

Budgeting 101

Building a Balanced, Collaborative & Transparent Budget Process

FGFOA School of Governmental Finance • 2026



#SOGF2026

Meet Your Presenters

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About Budgeting 101

A foundational FGFOA School of Governmental Finance track for public finance professionals.

The curriculum introduces the full local government budget lifecycle—from planning and forecasting through adoption, Florida statutory compliance, execution, and year-round monitoring.

1 The Budget Cycle

A multi-month process of preparation, departmental review, governing-board workshops, public hearings, adoption, execution, and amendment.

PREPARE • REVIEW • ADOPT • EXECUTE

2 Revenue Management

Forecast property taxes, local tax streams, user fees, grants, and intergovernmental transfers while accounting for restrictions and Florida's rolled-back rate.

FORECAST • RESTRICT • RECONCILE

3 Strategic Alignment

Translate community priorities and governing-board goals into funded services, staffing, capital projects, trade-offs, and measurable outcomes.

PRIORITIES • TRADE-OFFS • OUTCOMES

4 Transparency & Monitoring

Use budget-to-actual variance reporting, mid-year adjustments, statutory disclosures, and performance metrics to sustain compliance, accountability, and trust.

VARIANCE • AMENDMENTS • PERFORMANCE



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Learning Objectives

Those who successfully complete this class should be able to:

1

Identify the steps in developing and managing a balanced budget.

2

Identify the key stakeholders involved in budgeting.

3

Learn how to develop a budget schedule that provides sufficient time for stakeholder collaboration.

4

Understand the importance of planning as a precursor to budgeting.

5

Learn techniques and tips to improve your budget process.



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Learning Objectives

Those who successfully complete this seminar should also be able to:

6

Learn how to build trust both internally and externally through your budget process.

7

Learn strategies for dealing with conflicts during the budget development process.

8

Identify ways to build a fair and transparent budget process.

9

Learn leadership skills to help navigate the politics of the budget approval process.

10

Understand the differences between budget controls and budget monitoring and how to implement both.

11

Learn how budget monitoring and performance metrics can help keep your stakeholders engaged in the budget throughout the year.



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What You'll Be Able to Do

By the end of this presentation, you will be able to:

- 1 Build a balanced budget from planning through year-round monitoring.
- 2 Design a realistic schedule with clear roles and collaboration points.
- 3 Explain Florida property values, TRIM, the rolled-back rate, and reform impacts.
- 4 Lead fair, transparent decisions and navigate conflict and approval politics.
- 5 Apply controls, variance monitoring, and performance measures after adoption.



Roadmap

1 • Foundations, planning & stakeholders

2 • Florida process, values, TRIM & schedule

3 • Balance, property tax & reform scenarios

4 • Trust, conflict & approval leadership

5 • Controls, monitoring & performance



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How We'll Use Slido

PARTICIPATION • ALL SESSION

Keep your phone open. We will pause for a pulse, six knowledge checks, and one exit ticket.

JOIN

Open Slido and enter the event code shown below.

EVENT CODE: 3829327



THE RHYTHM

Vote



Reveal



Discuss



Apply



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Slido Kickoff: Who's in the Room?

SLIDO PULSE • 3 MIN

Answer two quick polls. We will use the results to adjust examples and pacing.

POLL 1

How many years of budget experience do you have?

- < 1 year • 1–3 years
- 3–5 years • > 5 years

POLL 2

Which government environment shapes your budget decisions?

- County • City • Town / Village
- Special District • State • Other

POLL 3

Do you enjoy the budgeting process?

- Yes • No • Sometimes
 - I dream budget! 😊
 - I avoid it at all costs! ☹️



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SECTION 1

Foundations, Planning & Stakeholders

Starting with purpose, priorities, people, and the conditions for a credible process.



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What Is a Budget?

FOUNDATIONS

A budget is more than a spreadsheet—it is the operating expression of priorities.

1

Financial Plan

Estimates revenues, expenditures, reserves, operating needs, debt obligations, and multi-year capital investments.

2

Policy Document

Translates governing-body direction, legal requirements, financial policies, and service priorities into authorized resource decisions.

3

Operations Guide

Connects appropriations to departments, staffing plans, service levels, implementation responsibilities, goals, objectives, and performance measures.

COMMUNICATIONS DEVICE



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Florida Budgeting: Compliance + Stewardship

FOUNDATIONS

1

Legal compliance

Follow Chapter 129 or s. 166.241, TRIM under s. 200.065, local charter/policy, and publication requirements.

2

Resource allocation

Direct limited resources toward priorities, mandates, and service commitments.

3

Accountability

Create a public record of what was promised, funded, and authorized.

4

Financial sustainability

Avoid short-term choices that weaken long-term service capacity or reserves.



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Planning Comes Before Budgeting

FOUNDATIONS

The budget should fund a plan—not become the plan.

