



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode:

Filename: 0823_fba_2020.xlsm

Website:

Phone Number:

Mailing Address:

Email the UFB if not using Outlook

Municipality: **State:** **Zip:**

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
William	C	Packer	12/31/2022	wpacker@bwhnj.com

Chief Administrative Officer

Janet		Pizzi		janetpz@bwhnj.com
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Chief Financial Officer

Vikki		Holmstrom		vikki@bwhnj.com
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Municipal Clerk

Janet		Pizzi		janetpz@bwhnj.com
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Registered Municipal Accountant

Michael	J	Welding		mwelding@bowmanllp.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Cara		Witasick	12/31/2022	cwitasick@bwhnj.com
Harold	A	Pye, Jr.	12/31/2021	hpye@bwhnj.com
Richard	J	Gambale	12/31/2020	rgambale@bwhnj.com
Robert		Morison	12/31/2020	rmorison@bwhnj.com
Jeffrey	A	Pitzo	12/31/2022	jpitzo@bwhnj.com
Joseph		Getsinger	12/31/2021	jgetsinger@bwhnj.com

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2019 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2020 Budget</u>		
	<u>Calendar Year</u> <u>Tax Rate</u>	<u>Calendar Year</u> <u>Tax Levy</u>	<u>% of</u> <u>Total Levy</u>	<u>Avg Residential</u> <u>Taxpayer Impact</u>	<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
Municipal Purpose Tax	1.210	\$3,027,475.94	26.80%	\$2,152.52	Municipal Purpose Tax	ACTUAL	\$3,077,265.35
Municipal Library			0.00%	\$0.00	Municipal Library		
Municipal Open Space			0.00%	\$0.00	Municipal Open Space		
Fire Districts (avg. rate/total levies)			0.00%	\$0.00	Fire Districts (total levies)		
Other Special Districts (total levies)			0.00%	\$0.00	Other Special Districts (total levies)		
Local School District	1.115	\$2,789,690.00	24.69%	\$1,983.52	Local School District	ESTIMATED	\$2,845,483.80
Regional School District	1.418	\$3,548,166.00	31.41%	\$2,522.54	Regional School District	ESTIMATED	\$3,619,129.32
County Purposes	0.683	\$1,706,235.07	15.10%	\$1,215.02	County Purposes	ESTIMATED	\$1,740,359.77
County Library	0.049	\$120,891.18	1.07%	\$87.17	County Library	ESTIMATED	\$123,309.00
County Board of Health	0.000	\$0.00	0.00%	\$0.00	County Board of Health		
County Open Space	0.042	\$105,118.83	0.93%	\$74.72	County Open Space	ESTIMATED	\$107,221.21
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2019 Budget)	4.517	\$11,297,577.02	100.00%	\$8,035.48	Total ESTIMATED amount to be raised by taxes		\$11,512,768.45
Total Taxable Valuation as of October 1, 2019 \$250,263,421.00 (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy 1,132,731.59		
Current Year Average Residential Assessment \$177,894.22					Budget Appropriations, before Reserve for Uncollected Taxes 259,037.28		
<u>Prior Year to Current Year Comparison</u>					Total Non-Municipal Tax Levy \$8,435,503.10		
<u>Comparison - Municipal Purposes Tax Rate</u>					Amount to be Raised by Taxes - Before RUT \$7,561,808.79		
	Prior Year	Current Year	% Change (+/-)		Reserve for Uncollected Taxes (RUT) \$174,056.98		
	1.210	1.230	1.65%		Total Amount to be Raised by Taxes \$7,735,865.77		
<u>Comparison - Municipal Purposes Tax Levy</u>					% of Tax Collections used to Calculate RUT 97.75%		
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	If % used exceeds the actual collection % then reference the statutory exception used		
	\$3,027,475.94	\$3,077,265.35	1.64%	\$49,789.41	<u>Tax Collections - ACTUAL as of Prior Year</u>		
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Onl</u>					Total Tax Revenue, Collections CY 2019 11,143,564.15		
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	Total Tax Levy, CY 2019 11,308,923.72		
	\$2,152.52	\$2,188.10	1.65%	\$35.58	% of Taxes Collected, CY 2019 98.54%		
Sheet UFB-1					Delinquent Taxes - December 31, 2019 \$135,437.87		

USER FRIENDLY BUDGET SECTION - ANTICIPATED REVENUE SUMMARY (ALL OPERATING FUNDS)

