2027 PRELIMINARY BUDGET PUBLIC FINANCIAL OVERVIEW

Town of Black Brook, New York
Public hearing: November 9, 2026, at 5:30 p.m.
Town Hall, 18 North Main Street, Au Sable Forks, NY

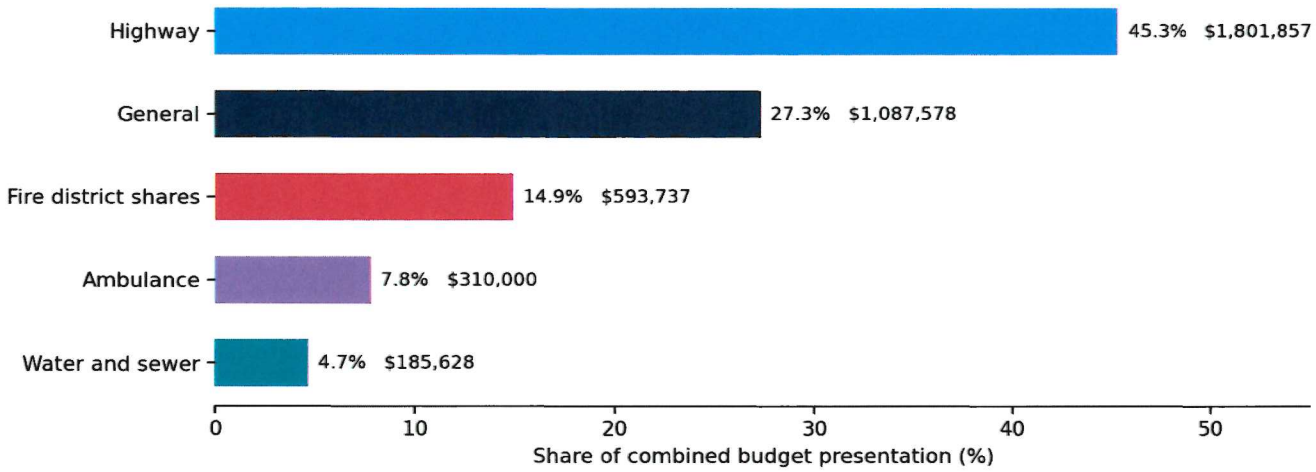
This informational overview accompanies the Town's 2027 Preliminary Budget. It is not a substitute for the official fund schedules, does not establish individual property tax rates, and does not indicate that the budget has been adopted.

2027 budget at a glance

Town operating appropriations	Town operating tax levy	Fire district shares
$3,385,063.00	**$1,845,436.00**	**$593,737.45**

Including Black Brook's apportioned shares of the separate fire district budgets, the combined amount presented for comparison is **$3,978,800.45**. Fire district shares are not Town operating-fund appropriations. Water and sewer funds are supported by their own budgeted revenues.

How the combined budget presentation is distributed



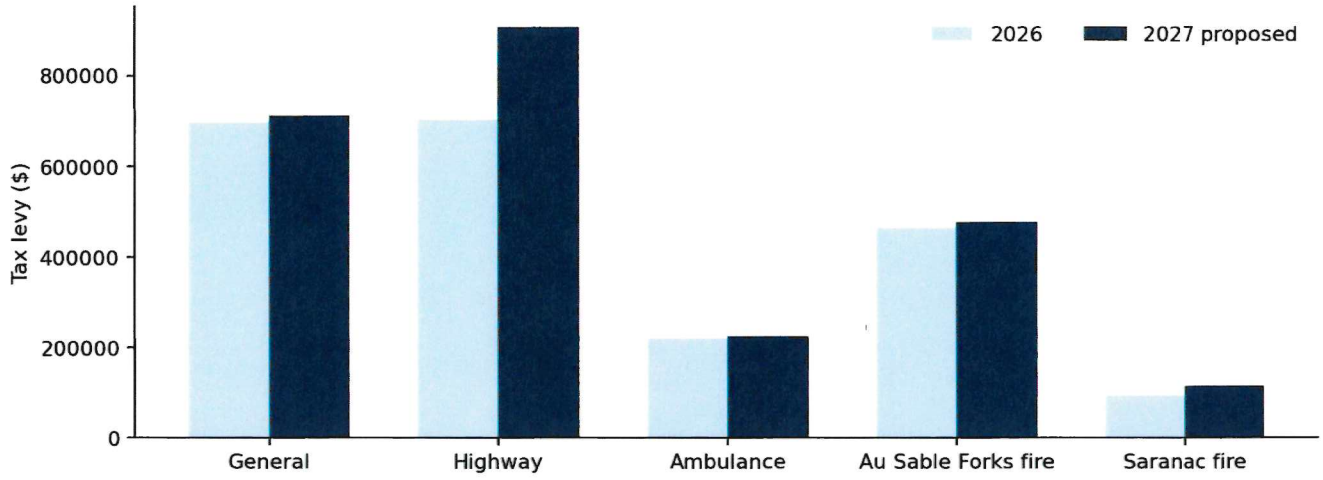
The chart combines Town operating appropriations with Black Brook's fire district apportionments for illustration. It should not be interpreted as a single Town-controlled operating budget.

