



Approved 2026 Borough Budget Info

NO TAX INCREASE FOR 2026

Very concerned for public safety, fire, and EMS needs in the Borough, the Borough hired 3-additional police officers in 2025 which resulted in a tax increase last year. In 2026, the adopted budget adds another police officer, but no tax increase.

The Police Tax is almost at its limit. The Fire Tax is already at its limit. These issues need to be discussed throughout 2026. How to pay for Police, Fire, and EMS in the future?

Public Works Campus

The 2026 budget includes sufficient resources to finish the Public Works Campus project on Wayne Avenue. Construction on various buildings will continue through to 2027.

So far, the Public Works Campus Bond Tax is set at the rate of 1-mil or \$17.70 per year. It pays 24% of the cost of construction; the rest is being paid by the utility departments. As construction continues this rate will need to rise in the future, but not yet. No real estate tax increase in 2026 for this project.

Revenue Future

In the future, without a County-wide reassessment or a rise in the State tax caps, it is likely that other departments will need to explore creating new real estate tax categories (i.e., for recreation or streets), which currently are not funded by property taxes. Such a plan would allow more money to be shifted to Police, Fire, and EMS; the Borough's funding priorities.

Very Few Increases in 2026

There is no tax increase and very few utility rate increases in the final budget.

Franklin County Real Estate Assessment Impacts What You Pay

The Borough selects the mill rate high enough to generate the revenue necessary to run the Police, Fire, EMS, and debt service obligations of the Borough. Real estate taxes are not used for any other department or employee. Franklin County divides up the taxes owed for each property owner by calculating the assessed value of your property.

The average single-family home in the Borough will pay approximately \$628.35 per year in real estate taxes to the Borough. Half will pay less. This is what the average single-family home inside the Borough actually pays per year, before discount. Commercial properties may pay more. Assessed value is not fair market value. Township properties pay no taxes to the Borough. Visit the Franklin County Tax Assessment Office to learn your property's assessed value at 272 N. Second Street, Chambersburg, 17201, or click:

<https://fcgis.franklincountypa.gov/taxparcelviewer/>
To check your home's assessed value, find your home on the digital map.

- On Monday, November 10, 2025, the Borough Manager presented the proposed budget at a public meeting.
 - On Monday, November 17, 2025, Town Council approved the proposed budget as tentative, subject to changes.
 - On Monday, December 15, 2025, Town Council approved the final 2026 budget and local tax ordinance.
 - State law requires Council to approve a fully balanced budget and tax ordinance by December 31 of each year.
- The entire approved 2026 Budget is available at www.chambersburgpa.gov, click on Transparency.

Chambersburg is the only town in Pennsylvania to have an electric, natural gas, water, wastewater, sanitation, and storm sewer utility. These utilities are never funded by local tax money.

There are five (5) types of real estate taxes collected by the Borough from Borough property owners. Each budget sets the mil rate and Franklin County sets the assessed value of your property. There is no tax increase.

Police Tax 2026 – No tax increase to fund the operation of the Chambersburg Police Department.

Maximum rate per State law is 30-mil. 100% of this tax goes to support the Police Department only.

2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	
23	24	24	24	24	24	25	25	27	27	mil
Avg. Single-Family House in the Borough										Per Year
Police Tax										\$477.90

Fire/Ambulance Tax 2026 – No tax increase to fund the Chambersburg Fire Department & EMS.

There is no change in the Fire Tax, and none is permitted under State law. Further, State law requires a split of the Fire Tax with at least 2-mil for apparatus & 1-mil for firefighting. The Fire Department collects other fees including inspection fees, Ambulance patient fees, and the Ambulance Fee surcharge on water service invoices.

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	
Fire	2.5	3	3	3	3	3	3	3	3	3	mil
EMS	-	0.5	0.5	0	0	0	0	0	0	0	mil
Avg. Single-Family House in the Borough										Per Year	
Fire Tax										\$53.10	

Recreation Bond Tax 2026 – No tax increase to pay off the 2016 Recreation Bond (Refinanced in 2021).

