CITY OF CAMDENTON, MISSOURI

Budget History

FY2016–FY2027 Budget Cycles · A Decade of Growth

November 2026

> **Sales tax up, reserves rebuilt, development rising.**
> **A Hub City growing on a sales-tax-only foundation.**

+54.5%

City sales tax growth, FY2016 to FY2025
($3.20M → $4.94M)

$8.92M → $13.56M

Operating reserves, Oct 2018 to Oct 2024
(+52%)

+46.5%

Recurring revenue, FY2016 to FY2025
($5.01M → $7.34M)

3.7×

Building permit revenue, FY2016 to FY2025
($13K → $47K)

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PREAMBLE

About this report

This report brings together the City of Camdenton's own budget books, its audited financial statements and Camden County's budget books to show how the City's finances have grown over the past decade.

The City budgets one fiscal year at a time, running October 1 to September 30. Each budget book reports the two most recent years of actual results next to the current-year estimate and the proposed budget. This report follows that rhythm and presents the City's finances in two-year budget cycles, from FY2016–17 through the FY2026–27 cycle now being adopted. Figures are taken as the City reported them; one-time money such as grants and borrowing is shown separately so that the growth reflects the City's ongoing revenue.

ABOUT THE CITY

Camdenton, Missouri

Illustration

Camdenton is the county seat of Camden County and sits on the Lower Niangua arm of the **Lake of the Ozarks**. The City was founded in the early 1930s, when the new lake covered the old county seat of Linn Creek. Its founders expected it to become the center of activity around the new lake, which gave Camdenton its nickname, the **"Hub City."**

3,960	+42%	2%	$0
Residents, 2020 census	Population growth since 2000	City sales tax	City property tax rate

County seat
Home to the Camden County courthouse and county offices, bringing daily traffic from across the county.

Ha Ha Tonka State Park
Castle ruins, a natural bridge and one of Missouri's largest springs, just outside town.

Regional airport
The City owns and operates Camdenton Memorial-Lake Regional Airport, with leased hangars and a runway extended in recent years.

Sales tax, no property tax
The Board of Aldermen has continued to set the City property tax rate at zero and runs the City on sales tax.

Why it matters for the budget: with no City property tax, Camdenton's budget rises and falls with what is sold in the city. Residents, county business and lake visitors all shop in Camdenton, so sales tax growth is a direct measure of the local economy.

01 Key findings

Across five two-year budget cycles from FY2016 to FY2027, Camdenton grew its sales tax, rebuilt its reserves and saw development pick up, all without a City property tax.

The theme of this report: a Hub City growing on its own economy. City sales tax grew from **$3.20M** (FY2016) to **$4.94M** (FY2025), up 54.5%. Over the same period, operating reserves grew from **$8.92M** to **$13.56M**, and the City's own budget message reports revenue up about 42% since FY2020.

1. **Sales tax is growing.** City sales tax rose from $3.20M in FY2016 to $4.94M in FY2025, up 54.5%, about 5.0% a year. The FY2027 budget plans for $5.31M, another record.

2. **Every sales tax fund grew.** The General Fund share grew 53%, Transportation 57% and Capital Improvement 55%. Even growth across all three points to a larger tax base, not a new tax.

3. **Recurring revenue is up 47%.** Sales tax, utility charges, other taxes and fees together grew from $5.01M in FY2016 to $7.34M in FY2025.

4. **Reserves are rebuilt.** Operating fund balances grew from $8.92M on October 1, 2018 to $13.56M on October 1, 2024, up 52%, and are estimated at $13.86M for October 1, 2026. The FY2027 budget adds $980,765 more to reserves.

5. **Development is accelerating.** Building permit revenue grew 3.7 times, from $13K in FY2016 to $47K in FY2025. Airport hangar lease revenue rose from $93K to $153K.

6. **Property value is rising too.** Camden County's payments to the Camdenton Special Road District, which follow property values in the district, averaged $51K a year in 2015–2017 and $74K in 2023–2025, up 45%.

02 Budget cycles at a glance

Recurring revenue by type for each two-year budget cycle, as the City's budget books report it. Each column is the total of the two years in the cycle.

