

The background of the slide shows a close-up, slightly blurred view of a person's hands. One hand is holding a white pen, and the other is pointing at a document. The document features a prominent 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 1st Quarter Financial Review

Agenda

GENERAL ECONOMY DURING FIRST QUARTER
2025

REVENUE TRENDS

BUDGET STATUS

FUND BALANCE PROJECTION

CITY GROWTH

ASSET MANAGEMENT

INVESTMENTS

DEBT

OUTLOOK



2025 Economic Summary

2024 4th Qtr
Comparison
to 2025 1st Qtr

Avg. Mortgage
Rate LOWER
7.04% v. 6.64%

Unemployment
HIGHER
4.1% v. 4.2%

Retail Sales
(% change yr.)
HIGHER
3.9% v. 4.9%

CPI (national)
LOWER
2.9% v. 2.4%

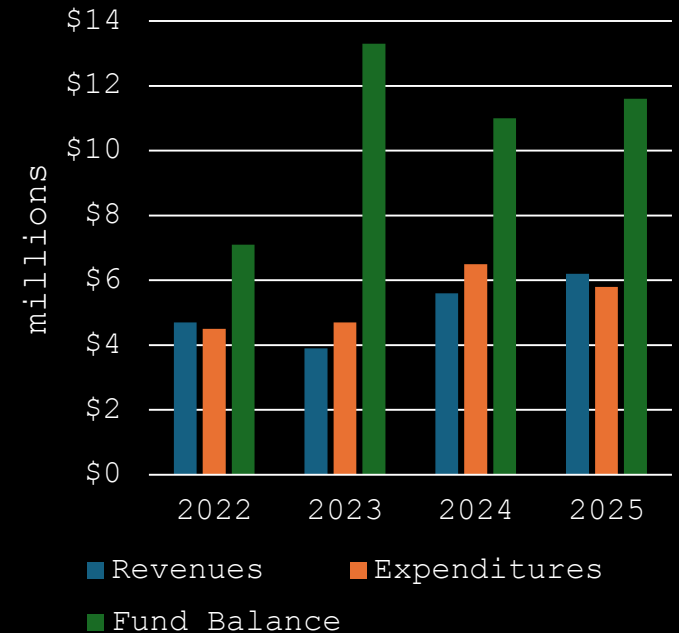
Avg. Gas Prices
HIGHER
\$3.02 v. \$3.16

- Recession worries weigh markets
- Tariffs added uncertainty and prices are climbing
- Hiring slowed with layoffs in the mix
- Locally building permits are robust

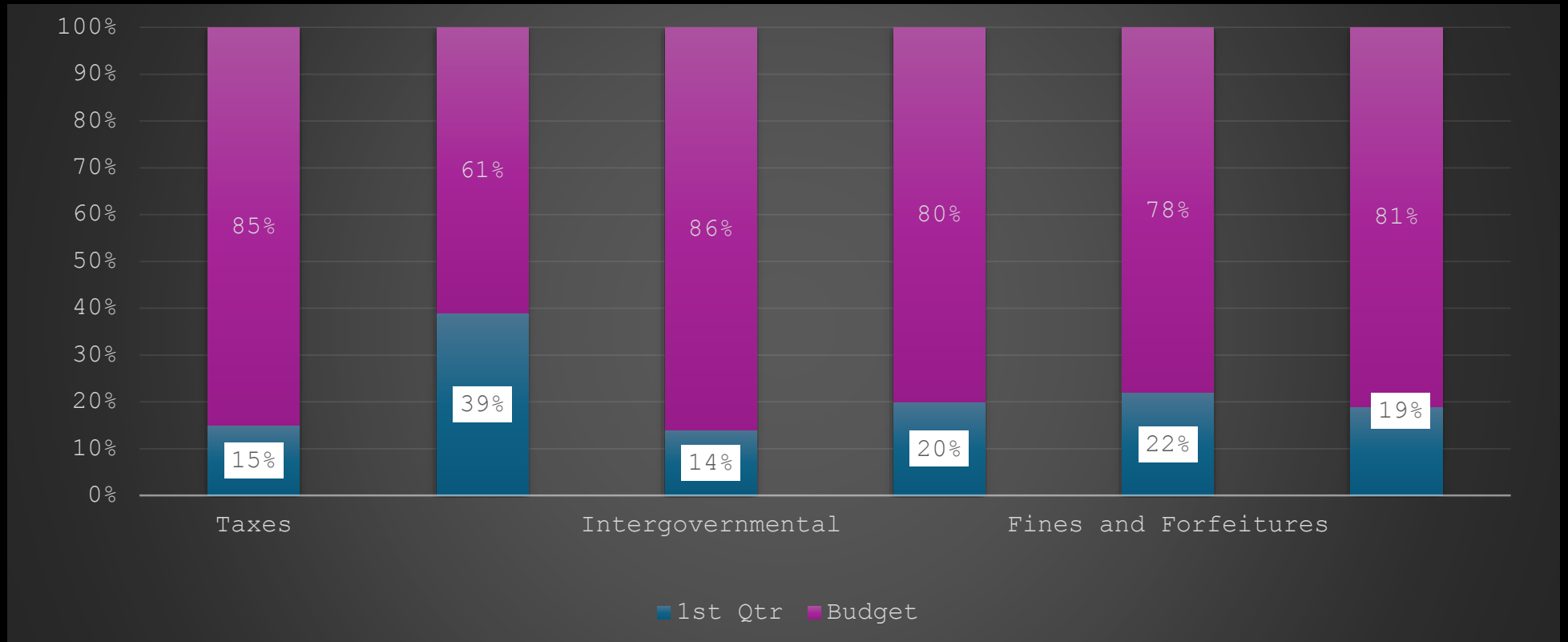


General Fund Highlights

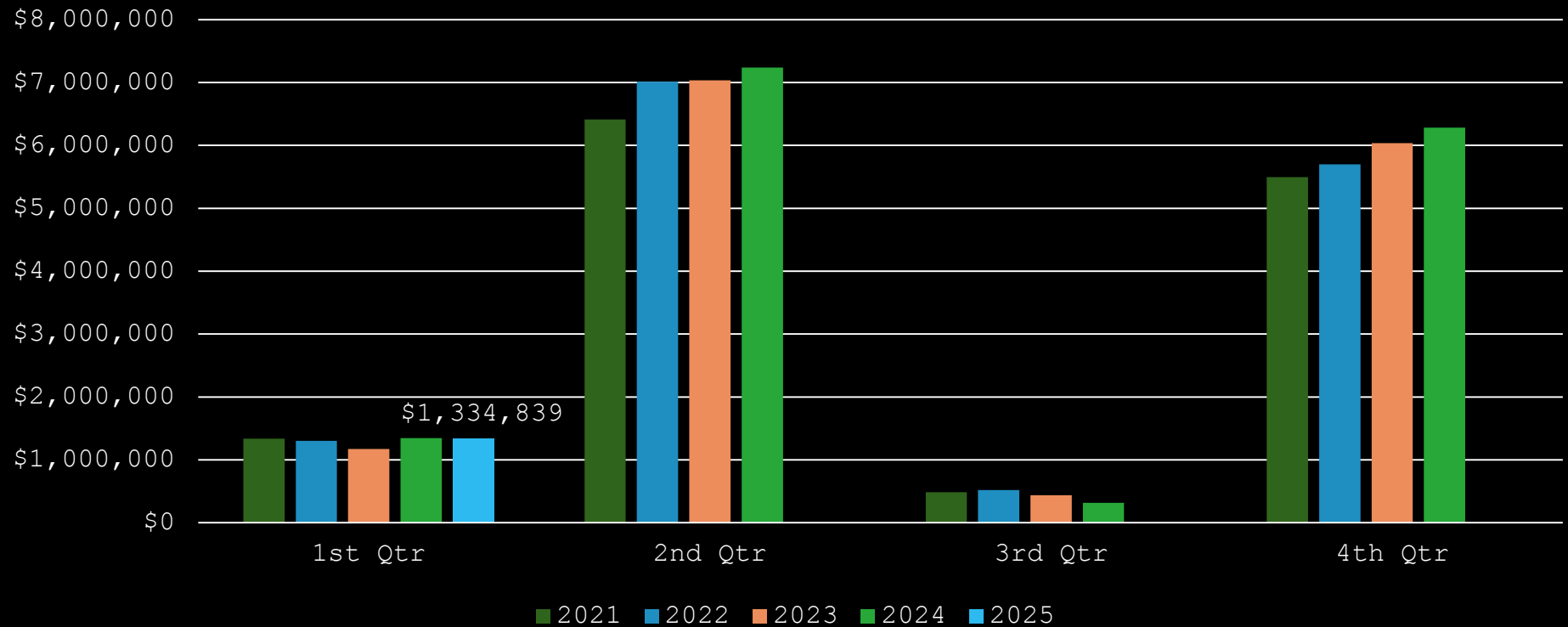
	2022 First Quarter	2023 First Quarter	2024 First Quarter	2025 Third Quarter
Net revenues (less transfers)	\$4,671,108	\$3,936,247	\$5,574,902	\$6,222,225
Net expenditures (less transfers)	\$4,502,446	\$4,726,094	\$6,535,190	\$5,751,596
Net Cash Flow	\$168,662	(\$789,847)	(\$960,288)	\$470,629
% of Budget Spent	21%	16%	22%	21%
General Fund Balance	\$7,149,620	\$13,300,235	\$10,997,250	\$11,568,537
Overall Cash and Investments for All Funds	\$84,052,390	\$103,954,969	\$116,247,240	\$107,165,712
	Includes Bond Proceeds	Includes Bond Proceeds	Includes Bond Proceeds	Includes Bond Proceeds