Started in 2018, this tax pays down this specific bond only and does not pay for any of the operations of the Recreation Department. This is the bond that helped build various Recreation Department facilities including the Aquatic Center, new tennis courts, new playgrounds, and a new roof on the Recreation Center.

2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	
-	3	3	3	3	3	2.5	2.5	2.5	2.5	mil
Avg. Single-Family House in the Borough										Per Year
Recreation Bond Tax										\$44.25

Police Station Bond Tax 2026 – No tax increase to pay off the 2022 Police Station Bond.

Started in 2022, this tax pays down this specific bond only and does not pay for any of the operations of the Police Department. This is the bond that helped build the newly reopened Police Station on South Second Street, the newly restored Clock Tower, and expenses related to the former temporary Police Station.

2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	
-	-	-	-	-	1	2	2	2	2	mil
Avg. Single-Family House in the Borough										Per Year
Police Station Bond Tax										\$35.40

Public Works Campus Bond Tax 2026 – No tax increase to pay off the bonds associated with this project.

Construction underway in 2025, this tax pays down the specific bonds associated with 24% of the cost of construction of the new Public Works Campus on Wayne Avenue. The utilities will pay their fair share of construction costs as well. This tax is projected to rise in 2027 as the project is phased-in.

2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	
-	-	-	-	-	-	-	-	1	1	mil
Avg. Single-Family House in the Borough										Per Year
Public Works Campus Bond Tax										\$17.70

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www.chambersburgpa.gov

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Borough of Chambersburg
2026 Budget

Chambersburg Utility Customers Have The Lowest Total Utility Rates in Pennsylvania And That Will Not Change in 2026

Chambersburg has outstanding utility rates. This is by design. In order to help property owners pay for Police, Fire, EMS, and debt service taxes, the Town Council has worked to reward utility customers with record low rates.

In fact, those residential customers with Borough gas and electric will save over \$2,000 per year in utility expenses, when compared to average natural gas and electric customers throughout the State of Pennsylvania.

Borough natural gas, water, wastewater, electric, and sanitation rates are much lower than most other municipal and private sector utilities.

The Electric and Natural Gas utilities also make an annual Payment in Lieu of Taxes to support the Police and Fire departments.

Chambersburg Utility Rates Stay Low

While utility rate increases are rare, they must go up, from time-to-time, related to State & Federal regulations, the supply of energy, fuel, and chemicals, and the rising cost of personnel and professional services.

Staff's goal is not to prevent rate increases, but rather to maintain one of the lowest rates in our area or the State for all utilities provided. This budget meets that goal.

Borough Budget Has No Impact on Township Taxes & Are Deductible

Township residents pay no taxes to the Borough unless they work inside the Borough limits and then only \$1 per week. School taxes and County taxes are not decided by the Borough, but they get cheap utilities too if they build inside the Borough.

Real Estate Taxes are based on your assessed value. Tax discounts are available based on early payment.

Real Estate Taxes may also be deducted on your tax returns.

Available Taxes Under Law

The Borough receives no sales tax, liquor tax, business tax, or hotel tax; they are not options under State law. Township residents pay no taxes to the Borough other than the Local Services Tax, \$1 per week, if they work inside the Borough. The Borough must split the earned income tax with the school district. State of PA sets a limit on different types of property taxes.

2026 Budget Summary

NO TAX INCREASE
The proposed 2026 budget does not include a real estate tax increase.

Public Safety
Funding for an additional police officer is included in the budget to enhance public safety.

Public Works Campus
The project is fully funded to complete construction, with no bond tax increase this year.

Where Does Your Property Tax Dollar Go?

- \$1.00**
- **67¢** Chambersburg Area School District
 - **18¢** Borough of Chambersburg
(1.36 Police, 2¢ Fire, 1¢ Rec Bond, 1¢ Police Bond, 1¢ PW Bond)
 - **14¢** Franklin County
 - **1¢** Library System

Only 18¢ of every \$1 paid in real estate taxes will go to the Borough of Chambersburg. The balance, 82¢, will go to support the school district, the county, and the library system. In fact, 67¢ of every dollar goes to the Chambersburg Area School District. They send their own tax bill each summer. Chambersburg Borough has not raised taxes in 14 of the last 20 calendar years.

