

City of Miami Gardens



2007 Financial Trends Report For Fiscal Year Ended September 30, 2004 through 2007



2007 FINANCIAL TRENDS REPORT

**CITY OF MIAMI GARDENS, FLORIDA
2007 FINANCIAL TREND REPORT**

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INTRODUCTION

Purposes of the Financial Trends Report

This Financial Trends Report allows a user to view in graphic form the financial direction our City appears to be heading based upon **20 key financial indicators** that will be updated annually after the City's audited financial statements are completed by the outside Auditors. Each indicator contains a rating of either "Positive", "Negative", or "Inconclusive".

1. A "Positive" rating means that the trend line for the City is heading in a positive direction in relation to the "Warning Trend" that is listed at the top of each page in red.
2. A "Negative" trend is the opposite of above.
3. An "Inconclusive" means that the data available is not indicative of normal operations and as such cannot be relied upon to provide an accurate indication of the City's performance.

Finally, an overall annual rating is calculated based on the following results:

- If 60% or more of the indicators are "Positive", then the overall rating will be "Positive." The same criteria apply to either a "Negative" or "Inconclusive" rating.
- However, if 50% of the indicators are "Positive" and at least two of the three critical indicators are "Positive", then the overall rating will be also be "Positive." The three critical indicators are 1) Liquidity Ratio, 2) Current Ratio, and 3) Unreserved fund balance to net operating expenditures. **Critical indicators** are those that reflect the cash position of the City and its ability to pay its bills on a timely basis, as well as those that reflect the health of the City's fund balance.

The report may also assist in the development of budgets, forecasts, and other financial tools.

Evaluating the Information

This report should be viewed in its entirety, considering the individual indicators and trends represented by them as part of a whole. No single indicator can present the complete picture. For example, an operating deficit (where expenditures exceed revenues) by itself may appear to be a negative result. However, some deficits are planned to reduce excessive fund balance through the funding of needed or desired programs. Likewise, a stable tax rate and tax receipts may appear to be a positive trend, but when taking into account the effects of inflation and legislative initiatives to reduce future property taxes, the trend may not be so positive.

Please keep in mind that the Financial Trends Report becomes a valuable tool over a period of years (say 5-10 years of operating results), since our City is only five years old and only has four full years of operation that can be used herein, results need to be viewed in that light. For example, you may find that expenditures show an increasing trend, however this is due to the City departments becoming fully staff over the last four years as well as the increased costs of establishing new departments. As we update the report on an annual basis, the trends will provide a more accurate picture of the financial condition of the City.

Sources of Information

The Financial Trends Report was created using *Evaluating Financial Condition - A Handbook for Local Governments* (ICMA, 2003) and a number of other accounting and financial sources as guides. The indicators selected are popular, but by no means the only indicators that can be used as tools in evaluating the financial and economic health of a community.

Sources of Information (continued)

Financial data was taken from our year-end audited financial reports. Employee and population amounts were taken from our annual budget documents. The consumer price index used in calculating dollars adjusted for inflation is the Consumer Price Index-All Urban Consumers (CPI-U) (Current Series), not seasonally adjusted, South Region, per the Bureau of Labor Statistics (<http://www.bls.gov/>).

Trend Period

The trend period is the first four years of full operations as a City (FY2004, FY2005, FY2006, and FY2007). The eventual goal is to maintain a trend period of ten fiscal years.

Numbering Conventions

All dollar figures are in US Dollars. Ratios are either presented as percentages (a percent of some number) or coverage (how many times to one). Where appropriate, dollar value trends are displayed in both actual amounts and in constant dollars. Constant dollars are calculated using the Consumer Price Index (CPI-U) of the first year in the three year trend period as a base (\$1=\$1) index, and dividing each successive year's CPI-U by that base to adjust for inflation. By looking at constant dollars, you can better see the trends without the effects of inflation.

Operating Revenues and Expenditures

Operating revenues include all revenues except operating transfers in and debt proceeds. Operating expenditures do not include transfers out to other funds. This is why you may notice that in some years, operating expenditures exceed revenues. All budgets are balanced when adopted.

Funds Represented

Indicators that are titled "Governmental Operations" consolidate all governmental activities which are comprised of the following funds: General, Transportation, General Services, CDBG, SHIP, Impact Fees, and the Development Services Funds. Some indicators are labeled "General Fund", those indicators only include financial information from the General fund (which includes the General Services Fund also).

The Capital Projects Fund is not represented since most of the funding for these projects come from grants or debt proceeds and as such are really not part of the normal operating expenditures of a municipality. The Stormwater Fund is also not included since this fund is expected to be self-supporting through the fees charged residents.

EXECUTIVE SUMMARY

According to the indicators contained herein, Miami Gardens' general government operations exhibit a positive trend of continued strength in both our financial position and operating results. Such results can be attributed to the City's conservative spending plans, the commitment to adhere to the City's written financial policies, the strong dedication by City management and staff to maximize revenues, and sound purchasing decisions. It is this hard work over the past five years that has allowed the first financial trend evaluation report to be rated "Positive" for the Fiscal Year ended September 30, 2007. Please refer to the current year evaluation of indicators below:

Current Year Evaluation

The current year rating is as follows:

Positive Indicators	14	70%
Negative Indicators	4	20%
Inconclusive Indicators	2	10%

In addition, all three critical indicators (Liquidity Ratio, Current Ratio, and Unreserved fund balance) were rated as "Positive". Since 70% of the indicators were rated "Positive", the overall rating for FY2007 is **Positive**.

Our liquidity and current ratios are both on positive upward trends, each of them being well above their target levels. Together, these two indicators show that currently available funds are sufficient to meet immediate expenditures. Unreserved General fund balance to net operating expenditures showed a significant increase in FY2007, ending at 16.37%, well on its way to our goal of 25% or three months operating reserve.

Net operating expenditures have significantly increased during the past four years. However, this is expected since the City has been staffing departments and establishing new departments during this time period. Once the City is fully staffed and expenditures reach their normal operating levels, the trend lined should begin to stabilize. Fringe benefits now represent an average of approximately 30.77% of salaries and wages. Please keep in mind that this is a city-wide average, and there are departments that may be higher or lower than this percentage. A significant cause of this are health insurance costs, retirement benefits, and worker's compensation insurance that have all steadily increased over the last four years.

Our debt indicators show that we continue to enjoy relatively low debt ratios and our annual debt service costs are low when compared to operating revenues. While debt has increased, it should be remembered that the debt proceeds were used to fund major capital assets as well as the establishment of our new police force. Our debt service coverage is 2.43 as of FY2007, this is well above the 1.50 required under the City's bond covenants

Indicators # 15 through 16 are User Charge Coverage indicators which show how the City is doing in collecting revenues necessary to offset operating costs. The Building department reported a

EXECUTIVE SUMMARY (Continued)

significant decrease in revenue coverage in FY2007. The current coverage of 75.15% is a 115% decrease from last year. The Planning department similarly showed a 12% decrease from 50.89% in FY2006 to 38.5% in FY2007. The City has retained the services of a rate consultant to address this concern.

The City's Recreation operation was never designed to be 'self-supporting', however most municipalities set target of 15% to 20% as the amount of revenues that should be collected to offset expenditures. The City's current revenue coverage has decreased to 9.49% in FY2007.

These indicators point to a need to analyze these three operations to see if they are still in line with the City's costs of providing these services.

Finally, Indicators #18 through #20 are comparisons to other Miami-Dade municipalities so that we can better understand how the City is performing versus other area jurisdictions. Indicator #18 illustrates that the City is well below other cities in debt per capita. This was classified as "Positive" since it shows the City's conservative management of its debt.

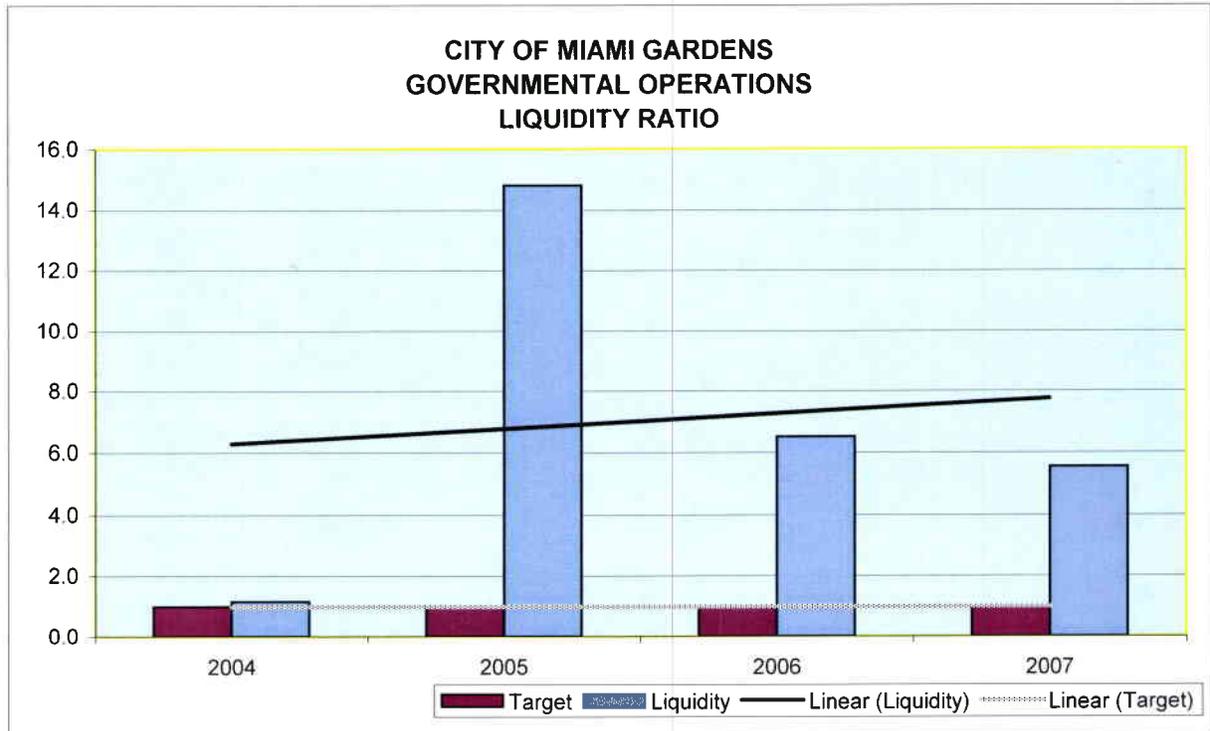
Indicator #19 was also classified as "Positive" since it shows that Miami Gardens was the lowest of the cities used in our analysis as far as expenditures per capita was concerned. This shows excellent fiscal management and cost containments which result in lower taxes for our residents.