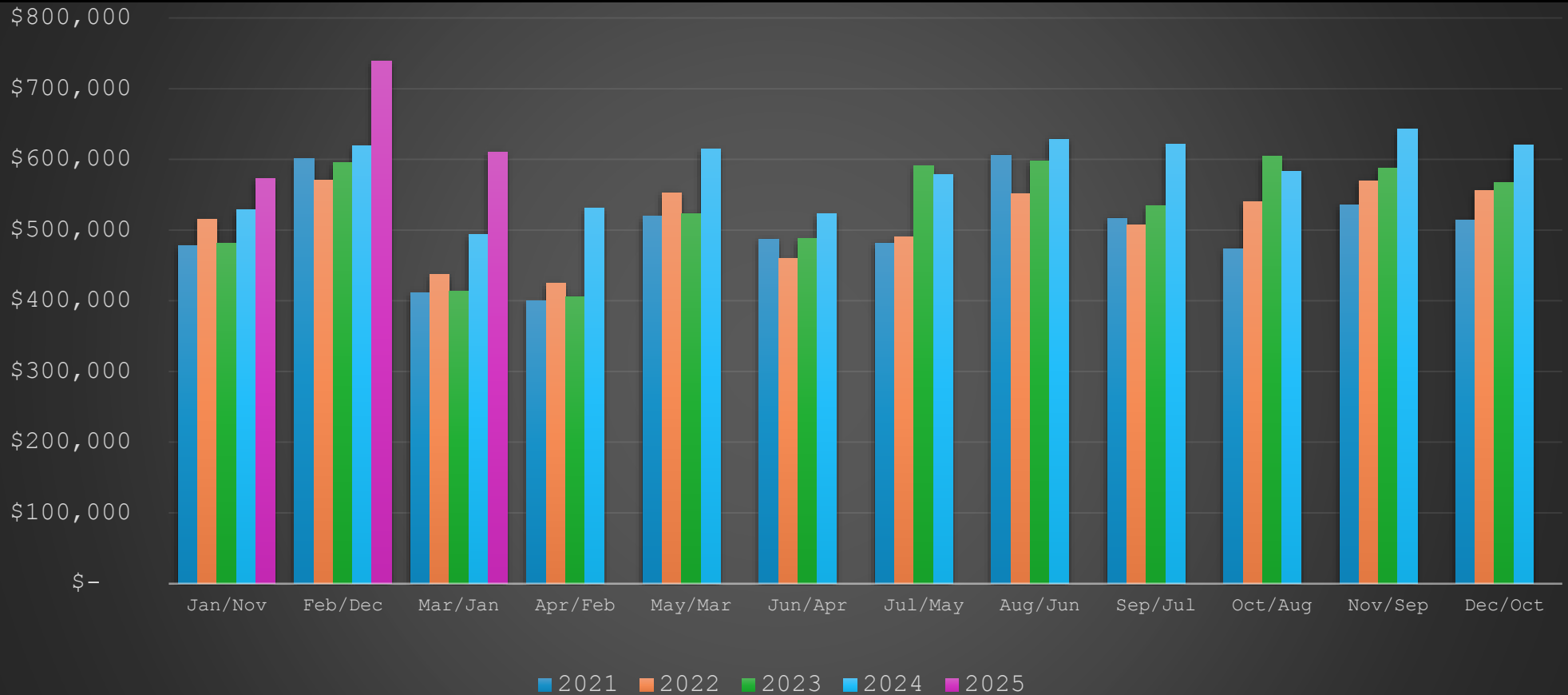
General Fund Revenues



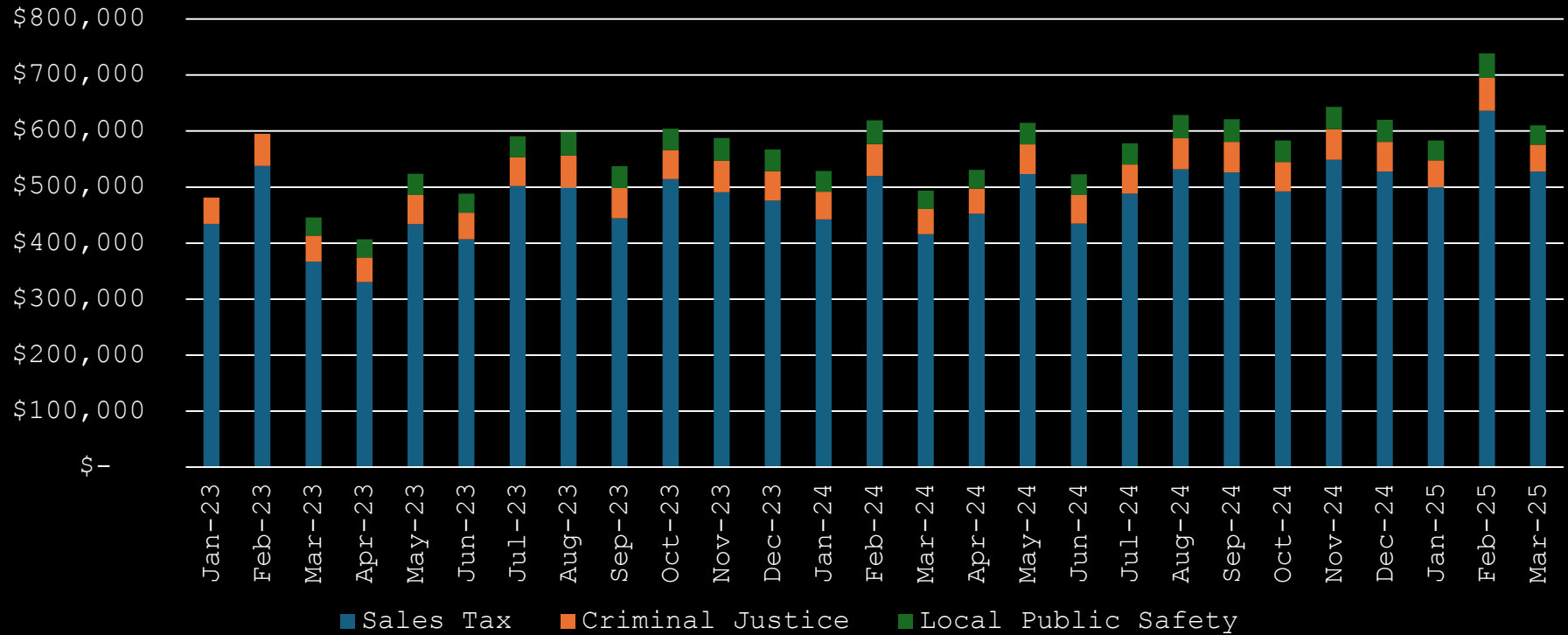
Property Tax Collections



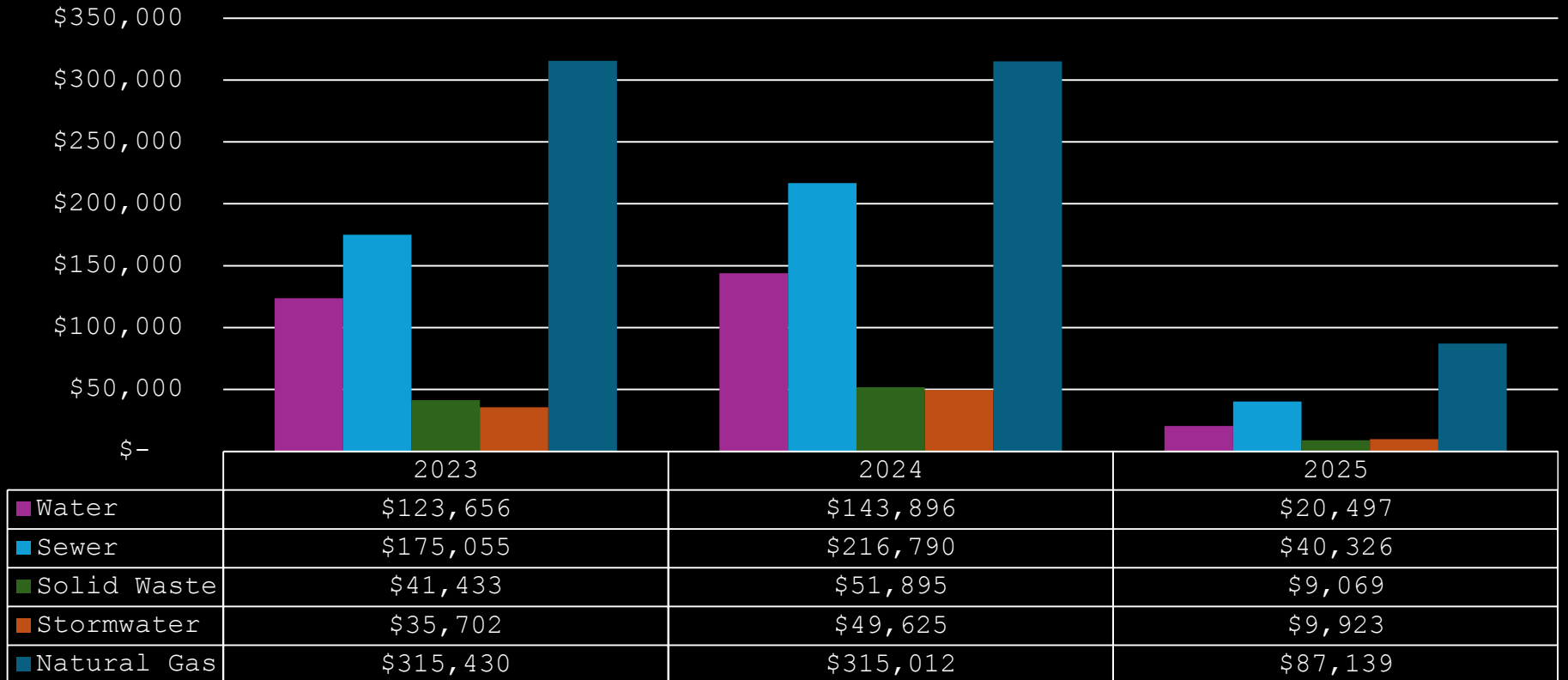
Sales and Use Tax



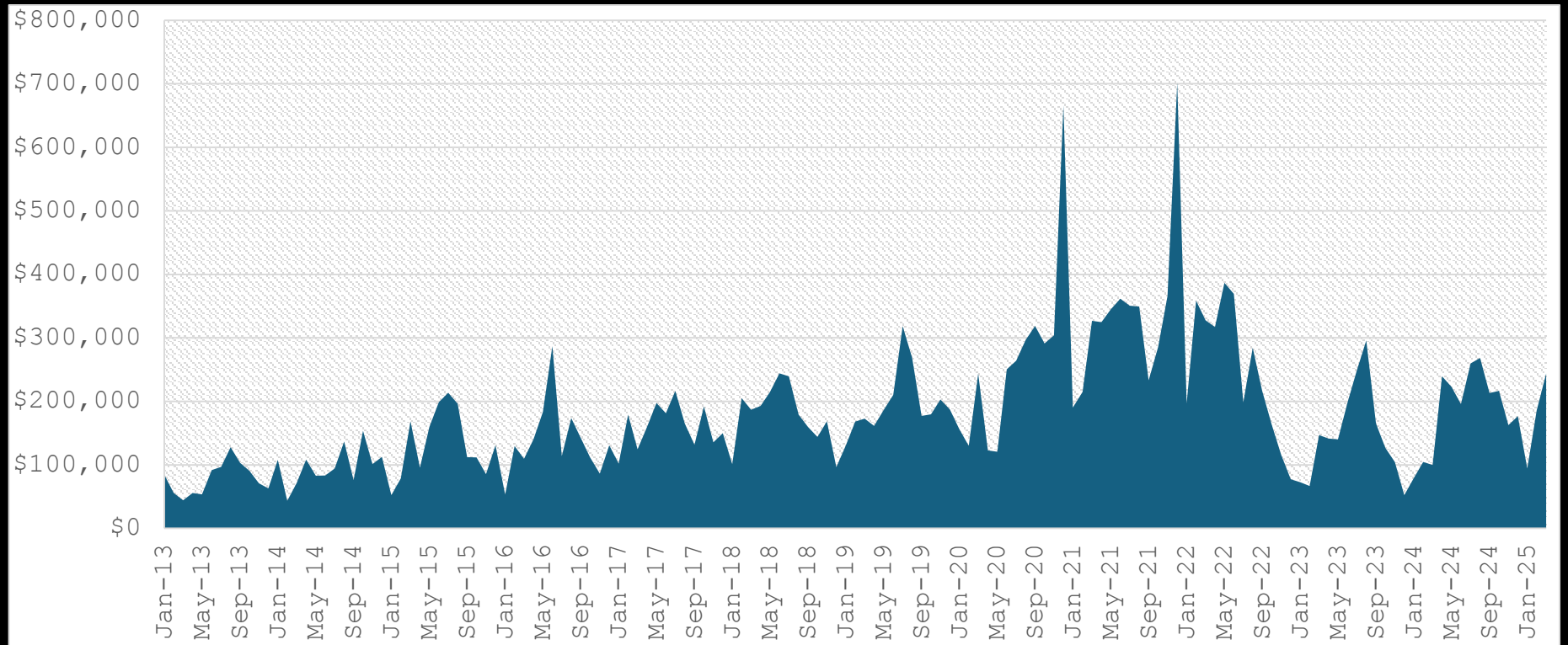