1

Strategic direction

Council/commission priorities, strategic plan, service commitments

2

Financial outlook

Multi-year forecast, revenue trends, inflation, labor, debt, reserves

3

Capital outlook

CIP priorities, lifecycle needs, grants, debt capacity

4

Budget parameters

Assumptions, targets, constraints, service expectations, decision rules

GOOD PLANNING REDUCES LATE-SURPRISE BUDGETING



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The Budget Stakeholder Map

FOUNDATIONS

Strong processes clarify who decides, who recommends, who supplies information, and who must understand the result.

Elected Officials

Priorities • policy • adoption

Executive Leadership

Direction • trade-offs •
recommendation

BUDGET PROCESS

Departments

Needs • service levels •
implementation

Community / Public

Priorities • transparency •
accountability

Budget / Finance + HR + Procurement + Legal

Analysis • controls • coordination • compliance



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Slido Checkpoint 1: Who Decides?

FOUNDATIONS

SLIDO QUIZ • 2 MIN

CHECKPOINT 1 OF 6

Who has final authority to adopt a local government budget?

A Budget or finance staff

B Department directors

C Chief executive or administrator

D Elected governing body

Vote first. Then connect every role to the decision path.



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SECTION 2

Florida Budget Process, Values & TRIM

Connect planning to property values, millage decisions, statutory notices, hearings, and adoption.



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The Annual Budget Cycle

The exact dates vary; the management sequence is consistent.

PROCESS



EACH PHASE NEEDS AN OWNER, DEADLINE & HANDOFF

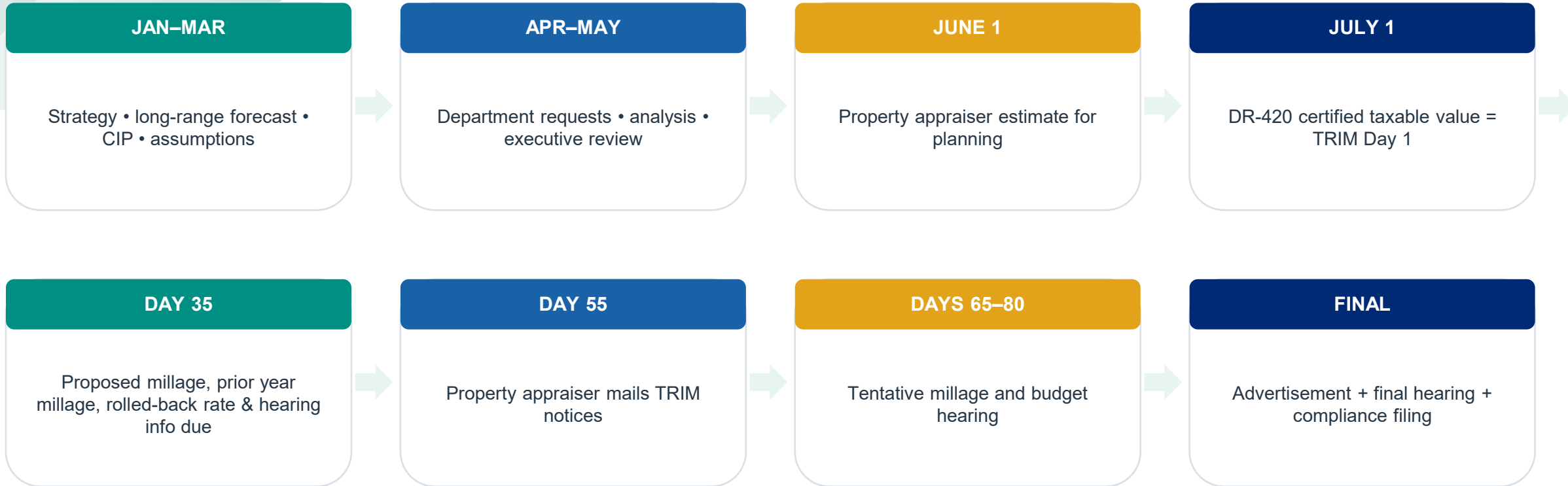


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Florida Budget Calendar: Planning Through Adoption

FLORIDA

Build the management process around the fixed value-certification and TRIM milestones.



Protect time before July 1 for scenario development—after certification, the statutory clock controls the schedule.



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Build the Budget Schedule Backward

PROCESS

Start with the immovable adoption deadline, then protect the work needed before it.

0

Adoption / final hearing

Fixed deadline

1

Public review & notice

Statutory / policy lead time

2

Workshops & executive decisions

Decision time + revisions

3

Department review meetings

Challenge + follow-up

4

Department submissions

Complete request package

5

Training & budget kickoff

Instructions + assumptions

6

Planning & parameter setting

Forecast + priorities + constraints



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Property Appraiser, Values & Required Handoffs

FLORIDA

The property appraiser certifies the tax base; the governing body decides the levy and budget.

PROPERTY APPRAISER

- Values property as of January 1.
- Applies classifications, assessment limitations, and exemptions.
- June 1: provides an estimate for budget planning.
- July 1: certifies taxable value on DR-420; DR-420DEBT and DR-420TIF when applicable.
- Day 55: mails the Notice of Proposed Property Taxes (TRIM notice).
- Before roll extension: issues DR-422 final taxable value, including roll/VAB changes.

