

CITY OF NEW BEDFORD

Statements of Budget, Expenditures, and Variances

For the Six Months Ended December 31, 2025

General, Wastewater, and Enterprise Funds

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CITY OF NEW BEDFORD
MASSACHUSETTS
Office of the
Chief Financial Officer

March 6, 2026

Management's Discussion & Analysis

For The Quarter Ended December 31, 2025

The City of New Bedford (City) Finance Department is providing this Management's Discussion & Analysis as a narrative overview and analysis of budgets, expenditures, and variances against budget for the City's General Fund, Wastewater Fund, and each of its enterprise funds for the six month period ended December 31, 2025. These represent all funds that require formal budgets except for the Arts, Culture, and Tourism Fund and Commission For Citizens With Disabilities Fund, which are not material and have little risk of budget deficits.

Readers should note that the projected expenditures being reported upon and analyzed were as of December 31, 2025. In many cases, they identified potential deficits that have been resolved through budget transfers since the date being reported upon. Discussions and analyses of budgets, expenditures, and variances against budget are separately presented first for the General Fund, then for the Wastewater and enterprise funds.

General Fund

Timing variances

General Fund expenditures for the second quarter were \$121.38 million, or 24.2% of the 2026 total revised budget. This brings fiscal year-to-date expenditures to \$249.93 million, or 49.8% of the annual revised budget. These are presented by department on Page 1, and by expenditure object on Page 2. Although expenditures are within an expected spending rate after the first half of the fiscal year, a deeper dive is necessary since the General Fund is composed of two distinct components, each with very different intra-year expenditure trends. The School Department comprises 53.6% of its budget while non-educational, or municipal, departments make up the remaining 46.4%.

Through December 31, the School Department has expended \$110.20 million, or 41.0% of its budget, which is actually within expectation since normal School spending does not begin until the school year starts in early September. On the other hand, municipal operations have expended \$139.73 million, or 60.0% of their budget, slightly ahead of the mid-year pace. This would be traditionally high, but for the first time ever the City paid its full annual pension assessment of \$43.61 million by the July 15 due date, which was necessary to avoid \$0.7 million of additional costs under an installment method. The City has also expended \$8.32 million, or 81.6%, of its debt service budget to stay compliant with its repayment schedules and other debt covenants. Factoring out these accelerated payments, municipal operations have expended \$87.80 million or 49.0% of the full-year budget.

Spending variances

For a proper comparison against budget year-to-date expenditures must be projected to a full year, which in turn requires forecasting by each department. Total fiscal 2026 expenditures are projected at \$505.61 million, which would lead to a deficit of (\$3.54) million. That projected deficit incorporates reductions necessitated by City Council cuts of \$7.95 million to the fiscal 2026 budget as proposed, offset by \$4.38 in supplemental restorations.

A deficit of (\$0.86) million is projected in Personal Service budget lines across the General Fund. Prior to adopting the FY 2026 budget, the City Council increased vacancy rates for nearly every department beyond what the City had forecasted. These rates were not founded in historical trends but rather, they were set as targets and have increased the risk of deficits. Accordingly, effective July 1, the Mayor instituted a hiring freeze on all General Fund vacancies other than for public safety positions that remains in effect. Personal Services variances are summarized on page 8 and are presented for each individual department on pages 2-7.

The most significant variance is in Health Insurance. Year-to-date expenditures through December total \$10.88 million, or 53.2% of the revised budget, as opposed to the 50% expected at mid-year. When annualized, this 3.2 percentage point overrun yields a full-year projection of \$22.45 million against a revised budget of \$20.45 million. The overrun reflects increasing health insurance claims and costs for services, coupled with the \$0.75 million budget cut, resulting in a projected \$2.0 million deficit.

Finally, Snow Removal is projecting a deficit of \$300,000, double the \$150,000 deficit projected at Q1. The original budget of \$300,000 was based on the mild winter experienced in fiscal year 2025. However, the City anticipates more severe winter weather through March. Year-to-date expenditures total \$52,326, representing only 17.4% of the original budget; however, the projected full-year expenditure of \$600,000 reflects the expected continuation of snow and ice removal services through the end of the winter season.

Departmental expenditures

Of the 50 separately reported departments and sub-functions (i.e., unmanned cost centers) on page 1, Police is the only one of significant concern. The City Council did not adjust the Police Department's vacancy rate but rather, passed a flat (\$1.0) million reduction in its personal services, intending to right-size its complement of uniformed officers, which has been hampered by recruitment constraints in recent years. Nonetheless, the Police Chief remains committed to a long-term goal of returning to a full complement of 256 officers and is on pace with a fiscal year 2026 goal of reaching 230, giving rise to the projected (\$1.38) million deficit (see page 4). With General Fund personal services projected at a (\$0.86) million deficit, management is hopeful that there are sufficient surpluses in other departments to cover most, if not all, of the Police deficit through transfers during the year.