Sales and Use Tax Breakdown



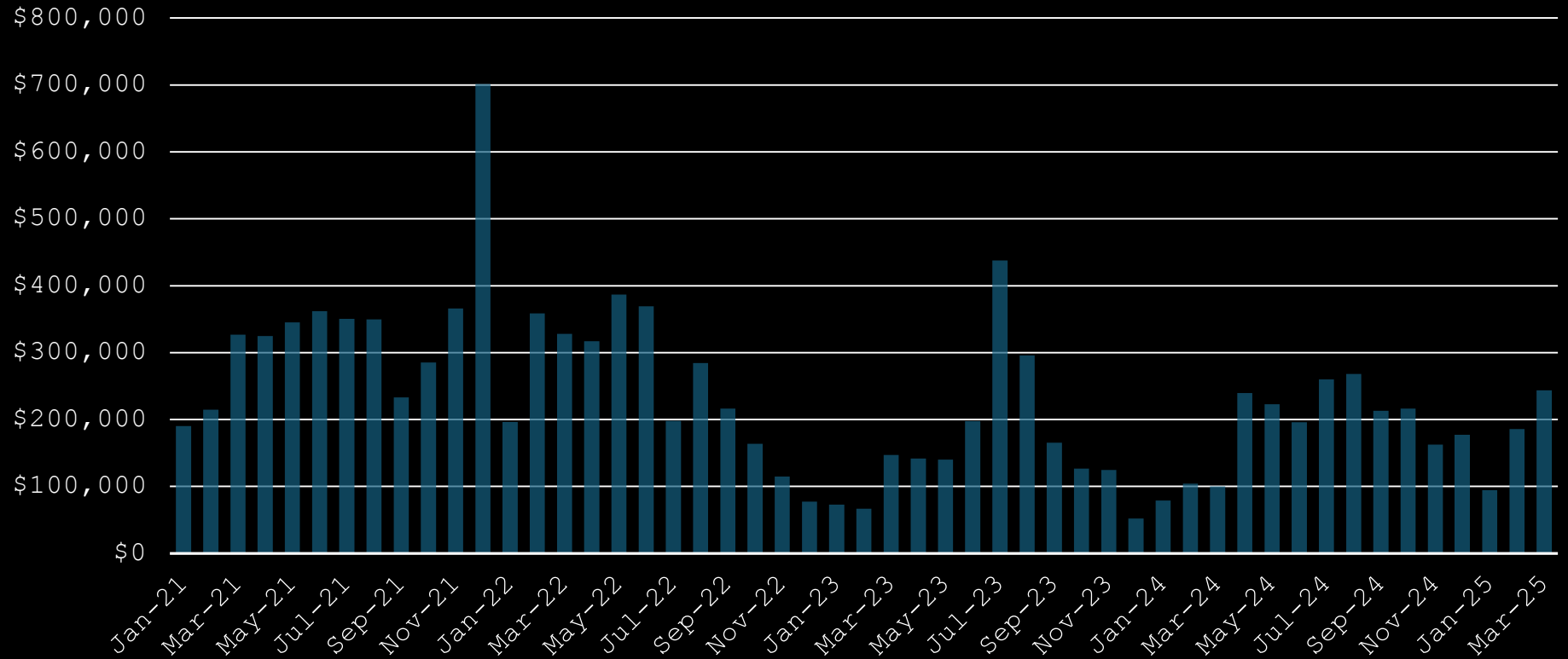
Utility Tax Collections



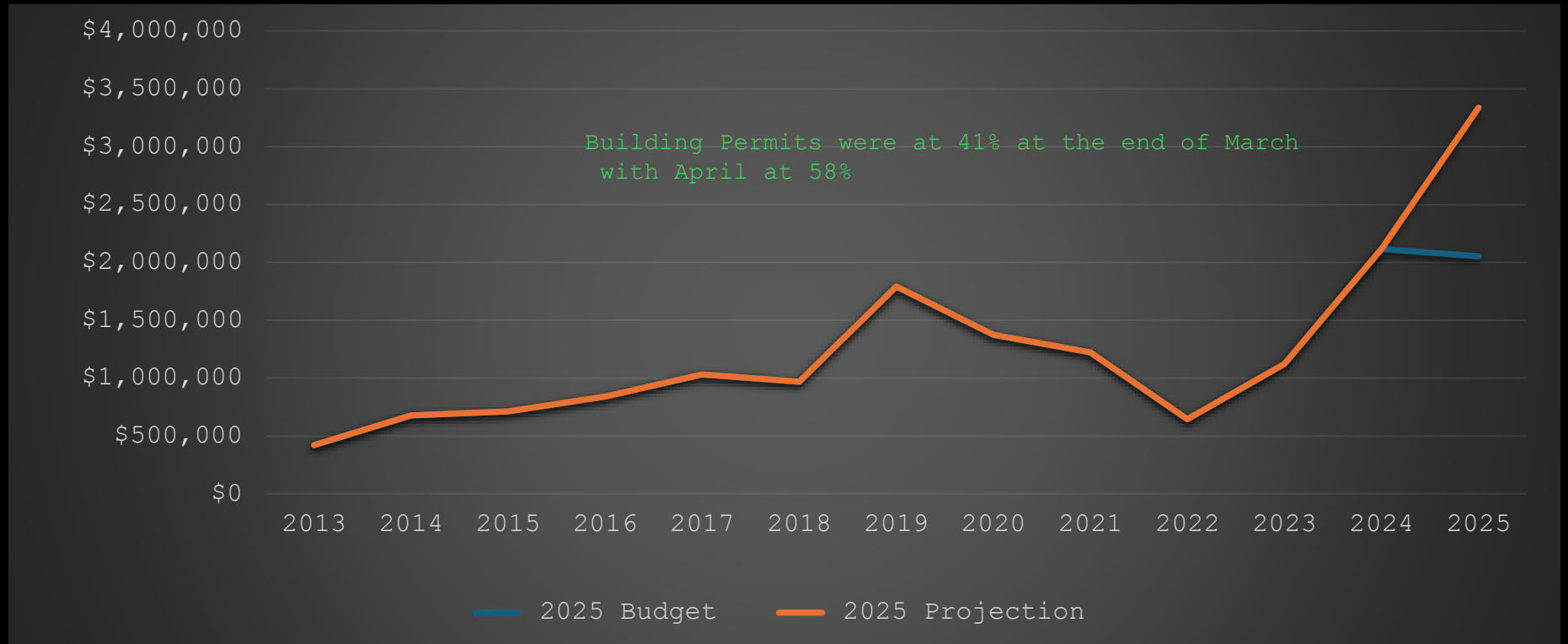
Real Estate Excise Tax



Real Estate Excise Tax



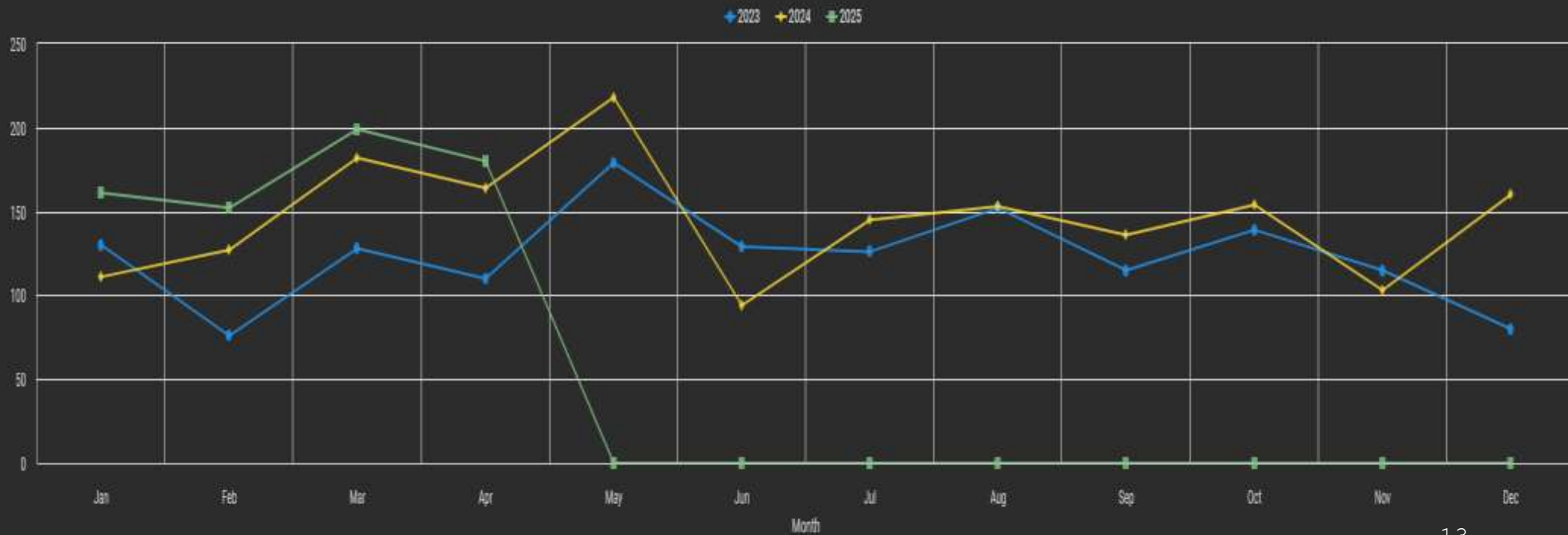
Building Permits