	FY2016–17	FY2022–23	FY2024–25	FY2026–27*	Change
Sales tax	$6.40M	$9.27M	$9.84M	$10.47M	+64%
Water & sewer charges	$1.91M	$2.11M	$2.25M	$2.41M	+26%
Other taxes (franchise, fuel, road)	$878K	$996K	$1.11M	$1.18M	+34%
Fees, licenses & other	$950K	$1.28M	$1.39M	$2.46M	+159%
Recurring revenue	**$10.14M**	**$13.65M**	**$14.59M**	**$16.52M**	+63%
Interest earnings	$67K	$332K	$1.02M	$774K	+1058%

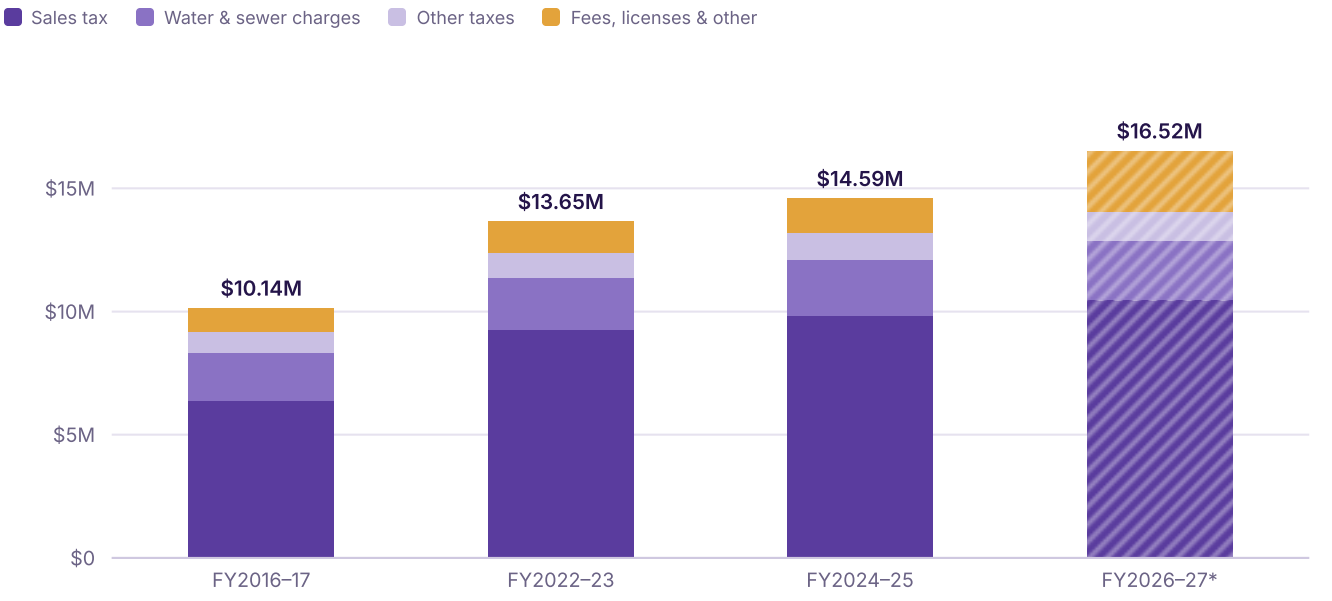
*FY2026–27 combines the City's FY2026 year-end estimate and the FY2027 proposed budget. FY2027 includes airport fuel sales after the City resumes operating the airport. Recurring revenue excludes interest earnings and one-time money such as grants, borrowing, ARPA funds and asset sales.

What changed

- **Sales tax:** +64% from the FY2016–17 cycle to the FY2024–25 cycle.
- **Recurring revenue:** +63%, from $10.14M to $16.52M per cycle.
- **Interest earnings:** larger reserves now earn the City about half a million dollars a year.