TAXING AUTHORITY

- Reconciles value files to the revenue forecast and identifies growth drivers.
- Calculates rolled-back rate and maximum-millage vote threshold.
- By Day 35: returns DR-420, DR-420MMP, proposed rate, and tentative-hearing details.
- Adopts tentative and final millage and budget through separate votes.
- Within 30 days of final adoption: submits DR-487 compliance certification.
- Updates revenue estimates when DR-422 changes are material.

CERTIFIED BASE x ADOPTED RATE = PROPERTY TAX LEVY

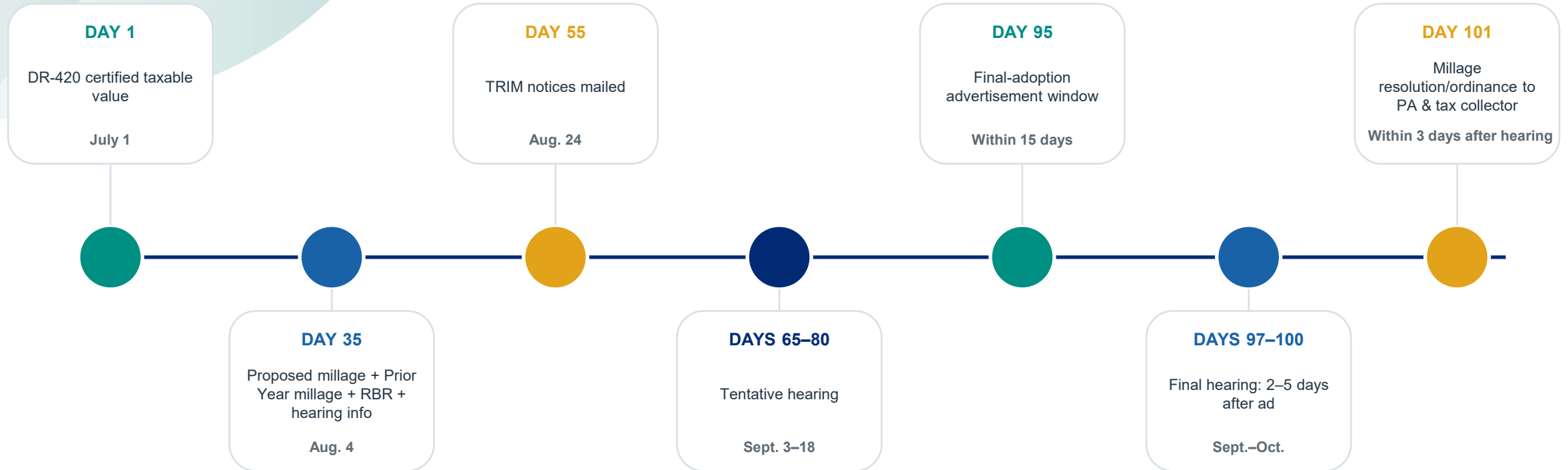


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TRIM: The 100-Day Compliance Clock

TRIM

Day 1 is July 1—or the date of certification, whichever is later. Calendar days include weekends and holidays.



After final adoption: DR-422 adjustments may change the base; DR-487 compliance certification is due within 30 days.



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Set Direction Before Requests Open

PROCESS

1

Strategic priorities

What outcomes and commitments matter most?

2

Economic assumptions

What are we assuming about values, revenues, inflation, labor, and interest?

3

Service expectations

What must be maintained, expanded, reduced, or redesigned?

4

Decision rules

How will new positions, capital, fees, reserves, and one-time funding be evaluated?



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Kickoff & Department Training

PROCESS

A strong kickoff teaches the process—not just the software.

1

WHAT

- Calendar & deadlines
- Budget assumptions
- Request categories
- Required documentation

2

HOW

- System entry
- Forecast methods
- Variance analysis
- Justification standards

3

WHY

- Strategic priorities
- Decision criteria
- Service impacts
- Transparency expectations

CONSISTENT INSTRUCTIONS = FAIRER REVIEW LATER



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Forecast Revenue Conservatively

PROCESS

1

History

Prior-year actuals and multi-year trends

2

Current year

Year-to-date collections and known timing

3

Drivers

Tax base, permits, population, rates, inflation, policy changes

4

Risk

Volatility, concentration, one-time sources, uncertain grants

DOCUMENT THE ASSUMPTION, SOURCE & OWNER



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From Just Value to Budgeted Property Tax Revenue

PROPERTY
TAX

Do not forecast from market value alone—reconcile every step that converts value into collectable revenue.



ILLUSTRATIVE PARCEL

Just value	Assessed value	Exemptions	Taxable value	3.500 mills
\$500,000	\$420,000	\$50,000	\$370,000	\$1,295 tax

Taxable value may differ for school, county, municipal, and special-district levies because exemptions and boundaries differ.