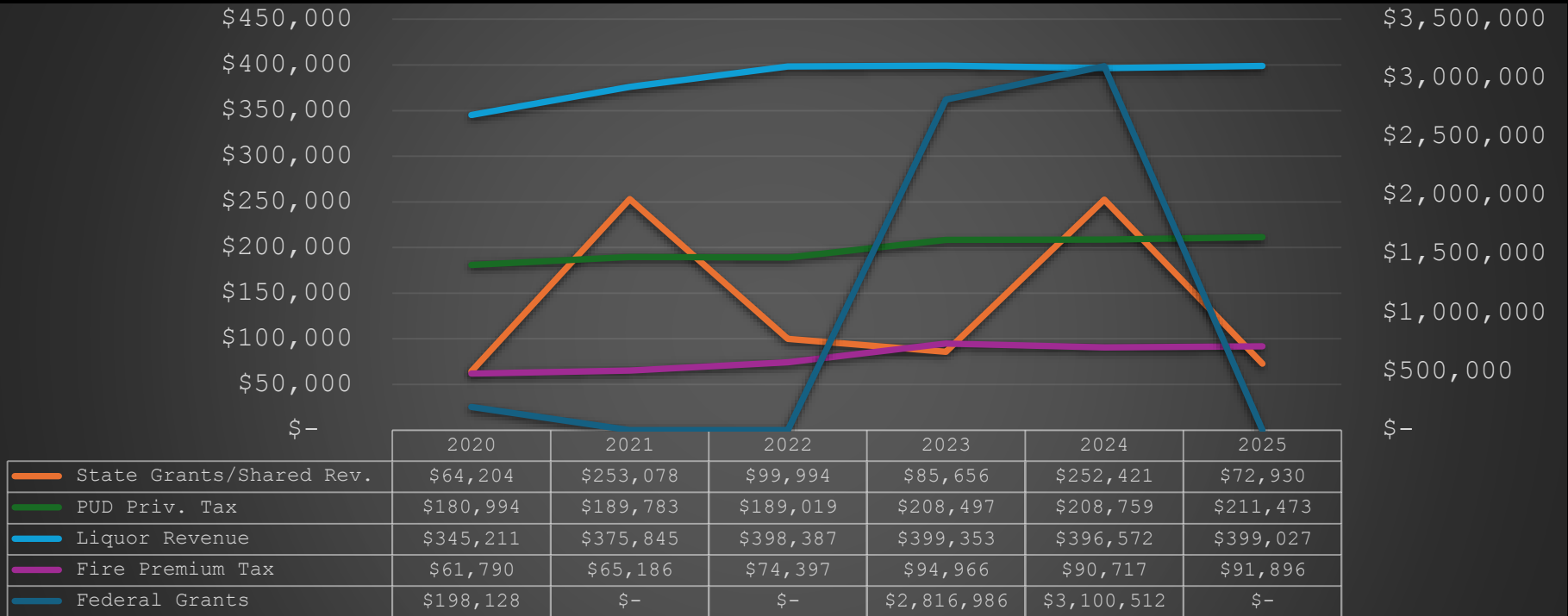
Permit Comparison 2023-

2025

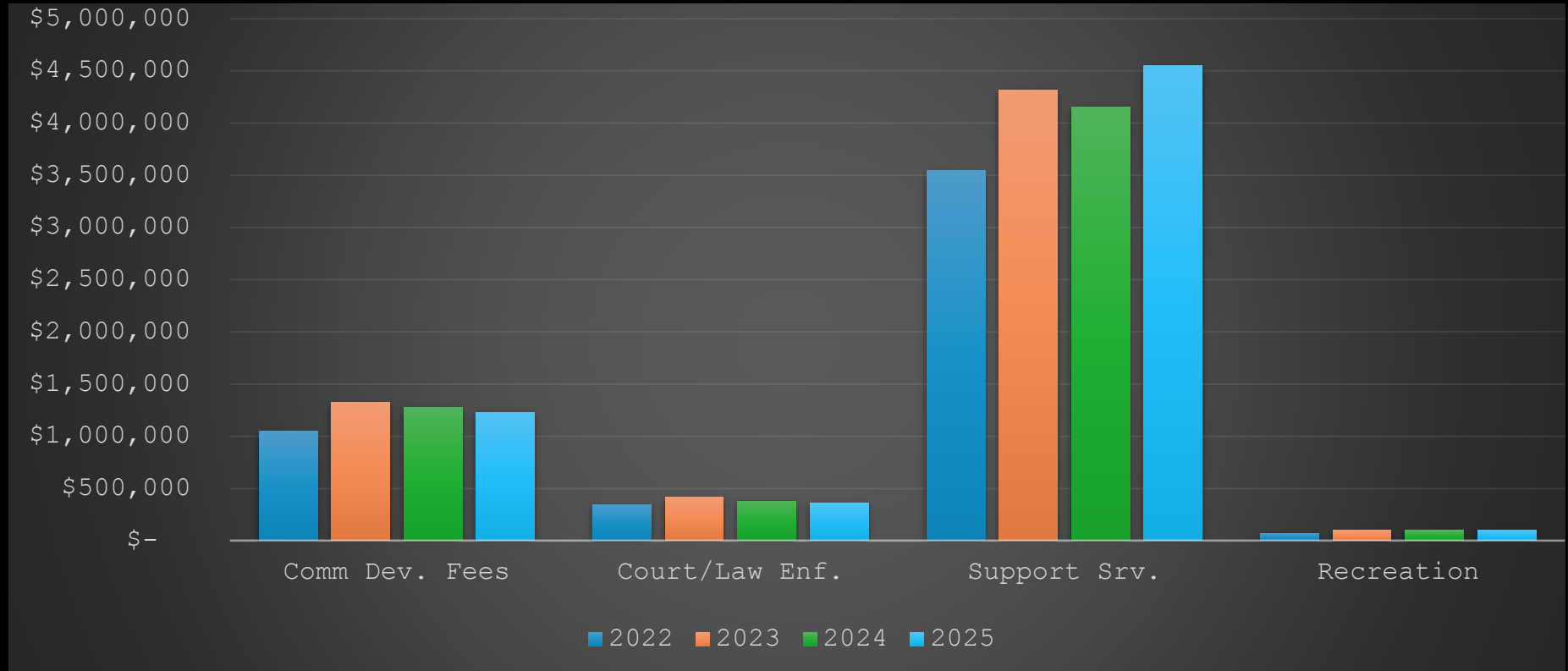
Total Permits Issued



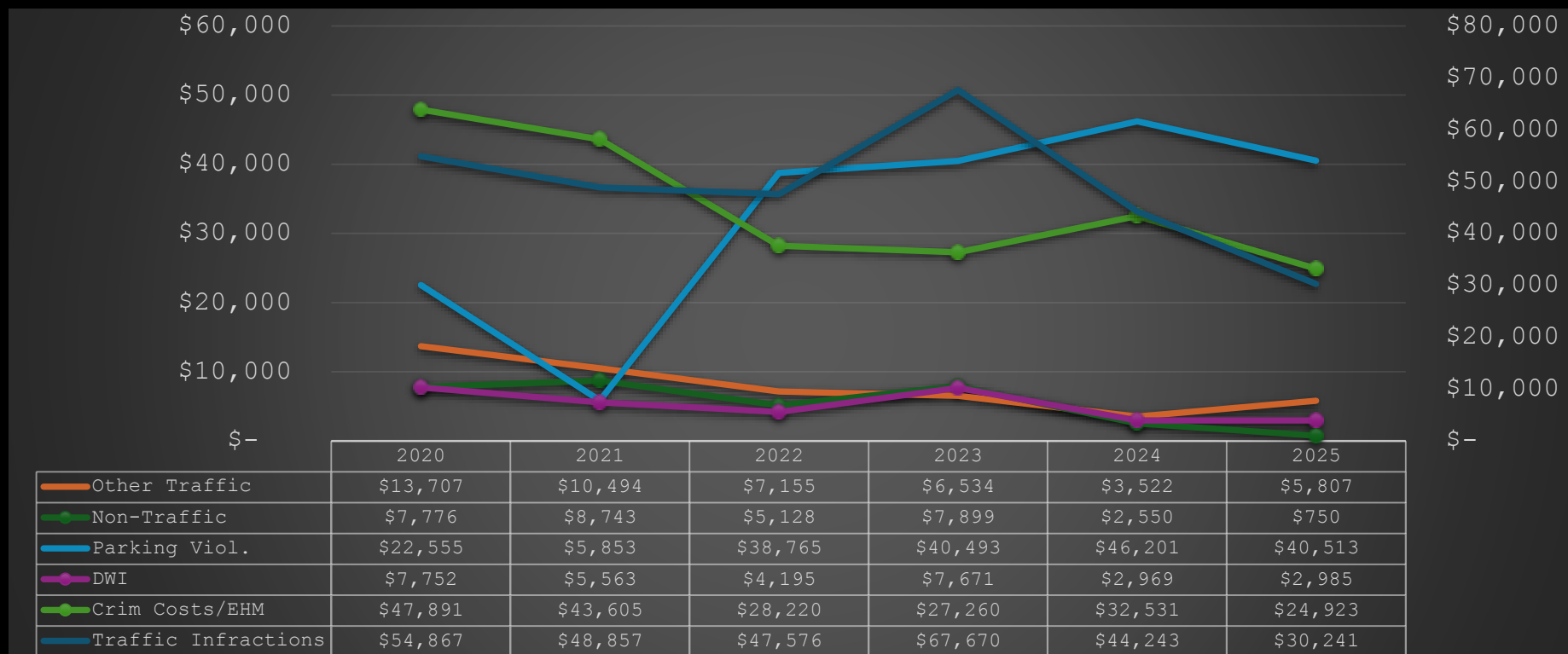
Intergovernmental



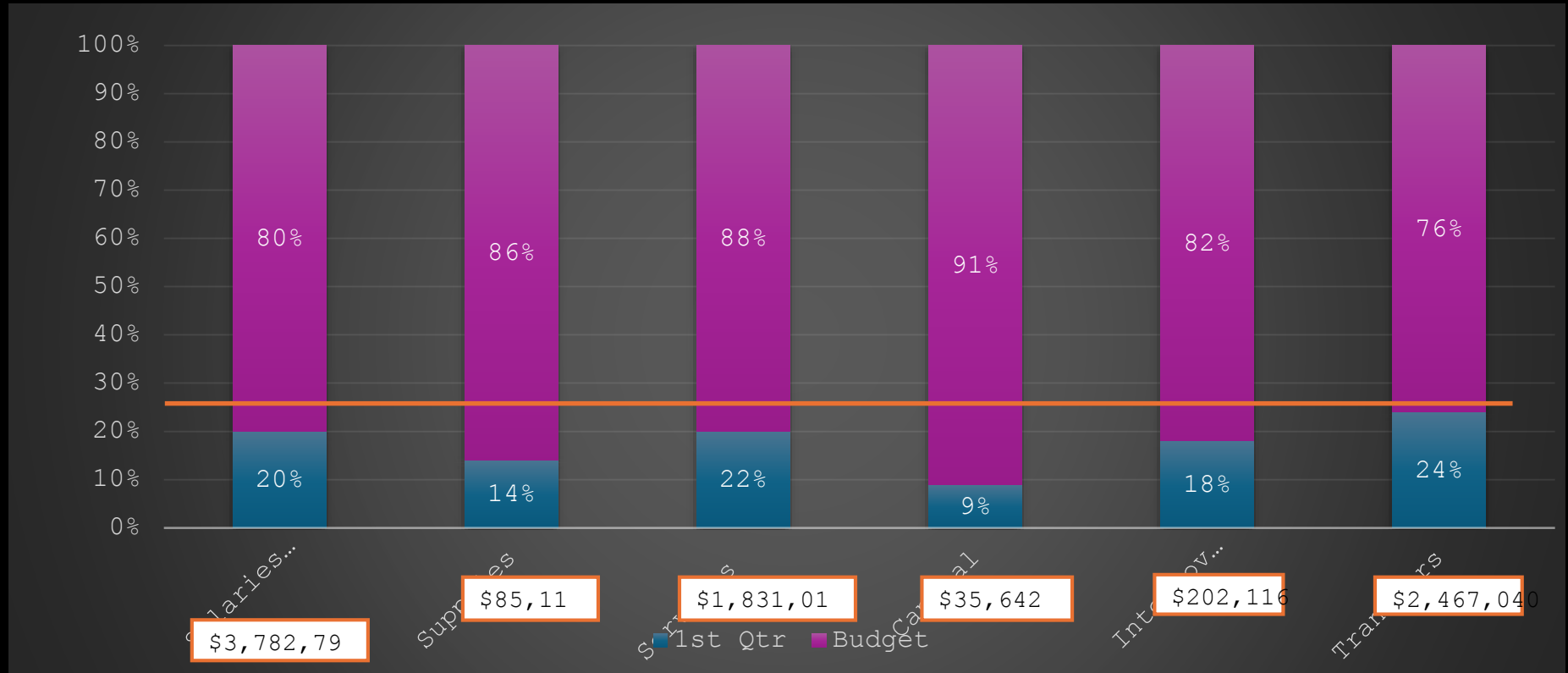
