



# State of New Jersey Local Government Services

**Year:**  **Municipal User Friendly Budget**

**MUNICIPALITY:**

**Municode:**  **Filename:**

**Website:**

**Phone Number:**

**Mailing Address:**

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

**Mayor**

First Name	Middle Name	Last Name	Term Expires	Business Email
Eric		Simonsen	12/31/2020	esimonsen@townshipoflower.org

**Chief Administrative Officer**

James		Ridgway		jridgway@townshipoflower.org
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**Chief Financial Officer**

Lauren		Read		lread@townshipoflower.org
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**Municipal Clerk**

Julie		Picard		jpPicard@townshipoflower.org
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**Registered Municipal Accountant**

Leon		Costello		lcostello@ford-scott.com
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**Governing Body Members**

First Name	Middle Name	Last Name	Term Expires	Business Email
Frank		Sippel	12/31/2020	fsippel@townshipoflower.org
Thomas		Conrad	12/31/2022	tconrad@townshipoflower.org
David		Perry	12/31/2022	dperry@townshipoflower.org
Roland		Roy	12/31/2022	rroy@townshipoflower.org

**USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN**

**2018 Calendar Year Property Tax Levies - ALL entities levying property taxes**

	<u>Calendar Year Tax Rate</u>	<u>Calendar Year Tax Levy</u>	<u>% of Total Levy</u>	<u>Avg Residential Taxpayer Impact</u>
Municipal Purpose Tax	0.575	\$20,863,365.82	32.68%	\$1,329.51
Municipal Library			0.00%	\$0.00
Municipal Open Space			0.00%	\$0.00
Fire Districts (avg. rate/total levies)	0.063	\$2,312,231.00	3.62%	\$146.36
Other Special Districts (total levies)			0.00%	
Local School District	0.472	\$17,143,257.00	26.85%	\$1,091.35
Regional School District	0.360	\$13,081,211.00	20.49%	\$832.39
County Purposes	0.242	\$8,761,035.73	13.72%	\$559.55
County Library	0.036	\$1,290,997.95	2.02%	\$83.24
County Board of Health			0.00%	\$0.00
County Open Space	0.011	\$391,000.20	0.61%	\$25.43
Other County Levies (total)			0.00%	\$0.00
<b>Total (Calendar Year 2018 Budget)</b>	<b>1.759</b>	<b>\$63,843,098.70</b>	<b>100.00%</b>	<b>\$4,067.84</b>

Total Taxable Valuation as of	October 1, 2018	<u>\$3,641,658,746.00</u>
<small>(To be used to calculate the current year tax rate)</small>		
Current Year Average Residential Assessment		<u>\$231,219.10</u>

**Prior Year to Current Year Comparison**

**Comparison - Municipal Purposes Tax Rate**

Prior Year	Current Year	% Change (+/-)
0.575	0.583	1.46%

**Comparison - Municipal Purposes Tax Levy**

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$20,863,365.82	\$21,252,363.05	1.86%	\$388,997.23

**Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)**

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$1,329.51	\$1,348.93	1.46%	\$19.42

**Current Year 2019 Budget**

<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
Municipal Purpose Tax	ACTUAL	\$21,252,363.05
Municipal Library		
Municipal Open Space		
Fire Districts (total levies)	ESTIMATED	\$2,400,000.00
Other Special Districts (total levies)		
Local School District	ESTIMATED	\$17,200,000.00
Regional School District	ESTIMATED	\$14,600,000.00
County Purposes	ESTIMATED	\$10,500,000.00
County Library		
County Board of Health		
County Open Space		
Other County Levies (total)		
<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$65,952,363.05</b>

Revenue Anticipated, Excluding Tax Levy	7,407,250.31
Budget Appropriations, before Reserve for Uncollected Taxes	26,779,971.01
<b>Total Non-Municipal Tax Levy</b>	<b>\$44,700,000.00</b>
Amount to be Raised by Taxes - Before RUT	\$64,072,720.70
Reserve for Uncollected Taxes (RUT)	\$1,879,642.35
<b>Total Amount to be Raised by Taxes</b>	<b>\$65,952,363.05</b>