Town operating fund detail

Fund	2027 appropriations	2027 property tax levy
General	$1,087,578	$713,000
Highway	$1,801,857	$907,436
Ambulance	$310,000	$225,000
Water No. 1 / Water No. 2 / Sewer	$185,628	$0
Total	$3,385,063	$1,845,436

PROPERTY TAX LEVY COMPARISON

2026 adopted versus 2027 preliminary



Fund or district	2026 levy	2027 levy	Dollar change
General	$698,700	$713,000	+$14,300
Highway	$705,000	$907,436	+$202,436
Ambulance	$221,000	$225,000	+$4,000
Town operating subtotal	$1,624,700	$1,845,436	+$220,736
Au Sable Forks Fire	$463,920	$477,887.26	+$13,967.26
Saranac Fire	$94,198	$115,850.19	+$21,652.19
All five levies	$2,182,818	$2,439,173.45	+$256,355.45

The proposed Town operating levy increases **$220,736 (approximately 13.6%)** over 2026. Of that amount, the Highway levy accounts for $202,436. The combined five-levy total rises approximately 11.7%.

Tentative-to-preliminary change

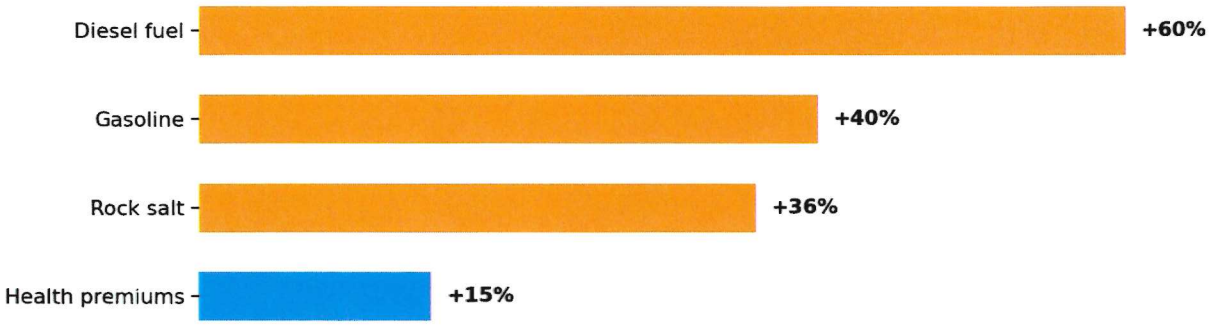
The combined General, Highway and Ambulance levy was **$1,988,148** in the 2027 Tentative Budget. The Preliminary Budget proposes **$1,845,436**, a reduction of **$142,712**, attributable to the Highway Fund.

What this means for individual taxpayers

A percentage increase in a Town-wide levy does not automatically equal the percentage increase on an individual tax bill. A property's taxable assessment, changes in the overall tax base, exemptions and the fire or other special districts applicable to that property all affect the amount billed. These levy comparisons should not be used as individual tax-bill estimates.