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Rolled-Back Rate & 2026 Millage Vote Thresholds

TRIM

The rolled-back rate is a revenue-neutral benchmark—not simply last year’s millage rate.

$$\text{ROLLED-BACK RATE} = \frac{\text{Prior-year levy adjusted for specified items}}{\text{Current-year adjusted taxable value}} \times 1,000$$

It generally produces the same levy as the prior year after excluding new construction and other statutory adjustments.

AT OR BELOW RBR

Simple majority

Ch. 2026-240 removed the prior personal-income adjustment from the majority-vote benchmark.

> RBR TO 110% OF RBR

Two-thirds vote

A rate above RBR is described as a tax increase under TRIM, even when below last year’s millage.

ABOVE 110% OF RBR

Unanimous vote* or referendum

*Three-fourths vote when the governing body has nine or more members.

Constitutional millage caps are unchanged; voted debt millage and entity-specific rules require separate review.



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Slido Checkpoint 2: Rolled-Back Rate

TRIM

SLIDO QUIZ • 2 MIN

CHECKPOINT 2 OF 6

Which statement best describes Florida's rolled-back rate?

A

The prior-year millage rate carried forward

B

A revenue-neutral benchmark on the existing tax base, excluding new construction

C

The minimum millage rate a governing body may adopt

D

The tax rate selected by the property appraiser

Focus on what the benchmark communicates—not just the formula.



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TRIM Hearings: Required Sequence & Compliance Risks

TRIM

Build the script, legal review, advertisements, and voting sequence into the meeting plan.

HEARING CHECKLIST

- Tentative hearing occurs 65–80 days after certification; weekday hearings are after 5 p.m. or may be held Saturday.
- First substantive issue: percentage over the rolled-back rate and the specific purposes for increased ad valorem revenue.
- Publicly announce the taxing authority, rolled-back rate, percentage increase, and proposed/adopted millage.
- Adopt millage first and budget second by separate votes.
- The final millage may not exceed the tentatively adopted millage.
- Final hearing occurs 2–5 days after the required advertisement; complete DR-487 within 30 days.

HIGH-RISK FAILURES

Rate above TRIM notice

Additional taxpayer mailing at the taxing authority's expense.

Wrong advertisement / timing

Re-advertisement, rescheduling, and legal exposure.

Incorrect vote sequence

Potential noncompliance and repeat action.

Missed compliance filing

State-fund forfeiture risk under s. 200.065.



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Slido Checkpoint 3: TRIM Clock

TRIM

SLIDO QUIZ • 2 MIN

CHECKPOINT 3 OF 6

What starts Florida's TRIM 100-day compliance clock?

A The January 1 property valuation date

B The June 1 estimated taxable values

C July 1 certification—or the actual certification date if later

D The first public budget hearing

The certification date drives every downstream handoff and deadline.



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SECTION 3

Budget Balance & Property Tax Reform

Test structural balance, property-tax assumptions, and reform scenarios before recommending the plan.



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Revenue: Forecast the Resources You Can Defend

BALANCE

1

Property taxes

Taxable value × millage ÷ 1,000 × collection factor

2

Fees & charges

Utilities, permits, recreation, licenses

3

Intergovernmental

State/federal aid, grants, revenue sharing

4

Other

Fines, investment income, franchise fees, assessments



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2026 Florida Property Tax Reform: Ballot & Impact

TAX
REFORM

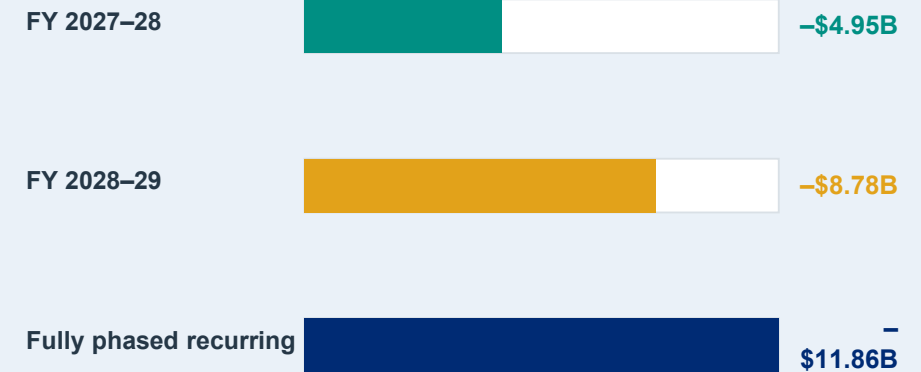
This is a proposed constitutional amendment—not current law unless approved by at least 60% of voters.

CS/HJR 1-F • NOVEMBER 3, 2026 BALLOT • 60% APPROVAL REQUIRED • EFFECTIVE JANUARY 1, 2027 IF APPROVED

WHAT WOULD CHANGE

- Non-school homestead exemption: first \$150,000 in 2027; first \$250,000 in 2028 and thereafter; inflation indexing begins in 2029.
- Owners who were not permanent Florida residents by Dec. 31, 2026 receive a five-year \$50,000 homestead exemption before qualifying for the full exemption.
- Annual non-homestead assessment increase limitation falls from 10% to 5% for non-school levies.
- Counties and municipalities face constitutional limits on the uses of ad valorem revenue.