Recurring revenue in each budget cycle

Two-year totals, $ millions; FY2026–27 estimated and proposed

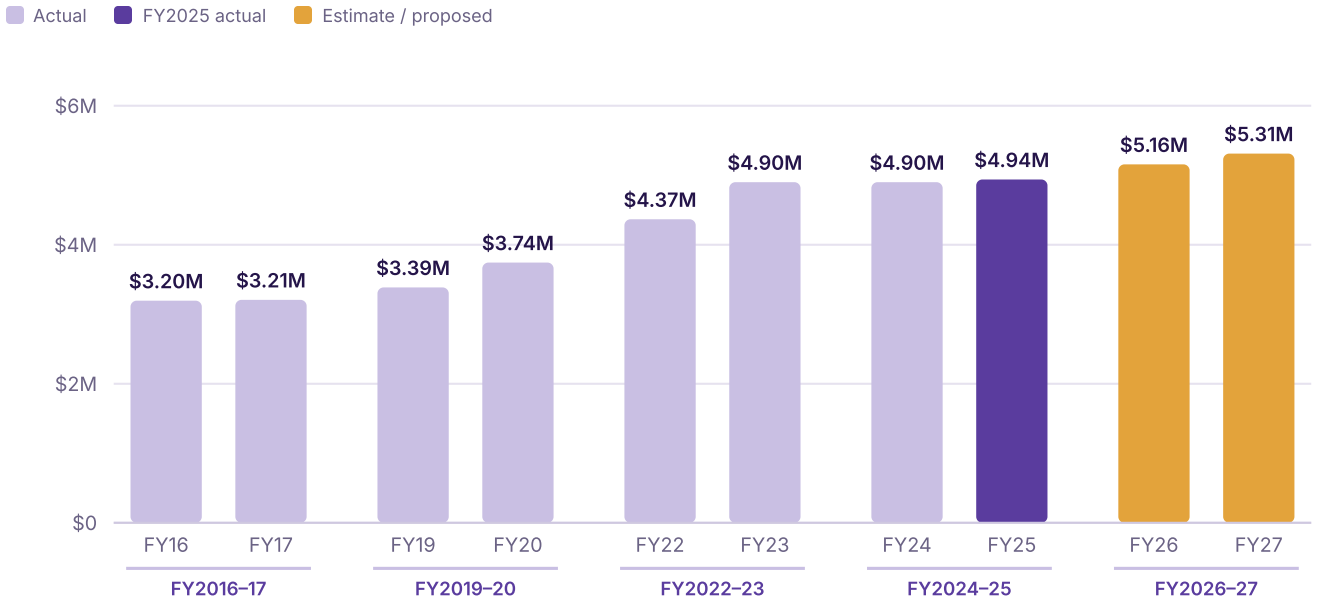


03 Sales tax history

Sales tax is the City's largest revenue source and, with no City property tax, its foundation. The City levies a 2% sales tax: 1% to the General Fund, ½% to the Transportation Fund and ½% to the Capital Improvement Fund.

City sales tax keeps reaching new highs

All three funds, $ millions, by two-year budget cycle; FY2026 estimated and FY2027 proposed



City sales tax is up 54.5% since FY2016 and about 5.0% a year. It is up 32% since FY2020 alone. Receipts held near $4.9M from FY2023 through FY2025, and the City expects new highs of $5.16M in FY2026 and $5.31M in FY2027.

All three sales tax funds

Year	General Fund (1%)	Transportation (½%)	Capital Improvement (½%)	Total
FY2016	$1.61M	$782K	$799K	$3.20M
FY2017	$1.60M	$798K	$809K	$3.21M
FY2020 (audit)	$1.88M	$924K	$940K	$3.74M
FY2022	$2.19M	$1.08M	$1.10M	$4.37M
FY2023	$2.49M	$1.23M	$1.19M	$4.90M
FY2024	$2.44M	$1.22M	$1.24M	$4.90M
FY2025	$2.48M	$1.23M	$1.24M	$4.94M
FY2026 (est.)	$2.58M	$1.28M	$1.30M	$5.16M
FY2027 (proposed)	$2.66M	$1.32M	$1.33M	$5.31M

04 Recurring revenue

Recurring revenue is the money the City can count on year after year: sales tax, water and sewer charges, franchise and fuel taxes, and fees and licenses. It grew from $5.01M in FY2016 to $7.34M in FY2025, up 46.5%.

Sales tax
$3.20M in FY2016 → $4.94M in FY2025 (+55%)

Water & sewer charges
$945K in FY2016 → $1.12M in FY2025 (+19%)

Other taxes
$426K in FY2016 → $568K in FY2025 (+33%)

Fees, licenses & other
$443K in FY2016 → $712K in FY2025 (+61%)