Taxing Burden		2026		Per Dollar
	Mil Rate	Annual Avg. Home	Percentage	Rounded
Non-Borough Property Taxes				
Franklin County (2025)	29.10 mil	\$515.07	14.38%	14¢
Library System (2025)	1.3 mil	\$23.01	0.64%	1¢
Chambersburg Area School District (2025)	136.4677 mil	\$2,415.48	67.44%	67¢
Borough Property Taxes 2026				
Police Tax	27 mil	\$477.90	13.34%	13¢
Fire Tax	3.0 mil	\$53.10	1.48%	2¢
Recreation Bond Tax	2.5 mil	\$44.25	1.24%	1¢
Police Station Bond Tax	2.0 mil	\$35.40	0.99%	1¢
Public Works Campus Tax	1.0 mil	\$17.70	0.49%	1¢
Borough Property Tax Total	35.5 mil	\$628.35	17.54%	16¢
Total Tax Burden on Residents	202.3677 mil	\$3,581.91	100%	\$1

Median Assessed Value of a Single-Family Home inside the Borough Per Franklin County is Around \$17,700
Average burden on a single-family type home inside the Borough of Chambersburg based on assessed value as decided by County

2026 Utility Rates

Chambersburg has the lowest total utility rates in Pennsylvania!

Electric
5% Increase
Scheduled for Sept 2026. Rates remain 40% to 46% lower than area averages.

Natural Gas
No Increase
Rates are 46% lower than local private gas companies.

Water
\$2.10/month Increase
A small increase for the average single-family home.

Wastewater
No Increase
Rates remain among the lowest in the region.

Sanitation
No Increase
Rate stays at \$32/month per household.

Ambulance Fee
Increase to \$12.50/month
This surcharge on water bills helps cover ambulance service costs.

Storm Sewer Fee

The Chambersburg Municipal Separate Storm Sewer System is a complex series of pipes, inlets, channels, and ponds that manages stormwater throughout the Borough. The system is comprised of 3,229 inlets, 139 outfalls to Conococheague Creek and Falling Spring Creek, 211 subsurface detention areas, 107 detention basins, 83.49 miles of pipe, 57 rain gardens, and 32.05 miles of open channels. In 2026, there will be no rate increase. Since 2022, all non-single-family-residential properties in the Borough (business, multifamily, industrial, commercial, church, or institutional properties) now pays the Storm Sewer fee based upon their impervious area on their lot. Called an ERU, each non-single-family tax lot has been measured against the "equivalent residential unit", and then is invoiced a multiple of ERUs at the per ERU rate. Every single-family home pays the same as the average single-family home, just 1 ERU per month. Non-single-family-residential properties in the Borough can earn discounts off their invoice.

For info, call the Storm Sewer System Manager, Andy Stottlemeyer at 717-251-2434.
1 ERU = \$6/month in 2026.

Why is there an Ambulance Fee on Water Invoices?

The Town Council-approved an Ambulance Fee is a surcharge on all water customer invoices. The fee helps defray the costs of the ambulance service being ready-to-serve. Each year, Federal rules require ambulance companies to write-off invoices for Medicaid & Medicare patients. In 2026, the Borough anticipates to write-off over \$1.5 million in billing. Ambulance companies are in crisis as a result of low revenue and no volunteers. This is not a tax, as under State law taxes can only be assessed on the value of real estate. Approximately 24% of property values are exempt from property taxes. Also, it is not the *Ambulance Club*. The *Ambulance Club* is a voluntary donation program mailed separately. This is a surcharge on water service invoices with payments shared with the Fire Department. **In 2026, the fee will increase to \$12.50 per month per water service account.** Whoever pays the water bill, will pay this important fee.

Tax Fact Check

Other than Police, Fire, EMS, and debt service, property taxes pay for no other employee or service.

Also, State law sets tax caps and the level of all the other types of miscellaneous taxes (Act 511 taxes).