STATEWIDE LOCAL NON-SCHOOL REVENUE IMPACT



Estimates are statewide and do not represent any one jurisdiction. School district levies are excluded.



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Tax Reform Scenario Planning for FY 2027–28

TAX
REFORM

Prepare a decision-ready range before the election result—not a single forecast after it.

SCENARIO	BASE / TAXABLE VALUE	MILLAGE & VOTE	SERVICE / CAPITAL	RESERVES & COMMUNICATION
A • Amendment fails	Current-law exemptions and caps	Current vote threshold baseline	Adopt planned service levels / CIP	Normal reserve and public-message plan
B • Passes—2027 phase	Model \$150k non-school exemption	Recalculate RBR, levy, and required vote	Identify recurring gap and protected priorities	Transition plan; explain levy and service trade-offs
C • Passes—full phase	Model \$250k exemption + 5% non-homestead cap	Test rate capacity and long-term affordability	Rebuild 3-year operating plan and 5-year CIP	Set sustainable reserve floor and ongoing reporting
D • Stress case	Layer slower value growth / appeals / collection risk	Model lower base plus vote constraints	Trigger service, staffing, and capital contingencies	Define decision triggers and stakeholder cadence

Minimum outputs: parcel/tax-base estimate • 3-year operating forecast • 5-year CIP • reserve trajectory • legally available revenue options • communication plan



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The Balanced Budget Equation

Balanced math is necessary. Structural balance is the stronger test.

BALANCE

TOTAL SOURCES

Beginning Fund Balance

+

New Revenues

=

TOTAL USES

Operating + Capital + Debt

+

Reserves / Contingencies

STRUCTURAL BALANCE: RECURRING ↔ RECURRING



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Structural Balance: Common Warning Signs

BALANCE

A budget can balance on paper while creating a larger problem next year.

Fund balance supports routine operations

Recurring services are funded by a resource that does not recur.

One-time revenue funds permanent positions

The cost continues after the temporary revenue ends.

Vacancy savings are permanently overestimated

Budgets rely on positions remaining vacant even when service plans assume they are filled.

Maintenance or replacement is repeatedly deferred

Current balance is achieved by increasing future cost and operational risk.

Revenue assumptions require a best-case scenario

Little margin exists for economic or collection underperformance.

Temporary cuts have no restoration plan

Service reductions or freezes become embedded without an explicit decision.



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Worked Example: A Balanced \$28.0 Million Plan

BALANCE

SOURCES	\$M
Beginning fund balance	2.0
Property taxes	15.5
Fees & charges	5.0
Intergovernmental	3.5
Other revenues	2.0
TOTAL	28.0

USES	\$M
Personnel & operations	20.2
Capital	3.3
Debt service	1.5
Reserves	3.0
TOTAL	28.0

NEXT QUESTION: IS IT SUSTAINABLE?



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Slido Checkpoint 4: Structural Balance

BALANCE

SLIDO QUIZ • 3 MIN

CHECKPOINT 4 OF 6

Assume the \$2 million gap repeats every year. Which response is least sustainable?

A

Permanently reduce lower-priority spending

B

Adopt a recurring fee or rate adjustment

C

Phase or resize a recurring initiative

D

Use a one-time reserve draw

Recurring gaps require recurring solutions—or a deliberate service change.



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Debrief: What Makes a Strong Budget Decision?

BALANCE

1

Closes the math

Sources and uses balance.

2

Protects sustainability

Recurring commitments have durable funding.

3

Explains service impact

Decision-makers understand what changes for residents or operations.

4

Shows the trade-off

What are we choosing—and what are we not choosing?

5

Documents risk

Assumptions and uncertainty are visible.

6

Can be monitored

The decision has an owner, measure, and follow-up point.



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SECTION 4

Trust, Conflict & Approval Leadership

Design a fair process, manage disagreements productively, and help decision-makers navigate trade-offs.



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Build Trust Internally & Externally

LEADERSHIP

1

Internal Trust

- Consistent criteria
- Early communication
- Clear roles
- No surprise changes
- Closed feedback loops

2

External Trust

- Plain-language explanations
- Accessible budget information
- Visible assumptions
- Public input with response
- Follow-through after adoption

TRUST IS BUILT BEFORE THE PUBLIC HEARING



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What Makes a Budget Process Fair & Transparent?

LEADERSHIP

Same rules

Common assumptions, deadlines, templates, and review criteria.

Clear exceptions

When exceptions occur, document the reason and decision authority.

Visible criteria

Show how requests are prioritized—need, mandate, risk, outcomes, affordability.

Decision trail

Record major changes, who approved them, and the rationale.

Accessible communication

Explain choices in language appropriate for departments, elected officials, and the public.

Opportunity to respond

Provide a defined path for questions, corrections, and escalation.



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Managing Conflict During Budget Development

LEADERSHIP

The goal is not to eliminate disagreement—it is to make disagreement productive.

1

Separate positions from interests

“I need 3 positions” may reflect a deeper service, workload, or risk concern.