FCOA		% Difference Current vs. Prior Year	\$ Difference Current vs. Prior Year	Total Realized Revenue (Prior Year)	Total Anticipated Revenue (Current Year)	General Budget	Open Space Budget	Utility	Utility	Utility	Utility	Utility	Utility
08	Surplus	13.11%	\$80,000.00	\$610,000.00	\$690,000.00	\$430,000.00		\$260,000.00					
08	Local Revenue	-9.48%	(\$164,535.90)	\$1,736,035.90	\$1,571,500.00	\$103,500.00		\$1,468,000.00					
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$300,090.00	\$300,090.00	\$300,090.00							
08	Uniform Construction Code Fees	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
	<i>Special Revenue Items w/ Prior Written Consent</i>												
11	Shared Services Agreements	-19.63%	(\$24,947.39)	\$127,077.39	\$102,130.00	\$102,130.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$17,846.94	\$0.00	\$17,846.94	\$17,846.94							
10	Public and Private Revenue	-20.41%	(\$12,609.76)	\$61,774.41	\$49,164.65	\$49,164.65							
08	Other Special Items	#DIV/0!	\$0.00		\$0.00								
15	Receipts from Delinquent Taxes	-29.49%	(\$54,373.58)	\$184,373.58	\$130,000.00	\$130,000.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	-2.08%	(\$65,281.81)	\$3,142,547.16	\$3,077,265.35	\$3,077,265.35							
07	Minimum Library Tax	#DIV/0!	\$0.00		\$0.00								
54	Open Space Levy Tax	#DIV/0!	\$0.00		\$0.00								
07	Addition to Local District School Tax	#DIV/0!	\$0.00		\$0.00								
08	Deficit General Budget	#DIV/0!	\$0.00		\$0.00								
	Total	-3.63%	(\$223,901.50)	\$6,161,898.44	\$5,937,996.94	\$4,209,996.94	\$0.00	\$1,728,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

USER FRIENDLY BUDGET SECTION - APPROPRIATIONS SUMMARY (ALL OPERATING FUNDS)

FCOA	Budgeted Full-Time	Positions Part-Time	% Difference Current v. Prior Year	\$ Difference Current v. Prior Year	Total Modified Appropriation for Service Type (Prior Year)	Total Appropriation for Service Type (Current Year)	General Budget	Public&Private Offsets	Open Space Budget	Utility	Utility	Utility	Utility	Utility	Utility
		7.00								Water & Sewer					
20	General Government		-1.90%	(\$18,900.00)	\$997,000.00	\$978,100.00	\$426,500.00			\$551,600.00					
21	Land-Use Administration		2.79%	\$500.00	\$17,900.00	\$18,400.00	\$18,400.00								
22	Uniform Construction Code		-4.44%	(\$200.00)	\$4,500.00	\$4,300.00	\$4,300.00								
23	Insurance		-3.53%	(\$23,300.00)	\$660,300.00	\$637,000.00	\$559,000.00			\$78,000.00					
25	Public Safety		-10.59%	(\$108,426.15)	\$1,023,870.72	\$915,444.57	\$795,300.00	\$120,144.57							
26	Public Works		0.04%	\$322.15	\$903,473.93	\$903,796.08	\$485,800.00	\$12,196.08		\$405,800.00					
27	Health and Human Services		0.00%	\$0.00	\$100.00	\$100.00	\$100.00								
28	Parks and Recreation		-4.98%	(\$1,000.00)	\$20,100.00	\$19,100.00	\$19,100.00								
29	Education (including Library)		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
30	Unclassified		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
31	Utilities and Bulk Purchases		1.59%	\$7,200.00	\$453,400.00	\$460,600.00	\$151,000.00			\$309,600.00					
32	Landfill / Solid Waste Disposal		4.87%	\$6,500.00	\$133,500.00	\$140,000.00	\$140,000.00								
35	Contingency		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
36	Statutory Expenditures		-2.12%	(\$8,712.00)	\$410,716.00	\$402,004.00	\$381,224.00	\$0.00		\$20,780.00					
37	Judgements		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
42	Shared Services		-8.78%	(\$25,985.00)	\$296,115.00	\$270,130.00	\$270,130.00								
43	Court and Public Defender		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
44	Capital		-67.11%	(\$255,000.00)	\$380,000.00	\$125,000.00	\$75,000.00	\$0.00		\$50,000.00					
45	Debt		95.37%	\$392,630.00	\$411,705.00	\$804,335.00	\$492,115.00	\$0.00		\$312,220.00					
46	Deferred Charges		#DIV/0!	\$650.00	\$650.00	\$650.00	\$650.00			\$0.00					
48	Debt - Type 1 School District		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
50	Reserve for Uncollected Taxes		-4.13%	(\$11,156.65)	\$270,193.94	\$259,037.29	\$259,037.29								
55	Surplus General Budget		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
	Total	0.00	7.00	-0.75%	(\$44,877.65)	\$5,982,874.59	\$5,937,996.94	\$4,077,656.29	\$132,340.65	\$0.00	\$1,728,000.00	\$0.00	\$0.00	\$0.00	\$0.00