Wastewater and Enterprise Funds

Wastewater has expended \$15.50 million, or 43.8%, of its budget through December, which is slightly under the mid-year point. This figure represents the estimated mid-year billing of indirect costs which will be trued-up at the end of the fiscal year. Otherwise, the figure represents normal timing in the receipt of invoices for sewage treatment and sludge disposal services. The projected \$0.83 million surplus in Purchase of Services can be attributed to capital repairs to the treatment equipment resulting in lower maintenance costs.

Water Fund year-to-date expenditures of \$8.86 million represent 43.4% of its budget. Full-year projections indicate a personal services surplus of \$0.32 million due to increased vacancy savings. Purchase of Services has expended 48.1% of its budget, and is projecting a \$(0.14) million deficit driven by higher-than-anticipated costs for water treatment chemicals and contracted maintenance services.

Spending across the remaining enterprise funds is also lagging its expected pace. Downtown Parking has expended \$0.30 million to date, which is 27.0% of its budget; Municipal Airport, \$0.57 million, or 42.7% of budget; and Cable Access, \$0.64 million, or 43.5% of budget. Downtown Parking and Cable Access are showing projected spend either at or below budgeted amounts. Municipal Airport is projecting deficits of (\$0.02) million and (\$0.03) million in both Personal Services and Purchase of Services, respectively, due to budget cuts of roughly the same amount.

City of New Bedford
General Fund Summary by Department
Six Months Ended December 31, 2025

Department		Original Budget	Revised Budget	YTD Expended	YTD % Exp	Projected	Surplus (Deficit)
111	City Council	\$ 869,950	\$ 869,950	\$ 391,734	45.0%	\$ 869,274	\$ 676
121	Mayor	900,045	900,045	437,049	48.6%	942,430	(42,385)
130	Chief Financial Officer	383,589	383,589	176,364	46.0%	397,463	(13,874)
135	Auditors	859,207	877,565	325,407	37.1%	902,082	(24,517)
138	Purchasing	386,211	387,711	186,683	48.1%	401,476	(13,765)
141	Assessors	920,399	920,399	407,496	44.3%	890,912	29,487
145	Treasurer/Collector	1,093,416	1,138,416	551,541	48.4%	1,157,628	(19,212)
151	Solicitors	1,778,820	1,778,820	681,059	38.3%	1,703,568	75,252
152	Labor Relations	672,249	672,249	296,335	44.1%	699,825	(27,575)
155	Information Technology	2,901,299	3,094,794	1,877,772	60.7%	3,049,726	45,068
161	City Clerk	533,775	533,775	255,132	47.8%	563,295	(29,520)
163	Elections	640,926	640,926	389,887	60.8%	681,298	(40,372)
165	Licensing Board	158,695	158,695	73,261	46.2%	159,735	(1,040)
171	Environmental Stewardship	561,756	561,756	261,949	46.6%	586,240	(24,484)
175	Planning	699,591	789,384	361,344	45.8%	826,681	(37,298)
192	Facilities & Fleet Management	9,078,177	9,377,654	4,415,830	47.1%	8,973,189	404,465
196	City Utilities	1,434,022	1,434,022	774,089	54.0%	1,434,022	0
210	Police	27,751,061	27,618,489	13,286,143	48.1%	29,202,023	(1,583,534)
220	Fire	22,620,113	22,621,189	10,667,271	47.2%	22,695,220	(74,031)
232	Emergency Medical Service	5,975,286	5,975,530	3,248,497	54.4%	6,057,151	(81,621)
240	Inspectional Services	1,289,682	1,289,682	542,050	42.0%	1,198,115	91,567
293	Traffic Commission	456,644	486,644	228,857	47.0%	498,515	(11,871)
301	School Unclassified	7,022,256	7,022,256	4,153,041	59.1%	7,022,256	0
423	Snow Removal	300,000	300,000	52,326	17.4%	600,000	(300,000)
430	Waste Collection Disposal	9,184,143	9,184,143	4,663,273	50.8%	9,311,214	(127,071)
434	Public Infrastructure	4,714,761	4,855,747	2,218,728	45.7%	4,646,062	209,685
444	Sullivan's Ledge	151,345	151,345	79,912	52.8%	200,070	(48,725)
449	Gr NB Reg Refuse Mgmt Dist	830,895	830,895	415,448	50.0%	830,895	0
510	Health	1,345,583	1,595,583	650,605	40.8%	1,515,427	80,157
540	Community Services	1,446,501	1,446,501	637,982	44.1%	1,490,572	(44,071)
543	Veterans Services	1,632,822	1,632,822	874,314	53.5%	1,740,362	(107,540)
610	Library	3,057,057	3,081,802	1,187,948	38.5%	3,038,571	43,231
650	Parks & Recreation	811,392	812,907	370,881	45.6%	830,426	(17,519)
653	Buttonwood Park Zoo	1,906,055	1,906,055	852,300	44.7%	1,837,244	68,811
698	Marketing/Tourism	259,425	259,425	130,413	50.3%	266,638	(7,213)
699	Zeiterion Theater	0	495,000	247,500	50.0%	495,000	0
810	Treasurers Debt	10,200,585	10,200,585	8,322,210	81.6%	10,200,585	0
840	Other Intergovt Assess & Chgs	21,947	21,947	21,964	100.1%	21,964	(17)
910	Employee Benefits	873,793	873,793	0	0.0%	873,793	0
911	Pension Contributions	43,607,204	43,607,204	43,607,204	100.0%	43,607,204	0
912	Workers Compensation	285,530	285,530	111,880	39.2%	243,823	41,707
913	Unemployment Compensation	104,172	104,172	88,708	85.2%	54,172	50,000
914	Health Insurance	20,450,000	20,450,000	10,884,424	53.2%	22,450,000	(2,000,000)
915	Life Insurance	229,648	229,648	82,576	36.0%	229,648	0
940	Other Municipal	82,000	82,000	41,451	50.6%	82,000	0
941	Court Judgements	300,000	300,000	107,785	35.9%	300,000	0
945	Liability Insurance	1,177,601	1,177,601	730,687	62.0%	1,177,601	0
950	Cherry Sheet Rev and Assessmnt	39,559,233	39,559,233	19,355,360	48.9%	39,559,233	0
995	Transfers To Proprietary Funds	72,314	72,314	0	0.0%	72,314	0
300	School	260,858,379	269,019,944	110,203,058	41.0%	269,019,944	0
Total General Fund		\$492,449,556	\$502,069,737	\$249,927,730	49.8%	\$505,606,886	\$ (3,537,149)