2

Return to agreed criteria

Use policy, strategic priorities, evidence, affordability, and service impact.

3

Build options

Change timing, scope, funding source, service method, or implementation phase.

4

Document the decision

Capture the issue, options considered, final decision, owner, and follow-up.



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Leadership Through the Budget Approval Process

LEADERSHIP

Budget professionals help decision-makers see trade-offs without becoming the political decision-maker.

1

Translate

Turn technical detail into choices, consequences, and service impacts.

2

Anticipate

Prepare for likely questions, alternatives, and downstream effects.

3

Stay consistent

Use the same data definitions, assumptions, and decision criteria across audiences.

4

Surface trade-offs

Make the opportunity cost visible: “If we fund this, what changes elsewhere?”

5

Remain neutral

Present facts and options clearly while respecting governing-body authority.

6

Close the loop

After decisions, communicate what changed and update implementation expectations.



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Slido Checkpoint 5: Reframe the Conflict

LEADERSHIP

SLIDO QUIZ • 2 MIN

CHECKPOINT 5 OF 6

A department says, “We cannot reduce this service.” What is the best first response?

A

Ask what minimum service level must be protected and explore alternatives

B

Apply the same percentage cut to every department

C

Use reserves so the conflict goes away

D

Defer the discussion until the public hearing

Move from a fixed position to the interest, evidence, and decision criteria.



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SECTION 5

Controls, Monitoring & Performance

Protect the adopted budget, identify emerging issues early, and keep stakeholders engaged after adoption.



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Budget Controls vs. Budget Monitoring

MONITORING

Both are essential—and they solve different problems.

BUDGET CONTROLS

Purpose: Prevent or authorize

- Appropriation limits
- Purchase / position controls
- Budget transfer rules
- Approval thresholds
- System validations

BUDGET MONITORING

Purpose: Detect and respond

- Actual vs. budget
- Revenue trend review
- Position / vacancy tracking
- Forecast-to-year-end
- Variance investigation



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A Practical Monitoring Cadence

MONITORING

Match the frequency to the volatility and decision need.

Cadence	What to review	Who engages
Monthly	Revenue trends, payroll, major operating variances, vacancies, purchase commitments	Budget/Finance + departments
Quarterly	Year-end forecast, CIP status, performance measures, emerging risks	Executive team + departments
Mid-year	Formal reforecast, amendments, service / fee / staffing adjustments	Executive + governing body as needed
Year-end	Closeout, carryforward, reserve position, lessons learned	Budget/Finance + leadership

FOCUS ON EXCEPTIONS THAT REQUIRE A DECISION



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Use Performance Metrics to Keep Stakeholders Engaged

MONITORING



METRICS SHOULD TRIGGER A CONVERSATION



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Slido Checkpoint 6: Control or Monitor?

MONITORING

SLIDO QUIZ • 2 MIN

CHECKPOINT 6 OF 6

Which example is budget monitoring rather than a budget control?

A

The system blocks a purchase order above available appropriation

B

New positions require budget approval before recruitment

C

Sales-tax collections are 7% below forecast for three months

D

Transfers above a threshold require executive approval

Controls prevent or authorize. Monitoring detects, explains, and triggers action.



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APPENDIX

BUDGET 101 OVERVIEW

Highlights, Key Takeaways and Best Practices



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Florida Local Budgeting Framework

FLORIDA

APPENDIX

Start with the entity-specific budget statute, then layer in TRIM, charter, policy, and reporting requirements.

1

Municipalities

Oct. 1–Sept. 30 fiscal year; annual budget regulates expenditures; tentative and final budgets are posted.

2

Counties

Chapter 129 requires a balanced budget: estimated receipts and balances equal appropriations and reserves.

3

TRIM / Millage

Section 200.065 governs proposed rates, rolled-back rate disclosures, notices, hearings, votes, and compliance.

4

Local Overlay

Charter, special acts, financial policies, purchasing rules, labor agreements, and grant or bond covenants still apply.

BUDGET LAW SETS THE FLOOR; YOUR PROCESS SHOULD BUILD CREDIBILITY ABOVE IT.



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Stakeholder Roles & Decision Rights

FOUNDATIONS

APPENDIX

Clarify participation before the calendar is finalized.

Stakeholder	Primary role	Key budget question
Elected officials	Set policy direction; adopt budget and rates	What outcomes matter? What trade-offs are acceptable?
Executive leadership	Set parameters; resolve cross-department choices	What can the organization sustain and execute?
Budget / Finance	Forecast, analyze, coordinate, document, monitor	Are assumptions consistent, affordable, and supportable?
Departments	Define service needs; develop requests; implement decisions	What problem is being solved and what result will funding produce?
HR / Procurement / Legal / IT	Validate staffing, sourcing, compliance, and system impacts	What dependencies, lead times, or risks must be addressed?
Public / stakeholders	Provide priorities and evaluate transparency and results	Can residents understand what changes, why, and at what cost?

USE RACI: RESPONSIBLE • ACCOUNTABLE • CONSULTED • INFORMED



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Illustrative Calendar—Layer in Florida Deadlines

PROCESS

APPENDIX

Use this management calendar first; then lock in the statutory TRIM milestones that cannot slip.