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2019 Value)				Property Tax Assessments - Exempt Properties (October 1, 2019 Value)				
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total	
1 Vacant Land	106	\$5,296,400.00	2.11%	15A Public Schools	4	\$27,389,600.00	53.97%	
2 Residential	1,072	\$190,702,600.00	76.10%	15B Other Schools			0.00%	
3A/3B Farm			0.00%	15C Public Property	52	\$8,405,300.00	16.56%	
4A Commercial	83	\$46,411,500.00	18.52%	15D Church and Charities	12	\$11,694,200.00	23.04%	
4B Industrial	11	\$6,911,100.00	2.76%	15E Cemeteries & Graveyards			0.00%	
4C Apartments	1	\$300,000.00	0.12%	15F Other Exempt	13	\$3,257,000.00	6.42%	
5A/5B Railroad	2	\$344,500.00	0.14%					
6A/6B Business Personal Property	1	\$641,821.00	0.26%					
Total	1,276	\$250,607,921.00	100.00%	Total	81	\$50,746,100.00	100.00%	
Average Ratio (%), Assessed to True Value		94.76%		Percentage of Exempt vs. Non-Exempt Properties				20.25%
Equalized Valuation, Taxable Properties		\$264,465,936.05						
Total # of property tax appeals filed in 2019		County Tax Board				10.00		
		State Tax Court				1.00		
Number of 2019 County Tax Board decisions appealed to Tax Court						0.00		
Number of pending property tax appeals in State Tax Court						1.00		
Amount paid out by municipality for tax appeals in 2019						\$2,720.42		

Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements				
	# of Parcels	PILOT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2019 Total Tax Rate
G Commercial/Industrial Exemption	0			
I Dwelling Exemption	0			
J Dwelling Abatement	0			
K New Dwelling/Conversion Exemption	0			
L New Dwelling/Conversion Abatement	0			
N Multiple Dwelling Exemption	0			
O Multiple Dwelling Abatement	0			
Total 5 Yr Exemptions/Abatements	0	0.00	0.00	0.00

**USER FRIENDLY BUDGET SECTION
BUDGETED PERSONNEL COSTS**

Organization / Individuals Eligible for Benefit	# of Full-Time Employees	# of Part-Time Employees	Total Personnel Cost	Base Pay	Overtime and other Compensation	Pension (Estimate)	Health Benefits Net of Cost Share	Employment Taxes and Other Benefits
Governing Body	0.00	7.00	22,392.00	\$20,800.00	\$0.00	\$0.00	\$0.00	\$1,592.00
Supervisory Staff (Department Heads & Managers)	3.00	0.00	425,205.00	\$308,325.00	\$700.00	\$42,210.00	\$50,370.00	\$23,600.00
Police Officers (Including Superior Officers)	7.00	4.00	970,915.33	\$613,000.00	\$35,000.00	\$182,675.00	\$90,668.33	\$49,572.00
Fire Fighters (Including Superior Officers)	0.00	0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
All Other Union Employees not listed above	8.00	7.00	806,666.17	\$462,920.00	\$73,065.34	\$63,373.72	\$166,304.25	\$41,002.86
All Other Non-Union Employees not listed above	0.00	3.00	14,748.00	\$13,700.00	\$0.00	\$0.00	\$0.00	\$1,048.00
Totals	18.00	21.00	2,239,926.50	\$1,418,745.00	\$108,765.34	\$288,258.72	\$307,342.58	\$116,814.86

Is the Local Government required to comply with NJSA 11A **(Civil Service)**? - YES or NO

no

Note - **Base Pay** is the annualized rate of pay to which overtime (if eligible) and/or pension is calculated. Either calculation is fine at the discretion of the Local Unit. Overtime and other compensation is any other item that is charged as a salary and wage expense but not included in Base Pay.