City of New Bedford
General Fund Departments by Appropriation
Six Months Ended December 31, 2025

Department	Account Name	Original Budget	Revised Budget	YTD Expended	YTD % Exp	Projected	Surplus (Deficit)
111	City Council						
	Personal Services	\$ 797,950	\$ 797,950	\$ 362,337	45.4%	\$ 797,274	\$ 676
	Purchase of Services	43,188	43,188	18,060	41.8%	43,188	0
	Supplies	10,192	10,192	1,050	10.3%	10,192	0
	Other	18,620	18,620	10,288	55.3%	18,620	0
	City Council Total	869,950	869,950	391,734	45.0%	869,274	676
121	Mayor						
	Personal Services	801,723	801,723	382,517	47.7%	844,108	(42,385)
	Purchase of Services	80,999	80,999	45,264	55.9%	80,999	0
	Supplies	6,680	6,680	2,731	40.9%	6,680	0
	Other	10,643	10,643	6,537	61.4%	10,643	0
	Mayor Total	900,045	900,045	437,049	48.6%	942,430	(42,385)
130	Chief Financial Officer						
	Personal Services	369,845	369,845	173,419	46.9%	383,719	(13,874)
	Purchase of Services	11,965	11,965	2,010	16.8%	11,965	0
	Supplies	830	830	95	11.4%	830	0
	Other	949	949	840	88.5%	949	0
	Chief Financial Officer Total	383,589	383,589	176,364	46.0%	397,463	(13,874)
135	Auditors						
	Personal Services	698,216	698,216	317,463	45.5%	717,233	(19,017)
	Purchase of Services	154,391	172,749	7,081	4.1%	179,749	(7,000)
	Supplies	3,000	3,000	774	25.8%	3,000	0
	Other	3,600	3,600	90	2.5%	2,100	1,500
	Auditors Total	859,207	877,565	325,407	37.1%	902,082	(24,517)
138	Purchasing						
	Personal Services	367,061	367,061	171,702	46.8%	381,826	(14,765)
	Purchase of Services	14,700	14,700	12,338	83.9%	14,700	0
	Supplies	3,375	4,875	1,665	34.2%	3,875	1,000
	Other	1,075	1,075	977	90.8%	1,075	0
	Purchasing Total	386,211	387,711	186,683	48.1%	401,476	(13,765)
141	Assessors						
	Personal Services	671,812	671,812	287,709	42.8%	642,325	29,487
	Purchase of Services	221,477	221,477	99,313	44.8%	221,477	0
	Supplies	3,400	3,400	1,211	35.6%	3,400	0
	Other	23,710	23,710	19,263	81.2%	23,710	0
	Assessors Total	920,399	920,399	407,496	44.3%	890,912	29,487
145	Treasurer/Collector						
	Personal Services	851,938	851,938	398,533	46.8%	870,950	(19,012)
	Purchase of Services	229,478	274,478	147,868	53.9%	273,978	500
	Supplies	5,000	5,000	1,854	37.1%	5,000	0
	Other	7,000	7,000	3,286	46.9%	7,700	(700)
	Treasurer/Collector Total	\$ 1,093,416	\$ 1,138,416	\$ 551,541	48.4%	\$ 1,157,628	\$ (19,212)