Charges for Services



Fines and Forfeitures

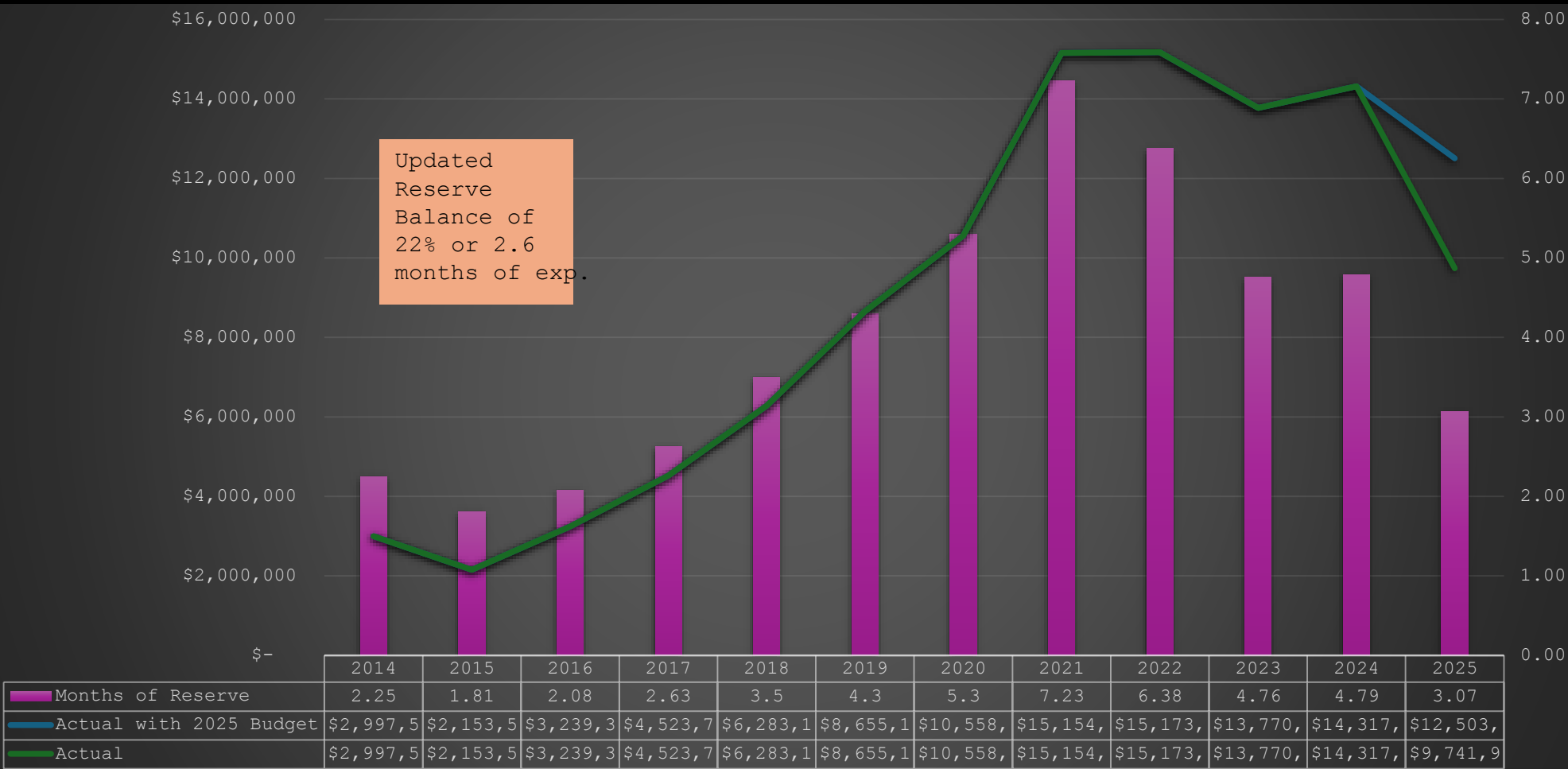


General Fund Expenditures

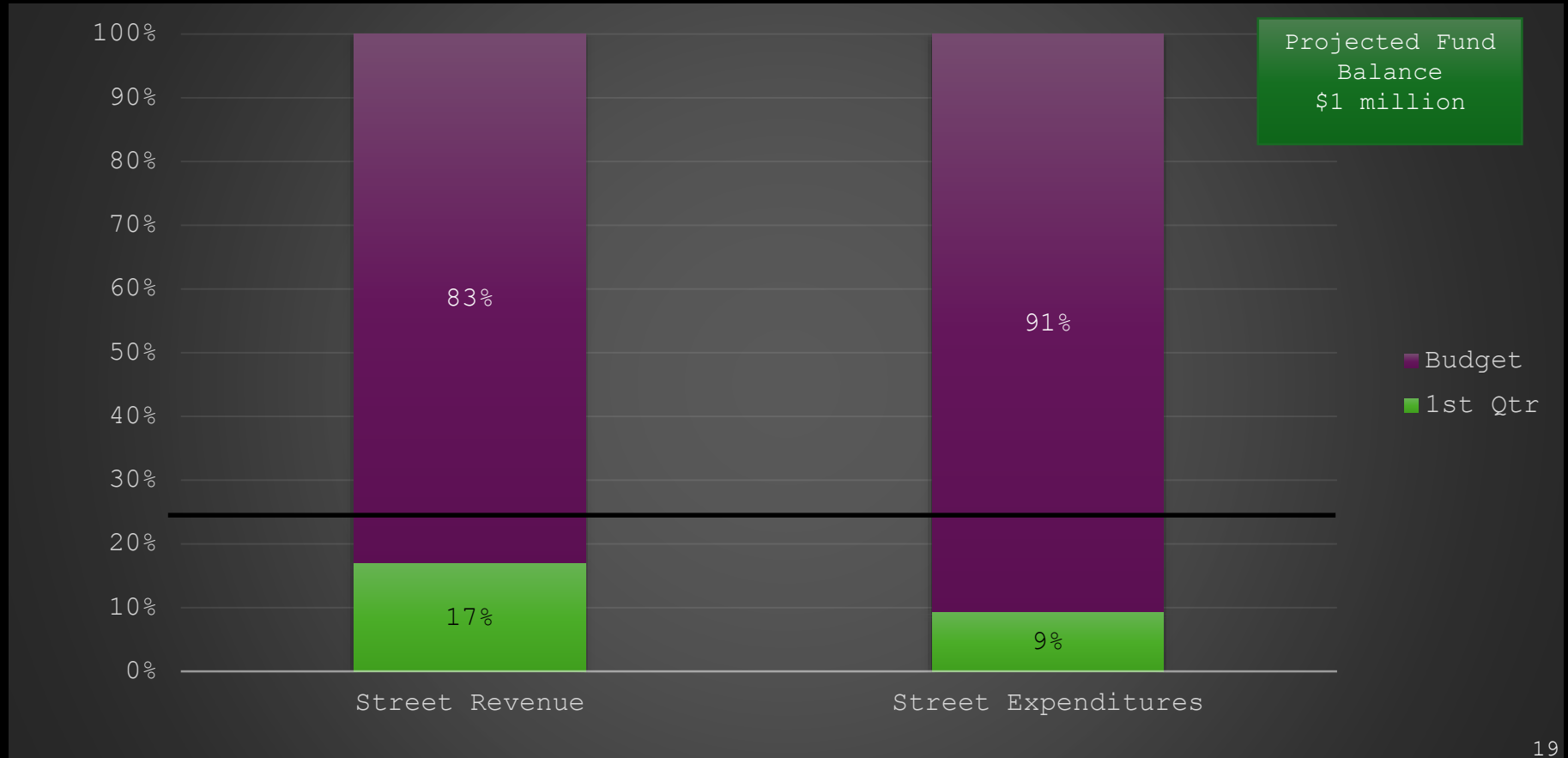


General Fund Balance

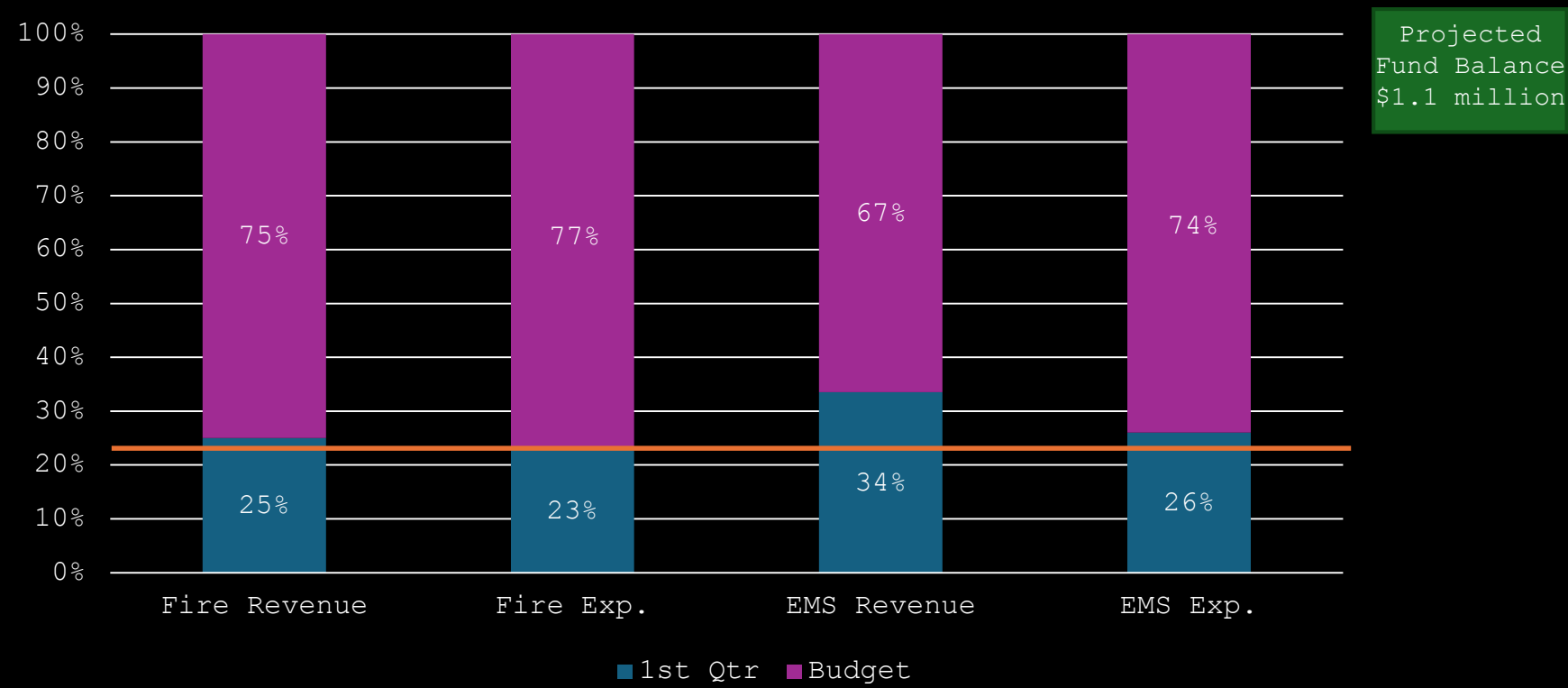
Months



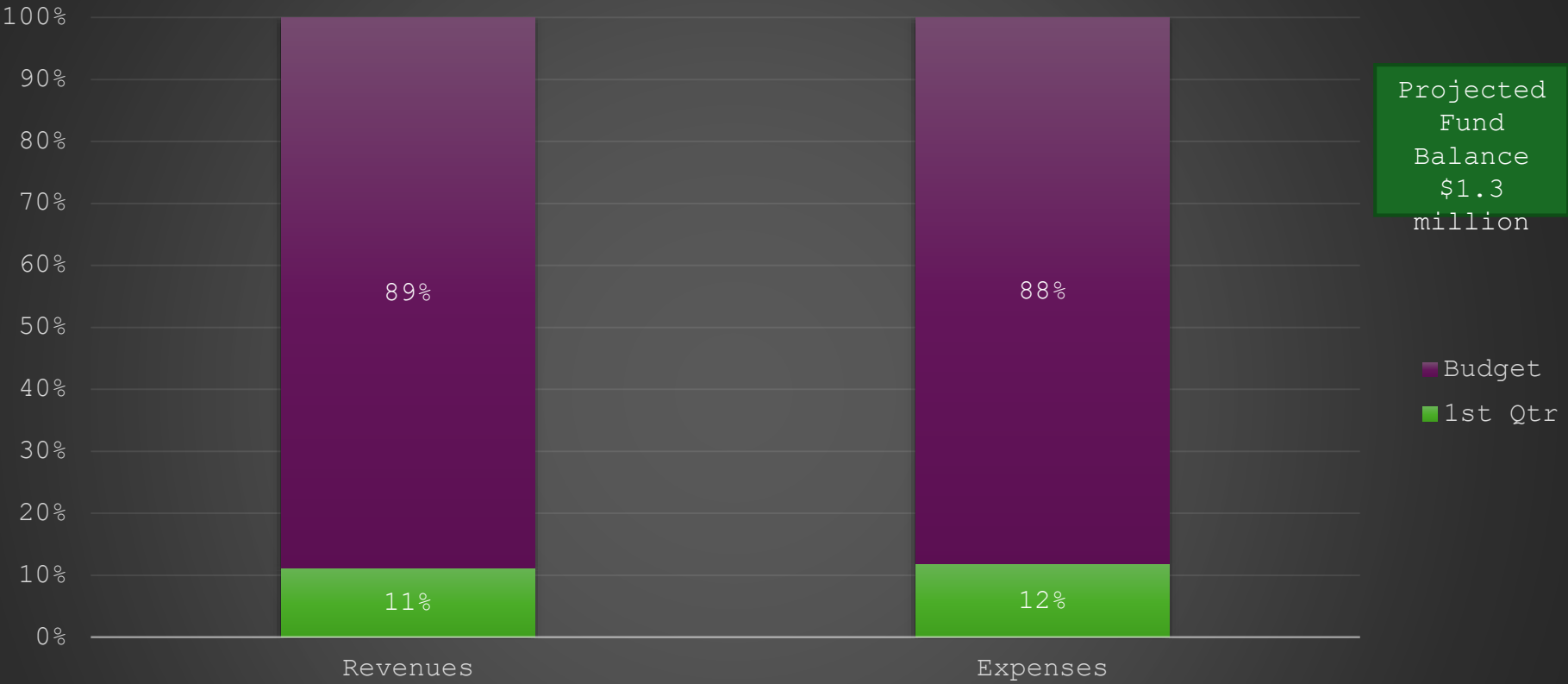
