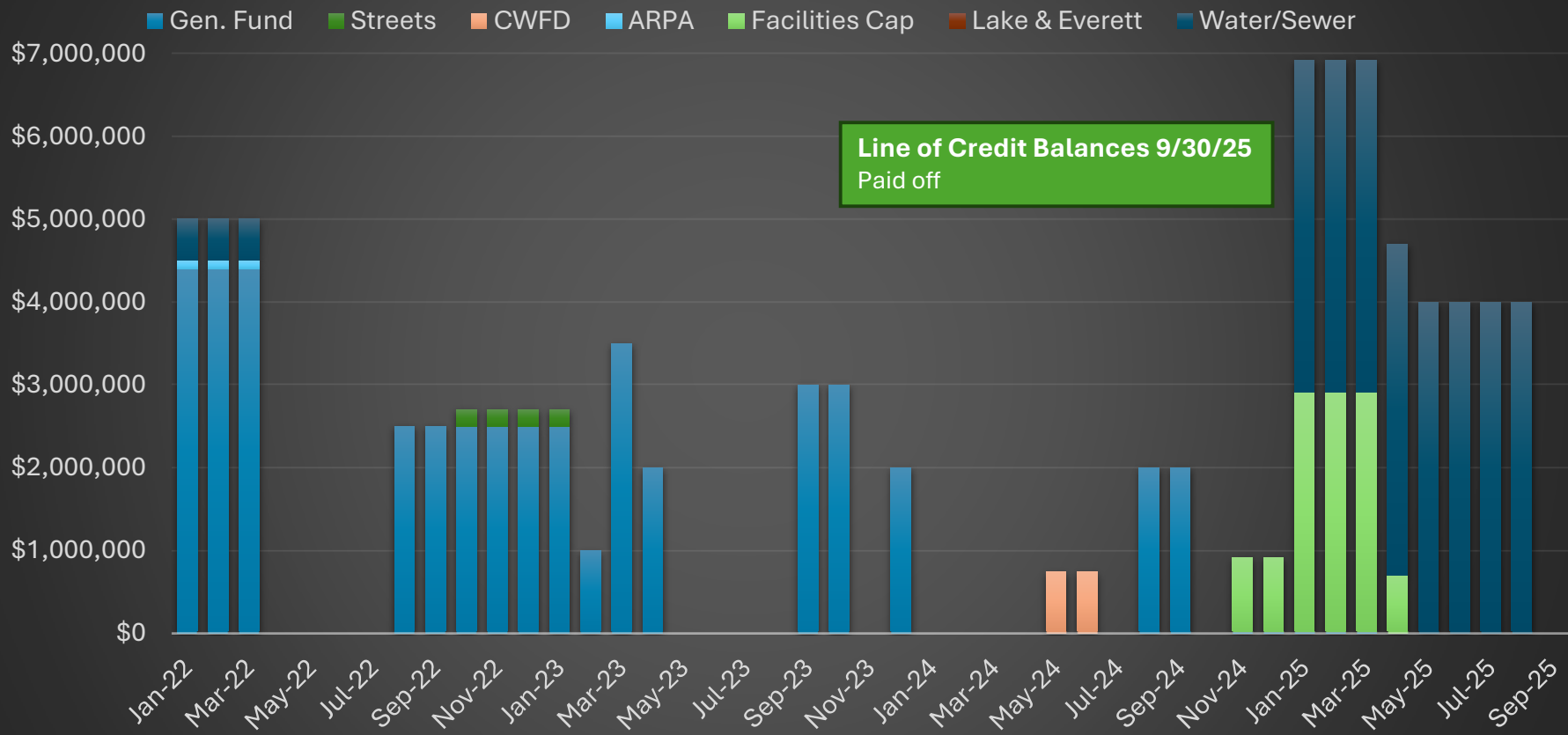
Portfolio Structure



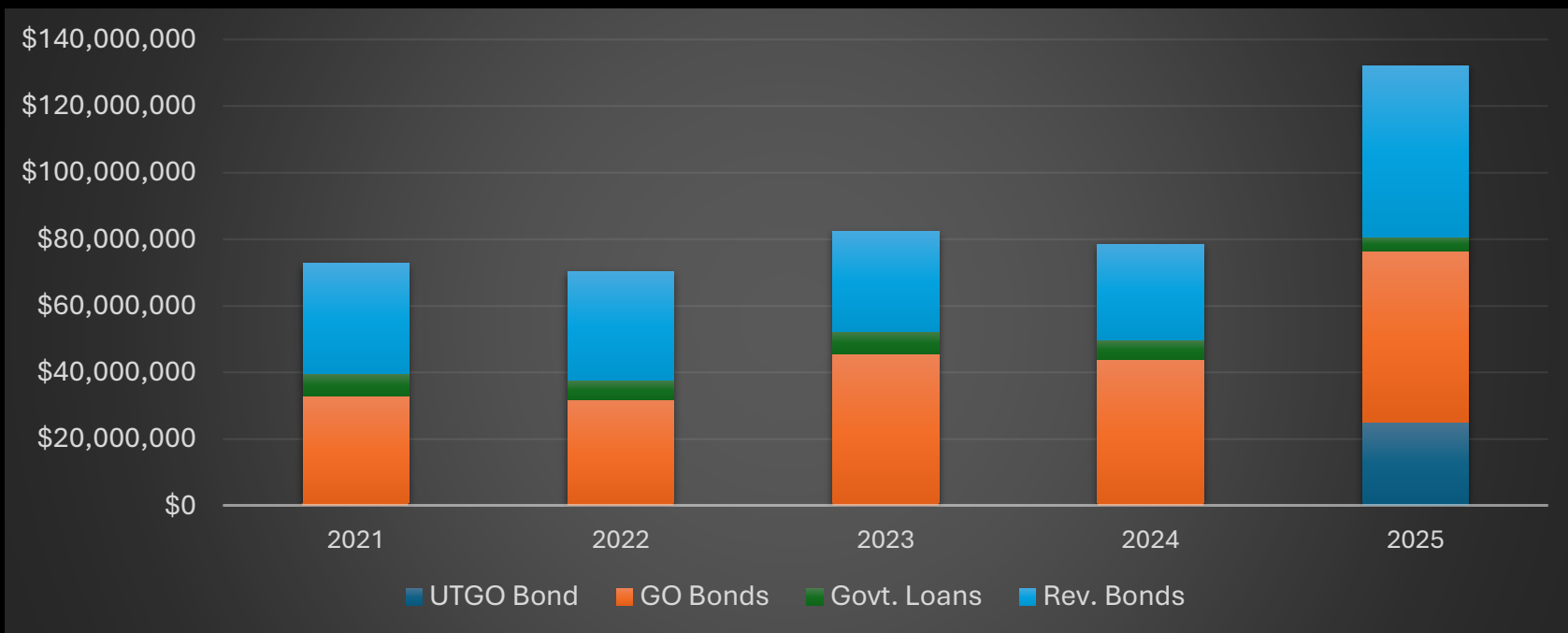
Portfolio Performance 2013-2025



Line of Credit

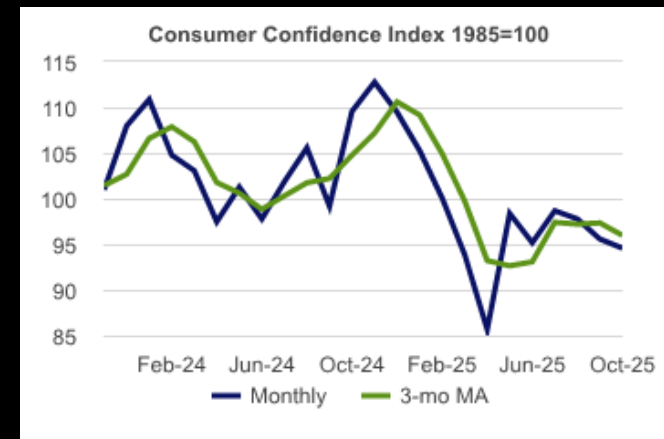
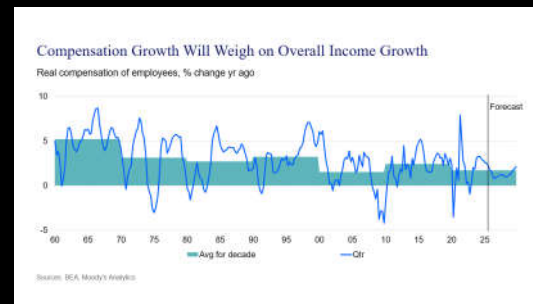
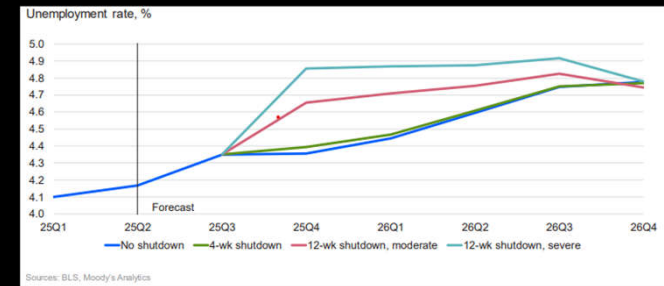


Debt Outstanding



Outlook

- “With minimal job growth and a generally weak economy, it would take little to push the economy into a recession.” Scott Hoyt , Moody’s Analytics
- Consumer spending is slowing and will continue with income growth slowing.
- Locally, commercial and residential projects seem to be moving forward. Higher sales taxes, property tax new construction and real estate excise taxes should offset rising costs for the City in the near term.





Questions