USER FRIENDLY BUDGET SECTION - HEALTH BENEFITS

	Current Year # of Covered Members (Medical & Rx)	Current Year Annual Cost Estimate per Employee	Total Current Year Cost	Prior Year # of Covered Members (Medical & Rx)	Prior Year Annual Cost per Employee (Average)	Total Prior Year Cost
<u>Active Employees - Health Benefits - Annual Cost</u>						
Single Coverage	3.00	\$11,310.65	\$33,931.95	4.00	\$11,705.10	\$46,820.40
Parent & Child	1.00	\$19,359.84	\$19,359.84	1.00	\$20,270.28	\$20,270.28
Employee & Spouse (or Partner)	1.00	\$21,617.76	\$21,617.76	2.00	\$22,648.32	\$45,296.64
Family	9.00	\$30,612.19	\$275,509.71	9.00	\$32,066.79	\$288,601.11
Employee Cost Sharing Contribution (enter as negative -)			(\$72,600.00)			(\$71,393.76)
Subtotal	14.00		\$277,819.26	16.00		\$329,594.67
<u>Elected Officials - Health Benefits - Annual Cost</u>						
Single Coverage	0		\$0.00			\$0.00
Parent & Child	0		\$0.00			\$0.00
Employee & Spouse (or Partner)	0		\$0.00			\$0.00
Family	0		\$0.00			\$0.00
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	0.00		\$0.00	0.00		\$0.00
<u>Retirees - Health Benefits - Annual Cost</u>						
Single Coverage	0		\$0.00			\$0.00
Parent & Child	4	\$9,909.99	\$39,639.96	4	\$9,946.62	\$39,786.48
Employee & Spouse (or Partner)	0		\$0.00			\$0.00
Family	0		\$0.00			\$0.00
Employee Cost Sharing Contribution (enter as negative -)			\$0.00			
Subtotal	4.00		\$39,639.96	4.00		\$39,786.48
GRAND TOTAL	18.00		\$317,459.22	20.00		\$369,381.15

Note - other health insurances such as dental and vision are not included in this analysis unless included in the employees total premium. Therefore, the total from this sheet may not agree with the budgeted appropriation.

Is medical coverage provided by the SHBP (Yes or No)?

YES

Is prescription drug coverage provided by the SHBP (Yes or No)?

YES

USER FRIENDLY BUDGET SECTION - OUTSTANDING DEBT; PER CAPITA AND BUDGET IMPACT

	Gross Debt	Deductions	Net Debt	Current Year				
				Budget	2021 Budget	2022 Budget	All Additional Future Years' Budgets	
Local School Debt	\$207,516.00	\$207,516.00	\$0.00	Utility Fund - Principal	\$217,000.00	\$220,000.00	\$225,000.00	\$3,115,000.00
Regional School Debt	\$1,288,023.88	\$1,288,023.88	\$0.00	Utility Fund - Interest	\$88,934.69	\$87,437.50	\$82,600.00	\$534,962.54
Utility Fund Debt				Bond Anticipation Notes - Principal	\$0.00			
0	\$3,777,000.00	\$3,777,000.00	\$0.00	Bond Anticipation Notes - Interest	\$0.00			
0			\$0.00	Bonds - Principal	\$406,000.00	\$410,000.00	\$425,000.00	\$2,350,000.00
0			\$0.00	Bonds - Interest	\$86,114.74	\$77,556.26	\$66,556.26	\$193,312.56
0			\$0.00	Loans & Other Debt - Principal				
0			\$0.00	Loans & Other Debt - Interest				
0			\$0.00					
0			\$0.00					
Total (Current Year)	\$8,864,189.88	\$5,272,539.88	\$3,591,650.00	Total	\$798,049.43	\$794,993.76	\$799,156.26	\$6,193,275.10
Municipal Purposes				Total Principal	\$623,000.00	\$630,000.00	\$650,000.00	\$5,465,000.00
Debt Authorized			\$0.00	Total Interest	\$175,049.43	\$164,993.76	\$149,156.26	\$728,275.10
Notes Outstanding			\$0.00	% of Total Current Year Budget	13.44%			
Bonds Outstanding	\$3,591,650.00		\$3,591,650.00					
Loans and Other Debt			\$0.00					
				Description	Debt Not Listed Above			
				Total Guarantees - Governmental	\$0.00			
				Total Guarantees - Other	\$0.00			
				Total Capital/Equipment Leases	\$0.00			
				Total Other	\$0.00			
Population (2010 census)	3,055			Bond Rating	Moody's	Standard & Poors	Fitch	
Per Capita Gross Debt	\$2,901.54			Rating	A2	AA		
Per Capita Net Debt	\$1,175.66			Year of Last Rating	2016	2019		
3 Yr. Average Property Valuation		\$265,362,291.00						
Net Debt as % of 3 Year Avg Property Valuation		1.35%		Mark "X" if Municipality has no bond rating				

USER FRIENDLY BUDGET SECTION - Notes

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