Streets



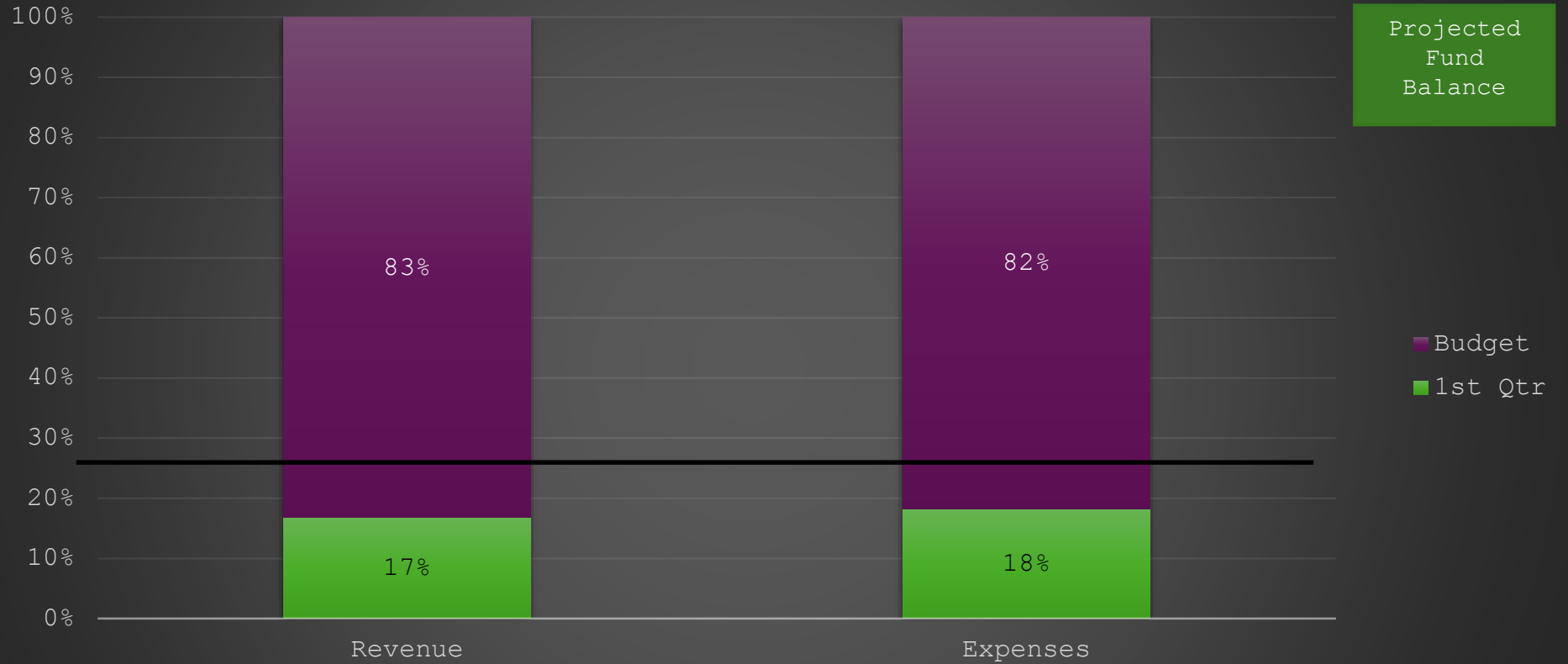
Camas/Washougal Fire and EMS



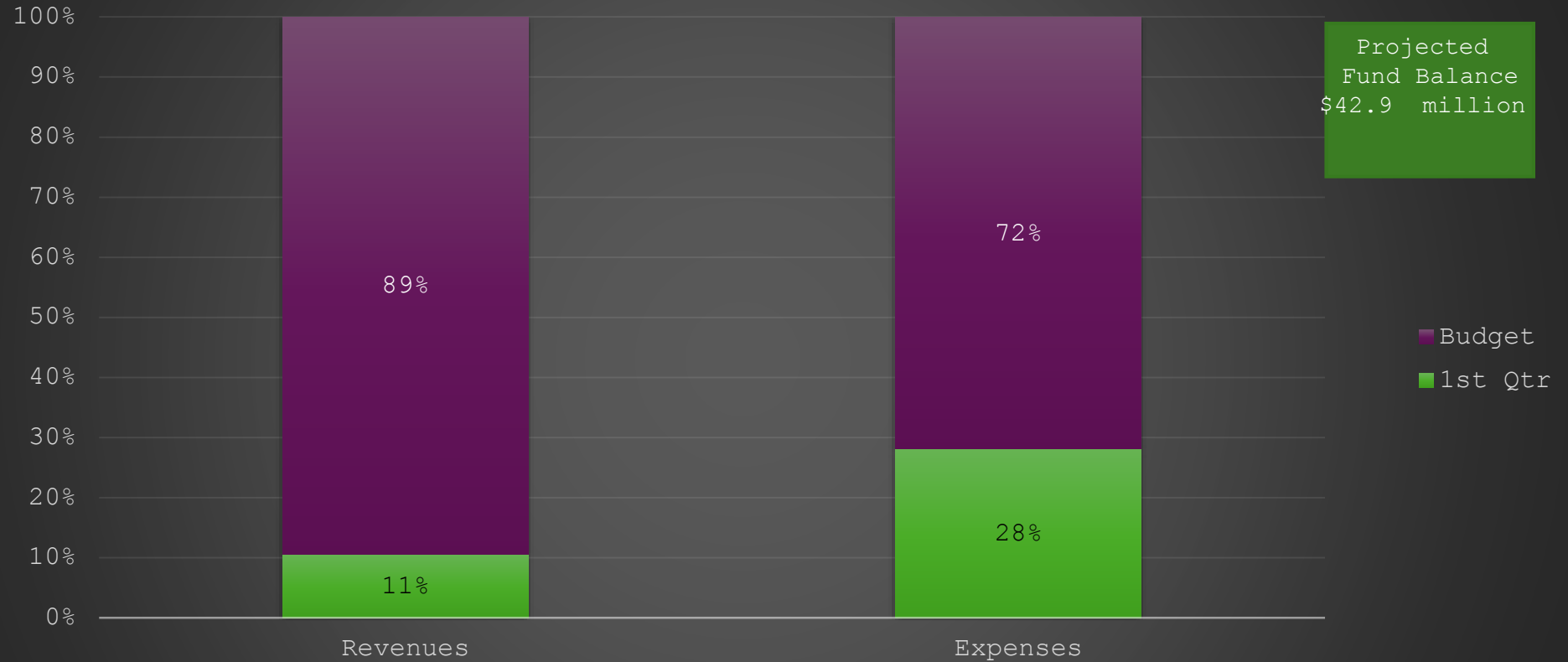
Storm Water



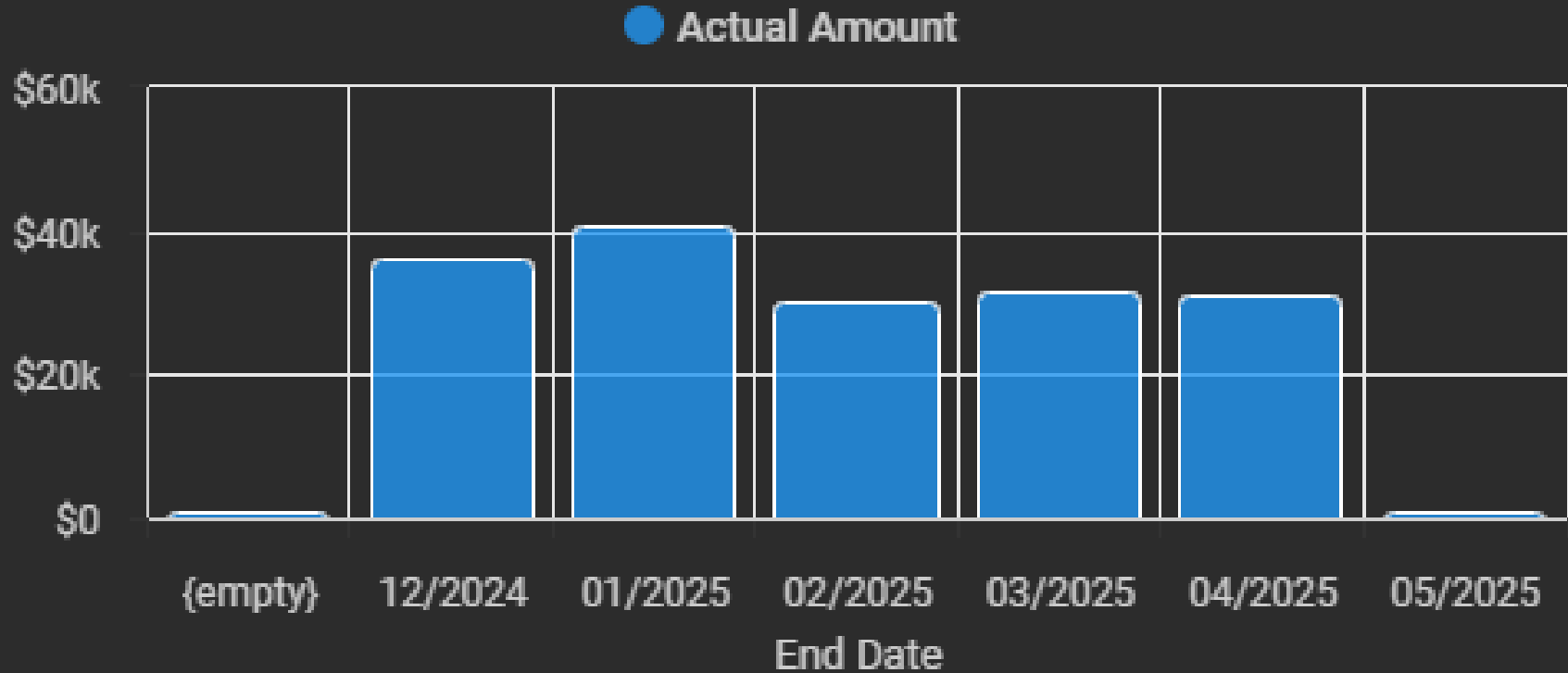
Solid Waste



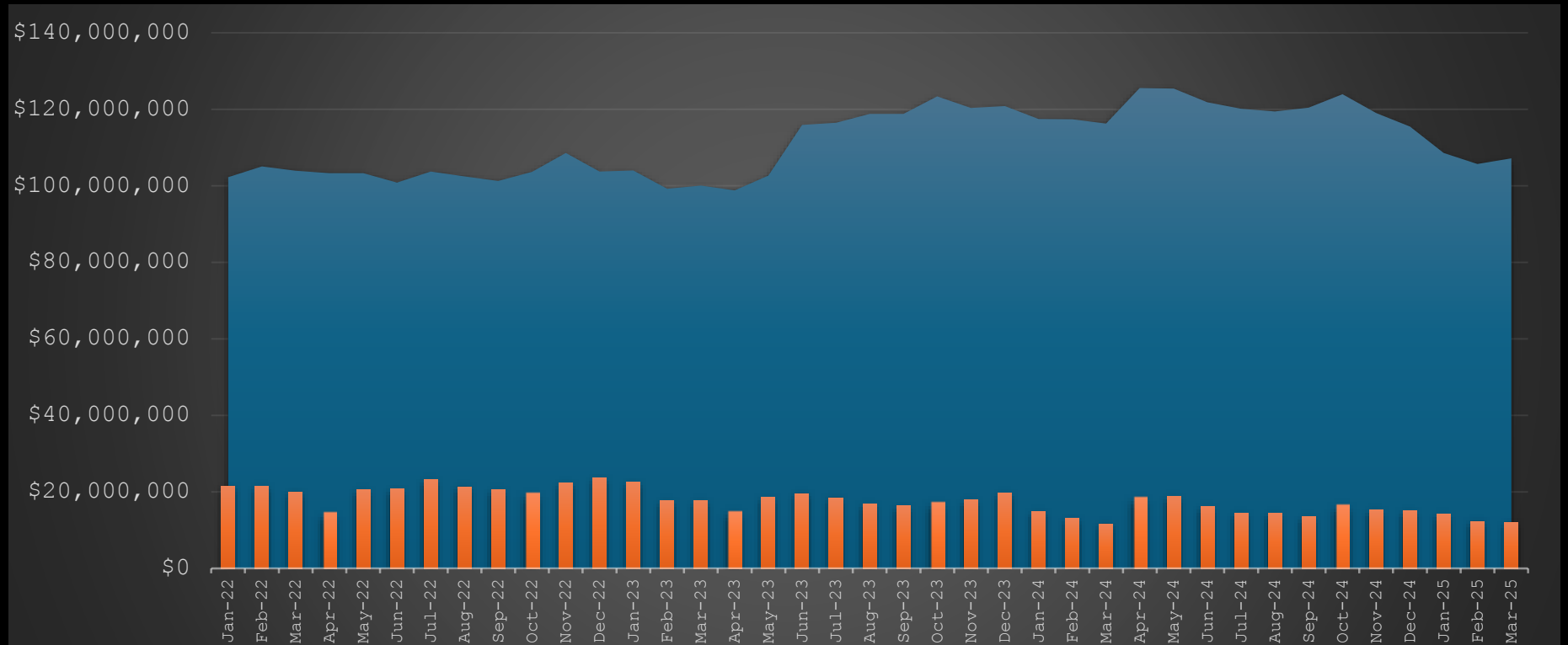