% of Tax Collections used to Calculate RUT	<u>97.15%</u>
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If % used exceeds the actual collection % then reference the statutory exception used

**Tax Collections - ACTUAL as of Prior Year**

Total Tax Revenue, Collections CY 2018	63,228,893.29
Total Tax Levy, CY 2018	64,077,346.23
% of Taxes Collected, CY 2018	<u>98.68%</u>
Delinquent Taxes - December 31, 2018	<u>\$791,154.23</u>

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	-16.72%	(\$502,000.00)	\$3,002,000.00	\$2,500,000.00	\$2,500,000.00							
08	Local Revenue	-16.39%	(\$191,277.63)	\$1,167,277.63	\$976,000.00	\$976,000.00							
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$1,563,228.00	\$1,563,228.00	\$1,563,228.00							
08	Uniform Construction Code Fees	-34.95%	(\$225,634.00)	\$645,634.00	\$420,000.00	\$420,000.00							
	<b>Special Revenue Items w/ Prior Written Consent</b>												
11	Shared Services Agreements	3.14%	\$4,187.68	\$133,346.24	\$137,533.92	\$137,533.92							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	25.35%	\$125,912.99	\$496,762.72	\$622,675.71	\$622,675.71							
08	Other Special Items	-25.68%	(\$137,457.31)	\$535,269.99	\$397,812.68	\$397,812.68							
15	Receipts from Delinquent Taxes	-0.03%	(\$204.56)	\$790,204.56	\$790,000.00	\$790,000.00							
	<b>Amount to be raised by taxation</b>												
07	Local Tax for Municipal Purposes	-3.75%	(\$827,681.86)	\$22,080,044.91	\$21,252,363.05	\$21,252,363.05							
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								
	<b>Total</b>	<b>-5.77%</b>	<b>(\$1,754,154.69)</b>	<b>\$30,413,768.05</b>	<b>\$28,659,613.36</b>	<b>\$28,659,613.36</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

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

FCOA	Budgeted Positions		% 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	
	Full-Time	Part-Time														
20	General Government		-2.34%	(\$46,905.00)	\$2,000,225.50	\$1,953,320.50	\$1,953,320.50									
21	Land-Use Administration		0.00%	\$0.00	\$15,900.00	\$15,900.00	\$15,900.00									
22	Uniform Construction Code		-7.80%	(\$36,500.00)	\$467,710.00	\$431,210.00	\$431,210.00									
23	Insurance		-2.37%	(\$116,879.10)	\$4,930,440.10	\$4,813,561.00	\$4,813,561.00									
25	Public Safety		2.88%	\$183,262.43	\$6,355,064.62	\$6,538,327.05	\$6,538,327.05									
26	Public Works		1.36%	\$42,500.00	\$3,124,745.00	\$3,167,245.00	\$3,167,245.00									
27	Health and Human Services		1.24%	\$2,306.00	\$185,274.00	\$187,580.00	\$187,580.00									
28	Parks and Recreation		6.84%	\$30,500.00	\$445,923.75	\$476,423.75	\$476,423.75									
29	Education (including Library)		#DIV/0!	\$0.00		\$0.00										
30	Unclassified		13.07%	\$128,762.99	\$985,319.72	\$1,114,082.71	\$1,114,082.71									
31	Utilities and Bulk Purchases		-5.41%	(\$61,000.00)	\$1,127,900.00	\$1,066,900.00	\$1,066,900.00									
32	Landfill / Solid Waste Disposal		-10.34%	(\$90,000.00)	\$870,000.00	\$780,000.00	\$780,000.00									
35	Contingency		0.00%	\$0.00	\$300.00	\$300.00	\$300.00									
36	Statutory Expenditures		6.23%	\$150,049.00	\$2,406,972.00	\$2,557,021.00	\$2,557,021.00									
37	Judgements		#DIV/0!	\$0.00		\$0.00										
42	Shared Services		#DIV/0!	\$0.00		\$0.00										
43	Court and Public Defender		-0.88%	(\$2,050.00)	\$232,750.00	\$230,700.00	\$230,700.00									
44	Capital		0.00%	\$0.00	\$250,000.00	\$250,000.00	\$250,000.00									
45	Debt		-12.24%	(\$355,000.00)	\$2,900,000.00	\$2,545,000.00	\$2,545,000.00									
46	Deferred Charges		43.95%	\$199,200.00	\$453,200.00	\$652,400.00	\$652,400.00									
48	Debt - Type I School District		#DIV/0!	\$0.00		\$0.00										
50	Reserve for Uncollected Taxes		1.57%	\$28,974.36	\$1,850,667.99	\$1,879,642.35	\$1,879,642.35									
55	Surplus General Budget		#DIV/0!	\$0.00		\$0.00										
	<b>Total</b>	0.00	0.00	0.20%	\$57,220.68	\$28,602,392.68	\$28,659,613.36	\$28,659,613.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



**ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA**

<b>Property Tax Assessments - Taxable Properties (October 1, 2018 Value)</b>				<b>Property Tax Assessments - Exempt Properties (October 1, 2018 Value)</b>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	704	\$63,519,900.00	1.74%	15A Public Schools	7	\$54,056,200.00	22.49%
2 Residential	14,232	\$3,290,710,300.00	90.36%	15B Other Schools	2	\$1,096,600.00	0.46%
3A/3B Farm	75	\$7,157,300.00	0.20%	15C Public Property	377	\$118,767,900.00	49.41%
4A Commercial	329	\$264,731,700.00	7.27%	15D Church and Charities	124	\$43,512,900.00	18.10%
4B Industrial			0.00%	15E Cemeteries & Graveyards	5	\$987,000.00	0.41%
4C Apartments	5	\$11,432,200.00	0.31%	15F Other Exempt	101	\$21,937,200.00	9.13%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property	1	\$4,107,346.00	0.11%				
<b>Total</b>	<b>15,346</b>	<b>\$3,641,658,746.00</b>	<b>100.00%</b>	<b>Total</b>	<b>616</b>	<b>\$240,357,800.00</b>	<b>100.00%</b>

  

Average Ratio (%), Assessed to True Value	89.97%
Equalized Valuation, Taxable Properties	\$4,047,636,707.79

  

Total # of property tax appeals filed in 2018	County Tax Board	25.00
	State Tax Court	10.00
Number of 2018 County Tax Board decisions appealed to Tax Court		3.00
Number of pending property tax appeals in State Tax Court		7.00

  

Amount paid out by municipality for tax appeals in 2018	\$16,325.27
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Percentage of Exempt vs. Non-Exempt Properties	6.60%
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<b>Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements</b>				
	# of Parcels	PILOT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2018 Total Tax Rate
G Commercial/Industrial Exemption	3	\$97,367.68	\$12,250,000.00	\$215,722.50
I Dwelling Exemption				
J Dwelling Abatement				
K New Dwelling/Conversion Exemption				
L New Dwelling/Conversion Abatement				
N Multiple Dwelling Exemption				
O Multiple Dwelling Abatement				
<b>Total 5 Yr Exemptions/Abatements</b>	<b>3</b>	<b>97,367.68</b>	<b>12,250,000.00</b>	<b>215,722.50</b>