City of New Bedford
General Fund Departments by Appropriation
Six Months Ended December 31, 2025

Department	Account Name	Original Budget	Revised Budget	YTD Expended	YTD % Exp	Projected	Surplus (Deficit)
151	Solicitors						
	Personal Services	\$ 1,201,965	\$ 1,201,965	\$ 532,138	44.3%	\$ 1,126,713	\$ 75,252
	Purchase of Services	520,779	520,779	125,139	24.0%	520,779	0
	Supplies	21,150	21,150	6,530	30.9%	21,150	0
	Other	34,926	34,926	17,251	49.4%	34,926	0
	Solicitors Total	1,778,820	1,778,820	681,059	38.3%	1,703,568	75,252
152	Labor Relations						
	Personal Services	455,057	455,057	203,624	44.7%	467,178	(12,121)
	Purchase of Services	213,637	213,637	91,674	42.9%	229,091	(15,454)
	Supplies	1,581	1,581	712	45.0%	1,581	0
	Other	1,975	1,975	325	16.5%	1,975	0
	Labor Relations Total	672,249	672,249	296,335	44.1%	699,825	(27,575)
155	Information Technology						
	Personal Services	1,319,343	1,319,343	600,079	45.5%	1,274,275	45,068
	Purchase of Services	1,463,877	1,624,125	1,157,163	71.2%	1,624,125	0
	Supplies	9,202	9,202	1,892	20.6%	9,202	0
	Other	108,877	108,877	85,391	78.4%	108,877	0
	Capital	0	33,247	33,247	100.0%	33,247	0
	Information Technology Total	2,901,299	3,094,794	1,877,772	60.7%	3,049,726	45,068
161	City Clerk						
	Personal Services	499,834	499,834	241,464	48.3%	529,520	(29,686)
	Purchase of Services	30,653	30,653	12,247	40.0%	30,653	0
	Supplies	2,500	2,500	799	32.0%	2,500	0
	Other	788	788	623	79.0%	623	165
	City Clerk Total	533,775	533,775	255,132	47.8%	563,295	(29,520)
163	Elections						
	Personal Services	522,824	522,824	286,282	54.8%	545,696	(22,872)
	Purchase of Services	112,919	112,919	102,454	90.7%	127,919	(15,000)
	Supplies	5,108	5,108	1,150	22.5%	7,608	(2,500)
	Other	75	75	0	0.0%	75	0
	Elections Total	640,926	640,926	389,887	60.8%	681,298	(40,372)
165	Licensing Board						
	Personal Services	142,541	142,541	66,933	47.0%	145,031	(2,490)
	Purchase of Services	12,565	12,565	5,730	45.6%	11,622	943
	Supplies	2,990	2,990	505	16.9%	2,990	0
	Other	600	600	93	15.4%	93	507
	Licensing Board Total	158,695	158,695	73,261	46.2%	159,735	(1,040)
171	Environmental Stewardship						
	Personal Services	519,670	519,670	246,372	47.4%	544,154	(24,484)
	Purchase of Services	27,291	27,291	14,029	51.4%	27,291	0
	Supplies	1,525	1,525	1,325	86.9%	1,525	0
	Other	13,270	13,270	222	1.7%	13,270	0
	Environmental Stewardship Total	\$ 561,756	\$ 561,756	\$ 261,949	46.6%	\$ 586,240	\$ (24,484)

City of New Bedford
General Fund Departments by Appropriation
Six Months Ended December 31, 2025