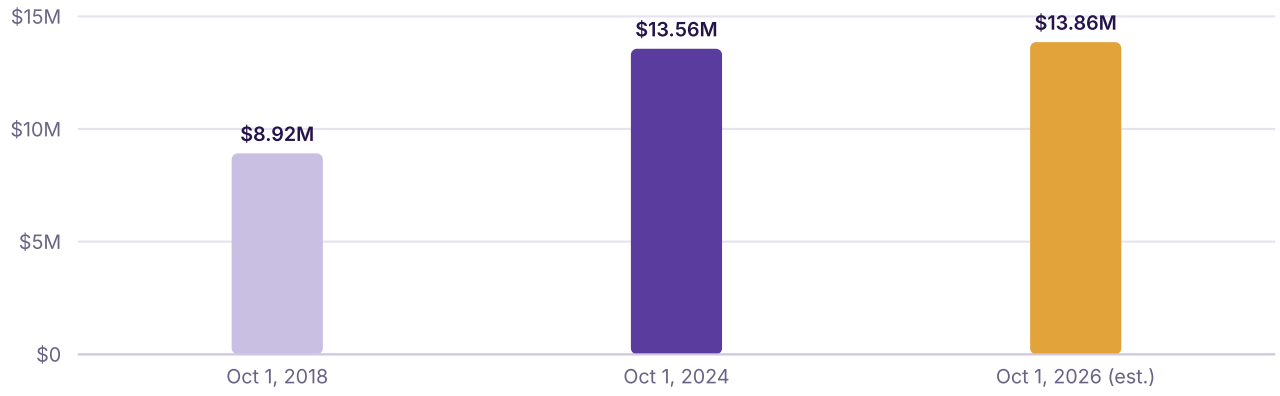
- **Sales tax** drives most of the growth, adding $1.74M a year since FY2016.
- **Other taxes** include franchise taxes, motor fuel and vehicle sales taxes, and road taxes passed through from the County.
- **Fees** include building permits, school resource officer reimbursements, park and aquatic center fees, and airport hangar leases.
- **Interest earnings** grew from about $34K in FY2016 to about $499K in FY2025 as reserves grew and rates rose. They are shown separately because they depend on interest rates.

One-time money is kept out of these figures. Over the decade the City also brought in airport and highway grants, American Rescue Plan funds, a PFAS settlement and $2.65M in 2025 financing for capital projects. These help pay for projects but don't reflect ongoing growth, so they are not counted here.

05 Reserves

Operating fund balances at the start of the budget year

All operating funds, October 1, $ millions



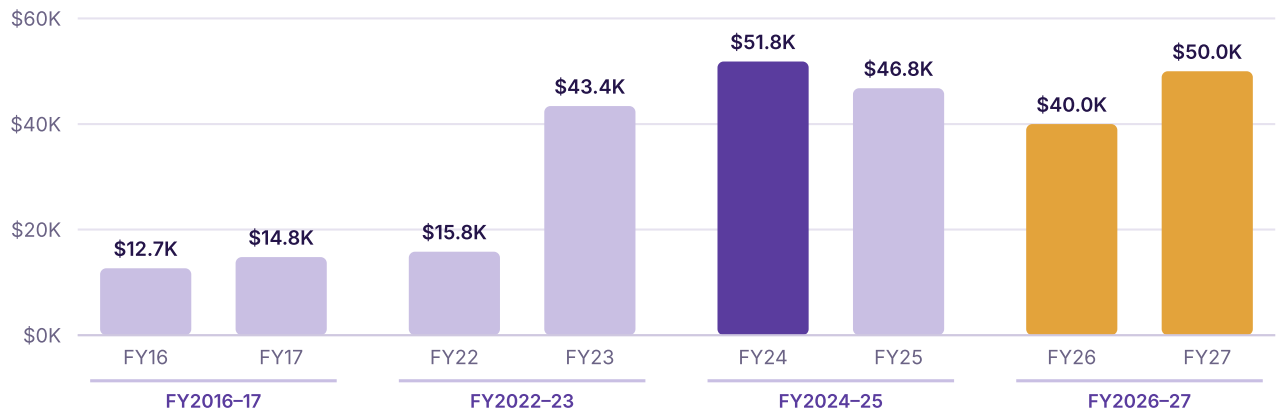
- Operating reserves grew from $8.92M on October 1, 2018 to $13.56M on October 1, 2024, an increase of $4.64M (+52%).
- The FY2027 budget is balanced and puts $980,765 back into reserves; the FY2025 budget put back about $836,000.
- Larger reserves earn more interest: interest earnings now bring in about half a million dollars a year across City funds.

Conservative budgeting, real results. The City budgets sales tax growth at about 2% a year and has regularly come in above that, which is how reserves have grown while the City added police officers, raised starting wages by about $7.00 an hour over seven years and funded capital projects.