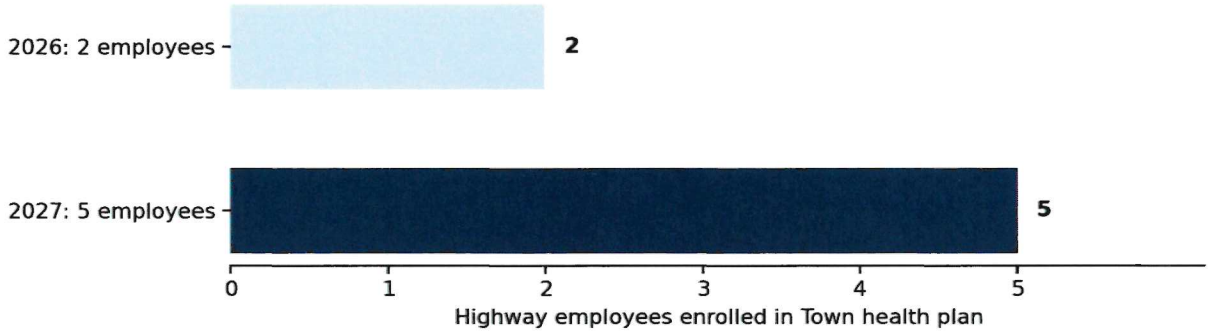
HIGHWAY OPERATING COSTS AND BENEFITS

Significant reported cost increases



These percentages represent reported increases in prices or premiums used in budget planning, not increases in the entire Highway budget. The reported rock salt price increased from approximately **$88.00 to $119.75 per ton**. The total cost effect depends on quantities purchased and actual usage.

Highway health insurance participation



Highway health insurance appropriation	2026	2027	Increase
Budgeted amount	$117,864	$215,336	$97,472 (82.7%)

Although health insurance **premiums increased 15%**, the Highway insurance appropriation rises by a greater percentage because participation is expected to increase from **two of five employees in 2026 to all five employees in 2027**. The Town Board is **continuing its existing practice**, also in place in 2026, of funding 100% of the Town's Health Reimbursement Arrangement (HRA) obligations. HRA funding is distinct from employee contributions toward insurance premiums.

General Fund health insurance appropriations increase from **$172,114 to $207,994**, or $35,880. Combined General and Highway health insurance appropriations increase by **$133,352**. These are budget appropriation changes and should not be equated dollar-for-dollar with the change in property tax levy.

State-supported road paving

The Preliminary Budget includes **$451,811** for paving and anticipates a corresponding amount of state highway aid. Actual reimbursement depends on eligible expenditures, program requirements, project timing and state funding received.

FUNDING, DISTRICTS AND TAX CAP

How Town operations are financed

2027 funding source	Amount
Town operating tax levy	$1,845,436.00
Estimated non-property-tax revenues	$1,394,994.95
Appropriated fund balance	$144,632.05
Total Town operating appropriations	$3,385,063.00

The appropriated fund balance consists of $56,262.05 in the General Fund and $88,370 in the Highway Fund. These amounts are budgeted resources, not additional property taxes.

Ambulance service cost sharing

The proposed shared ambulance service budget totals **$767,142**. The Town of Jay's **$463,353** preliminary share was identified in its published 2027 Preliminary Budget; Black Brook's preliminary contractual allocation is **$303,789**. The allocations sum to the full service budget.

Municipality	Reported calls	Preliminary allocation	Exact call-ratio amount
Black Brook	160 of 404	$303,789.00	$303,818.61
Jay	244 of 404	$463,353.00	$463,323.39

The published preliminary allocations differ by $29.61 from a strict allocation using 160 and 244 calls out of 404. The municipalities' agreed allocation method should be confirmed. Black Brook's separate Ambulance District appropriation is $310,000, including $303,789 contractual services and a $6,211 equipment transfer.

Fire district apportionments

The proposed Black Brook shares are **$477,887.26** for Au Sable Forks Fire District and **$115,850.19** for Saranac Fire District. The Saranac figure remains subject to confirmation of the final district levy and apportionment.

Tax levy limit

The previously reported 2027 tax levy limit is **$1,680,238**. Using the $1,845,436 proposed Town operating levy plus $2,456.16 in assumed omitted taxes gives an illustrative levy comparison of **$1,847,892.16**, or **$167,654.16 above** that limit (approximately 9.98%). These figures require reconciliation with the final Office of the State Comptroller tax-cap filing.

The Town Board adopted **Local Law No. 2 of 2026** authorizing an override of the tax levy limit. The Town reports filing with the New York State Department of State; confirmation of filing and effective status should be retained with the official budget record.

Source and status: Town of Black Brook 2027 Preliminary Budget materials and November 8, 2026 briefing; Town-provided cost, enrollment and HRA explanations; Town of Jay published preliminary-budget allocation as reported by the Town. Some district allocations, tax-cap calculations and legal filing status remain subject to final verification. Prepared for public information and Board review.