Department	Account Name	Original Budget	Revised Budget	YTD Expended	YTD % Exp	Projected	Surplus (Deficit)
175	Planning						
	Personal Services	\$ 597,167	\$ 597,167	\$ 289,373	48.5%	\$ 634,465	\$ (37,298)
	Purchase of Services	94,087	183,880	71,972	39.1%	183,880	0
	Supplies	250	250	0	0.0%	250	0
	Other	8,087	8,087	0	0.0%	8,087	0
	Planning Total	699,591	789,384	361,344	45.8%	826,681	(37,298)
192	Facilities & Fleet Management						
	Personal Services	4,423,882	4,423,882	1,795,530	40.6%	4,019,417	404,465
	Purchase of Services	2,094,168	2,270,631	1,303,341	57.4%	2,270,631	0
	Supplies	2,179,444	2,255,954	1,012,916	44.9%	2,255,954	0
	Other	400	400	365	91.2%	400	0
	Capital	380,283	426,786	303,679	71.2%	426,786	0
	Facilities & Fleet Management Total	9,078,177	9,377,654	4,415,830	47.1%	8,973,189	404,465
196	City Utilities						
	Purchase of Services	1,434,022	1,434,022	774,089	54.0%	1,434,022	0
210	Police						
	Personal Services	25,462,800	25,462,800	11,789,992	46.3%	26,840,834	(1,378,034)
	Purchase of Services	1,614,734	1,482,162	1,076,704	72.6%	1,644,162	(162,000)
	Supplies	244,228	244,228	106,195	43.5%	244,228	0
	Other	352,412	352,412	236,365	67.1%	395,912	(43,500)
	Capital	76,888	76,888	76,887	100.0%	76,888	0
	Police Total	27,751,061	27,618,489	13,286,143	48.1%	29,202,023	(1,583,534)
220	Fire						
	Personal Services	21,274,844	21,274,844	9,907,409	46.6%	21,489,473	(214,629)
	Purchase of Services	506,330	506,330	165,488	32.7%	362,783	143,547
	Supplies	246,502	246,502	61,829	25.1%	246,502	0
	Other	104,178	105,254	62,883	59.7%	108,391	(3,137)
	Capital	469,664	469,664	469,662	100.0%	469,476	188
	Other Financing Uses	18,595	18,595	0	0.0%	18,595	0
	Fire Total	22,620,113	22,621,189	10,667,271	47.2%	22,695,220	(74,031)
232	Emergency Medical Service						
	Personal Services	4,686,206	4,686,206	2,141,321	45.7%	4,767,827	(81,621)
	Purchase of Services	608,015	608,259	527,441	86.7%	608,259	0
	Supplies	256,268	256,268	193,151	75.4%	256,268	0
	Other	52,938	52,938	44,074	83.3%	52,938	0
	Capital	371,859	371,859	342,510	92.1%	371,859	0
	Emergency Medical Service Total	5,975,286	5,975,530	3,248,497	54.4%	6,057,151	(81,621)
240	Inspectional Services						
	Personal Services	1,248,418	1,248,418	532,043	42.6%	1,173,351	75,067
	Purchase of Services	29,327	29,327	8,253	28.1%	19,127	10,200
	Supplies	10,375	10,375	1,754	16.9%	4,075	6,300
	Other	1,562	1,562	0	0.0%	1,562	0
	Inspectional Services Total	\$ 1,289,682	\$ 1,289,682	\$ 542,050	42.0%	\$ 1,198,115	\$ 91,567

City of New Bedford
General Fund Departments by Appropriation
Six Months Ended December 31, 2025

Department	Account Name	Original Budget	Revised Budget	YTD Expended	YTD % Exp	Projected	Surplus (Deficit)
293	Traffic Commission						
	Personal Services	\$ 345,488	\$ 345,488	\$ 164,656	47.7%	\$ 357,359	\$ (11,871)
	Purchase of Services	73,756	103,756	37,228	35.9%	103,756	0
	Supplies	36,400	36,400	26,531	72.9%	36,400	0
	Other	1,000	1,000	441	44.1%	1,000	0
	Traffic Commission Total	456,644	486,644	228,857	47.0%	498,515	(11,871)
301	School Unclassified						
	Purchase of Services	7,022,256	7,022,256	4,153,041	59.1%	7,022,256	0
423	Snow Removal						
	Purchase of Services	300,000	300,000	52,326	17.4%	600,000	(300,000)
430	Waste Collection Disposal						
	Purchase of Services	9,136,627	9,136,627	4,622,513	50.6%	9,263,698	(127,071)
	Supplies	47,516	47,516	40,760	85.8%	47,516	0
	Waste Collection Disposal Total	9,184,143	9,184,143	4,663,273	50.8%	9,311,214	(127,071)
434	Public Infrastructure						
	Personal Services	3,192,319	3,192,319	1,335,739	41.8%	2,927,811	264,508
	Purchase of Services	565,825	566,442	363,595	64.2%	621,361	(54,919)
	Supplies	949,532	1,029,515	452,973	44.0%	1,023,807	5,708
	Other	7,085	7,085	6,035	85.2%	12,697	(5,612)
	Capital	0	60,386	60,386	100.0%	60,386	0
	Public Infrastructure Total	4,714,761	4,855,747	2,218,728	45.7%	4,646,062	209,685
444	Sullivan's Ledge						
	Purchase of Services	99,345	99,345	57,888	58.3%	148,070	(48,725)
	Supplies	52,000	52,000	22,025	42.4%	52,000	0
	Sullivan's Ledge Total	151,345	151,345	79,912	52.8%	200,070	(48,725)
449	Gr NB Reg Refuse Mgmt Dist						
	Purchase of Services	830,895	830,895	415,448	50.0%	830,895	0
510	Health						
	Personal Services	1,215,036	1,215,036	527,534	43.4%	1,134,879	80,157
	Purchase of Services	101,531	351,531	106,752	30.4%	351,531	0
	Supplies	27,217	27,217	14,993	55.1%	27,217	0
	Other	1,800	1,800	1,326	73.6%	1,800	0
	Health Total	1,345,583	1,595,583	650,605	40.8%	1,515,427	80,157
540	Community Services						
	Personal Services	1,106,835	1,106,835	509,057	46.0%	1,150,906	(44,071)
	Purchase of Services	294,637	294,637	110,143	37.4%	294,637	0
	Supplies	18,757	18,757	4,767	25.4%	18,757	0
	Other	26,272	26,272	14,015	53.3%	26,272	0
	Community Services Total	\$ 1,446,501	\$ 1,446,501	\$ 637,982	44.1%	\$ 1,490,572	\$ (44,071)