06 Development and property growth

Building permit revenue

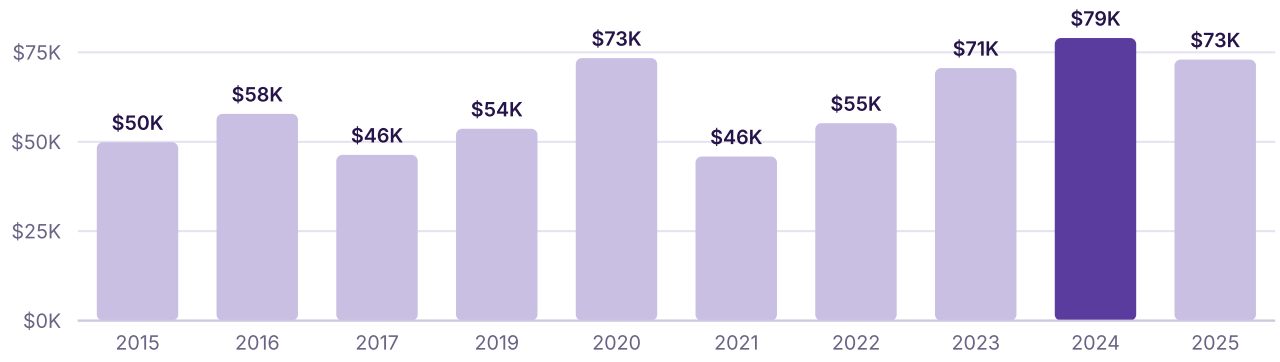
General Fund, by two-year budget cycle; FY2026 estimated and FY2027 proposed



Building permit revenue grew from $13K in FY2016 to $52K in FY2024, about four times higher, a sign of new homes and businesses. The FY2025 budget message notes that the business and residential community is growing and that building is occurring throughout the City.

County payments to the Camdenton Special Road District

Camden County budget books, Fund 456, by calendar year



The County pays the Camdenton Special Road District its share of the county road and bridge property tax collected in the district. Because the payment follows property values, its growth, 45% from the 2015–2017 average to the 2023–2025 average, is independent evidence that Camdenton's property base is growing.

07 Utilities and the airport

Water and sewer service charges and airport hangar leases show steady growth in the City's customer base and facilities.

Year	Water service	Sewer service	Water + sewer	Airport hangar leases
FY2016	$507K	$427K	$934K	$93K
FY2017	$509K	$435K	$944K	$115K
FY2022	$550K	$464K	$1.01M	$92K
FY2023	$575K	$467K	$1.04M	$106K
FY2024	$584K	$512K	$1.10M	$126K
FY2025	$571K	$516K	$1.09M	$153K
FY2027 (proposed)	$590K	$600K	$1.19M	$201K

- **Water and sewer:** service charges grew from $934K in FY2016 to $1.09M in FY2025, with a sewer rate adjustment planned for FY2027 to fund system needs.
- **Airport hangars:** lease revenue grew from $93K to $153K, and the FY2027 budget plans for $200,760 as the City resumes direct operation of Camdenton Memorial-Lake Regional Airport.
- **Infrastructure:** the City extended water and sewer along West Highway 54 for about two miles, a project of roughly $1 million noted in the FY2025 budget message.

08 Sources and method

- **City of Camdenton budget books:** FY2018-19 budget, FY2024-25 budget and FY2026-27 proposed budget (council copy). Actual figures for each year come from the budget book that reports them; each fund's lines were checked against the book's printed "Total receipts."
- **City of Camdenton financial statements** for the year ended September 30, 2020 (Dana F. Cole & Company), for FY2019 and FY2020 sales tax.
- **Ordinance No. 2973-23**, amending the FY2022-23 budget after sales tax and other revenues came in above budget.
- **Camden County budget books**, 2019 through 2026: Fund 456 (Camdenton Special Road District) and Fund 419 (City of Camdenton road and bridge tax). Several county books are scanned; figures were read from the scans and checked across the books where years overlap. The County books do not report City revenue directly.
- **Population:** U.S. Census Bureau, 2000 and 2020 decennial census. **Property tax:** KRMS News, August 2024.

Method. FY2016 means the year ended September 30, 2016, and so on. The City reports its finances in budget books that each cover a two-year window of actual results, and this report presents them in those two-year cycles. FY2026 is the City's year-end estimate and FY2027 is a proposed budget. Recurring revenue excludes interest and one-time receipts. Figures are not adjusted for inflation; consumer prices rose about 34% from 2016 to 2025, so in 2016 dollars sales tax growth is about 15%. This report focuses on areas of growth and is not a complete financial review.