Finally, Indicator #20 was also classified as "Positive" since the City's millage rate is in the lower 50 percentile of all 35 municipalities in the County. This shows the City's commitment to maintaining the lowest possible tax rates while maintaining the level of service to our residents.

Governmental Operations Critical Indicator #1 Liquidity Ratio

Formula: Cash and Short term Investments/Current Liabilities

Warning Trend: Decreasing trend line



Year	Cash and Short-Term Investments	Current Liabilities	Liquidity	Target
2004	\$ 10,367,154	\$ 8,926,998	1.2	1.0
2005	\$ 11,388,239	\$ 769,009	14.8	1.0
2006	\$ 14,406,369	\$ 2,213,089	6.5	1.0
2007	\$ 27,597,965	\$ 4,980,795	5.5	1.0

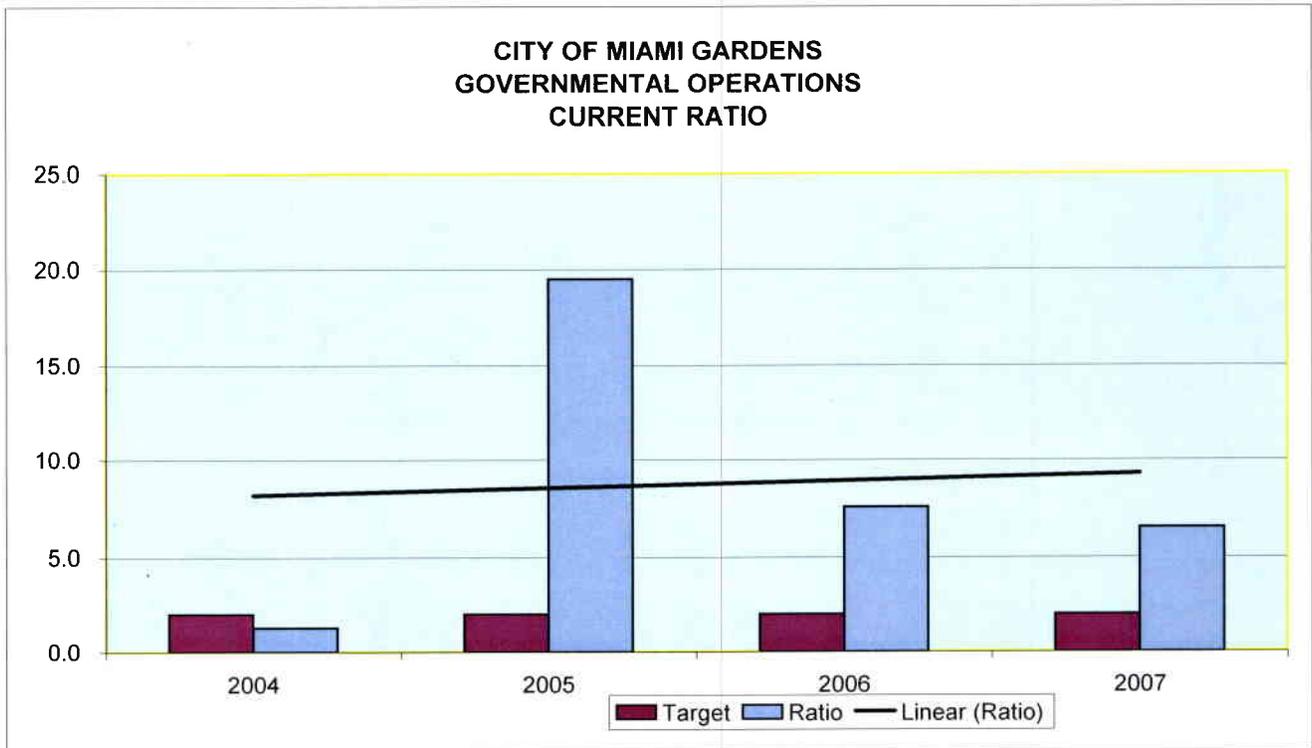
The liquidity ratio, also known as the "cash ratio", measures our ability to pay off current liabilities with cash and short term investments. Current liabilities are the amounts we owe that are expected to be paid off within the next twelve months, including such items as accounts payable, accrued liabilities, and amounts due to other funds. Cash is the cash we have on hand and in checking and savings accounts. Short term investments are certificates of deposits that will mature within twelve months. Our liquidity ratio has remained well above the target ratio of 1:1 for the past three years.

RATING: Positive

Governmental Operations Critical Indicator #2 Current Ratio

Formula: Current Assets/Current Liabilities

Warning Trend: Decreasing trend line



Year	Current Assets	Current Liabilities	Current Ratio	Target
2004	\$ 11,341,066	\$ 8,926,998	1.3	2.0
2005	\$ 15,003,150	\$ 769,009	19.5	2.0
2006	\$ 16,650,843	\$ 2,213,089	7.5	2.0
2007	\$ 32,310,232	\$ 4,980,795	6.5	2.0

The current ratio measures our ability to pay off current liabilities with current assets. Current assets are defined as cash and amounts we own that can be converted into cash within the next twelve months, and include such items as short term investments, accounts receivable, and amounts due from other funds. As with our liquidity ratio, our current ratio has remained above the target level of 2:1 for the entire three year period.

RATING: Positive

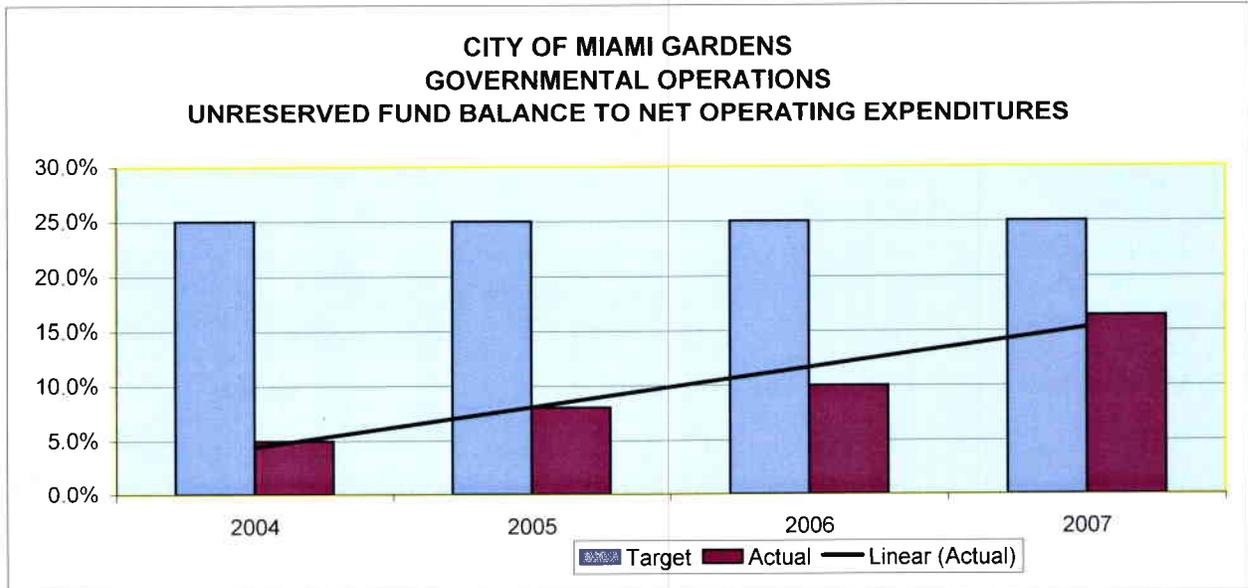
GENERAL FUND

Critical Indicator #3

Unreserved Fund Balance to Net Operating Expenditures

Formula Unreserved Fund Balance/ Net Operating Expenditures

Warning Trend: Decreasing trend line



Year	Unreserved Fund Balance	Actual Operating Expenditures	Percent Undesignated	
			Actual	Target
2004	\$ 558,105	\$ 11,175,161	4.99%	25.0%
2005	\$ 2,681,219	\$ 33,480,670	8.01%	25.0%
2006	\$ 3,852,028	\$ 38,597,391	9.98%	25.0%
2007	\$ 8,109,741	\$ 49,553,270	16.37%	25.0%

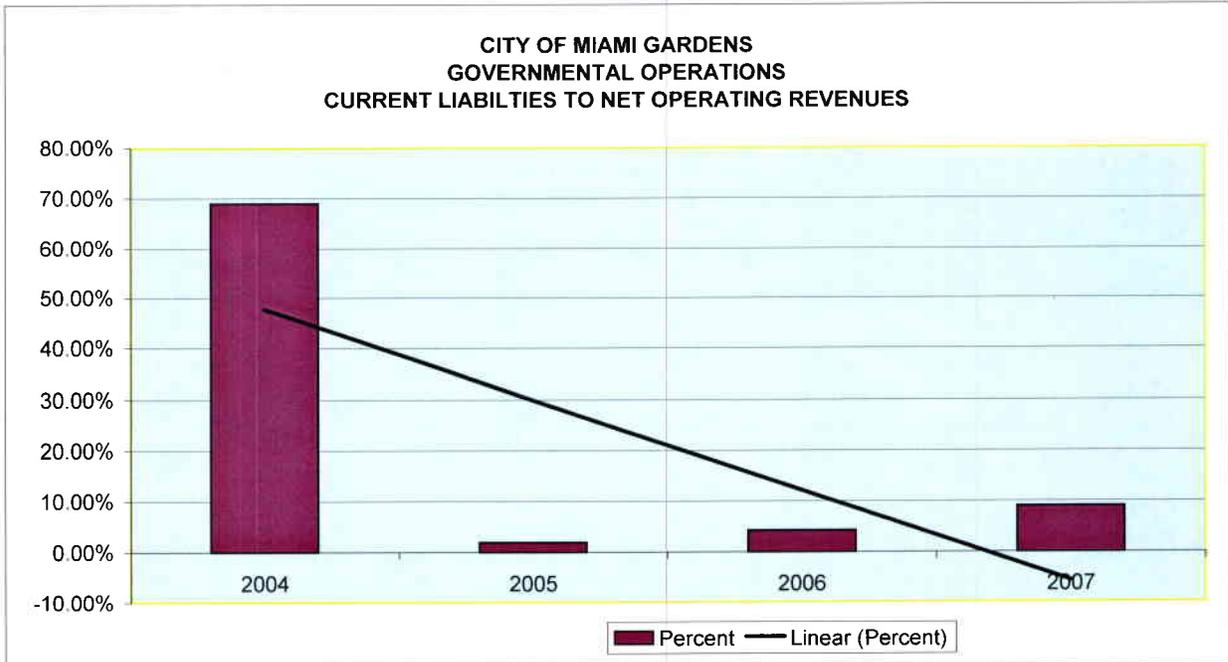
Unreserved General Fund Balance is defined as the amount of fund balance that is neither legally restricted nor voluntarily designated for specific purposes. Our financial policies provide that we should strive to maintain an unreserved, undesignated General fund balance of 25% of total General fund appropriations. Our unreserved undesignated fund balance as of the fiscal year ended September 30, 2007 stood at 16.37%, and has been steadily increasing over the past four years. We are well on our way to reaching our goal of 25% within the next steadily increasing over the past four years. We are well on our way to reaching our goal of 25% within the next two fiscal years, unless some unforeseen or unplanned contingency were to occur.