City of New Bedford
General Fund Departments by Appropriation
Six Months Ended December 31, 2025

Department	Account Name	Original Budget	Revised Budget	YTD Expended	YTD % Exp	Projected	Surplus (Deficit)
543	Veterans Services						
	Personal Services	\$ 278,004	\$ 278,004	\$ 131,193	47.2%	\$ 285,544	\$ (7,540)
	Purchase of Services	25,400	25,400	4,108	16.2%	25,400	0
	Supplies	26,300	26,300	157	0.6%	26,300	0
	Other	1,303,118	1,303,118	738,856	56.7%	1,403,118	(100,000)
	Veterans Services Total	1,632,822	1,632,822	874,314	53.5%	1,740,362	(107,540)
610	Library						
	Personal Services	2,016,577	2,016,577	902,229	44.7%	1,973,346	43,231
	Purchase of Services	862,575	887,320	156,563	17.6%	887,320	0
	Supplies	141,740	141,740	129,045	91.0%	141,740	0
	Other	36,165	36,165	111	0.3%	36,165	0
	Library Total	3,057,057	3,081,802	1,187,948	38.5%	3,038,571	43,231
650	Parks & Recreation						
	Personal Services	756,757	756,757	342,305	45.2%	774,325	(17,569)
	Purchase of Services	50,315	51,831	26,365	50.9%	50,331	1,500
	Supplies	3,120	3,120	1,407	45.1%	3,470	(350)
	Other	1,200	1,200	803	66.9%	2,300	(1,100)
	Parks & Recreation Total	811,392	812,907	370,881	45.6%	830,426	(17,519)
653	Buttonwood Park Zoo						
	Personal Services	1,387,304	1,387,304	572,675	41.3%	1,302,493	84,811
	Purchase of Services	152,929	152,929	82,629	54.0%	162,929	(10,000)
	Supplies	332,572	332,572	166,813	50.2%	334,572	(2,000)
	Other	33,250	33,250	30,184	90.8%	37,250	(4,000)
	Buttonwood Park Zoo Total	1,906,055	1,906,055	852,300	44.7%	1,837,244	68,811
698	Marketing/Tourism						
	Personal Services	169,513	169,513	79,962	47.2%	176,726	(7,213)
	Purchase of Services	74,036	74,036	44,305	59.8%	74,036	0
	Supplies	3,000	3,000	216	7.2%	3,000	0
	Other	12,877	12,877	5,930	46.1%	12,877	0
	Marketing/Tourism Total	259,425	259,425	130,413	50.3%	266,638	(7,213)
699	Zeiterion Theater						
	Purchase of Services	0	495,000	247,500	50.0%	495,000	0
810	Treasurers Debt						
	Other Financing Uses	10,200,585	10,200,585	8,322,210	81.6%	10,200,585	0
840	Other Intergovt Assess & Chgs						
	Purchase of Services	\$ 21,947	\$ 21,947	\$ 21,964	100.1%	\$ 21,964	\$ (17)

City of New Bedford
General Fund Departments by Appropriation
Six Months Ended December 31, 2025