Water/Sewer



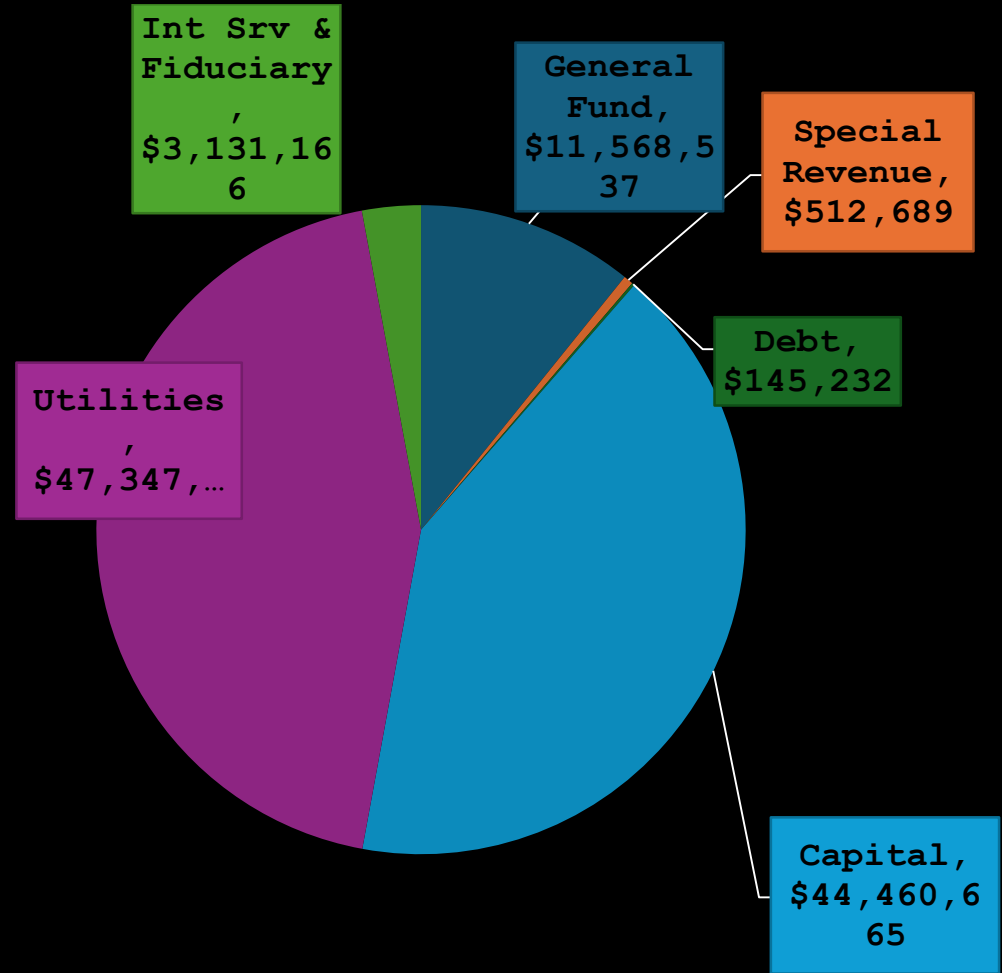
WO Cost by Month/Year



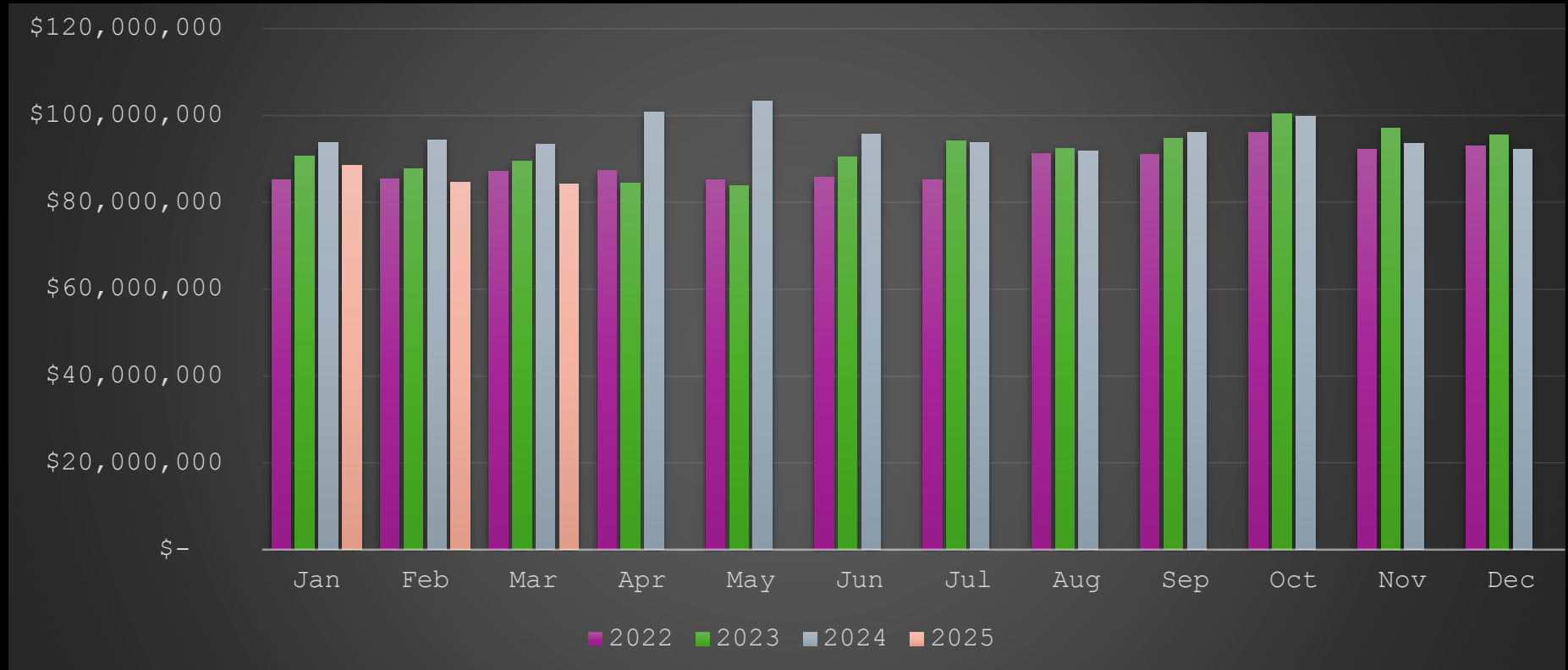
Cash and Cash Equivalent Assets



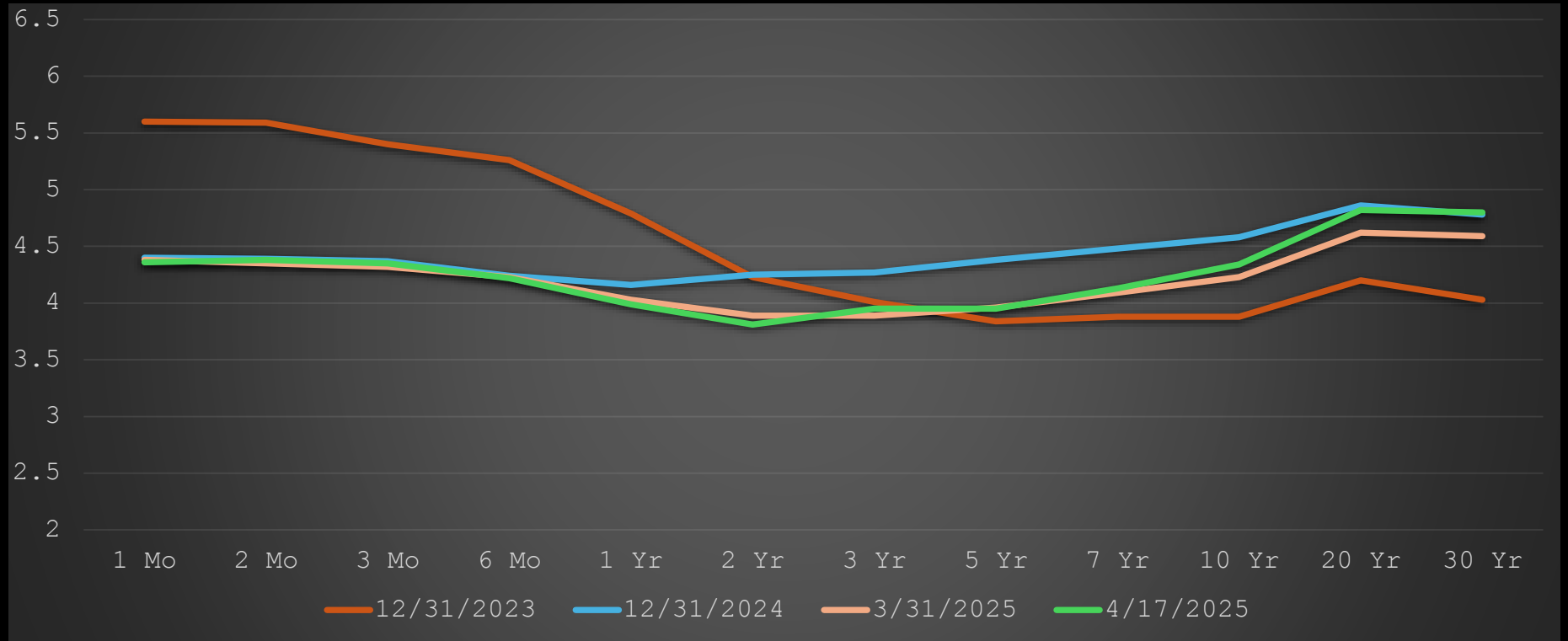
Fund Composition of Investment Portfolio