Month	Primary milestones	Collaboration protected
January	Strategic priorities, forecast update, CIP refresh	Executive team • departments
February	Budget parameters, staffing assumptions, fee/rate review	Budget • Finance • HR • leadership
March	Kickoff and department training	Budget team • department coordinators
April	Department operating and capital requests due	Departments • Budget • Procurement/IT/HR
May	Analyst review, follow-up, revenue refinement	Budget/Finance • departments
June	Executive budget meetings and preliminary decisions	Executive leadership • departments
July	Draft recommended budget; workshops; maximum rates	Leadership • elected officials
August	Public communication, notices, revisions	Public information • clerk • Budget
September	Tentative and final hearings; adoption	Elected officials • public • staff
October	Publish, load controls, communicate, begin monitoring	Budget/Finance • departments



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Department Submission Checklist

Complete requests make review faster, fairer, and more evidence-based.

PROCESS

APPENDIX

Business need

Problem, mandate, workload, service gap, or risk being addressed.

Strategic alignment

Priority, goal, policy, or performance result supported.

Full financial impact

Current-year cost, annualized cost, revenue impact, and future-year commitments.

Staffing / operating impact

FTEs, benefits, space, vehicles, technology, training, procurement, and maintenance.

Alternatives considered

Defer, phase, redesign, contract, partner, repurpose, or maintain status quo.

Measures of success

Output, outcome, service level, implementation milestone, and responsible owner.

REQUIRE THE SAME CORE INFORMATION FOR EVERY REQUEST



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Revenue Forecasting Methods & Risk Checks

PROCESS

APPENDIX

Use the method that best matches the revenue driver—not one method for every source.

Method	Best use	Primary risk check
Trend / time series	Stable recurring revenues with enough history	Average growth can hide turning points
Rate × base / unit-based	Property tax, utility fees, permits, service charges	Base, volume, collection rate, and exemptions must be current
Known awards / statutory formula	Grants, shared revenues, formula distributions	Timing, restrictions, matching requirements, and expiration
Economic / external indicators	Sales-related or development-sensitive revenues	Lag, local conditions, concentration, and scenario range
Management judgment	New revenue or structural change with limited history	Document assumptions and use conservative scenarios

BASE • RATE • VOLUME • TIMING • RESTRICTION • VOLATILITY



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Review, Challenge & Recommend

The analyst's role is to improve the decision—not simply reduce the request.

PROCESS

APPENDIX

Reasonableness

Does the amount match the operational need and underlying assumptions?

Alignment

Does it support strategic priorities and required services?

Sustainability

Is the funding recurring or one-time?
What is the future-year impact?

Evidence

Is the request supported by workload, service, cost, or performance data?

Alternatives

Can timing, scope, funding source, process, or service design change?

Documentation

Can another reviewer understand what was requested, changed, and why?



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Anatomy of a Strong Budget Recommendation

PROCESS

APPENDIX

A recommendation should be decision-ready—not merely analytically correct.

1

Decision requested

Approve, deny, defer, phase, modify, or request additional analysis.

2

Problem and evidence

Workload, mandate, service level, risk, cost trend, or performance gap.

3

Options and trade-offs

At least two viable choices, including the status quo where appropriate.

4

Full cost and funding

Current and annualized impact, funding source, restrictions, and recurring/one-time status.

5

Service and equity impact

Who benefits, who is affected, what service changes, and any distributional concerns.

6

Implementation and follow-up

Owner, timeline, dependencies, controls, measures, and next review date.



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From Recommendation to Adoption & Implementation

PROCESS

APPENDIX

1

Executive recommendation

Resolve major trade-offs and prepare a coherent proposed budget.

2

Workshops / public review

Explain assumptions, priorities, changes, service impacts, and unresolved choices.

3

Adoption

Complete required hearings, approvals, rates, and budget authorization.

4

Implementation

Load controls, communicate expectations, publish the adopted budget, and begin monitoring.



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Build Trust Into the Process

Trust grows when the process is predictable, explainable, and consistent.

PROCESS

APPENDIX

1

Predictability

Publish the calendar, criteria, roles, and decision points early.

2

Consistency

Apply common assumptions and review standards across departments.

3

Visibility

Show what changed, why it changed, and who made the decision.

4

Responsiveness

Close the loop on questions, appeals, and requested follow-up.

TRUST IS A PROCESS OUTCOME—NOT A SLIDE DECK



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The Budget Ecosystem

Different components answer different questions.

BALANCE

APPENDIX

Operating

What recurring resources are needed to deliver day-to-day services?

Salaries • supplies • utilities • contracts

Capital

What long-term assets and infrastructure should we build, replace, or improve?

Roads • facilities • technology • fleet

Special / Restricted

What resources can only be used for a defined purpose?