RATING: Positive

Governmental Operations Indicator #4 Current Liabilities to Net Operating Revenues

Formula: Current Liabilities/ Net Operating Revenues

Warning Trend: Increasing trend line



Year	Current Liabilities	Net Operating Revenues	Percent
2004	\$ 8,926,998	\$ 12,948,620	68.94%
2005	\$ 769,009	\$ 40,387,518	1.90%
2006	\$ 2,213,089	\$ 52,354,724	4.23%
2007	\$ 4,980,795	\$ 55,203,325	9.02%

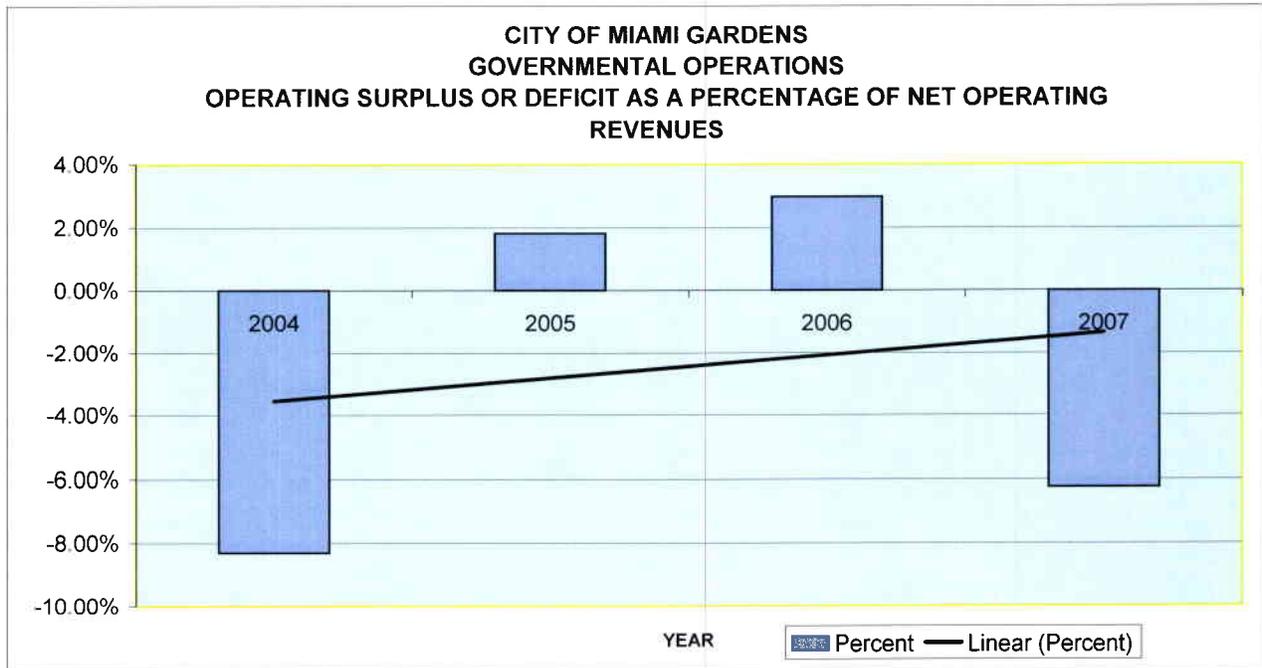
Net operating revenues are defined as all revenues other than transfers in. Current liabilities as a percentage of net operating revenues measures our commitment to paying of current bills with revenues received during the year. An increase in this ratio may indicate liquidity problems if there is an inappropriate use of short term borrowing or deficit spending. Our general government operations over the four year period exhibit a downward (positive) trend.

RATING: Positive

General Fund Indicator #5 Operating Surplus or Deficit to Net Operating Revenues

Formula: Operating Surplus or Deficit/ Net Operating Revenues

Warning Trend: Trend line remaining below zero percent for two consecutive years(unplanned)



Year	Operating Surplus (Deficit)	Net Operating Revenues	Percent
2004	\$ (857,106)	\$ 10,318,055	-8.31%
2005	\$ 619,182	\$ 34,099,852	1.82%
2006	\$ 1,178,772	\$ 39,776,163	2.96%
2007	\$ (2,909,841)	\$ 46,643,429	-6.24%

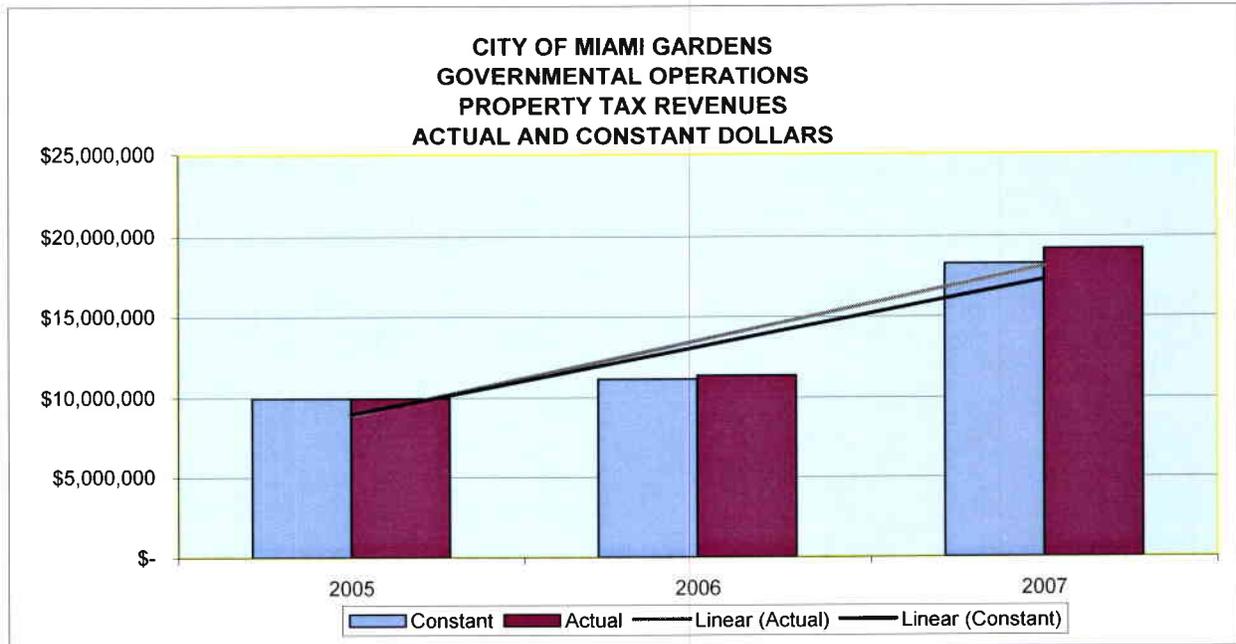
An operating surplus occurs when revenues exceed expenditures, and an operating deficit occurs when expenditures exceed revenues. It is a positive trend when an o a negative results, *provided that the operating deficit was planned*. Operating deficits are often planned when fund perating surplus occurs. An operating deficit is not necessarily a negative results, *provided that the operating deficit was planned*. Operating deficits are often planned when fund balance exists that is considered excessive and the excess amount is used to offsett the cost of programs. The City has produced surpluses in each year except FY2004 & 2007, this was due to the fact that the City incurred significant start up costs in 2004, and the cost of starting its own police department in FY2007. All other years show positive results.

RATING: Positive

Governmental Operations Indicator #6 Property Tax Revenues

Formula: Property Tax revenues

Warning Trend: Decreasing trend line



Year	CPI-U	Property Tax Revenues	
		Actual	Constant
2005	192.0	\$ 9,951,395	\$ 9,951,395
2006	195.8	\$ 11,365,651	\$ 11,145,071
2007	201.7	\$ 19,180,662	\$ 18,258,512