**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		5.00	100,507.50	\$90,500.00		\$3,084.25		\$6,923.25
Supervisory Staff (Department Heads & Managers)	16.00	0.00	1,688,448.73	\$1,285,377.45	\$23,838.10	\$142,150.99	\$136,927.21	\$100,154.98
Police Officers (Including Superior Officers)	50.00	10.00	6,789,116.49	\$4,467,205.23	\$240,357.12	\$1,201,131.60	\$520,294.02	\$360,128.52
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above	67.00	14.00	5,625,747.29	\$3,460,710.78	\$172,723.73	\$510,388.62	\$1,203,966.42	\$277,957.74
All Other Non-Union Employees not listed above	4.00	33.00	737,456.60	\$599,990.46	\$4,057.37	\$35,587.03	\$51,612.08	\$46,209.66
<b>Totals</b>	<b>137.00</b>	<b>62.00</b>	<b>14,941,276.61</b>	<b>\$9,903,783.92</b>	<b>\$440,976.32</b>	<b>\$1,892,342.49</b>	<b>\$1,912,799.73</b>	<b>\$791,374.15</b>

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

**YES**

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**

	<b>Current Year # of Covered Members (Medical &amp; Rx)</b>	<b>Current Year Annual Cost Estimate per Employee</b>	<b>Total Current Year Cost</b>	<b>Prior Year # of Covered Members (Medical &amp; Rx)</b>	<b>Prior Year Annual Cost per Employee (Average)</b>	<b>Total Prior Year Cost</b>
<b>Active Employees - Health Benefits - Annual Cost</b>						
Single Coverage	32.00	\$11,601.96	\$371,262.72	30.00	\$11,407.44	\$342,223.20
Parent & Child	14.00	\$20,767.56	\$290,745.84	13.00	\$20,419.32	\$265,451.16
Employee & Spouse (or Partner)	20.00	\$23,203.92	\$464,078.40	20.00	\$22,814.88	\$456,297.60
Family	44.00	\$32,369.52	\$1,424,258.88	44.00	\$31,826.64	\$1,400,372.16
Employee Cost Sharing Contribution (enter as negative - )						
<b>Subtotal</b>	<b>110.00</b>		<b>\$2,550,345.84</b>	<b>107.00</b>		<b>\$2,464,344.12</b>
<b>Elected Officials - Health Benefits - Annual Cost</b>						
Single Coverage			\$0.00			\$0.00
Parent & Child			\$0.00			\$0.00
Employee & Spouse (or Partner)			\$0.00			\$0.00
Family			\$0.00			\$0.00
Employee Cost Sharing Contribution (enter as negative - )						
<b>Subtotal</b>	<b>0.00</b>		<b>\$0.00</b>	<b>0.00</b>		<b>\$0.00</b>
<b>Retirees - Health Benefits - Annual Cost</b>						
Single Coverage	14	\$9,785.28	\$136,993.92	15	\$15,584.28	\$233,764.20
Parent & Child	5	\$13,699.68	\$68,498.40	4	\$21,817.92	\$87,271.68
Employee & Spouse (or Partner)	23	\$21,332.40	\$490,645.20	20	\$33,973.68	\$679,473.60
Family	10	\$24,267.96	\$242,679.60	11	\$38,648.88	\$425,137.68
Employee Cost Sharing Contribution (enter as negative - )						
<b>Subtotal</b>	<b>52.00</b>		<b>\$938,817.12</b>	<b>50.00</b>		<b>\$1,425,647.16</b>
<b>GRAND TOTAL</b>	<b>162.00</b>		<b>\$3,489,162.96</b>	<b>157.00</b>		<b>\$3,889,991.28</b>

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)?**

<b>YES</b>
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**Is prescription drug coverage provided by the SHBP (Yes or No)?**

<b>YES</b>
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**USER FRIENDLY BUDGET SECTION  
ACCUMULATED ABSENCE LIABILITY**

Legal basis for benefit  
(check applicable items)

Organization/Individuals Eligible for Benefit	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
TEAMSTERS	1709.00	\$380,716.21	X		
SUPERIOR OFFICERS	587.00	\$310,389.16	X		
PBA	2507.00	\$824,075.96	X		
SUPERVISORS	1044.00	\$322,077.54	X		
AFSCME	157.00	\$174,045.82	X		
RECREATION AIDES	123.00	\$8,115.22	X		
NON-UNION	442.00	\$138,463.53		X	X
<b>Totals</b>	6569.00	\$2,157,883.44			
		<b>Total Funds Reserved as of end of 2018</b>	\$939,066.30		
		<b>Total Funds Appropriated in 2019</b>	\$380,000.00		