Grants • gas taxes • impact fees • enterprise revenues



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Uses: Know What You Are Committing To

BALANCE

APPENDIX

1

Operating

Recurring services, staffing, supplies, contracts, maintenance

2

Capital

Infrastructure, facilities, fleet, systems, major equipment

3

Debt service

Principal, interest, and related debt obligations

4

Reserves / contingencies

Liquidity, emergencies, stabilization, future commitments

RECURRING COSTS NEED RECURRING CAPACITY



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Worked Example: Test the \$28.0M Plan

BALANCE

APPENDIX

Before recommending the plan, ask what the totals do not reveal.

1

Recurring balance

How much of the \$20.2M operating cost is recurring, and which recurring revenues support it?

2

Fund balance use

Is the \$2.0M beginning balance restricted, assigned, or available—and is its use one-time?

3

Reserve adequacy

Does the \$3.0M reserve meet policy, cash-flow, emergency, and bond requirements?

4

Capital lifecycle

Does the \$3.3M capital plan include future operating, maintenance, and replacement costs?

5

Sensitivity

What happens if property tax or fee revenue is 2–5% below forecast?

6

Future-year impact

What commitments roll into the next forecast year, including staffing and contracts?



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Decision Criteria Scorecard

A visible scorecard improves consistency—without replacing judgment.

LEADERSHIP

APPENDIX

Criterion	Decision question	Rating
Mandate / legal requirement	Is the request required, time-sensitive, or compliance-related?	High / Med / Low
Strategic alignment	How directly does it advance adopted priorities or service commitments?	High / Med / Low
Service and risk impact	What service, safety, continuity, or liability issue does it address?	High / Med / Low
Evidence of need	Are workload, condition, demand, benchmark, or performance data credible?	Strong / Mixed / Weak
Affordability / sustainability	Can current and future costs be supported without weakening reserves or other priorities?	Strong / Mixed / Weak
Readiness / capacity	Are scope, owner, procurement, staffing, technology, and timeline realistic?	Ready / Partial / Not ready



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Implementing Budget Controls

Every control needs a rule, an owner, a system point, and evidence.

MONITORING

APPENDIX

Control	Rule / purpose	Owner	Control point	Evidence
Appropriation control	Prevent spending above authorized level	Finance / Budget	At requisition or journal entry	System rejection / approval log
Position control	Prevent unauthorized hiring or overfilling	HR + Budget	Before recruitment / offer	Authorized position roster
Transfer control	Define who may move budget and within what limits	Budget / department / governing body	When transfer requested	Transfer form and approval trail
Capital / project control	Limit costs to approved scope and funding	Project owner + Finance	Commitment, change order, invoice	Project ledger / change log
Reserve control	Restrict use to policy-defined purposes	CFO / executive / governing body	Before appropriation or amendment	Policy finding and approval

DESIGN CONTROLS TO PREVENT ERRORS WITHOUT PARALYZING OPERATIONS



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Example: Budget + Performance Monitoring Dashboard

MONITORING

APPENDIX

Pair financial variance with service performance and a required action.

Measure	Current result	Target / budget	Status	Required discussion or action
Police overtime	48% spent at 40% of year	≤ 42%	Watch	Review vacancies, events, and deployment plan
Building permits	\$1.8M YTD vs. \$2.0M plan	≥ \$1.9M	Watch	Update development assumptions and year-end forecast
Road resurfacing	18 lane-miles completed	24 by quarter-end	Off plan	Resolve contractor schedule and weather impacts
Vacancy rate	9.2% vs. 6% assumption	≤ 7%	Off plan	Assess recruitment, service impact, and salary savings
Utility collections	99.1% collection rate	≥ 98.5%	On plan	Continue monitoring; no corrective action

GOOD REPORTS SHOW OWNER • THRESHOLD • ACTION • FOLLOW-UP DATE



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Key Takeaways

WRAP-UP

1

Plan first

Strategy, financial outlook, capital needs, and parameters come before requests.

2

Design collaboration

A strong schedule protects stakeholder input, review, revision, and communication time.

3

Make trade-offs visible

Balance the math, protect sustainability, and explain service impacts.

4

Build trust through process

Consistency, fairness, transparency, and closed feedback loops matter.

5

Manage all year

Controls protect authorization; monitoring and metrics support timely action.



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Practical Resources & Your Next Budget Cycle

WRAP-UP

APPENDIX

1

Use / Review

- Florida DOR TRIM workbook and DR-420 series forms
- ss. 200.065, 129.01–.07, and 166.241, F.S.
- Property appraiser June 1 estimate, July 1 certification, and DR-422
- DOR Ad Valorem Valuation and Tax Data Book
- CS/HJR 1-F and ch. 2026-240, Laws of Florida

2

Improve Next

- Add a TRIM compliance owner and backup
- Reconcile property-appraiser data to forecast models
- Build reform scenarios into the long-range forecast
- Document millage vote thresholds before workshops
- Prepare resident-facing explanations of rate vs. levy



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Slido Exit Ticket + Questions

SLIDO OPEN TEXT • 3 MIN

Submit one commitment—then use Slido upvotes to prioritize the final questions.

What is one change you will make to your next budget process?

START

STOP

STRENGTHEN

Be specific enough that you can act on it next week.

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