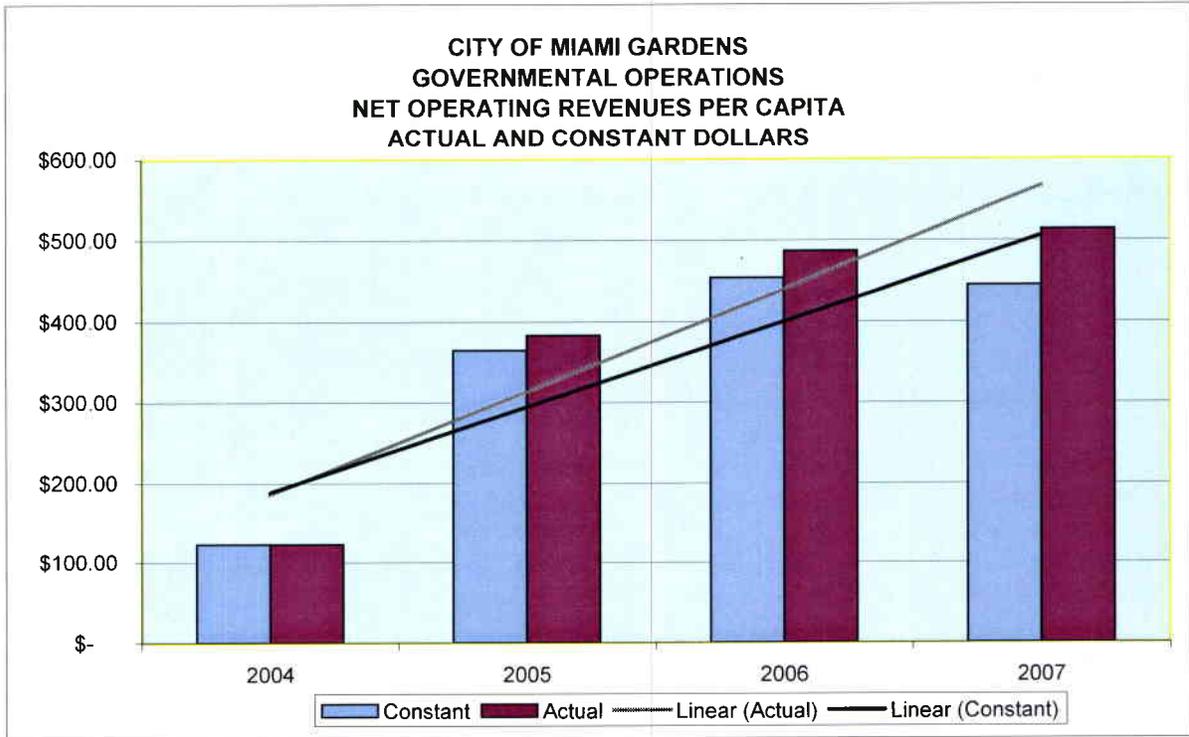
Property taxes are a major component of our general government operations, accounting for approximately 32% of our total general government revenues. The amount of property tax revenue is dependent upon our tax rate and the value of our taxable assessed properties. The overall trend is an increase designed to address the need to cover increasing costs.

RATING: Positive

Governmental Operations Indicator #7 Net Operating Revenues Per Capita

Formula: Net Operating Revenues/Population

Warning Trend: Decreasing trend line



Year	CPI-U	Actual		Per Capita	
		Operating Revenues	Population	Actual	Constant
2004	182.8	\$ 12,948,620	105,414	\$ 122.84	\$ 122.84
2005	192.0	\$ 40,387,518	105,457	\$ 382.98	\$ 364.63
2006	195.8	\$ 52,354,724	107,579	\$ 486.66	\$ 454.35
2007	210.7	\$ 55,203,325	107,579	\$ 513.14	\$ 445.19

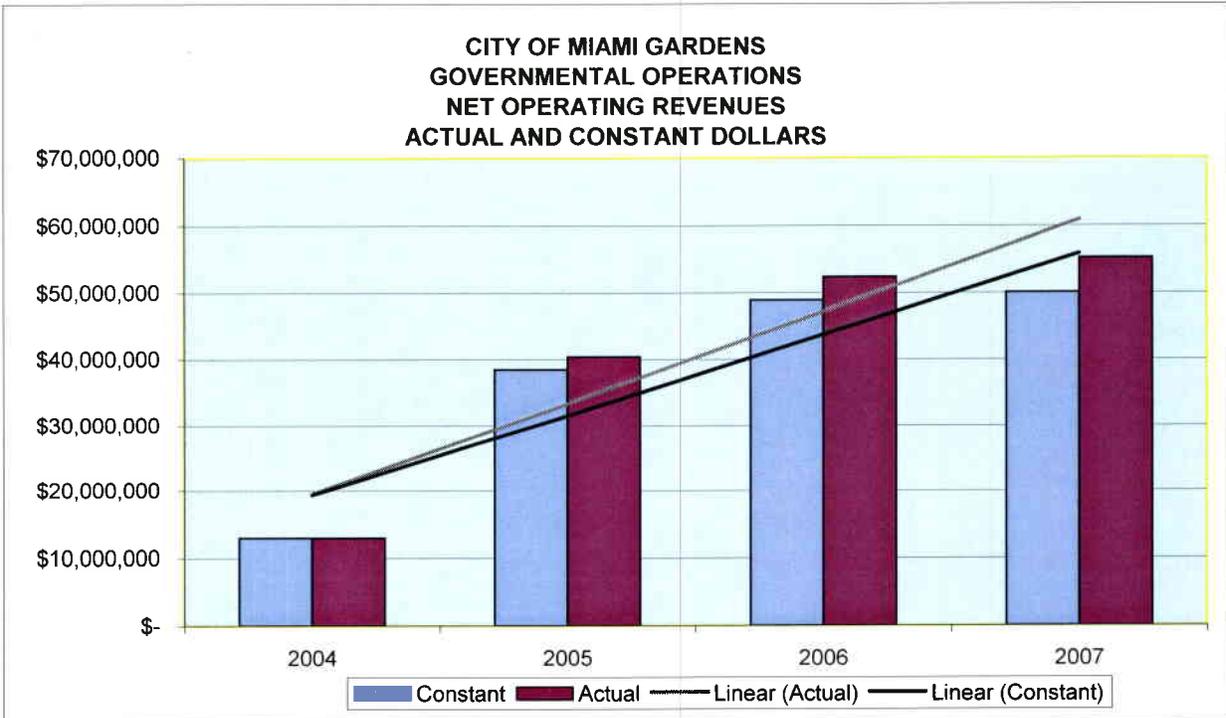
The purpose of this indicator is to measure how effectively we are earning revenue by calculating it on a per resident basis. Our trend is a strong and steady increase, the result of properly developing our revenue estimates and setting our taxes, fees, and other revenues.

RATING: Positive

Governmental Operations Indicator #8 Net Operating Revenues

Formula: Net Operating Revenues

Warning Trend: Decreasing trend line



Year	CPI-U	Net Revenues Actual	Net Revenues Constant
2004	182.8	\$ 12,948,620	\$ 12,948,620
2005	192.0	\$ 40,387,518	\$ 38,452,283
2006	195.8	\$ 52,354,724	\$ 48,878,670
2007	201.7	\$ 55,203,325	\$ 50,031,323

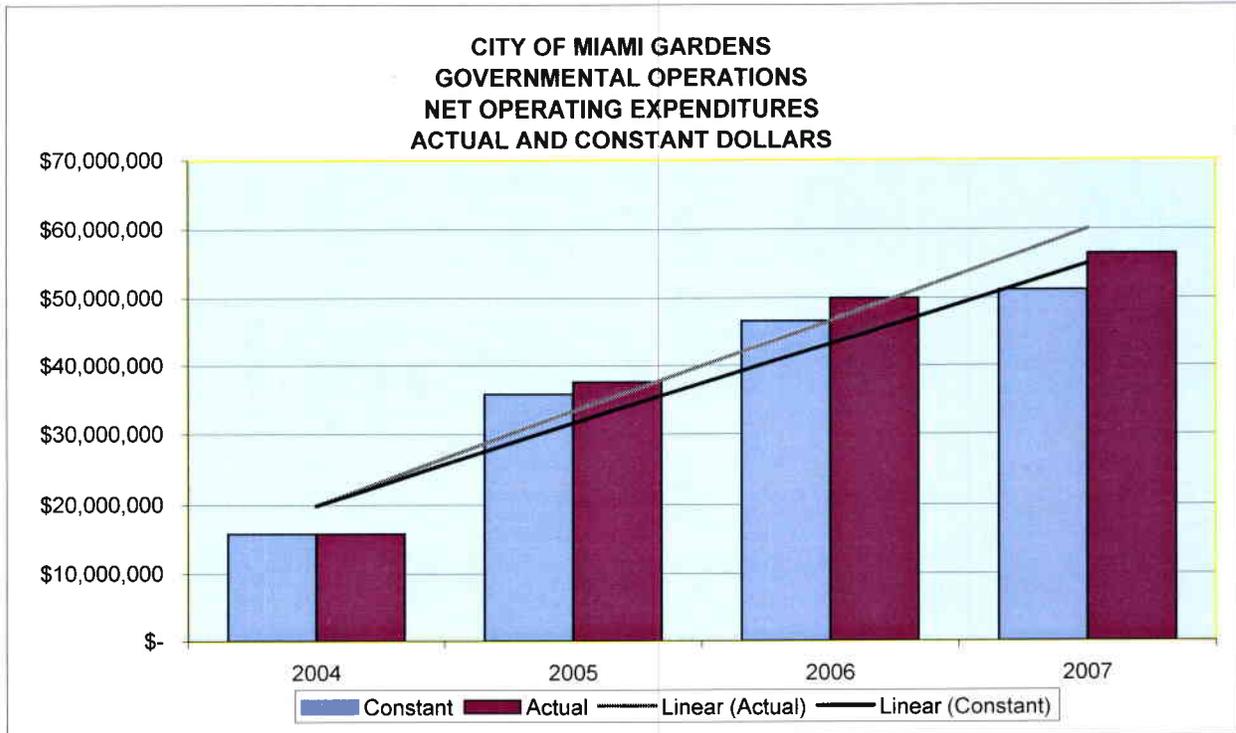
The purpose of this indicator is to show the trend of net operating revenues and the effects of inflation on that trend. Our trend shows a significant increase between actual and inflation adjusted, however this is due to the fact that the base year we are using is 2004 when the City was not fully operating all departments or collecting all revenues, fees, etc.