Investment Portfolio Balance



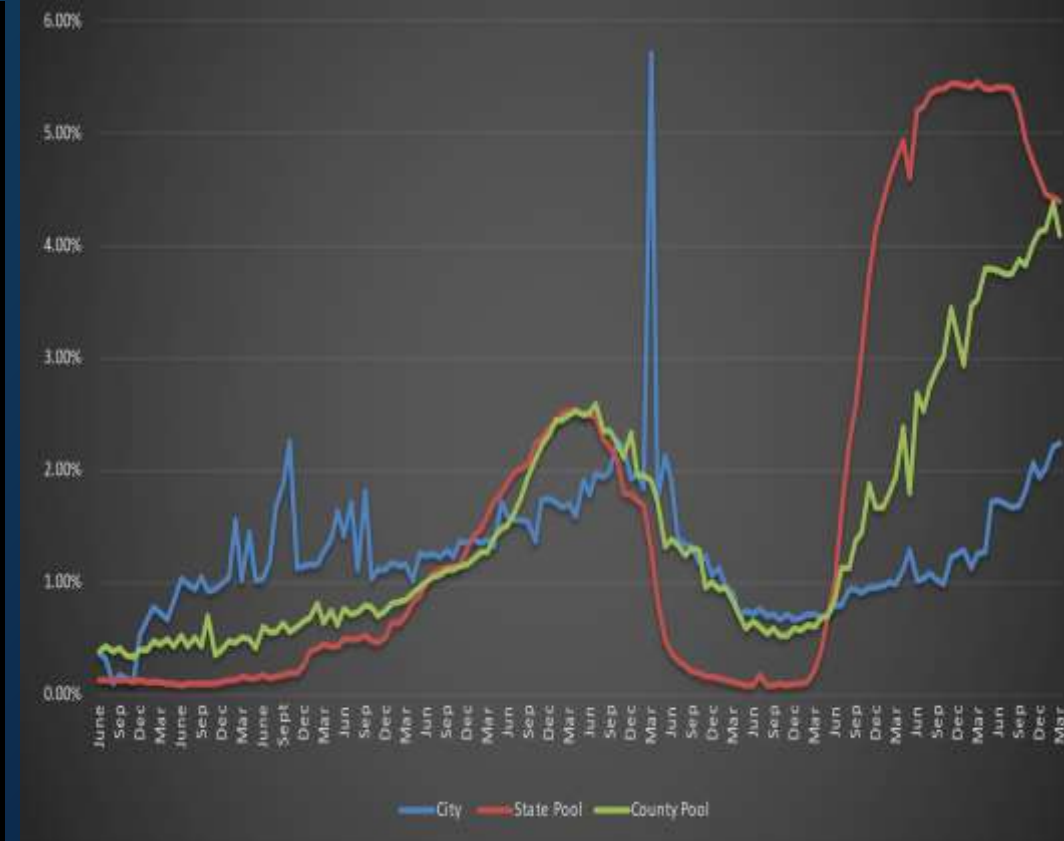
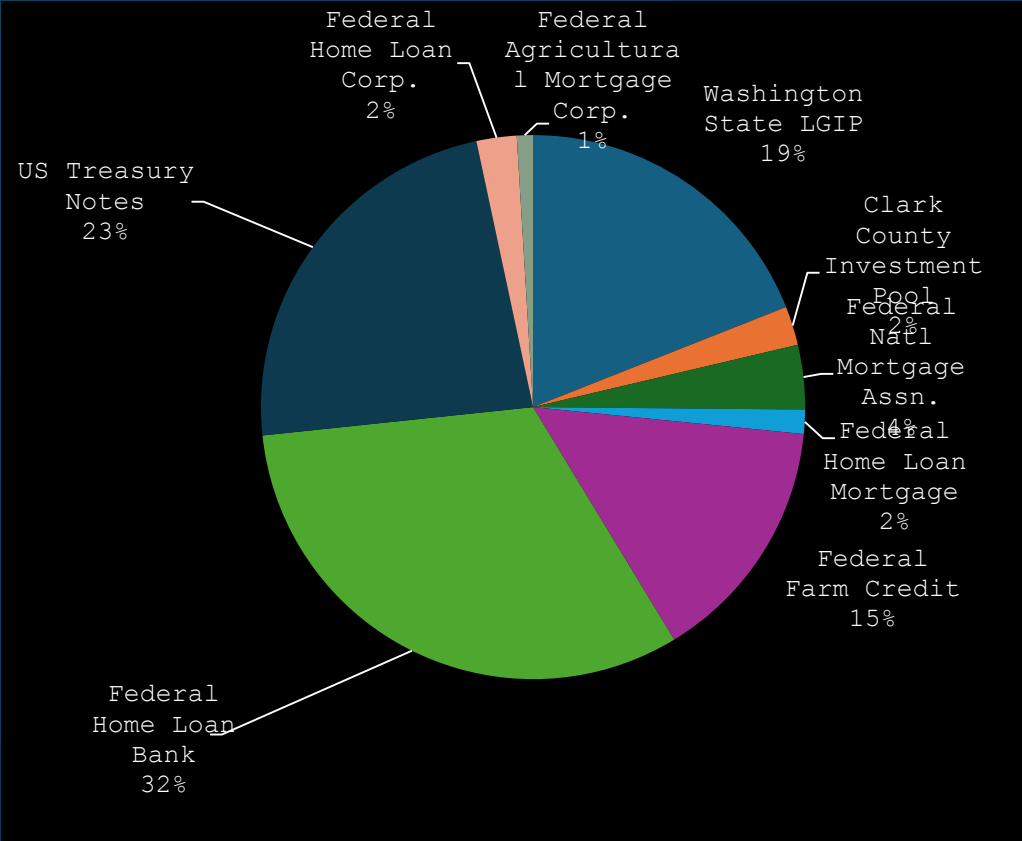
Yield Curve - Interest Rates



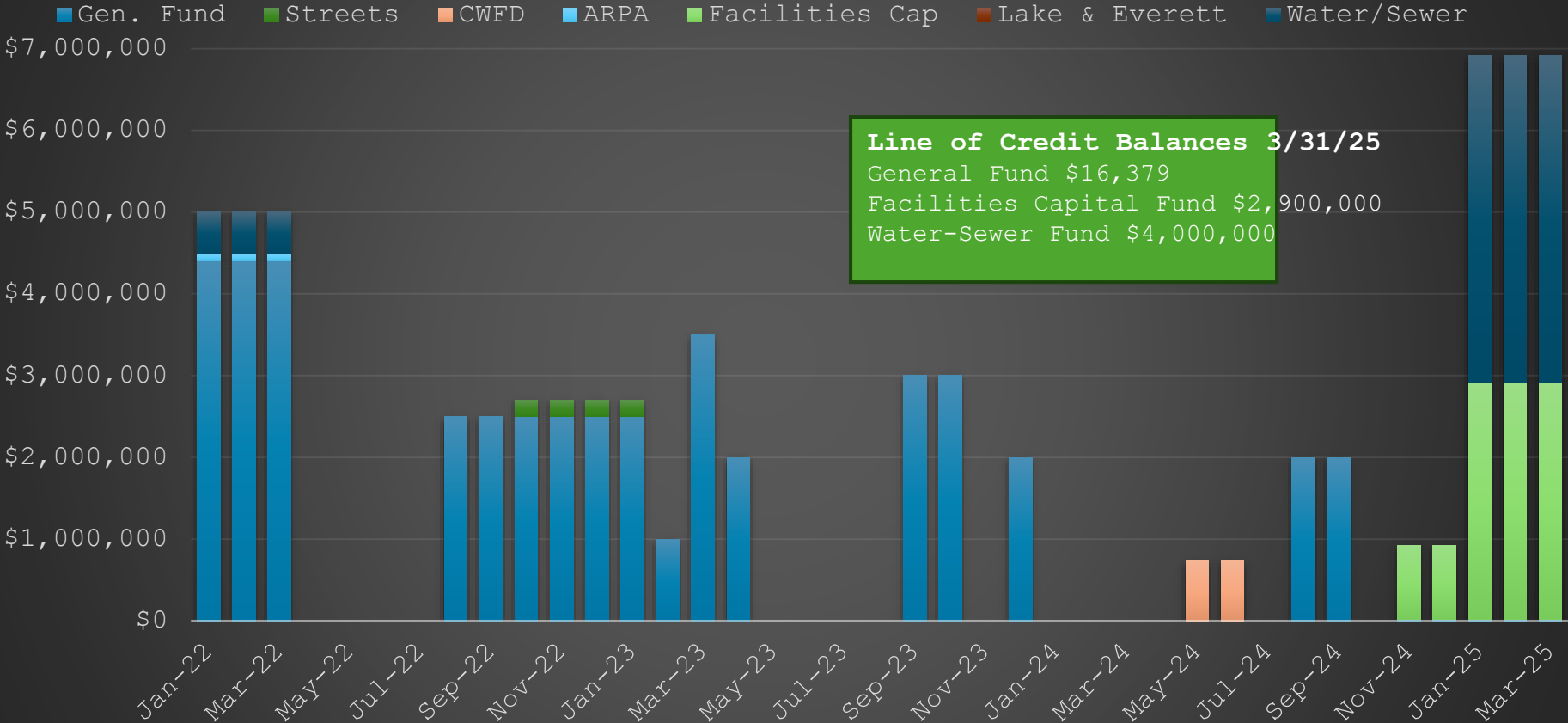
Investment Portfolio

Portfolio Performance 2013-2025

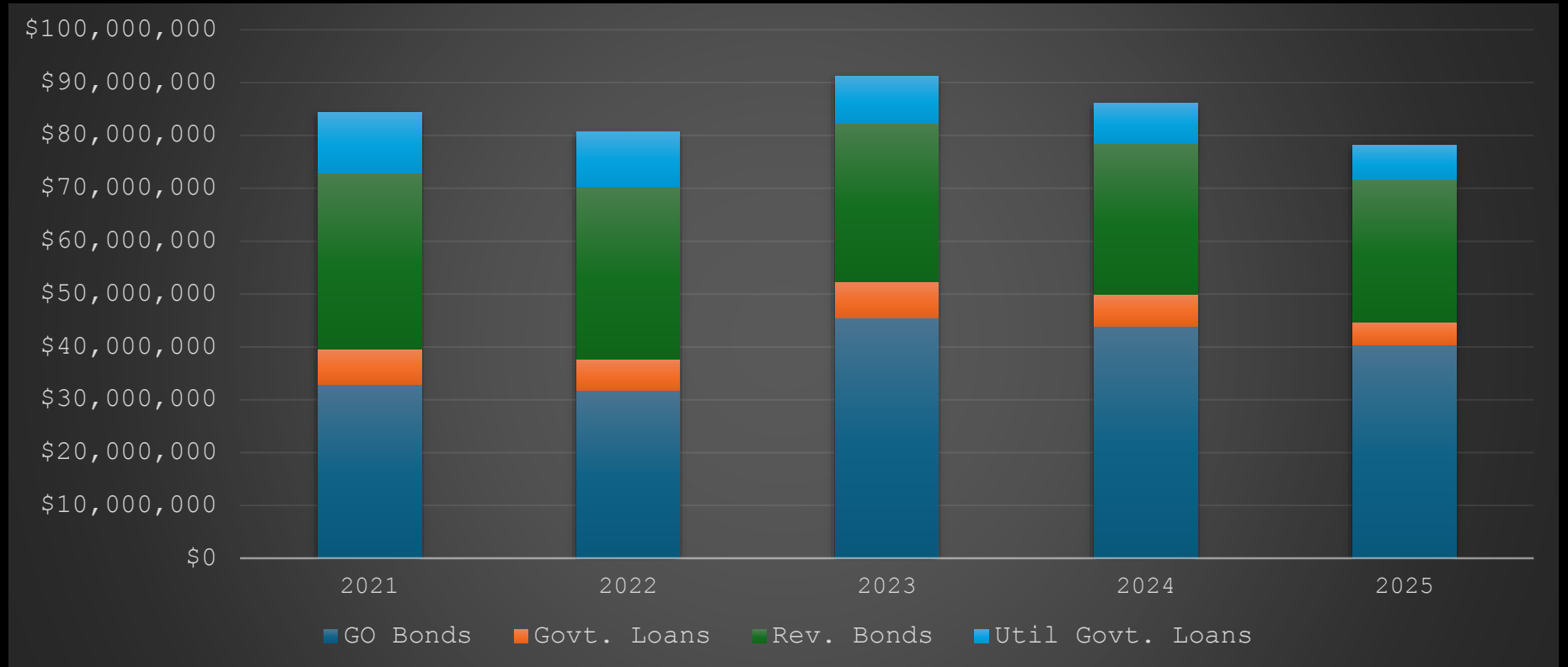
Portfolio Structure



Line of Credit



Debt Outstanding

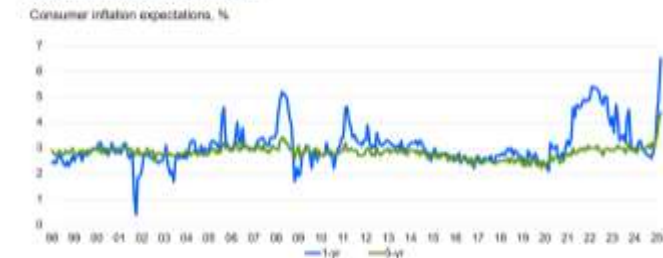


The Job Market Is Weakening



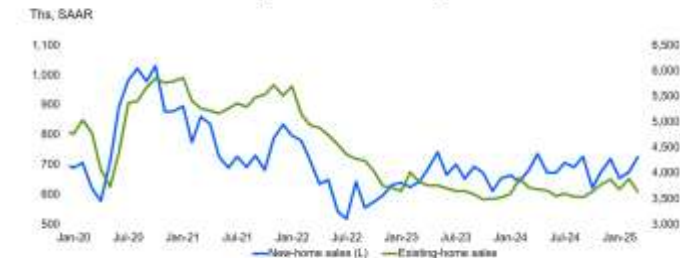
Sources: BLS, Moody's Analytics

Inflation Expectations Spike



Sources: Core of Inflation, Moody's Analytics

New-Home Sales Still Faring Better Than Existing-Home Sales



Sources: Census Bureau, NAR, Moody's Analytics

Outlook

- Labor market is slowing, layoffs remain stable, but firms are increasingly anxious about the impact of tariffs.
- "Should the U.S. economy slip into a recession, housing demand would recede and house prices would decline. As households begin to question their job security as unemployment rises, they typically postpone plans to buy a home." Moody's Analytics
- Locally, high prices is driving higher sales taxes as well as higher real estate excise taxes.



Questions