Department	Account Name	Original Budget	Revised Budget	YTD Expended	YTD % Exp	Projected	Surplus (Deficit)
910	Employee Benefits						
	Personal Services	\$ 357,000	\$ 357,000	\$ 0	0.0%	\$ 357,000	\$ 0
	Purchase of Services	266,793	266,793	0	0.0%	266,793	0
	Other Financing Uses	250,000	250,000	0	0.0%	250,000	0
	Employee Benefits Total	<u>873,793</u>	<u>873,793</u>	<u>0</u>	<u>0.0%</u>	<u>873,793</u>	<u>0</u>
911	Pension Contributions						
	Purchase of Services	<u>43,607,204</u>	<u>43,607,204</u>	<u>43,607,204</u>	<u>100.0%</u>	<u>43,607,204</u>	<u>0</u>
912	Workers Compensation						
	Personal Services	270,530	270,530	111,880	41.4%	228,823	41,707
	Purchase of Services	15,000	15,000	0	0.0%	15,000	0
	Workers Compensation Total	<u>285,530</u>	<u>285,530</u>	<u>111,880</u>	<u>39.2%</u>	<u>243,823</u>	<u>41,707</u>
913	Unemployment Compensation						
	Purchase of Services	<u>104,172</u>	<u>104,172</u>	<u>88,708</u>	<u>85.2%</u>	<u>54,172</u>	<u>50,000</u>
914	Health Insurance						
	Purchase of Services	<u>20,450,000</u>	<u>20,450,000</u>	<u>10,884,424</u>	<u>53.2%</u>	<u>22,450,000</u>	<u>(2,000,000)</u>
915	Life Insurance						
	Purchase of Services	<u>229,648</u>	<u>229,648</u>	<u>82,576</u>	<u>36.0%</u>	<u>229,648</u>	<u>0</u>
940	Other Municipal						
	Purchase of Services	<u>82,000</u>	<u>82,000</u>	<u>41,451</u>	<u>50.6%</u>	<u>82,000</u>	<u>0</u>
941	Court Judgements						
	Other	<u>300,000</u>	<u>300,000</u>	<u>107,785</u>	<u>35.9%</u>	<u>300,000</u>	<u>0</u>
945	Liability Insurance						
	Other	<u>1,177,601</u>	<u>1,177,601</u>	<u>730,687</u>	<u>62.0%</u>	<u>1,177,601</u>	<u>0</u>
950	Cherry Sheet Rev and Assessmnt State & County Asses.	<u>39,559,233</u>	<u>39,559,233</u>	<u>19,355,360</u>	<u>48.9%</u>	<u>39,559,233</u>	<u>0</u>
995	Transfers To Proprietary Funds						
	Other Financing Uses	<u>72,314</u>	<u>72,314</u>	<u>0</u>	<u>0.0%</u>	<u>72,314</u>	<u>0</u>
300	School	<u>260,858,379</u>	<u>269,019,944</u>	<u>110,203,058</u>	<u>41.0%</u>	<u>269,019,944</u>	<u>0</u>
Total General Fund		<u>\$492,449,556</u>	<u>\$502,069,737</u>	<u>\$249,927,730</u>	<u>49.8%</u>	<u>\$505,606,886</u>	<u>\$ (3,537,149)</u>

City of New Bedford
General Fund Summary by Object Code
Six Months Ended December 31, 2025

Object	Original Budget	Revised Budget	YTD Expended	YTD % Exp	Projected	Surplus (Deficit)
Personal Services						
Salaries & Wages	\$ 66,460,926	\$ 66,460,926	\$ 29,910,688	45.0%	\$ 67,317,048	\$ (856,123)
Overtime	4,305,628	4,305,628	2,069,759	48.1%	4,305,628	0
Other	7,241,904	7,241,904	3,423,025	47.3%	7,241,904	0
Total Personal Services	78,008,458	78,008,458	35,403,472	45.4%	78,864,581	(856,123)
Pension	43,607,204	43,607,204	43,607,204	100.0%	43,607,204	0
Health Insurance	20,450,000	20,450,000	10,884,424	53.2%	22,450,000	(2,000,000)
Solid Waste	9,136,627	9,136,627	4,622,513	50.6%	9,263,698	(127,071)
Contractual Services	19,257,639	20,417,049	11,086,159	54.3%	20,823,474	(406,425)
Supplies	4,651,754	4,809,747	2,257,824	46.9%	4,801,589	8,158
Utilities	1,434,022	1,434,022	774,089	54.0%	1,434,022	0
Veterans' Benefits	1,300,400	1,300,400	736,867	56.7%	1,400,400	(100,000)
Capital Purchases	1,298,694	1,438,830	1,286,371	89.4%	1,438,642	188
State & County Assessments	39,559,233	39,559,233	19,355,360	48.9%	39,559,233	0
Other Costs	2,345,653	2,346,729	1,388,178	59.2%	2,402,605	(55,876)
Other Financing Uses	10,541,494	10,541,494	8,322,210	78.9%	10,541,494	0
Education	260,858,379	269,019,944	110,203,058	41.0%	269,019,944	0
Total General Fund Expenditures	<u>\$492,449,556</u>	<u>\$502,069,737</u>	<u>\$249,927,730</u>	<u>49.8%</u>	<u>\$505,606,886</u>	<u>\$ (3,537,149)</u>

City of New Bedford
Wastewater and Enterprise Funds Summary by Fund
Six Months Ended December 31, 2025