RATING: Positive

Governmental Operations Indicator #9 Net Operating Expenditures

Formula: Net Operating Expenditures

Warning Trend: Increasing trend line



Year	CPI-U	Total Expenditures	
		Actual	Constant
2004	182.8	\$ 15,772,183	\$ 15,772,183
2005	192.0	\$ 37,571,378	\$ 35,771,083
2006	195.8	\$ 49,959,072	\$ 46,642,075
2007	201.7	\$ 56,440,166	\$ 51,152,285

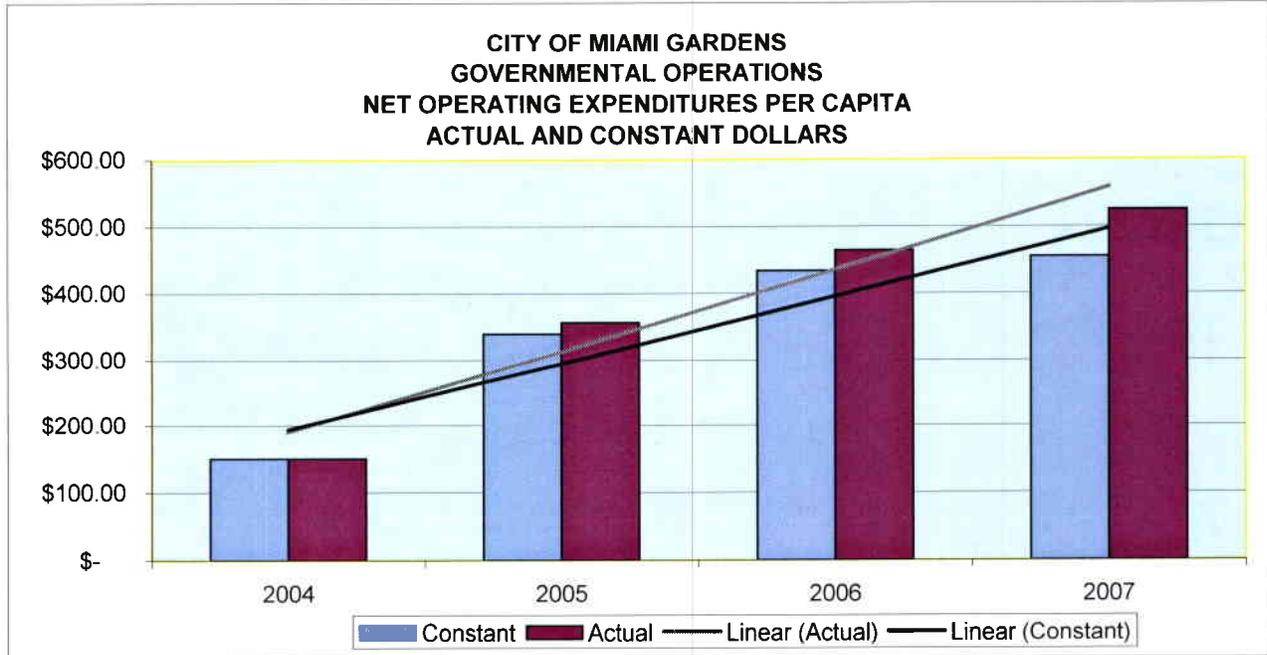
The purpose of this indicator is to show the trend of total operating expenditures and the effects of inflation on that trend. Our trend shows an increase in actual total operating expenditures compared to inflation adjusted dollars, however since the City has been developing and growing during its first five years of existence, it is expected that costs will increase until the city has fully staffed all departments.

RATING: Inconclusive

Governmental Operations Indicator #10 Net Operating Expenditures Per Capita

Formula: Net Operating Expenditures/Population

Warning Trend: Increasing trend line



Year	CPI-U	Actual Operating Expenditures	Population	Per Capita Actual	Per Capita Constant
2004	182.8	\$ 15,772,183	105,414	\$ 149.62	\$ 149.62
2005	192.0	\$ 37,571,378	105,457	\$ 356.27	\$ 339.20
2006	195.8	\$ 49,959,072	107,579	\$ 464.39	\$ 433.56
2007	210.7	\$ 56,440,166	107,579	\$ 524.64	\$ 455.17

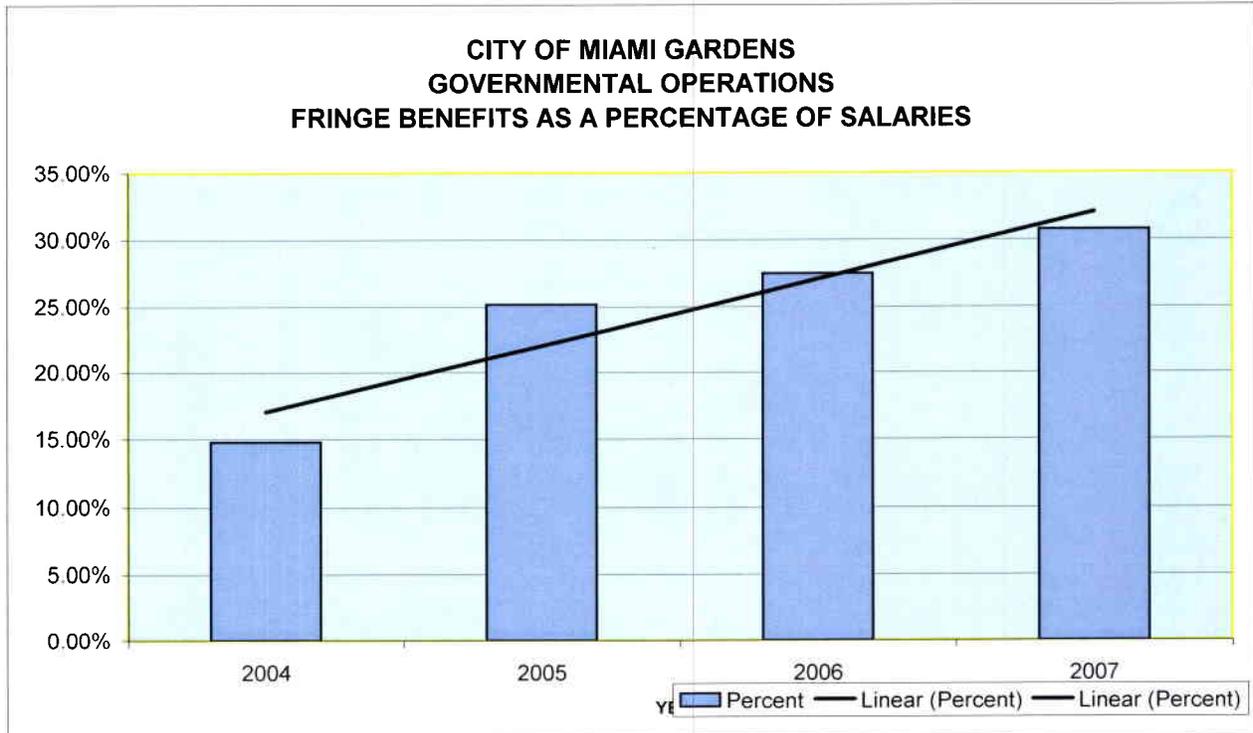
Net operating expenditures per capita indicate how much we are spending per person in terms of our City's population. A decrease in this indicator is a positive trend, indicating the cost effective delivery of services, provided that it is not adversely affecting service levels to the point of community dissatisfaction. The trend in rising both in terms of current and constant dollars, and should be watched closely in context with other indicators. It is important to note that the significant rise in this indicator for the City is directly attributable to the establishment of city departments, staffing levels, and costs related to the new police force, in future years as the city reached full capacity, these trend lines should begin to stabilize.

RATING: Inconclusive

Governmental Operations Indicator #11 Fringe Benefits to Salaries and Wages

Formula Fringe Benefits/ Salaries and Wages

Warning Trend: Increasing Trend Line



Year	Salaries and Wages	Fringe Benefits	Percent
2004	\$ 703,373	\$ 103,764	14.75%
2005	\$ 3,204,881	\$ 806,595	25.17%
2006	\$ 6,328,163	\$ 1,738,454	27.47%
2007	\$ 9,634,384	\$ 2,964,431	30.77%

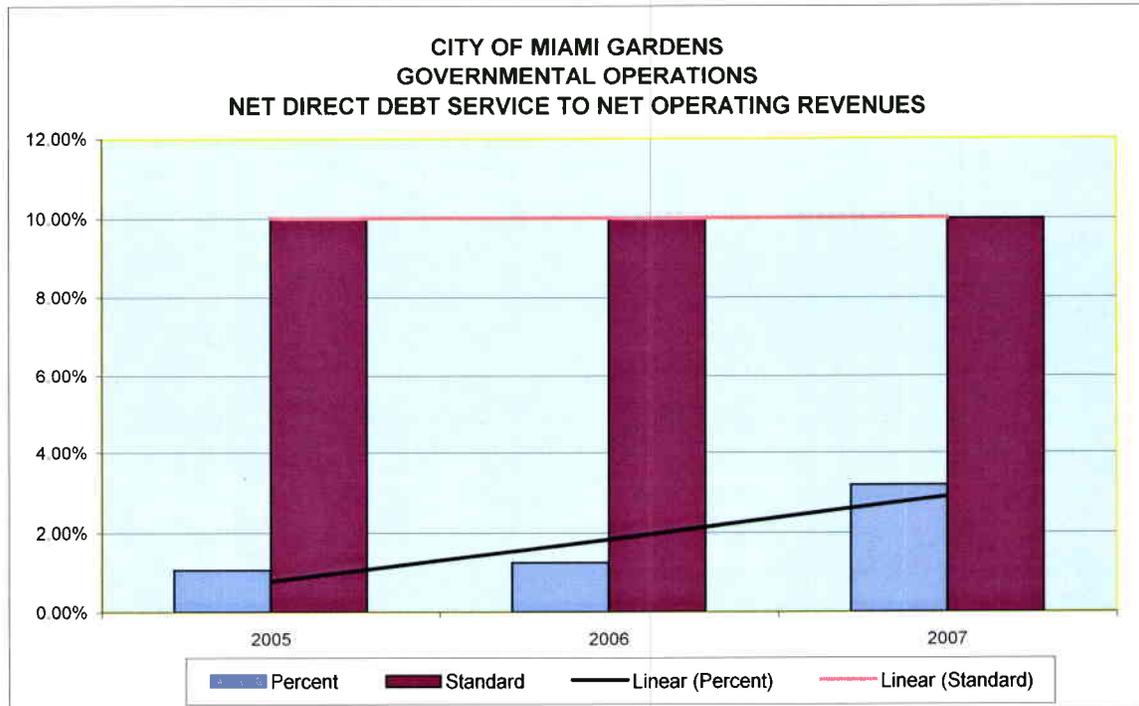
Salaries and employee benefits account for the largest expense of any City's budget. Salaries are defined as compensation paid to full time, part time and seasonal employees. Employee benefits include the employer share of social security and Medicare (FICA) taxes, retirement, health and life insurance, worker's compensation, and unemployment taxes. An increasing percentage of fringe benefits to salaries is a negative trend. The trend for the City has risen significantly since 2004, however this is due to increased health care and retirement costs. The additional benefits paid to the new police force recruits is also a significant factor in this increase..

