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Municipal Finance Law Since 1971

Introducing the Strong Towns Finance Decoder.

Cities across North America struggle with financial challenges, yet the tools we use to understand local budgets often fail to reveal the full picture. Year-to-year budget reports focus on short-term balance — ensuring that revenues match expenses — but they do not answer the deeper question: Can we sustain what we've built?

At Strong Towns, we advocate for financial resilience — cities that can maintain essential services, adapt to economic shifts, and avoid long-term financial crises. This requires looking beyond annual budgets to understand the structural forces shaping our financial future.

By applying a framework that examines financial sustainability, flexibility and vulnerability, we can better assess whether a city's budget is on a trajectory toward stability or decline. These three indicators provide a structured way to analyze budgets beyond short-term balances, helping local leaders make informed decisions that will benefit communities not just this year, but for generations to come.

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by Charles Marohn

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