Department	Account Name	Original Budget	Revised Budget	YTD Expended	YTD % Exp	Projected	Surplus (Deficit)
439	Wastewater						
	Personal Services	\$ 2,287,254	\$ 2,287,254	\$ 1,041,899	45.6%	\$ 2,286,555	\$ 699
	Purchase of Services	17,629,676	18,613,675	7,468,935	40.1%	17,783,617	830,058
	Supplies	569,861	606,390	260,817	43.0%	606,390	0
	Other	459,099	459,099	398,669	86.8%	459,099	0
	Capital	164,391	164,391	164,391	100.0%	164,391	0
	Other Financing Uses	13,218,124	13,218,124	6,160,085	46.6%	13,218,124	0
	Wastewater Total	\$ 34,328,405	\$ 35,348,933	\$ 15,494,796	43.8%	\$ 34,518,175	\$ 830,757
450	Water						
	Personal Services	\$ 5,209,142	\$ 5,209,142	\$ 2,235,302	42.9%	\$ 4,890,693	\$ 318,449
	Purchase of Services	3,515,280	3,976,919	1,913,405	48.1%	4,115,129	(138,210)
	Supplies	1,454,412	1,471,562	825,926	56.1%	1,497,184	(25,622)
	Other	16,568	16,568	11,182	67.5%	21,541	(4,973)
	Other Financing Uses	9,759,575	9,759,575	3,875,632	39.7%	9,759,575	0
	Water Total	\$ 19,954,977	\$ 20,433,766	\$ 8,861,448	43.4%	\$ 20,284,121	\$ 149,644
480	Downtown Parking						
	Personal Services	\$ 299,159	\$ 299,159	\$ 127,119	42.5%	\$ 292,971	\$ 6,188
	Purchase of Services	253,828	253,828	80,363	31.7%	253,828	0
	Supplies	25,300	25,300	3,325	13.1%	25,300	0
	Other Financing Uses	534,825	534,825	89,919	16.8%	534,825	0
	Downtown Parking Total	\$ 1,113,112	\$ 1,113,112	\$ 300,726	27.0%	\$ 1,106,924	\$ 6,188
482	Municipal Airport						
	Personal Services	\$ 528,364	\$ 528,364	\$ 224,839	42.6%	\$ 544,590	\$ (16,226)
	Purchase of Services	282,985	282,985	146,907	51.9%	316,131	(33,146)
	Supplies	39,577	39,577	24,275	61.3%	36,275	3,302
	Other	31,335	31,335	26,951	86.0%	26,451	4,884
	Other Financing Uses	448,779	448,779	145,502	32.4%	448,779	0
	Municipal Airport Total	\$ 1,331,040	\$ 1,331,040	\$ 568,473	42.7%	\$ 1,372,227	\$ (41,186)
697	Cable Access						
	Personal Services	\$ 713,070	\$ 713,070	\$ 314,899	44.2%	\$ 685,957	\$ 27,113
	Purchase of Services	268,262	268,262	103,241	38.5%	202,639	65,623
	Supplies	43,913	43,913	4,068	9.3%	10,401	33,512
	Other	34,870	34,870	24,714	70.9%	25,564	9,306
	Capital	100,000	100,000	0	0.0%	90,000	10,000
	Other Financing Uses	299,652	299,652	187,683	62.6%	290,652	9,000
	Cable Access Total	\$ 1,459,767	\$ 1,459,767	\$ 634,605	43.5%	\$ 1,305,214	\$ 154,553



CITY OF NEW BEDFORD
Quarterly Report of Expenditures
Reader's Guide to Schedule of Expenditures and Appropriations

The columns used in the Quarterly Report are defined below in order to assist the reader in understanding what each column represents.

Original Budget: The original budget amount that was approved by the City Council for the fiscal year that is being reported on.

Revised Budget: Adjustments to the Original Budget, which can be 1) Contract or purchase order that is encumbered at the end of the prior fiscal year and is rolled forward to the current fiscal year and added to the original budgeted amount; 2) Supplemental appropriations made after adoption of the original budget due to City Council approval or amounts raised during the Tax Rate Recapitulation process; 3) Transfers between object codes either within the department or different departments in the same fund.

YTD Expended: Actual expenditures incurred and recorded from the beginning of the fiscal year to the period being reported on. This amount will change based on additional expenditures being incurred as the fiscal year goes on.

Projected: Estimated expenditures to be incurred for the full fiscal year being reported on based on departmental estimates. This amount will change based on changing circumstances that will cause the department to revise their estimates for what will be incurred for the full fiscal year.

Surplus (Deficit): The difference between the Revised Budget and Projected amounts. A Revised Budget amount that is more than the Projected amount will result in a budget surplus (positive number), whereas a Revised Budget amount that is less than the Projected amount will result in a budget deficit (negative number).