RATING: Negative

Governmental Operations Indicator #12 Net Direct Debt Service to Net Operating Revenues

Formula: Net Direct Debt Service/ Net Operating Revenues

Warning Trend: Trend line above accepted standards



Year	Debt Service	Net Operating Revenues	Percent	Standard
2005	\$ 427,984	\$ 40,387,518	1.06%	10.00%
2006	\$ 654,597	\$ 52,354,724	1.25%	10.00%
2007	\$ 1,755,607	\$ 55,203,325	3.18%	10.00%

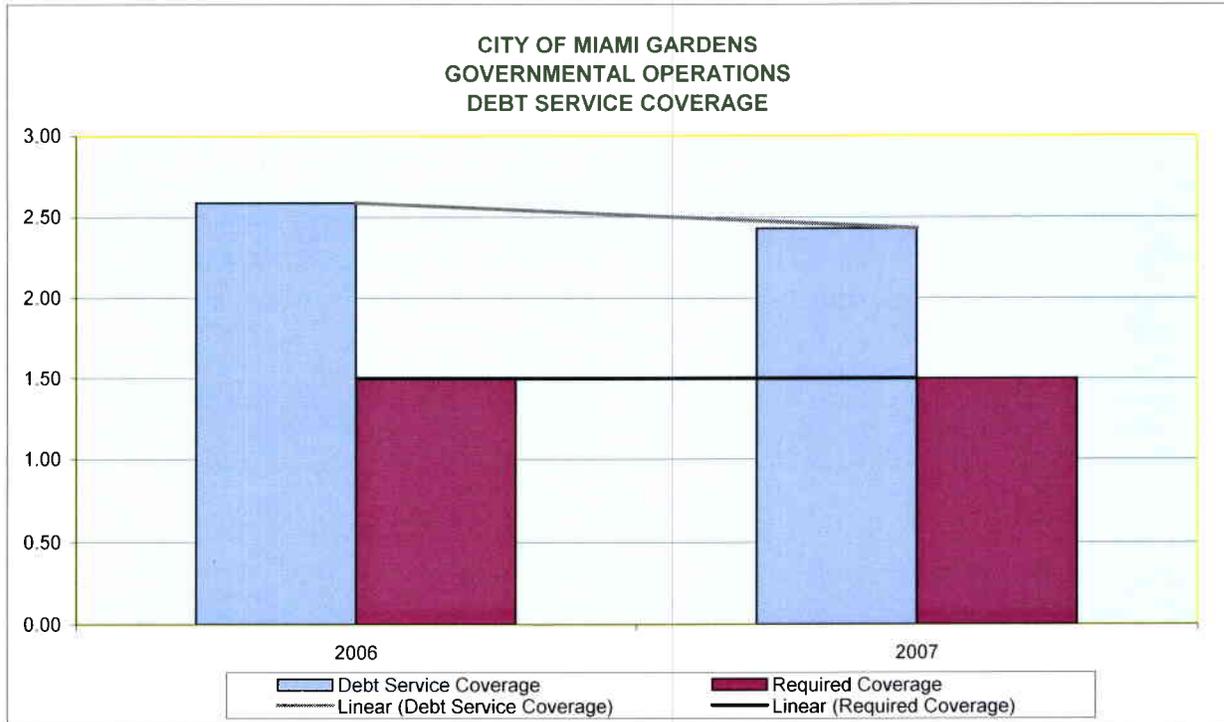
Debt service is defined as the annual principal and interest payments due on long term debt. The debt service to net operating revenue indicator measures the ability of our revenue stream to meet annual debt payments. The International City/County Management Association (ICMA) considers a ratio of 10% to be acceptable. Our trend is well below the 10% level and shows good management of our debt.

RATING: Positive

Governmental Operations Indicator #13 Debt Service Coverage

Formula: Pledged Revenues/Debt Principal and Interest

Warning Trend: Debt service coverage below required coverage



Year	Pledged Revenues	Debt Service	Debt Service Coverage	Required Coverage
2005	\$ -	\$ -	-	-
2006	\$ 10,368,443	\$ 4,005,487	2.59	1.50
2007	\$ 9,731,528	\$ 4,005,487	2.43	1.50

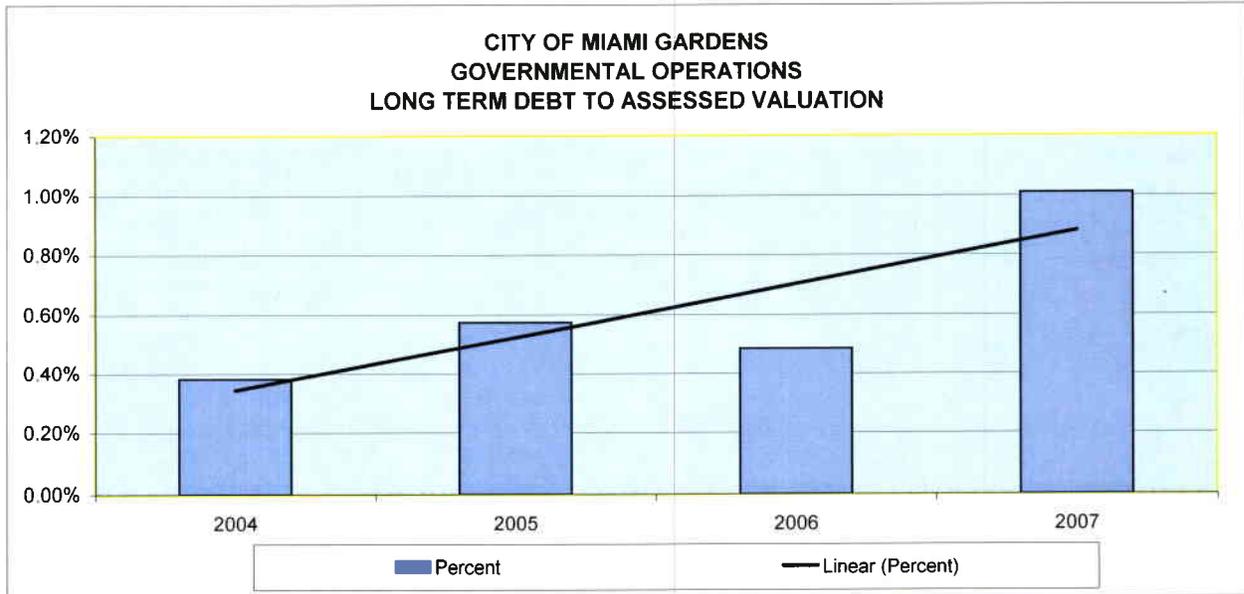
Debt interest coverage ratio is used to evaluate the ability of a City to cover its debt interest costs with net operating revenues. Pledged revenues are those revenues that have been pledged as part of the revenue bonds issued by the City, those revenues are the Half Cent Sales Tax and the Communications Service tax. According to our bond agreements, we are required to maintain a coverage ratio of 1.5:1.0. Our trend has been in excess of this requirement.

RATING: Positive

Governmental Operations Indicator #14 Long-Term Debt to Assessed Valuation

Formula: LONG TERM DEBT/ ASSESSED VALUATION

Warning Trend: Increasing trend line



Year	Long term Debt	Assessed Valuation	Percent
2004	\$ 11,011,587	\$ 2,889,278,000	0.38%
2005	\$ 18,991,302	\$ 3,303,262,000	0.57%
2006	\$ 18,917,799	\$ 3,908,958,000	0.48%
2007	\$ 49,045,014	\$ 4,854,737,000	1.01%

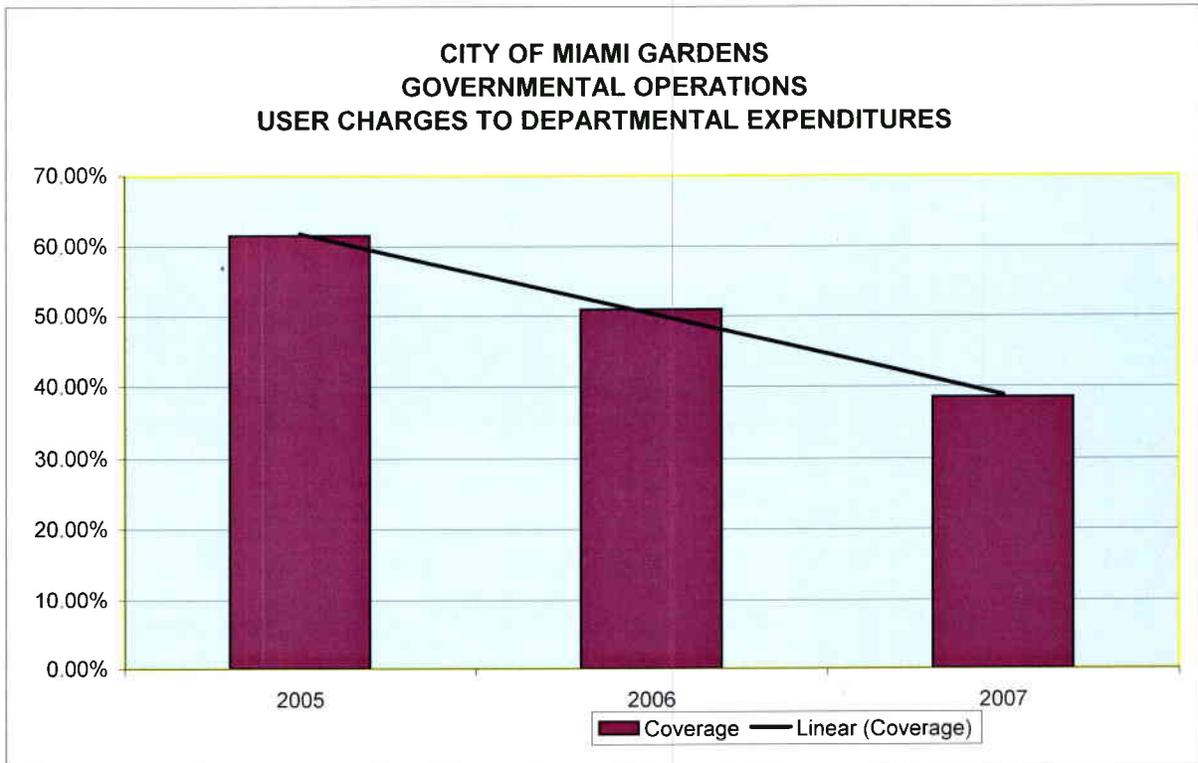
This indicator puts into perspective our outstanding long-term debt in relationship to our taxable assessed valuation, allowing us to determine if we have sufficient taxing power to afford current and future debt. Revenue bonds of \$14.4 million and \$5.6 Million, as well as the stormwater debt assumed from the County of \$8.9 Million caused the trend line to significantly increase in FY2007, however our total percentage of 1.01% is low and still provides ample room for debt assumption if necessary.