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

			Current Year	2020	2021	All Additional Future
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt	\$4,961,000.00	\$4,961,000.00	\$0.00			
Regional School Debt	\$4,839,323.95	\$4,839,323.95	\$0.00			
Utility Fund Debt						
0	\$15,457,247.00	\$15,457,247.00	\$0.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
Municipal Purposes						
Debt Authorized	\$7,035,000.00	\$7,035,000.00				
Notes Outstanding			\$0.00			
Bonds Outstanding	\$20,150,000.00	\$20,150,000.00				
Loans and Other Debt	\$956,227.08	\$956,227.08				
<b>Total (Current Year)</b>	<b>\$53,398,798.03</b>	<b>\$25,257,570.95</b>	<b>\$28,141,227.08</b>			
Population (2010 census)	<u>22,866</u>					
Per Capita Gross Debt	<u>\$2,335.29</u>					
Per Capita Net Debt	<u>\$1,230.70</u>					
3 Yr. Average Property Valuation		<u>\$3,806,783,462.00</u>				
Net Debt as % of 3 Year Avg Property Valuation		<u>0.74%</u>				
Utility Fund - Principal						
Utility Fund - Interest						
Bond Anticipation Notes - Principal						
Bond Anticipation Notes - Interest						
Bonds - Principal			\$1,700,000.00	\$1,850,000.00	\$1,910,000.00	\$14,690,000.00
Bonds - Interest			\$634,872.50	\$602,050.00	\$551,550.00	\$1,922,300.00
Loans & Other Debt - Principal			\$105,768.04	\$107,893.98	\$110,062.65	\$632,502.44
Loans & Other Debt - Interest			\$18,598.34	\$16,472.38	\$14,303.72	\$39,076.05
<b>Total</b>			<b>\$2,459,238.88</b>	<b>\$2,576,416.36</b>	<b>\$2,585,916.37</b>	<b>\$17,283,878.49</b>
Total Principal			\$1,805,768.04	\$1,957,893.98	\$2,020,062.65	\$15,322,502.44
Total Interest			\$653,470.84	\$618,522.38	\$565,853.72	\$1,961,376.05
% of Total Current Year Budget			8.58%			
Description	Debt Not Listed Above					
Total Guarantees - Governmental						
Total Guarantees - Other						
Total Capital/Equipment Leases						
Total Other						
<b>Bond Rating</b>	<u>Moody's</u>	<u>Standard &amp; Poors</u>	<u>Fitch</u>			
Rating	Aa3	AA-/Stable				
Year of Last Rating	2018	2016				
<b>Mark "X" if Municipality has no bond rating</b>						

**USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED**

Providing or Receiving Services?	Providing Services To/Receiving Services From	Type of Shared Service Provided	Notes (Enter more specifics if needed)	Begin Date	End Date	Amount to be Received/Paid
Providing	Lower Cape May Regional	School Resource Officer		6/30/2017	12/31/2019	\$84,357.14
Providing	Cape May County	Fleet Maintenance		1/1/2018	12/31/2022	\$48,989.10
Providing	Lower Township MUA	Reverse 911	Annual cost of \$5,000 is shared			\$2,500.00
Providing	Lower Township MUA	Various Services		8/20/2018	12/31/2027	Per project basis
Receiving	Lower Twp Fire District #3	Fire Protection	Diamond Beach Area	1/1/2017	12/31/2019	\$18,750.00
Receiving	Cape May County	Dispatch		9/15/2016	12/31/2021	\$600,000.00



**USER FRIENDLY BUDGET SECTION - Notes**

(Press ALT-Enter to go to a new line in each cell)

Sheet UFB-1 contains a calculation error. The worksheet doesn't include the formula for "Avg Residential Taxpayer Impact" so an extra sheet was added with those calculations.