RATING: Positive

Governmental Operations Indicator #15 User Charge Coverage-Planning Department

Formula: User Fees/Departmental Expenditures

Warning Trend: Decreasing trend line



Year	User Charges	Expenditures	Coverage
2005	\$ 542,765	\$ 882,032	61.54%
2006	\$ 545,444	\$ 1,071,717	50.89%
2007	\$ 367,881	\$ 955,493	38.50%

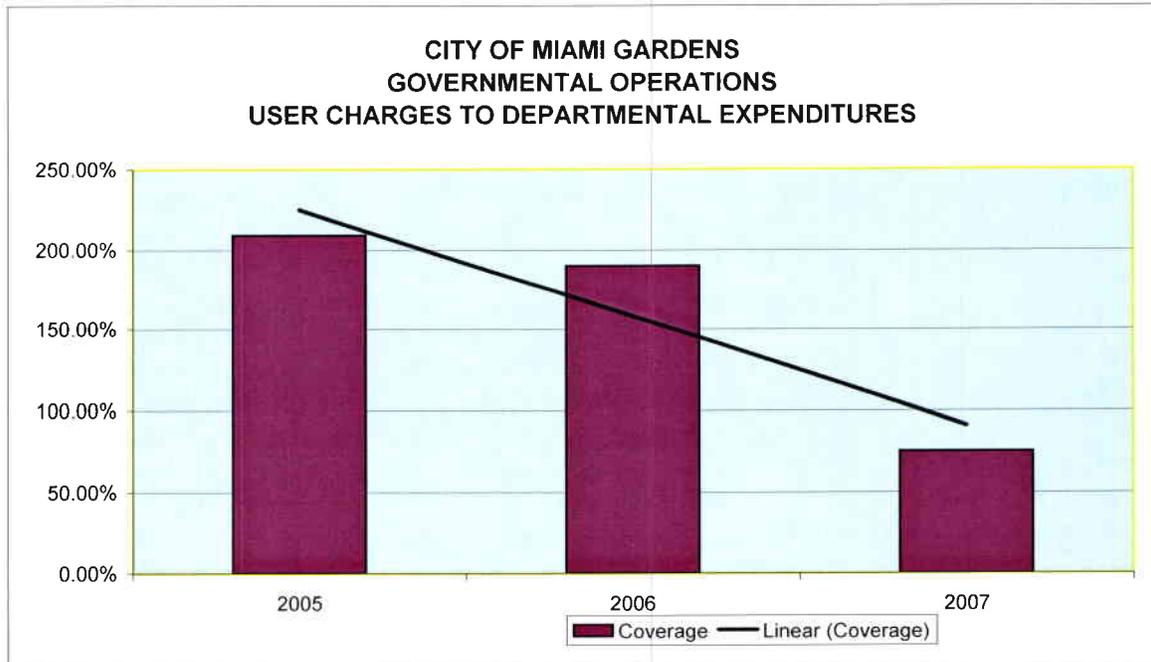
This indicator is used to analyze if current rates are sufficient to cover operating expenditures. When the coverage ratio is under 100%, the difference is funded from other general fund revenues. This becomes an important indicator to use in setting the different rates or user fees for these services. In this exhibit the Planning department is showing a decreasing trend line, falling to 38.5% at the end of FY2007.

RATING: Negative

Governmental Operations Indicator #16 User Charge Coverage-Building Department

Formula: User Fees/Departmental Expenditures

Warning Trend: Decreasing trend line



Year	User Charges	Expenditures	Coverage
2005	\$ 1,664,098	\$ 795,148	209.28%
2006	\$ 3,524,557	\$ 1,854,702	190.03%
2007	\$ 2,301,785	\$ 3,063,042	75.15%

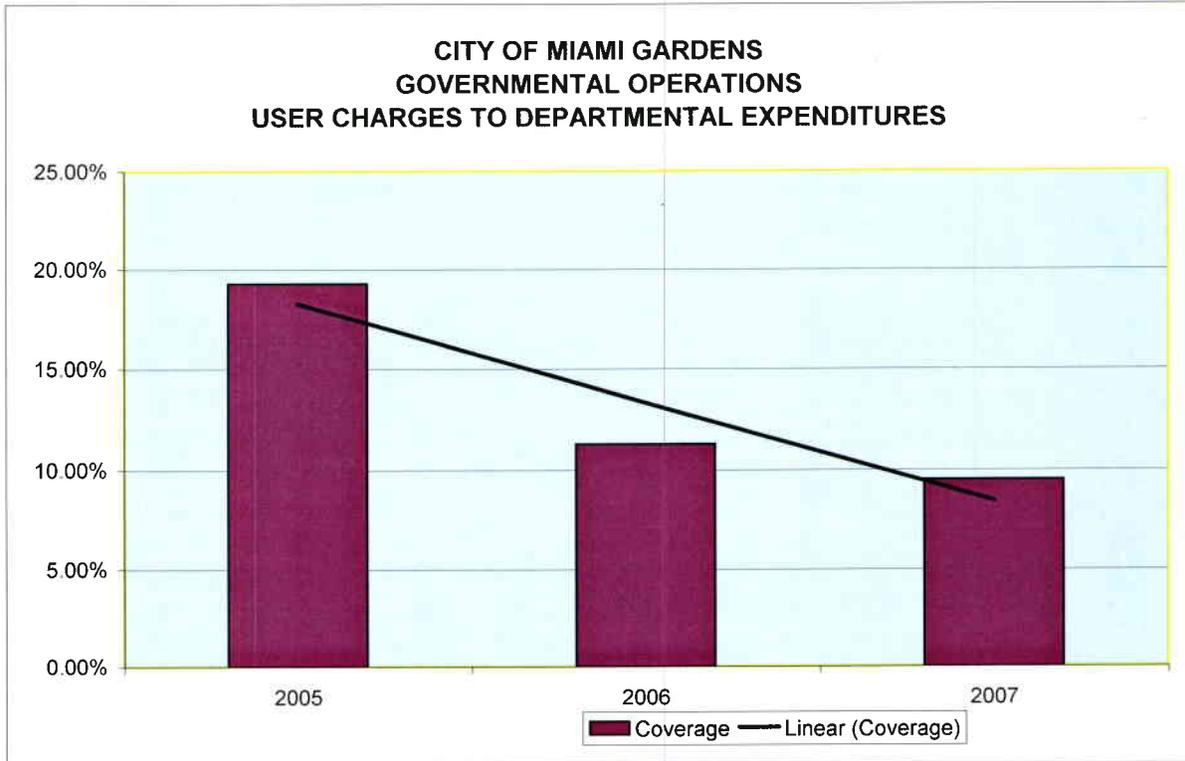
This indicator is used to analyze if current rates are sufficient to cover operating expenditures. When the coverage ratio is under 100%, the difference is funded from other general fund revenues. This becomes an important indicator to use in setting the different rates or user fees for these services. In this exhibit the Building department is showing a decreasing trend line and in FY2007, for the first time, the coverage ratio went under 100%.

RATING: Negative

Governmental Operations Indicator #17 User Charge Coverage-Recreation

Formula: User Fees/Departmental Expenditures

Warning Trend: Decreasing trend line



Year	User		Coverage
	Charges	Expenditures	
2004	\$ 154,074	\$ 1,533,929	10.04%
2005	\$ 589,506	\$ 3,058,739	19.27%
2006	\$ 430,688	\$ 3,819,835	11.28%
2007	\$ 485,488	\$ 5,113,759	9.49%

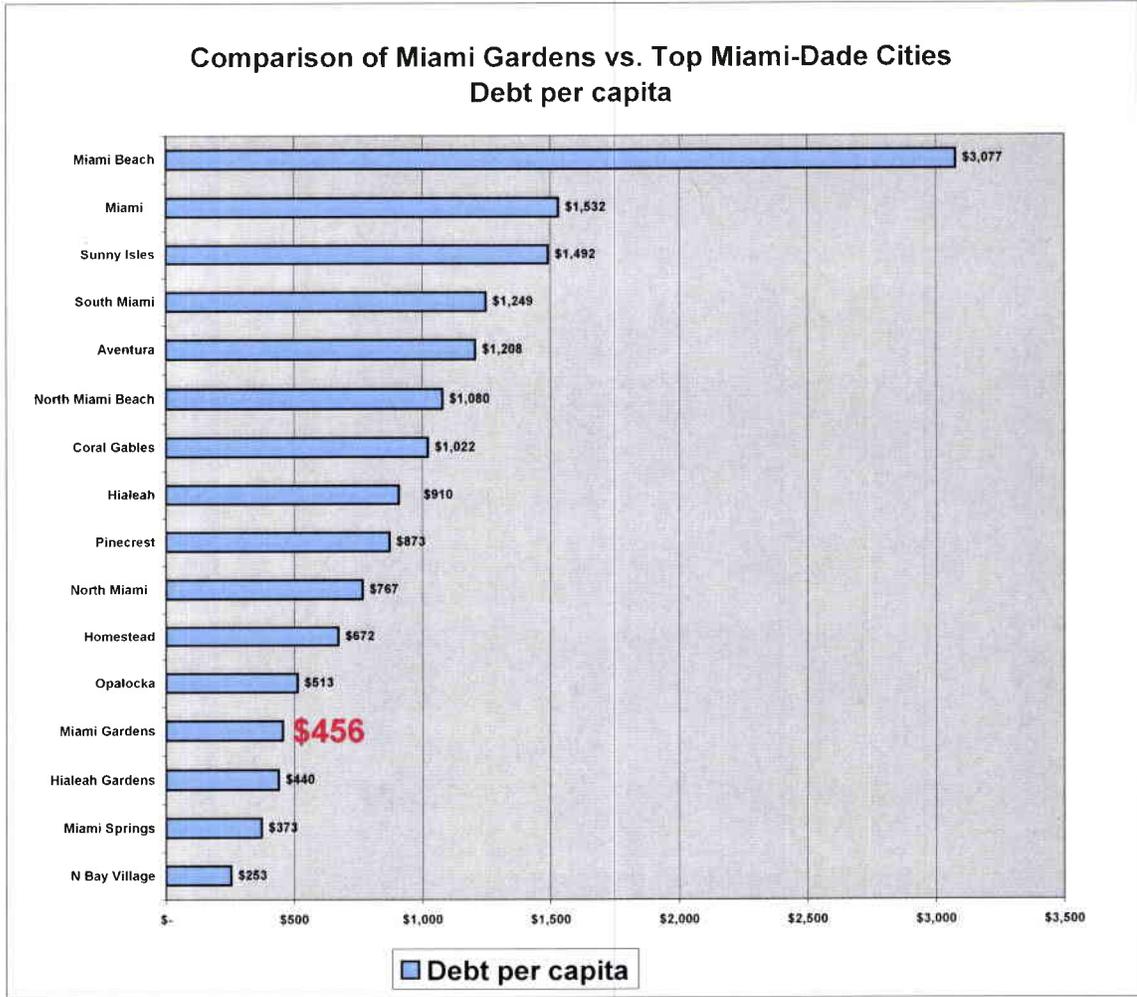
This indicator is used to analyze what percentage of expenditures are being received to cover operating expenditures. Recreation costs are always subsidized by the general fund, however a rule of thumb is that municipalities should be recovering 15%-20% of their costs through user fees. This exhibit shows a gradual decline in coverage from a high of 19.27% in FY2005 to 9.49% at the end of FY2007. This is an important indicator to analyze whether our current fee structure should be adjusted.

RATING: Negative

Governmental Operations Indicator #18 Debt per Capita vs. Top Miami-Dade Cities

Formula: Long Term Debt/Population

Warning Trend: Amount in the top 1/3 of the highest



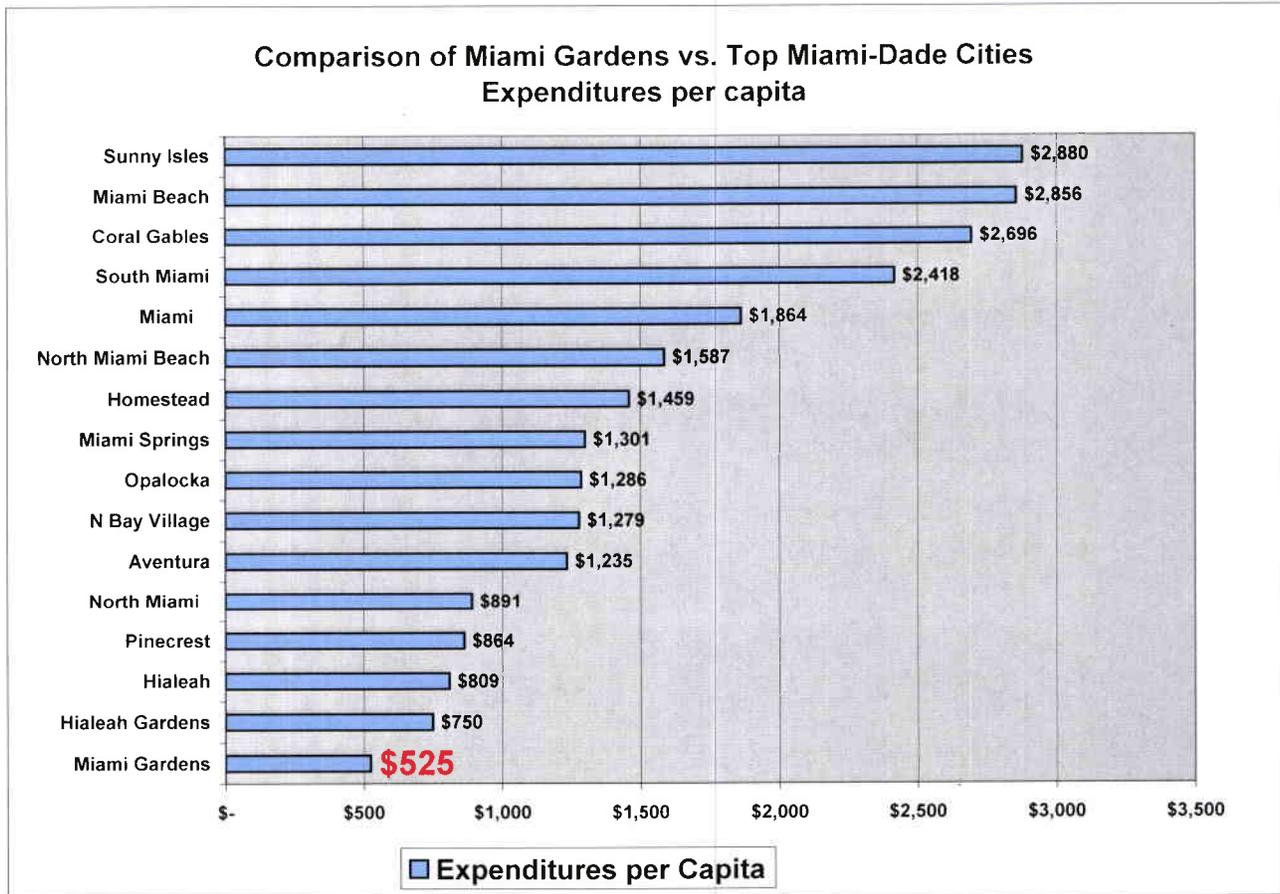
This indicator shows how Miami Gardens' debt per capita compares to other municipalities in Miami-Dade County. As can be seen from the chart, our City is in the lower tier at \$456 per capita. This is a positive trend and shows the City's administration of debt during the first five years of existence.

RATING: Positive

Governmental Operations Indicator #19 Expenditures per Capita vs. Top Miami-Dade Cities

Formula: Expenditures/Population

Warning Trend: Amount in the top 1/3 of the highest



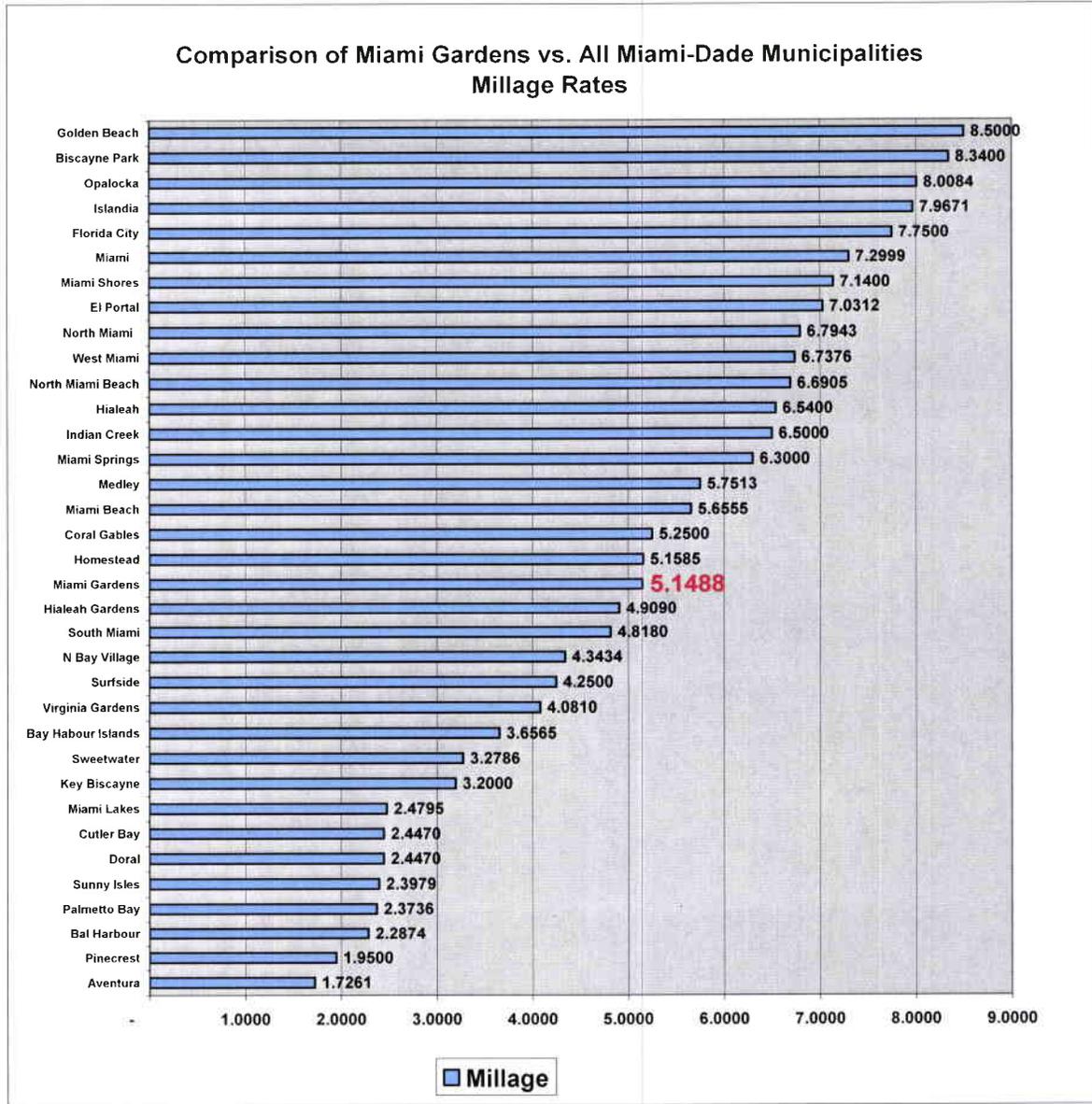
This indicator shows how Miami Gardens' expenditures per capita compares to other municipalities in Miami-Dade County. As can be seen from the chart, our City is lowest at \$525 per capita. This is a positive trend and shows the City's conservative management of expenses.

RATING: Positive

Governmental Operations Indicator #20 Millage Rates vs. All Miami Dade Municipalities

Formula: Millage Rates

Warning Trend: Amount in the top 1/3 of the highest



This indicator shows how Miami Gardens' millage rate compared to other municipalities in Miami-Dade County. As is depicted in the chart, out of 35 municipalities, Miami Gardens is number 19. This is a further sign that the Administration is working to keep taxes low for its residents.

RATING: Positive