



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: **Filename:** 0505_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
Frank		Sippel	12/31/2020	fsippel@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		jpocard@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
David		Perry	12/31/2020	dperry@townshipoflower.org
Thomas		Conrad	12/31/2022	tconrad@townshipoflower.org
Coombs		Kevin	12/31/2022	kcoombs@townshipoflower.org
Roland		Roy	12/31/2022	rroy@townshipoflower.org

Adoption

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>Calendar Year</u>	<u>% of</u>	<u>Avg Residential</u>	<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
	<u>Tax Rate</u>	<u>Tax Levy</u>	<u>Total Levy</u>	<u>Taxpayer Impact</u>			
Municipal Purpose Tax	0.584	\$21,252,363.05	32.43%	\$1,354.82	Municipal Purpose Tax	ACTUAL	\$21,335,186.19
Municipal Library			0.00%	\$0.00	Municipal Library		
Municipal Open Space			0.00%	\$0.00	Municipal Open Space		
Fire Districts (avg. rate/total levies)	0.063	\$2,320,162.61	3.54%	\$146.93	Fire Districts (total levies)	ESTIMATED	\$2,400,000.00
Other Special Districts (total levies)			0.00%		Other Special Districts (total levies)		
Local School District	0.483	\$17,583,360.00	26.83%	\$1,120.51	Local School District	ESTIMATED	\$17,900,000.00
Regional School District	0.368	\$13,381,884.00	20.42%	\$853.73	Regional School District	ESTIMATED	\$13,500,000.00
County Purposes	0.254	\$9,243,657.31	14.11%	\$589.26	County Purposes	ESTIMATED	\$11,200,000.00
County Library	0.037	\$1,340,288.08	2.05%	\$85.84	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.012	\$406,010.83	0.62%	\$27.84	County Open Space		
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2019 Budget)	1.801	\$65,527,725.88	100.00%	\$4,178.92	Total ESTIMATED amount to be raised by taxes		\$66,335,186.19
Total Taxable Valuation as of October 1, 2019 \$3,655,744,396.00 (To be used to calculate the current year tax rate) Current Year Average Residential Assessment \$231,990.55					Revenue Anticipated, Excluding Tax Levy 9,160,013.50 Budget Appropriations, before Reserve for Uncollected Taxes 28,604,646.88 Total Non-Municipal Tax Levy \$45,000,000.00 Amount to be Raised by Taxes - Before RUT \$64,444,633.38 Reserve for Uncollected Taxes (RUT) \$1,890,552.81 Total Amount to be Raised by Taxes \$66,335,186.19		
<u>Prior Year to Current Year Comparison</u>							
<u>Comparison - Municipal Purposes Tax Rate</u>							
	Prior Year	Current Year	% Change (+/-)				
	0.584	0.584	0.00%				
<u>Comparison - Municipal Purposes Tax Levy</u>							
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)			
	\$21,252,363.05	\$21,335,186.19	0.39%	\$82,823.14			
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>							
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)			
	\$1,354.82	\$1,354.82	0.00%	\$0.00			
Sheet UFB-1					% of Tax Collections used to Calculate RUT 97.15% If % used exceeds the actual collection % then reference the statutory exception used <u>Tax Collections - ACTUAL as of Prior Year</u> Total Tax Revenue, Collections CY 2019 65,139,456.30 Total Tax Levy, CY 2019 65,809,456.88 % of Taxes Collected, CY 2019 98.98% Delinquent Taxes - December 31, 2019 \$609,248.13		

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

	% 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
Surplus	67.45%	\$1,686,359.00	\$2,500,000.00	\$4,186,359.00	\$4,186,359.00	
Local Revenue	-42.72%	(\$713,050.89)	\$1,669,050.89	\$956,000.00	\$956,000.00	
State Aid (without offsetting appropriation)	3.03%	\$47,441.00	\$1,563,228.00	\$1,610,669.00	\$1,610,669.00	
Uniform Construction Code Fees	-38.24%	(\$260,097.00)	\$680,097.00	\$420,000.00	\$420,000.00	
<i>Special Revenue Items w/ Prior Written Consent</i>						
Shared Services Agreements	2.56%	\$5,635.66	\$220,433.92	\$226,069.58	\$226,069.58	
Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00		
Public and Private Revenue	-86.81%	(\$1,508,547.44)	\$1,737,740.36	\$229,192.92	\$229,192.92	
Other Special Items	79.86%	\$391,495.08	\$490,227.92	\$881,723.00	\$881,723.00	
Receipts from Delinquent Taxes	-20.71%	(\$169,724.28)	\$819,724.28	\$650,000.00	\$650,000.00	
<i>Amount to be raised by taxation</i>						
Local Tax for Municipal Purposes	-6.06%	(\$1,376,843.93)	\$22,712,030.12	\$21,335,186.19	\$21,335,186.19	
Minimum Library Tax	#DIV/0!	\$0.00		\$0.00		
Open Space Levy Tax	#DIV/0!	\$0.00		\$0.00		
Addition to Local District School Tax	#DIV/0!	\$0.00		\$0.00		
Deficit General Budget	#DIV/0!	\$0.00		\$0.00		
Total	-5.86%	(\$1,897,332.80)	\$32,392,532.49	\$30,495,199.69	\$30,495,199.69	\$0.00

Sheet UFB-2

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	
20	General Government	22.00	6.00	7.29%	\$145,125.00	\$1,991,820.50	\$2,136,945.50	\$2,136,945.50
21	Land-Use Administration			0.00%	\$0.00	\$15,900.00	\$15,900.00	\$15,900.00
22	Uniform Construction Code	6.00	3.00	1.81%	\$7,800.00	\$431,210.00	\$439,010.00	\$439,010.00
23	Insurance			-0.88%	(\$41,588.00)	\$4,700,061.00	\$4,658,473.00	\$4,658,473.00
25	Public Safety	59.00	15.00	2.01%	\$131,309.66	\$6,543,327.05	\$6,674,636.71	\$6,674,636.71
26	Public Works	46.00	19.00	2.34%	\$74,405.00	\$3,182,245.00	\$3,256,650.00	\$3,256,650.00
27	Health and Human Services			1.29%	\$2,420.00	\$187,580.00	\$190,000.00	\$190,000.00
28	Parks and Recreation	3.00	18.00	-0.23%	(\$1,242.00)	\$531,423.75	\$530,181.75	\$530,181.75
29	Education (including Library)			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00
30	Unclassified			-67.48%	(\$1,504,197.44)	\$2,229,147.36	\$724,949.92	\$724,949.92
31	Utilities and Bulk Purchases			0.00%	\$0.00	\$1,066,900.00	\$1,066,900.00	\$1,066,900.00
32	Landfill / Solid Waste Disposal			3.85%	\$30,000.00	\$780,000.00	\$810,000.00	\$810,000.00
35	Contingency			0.00%	\$0.00	\$300.00	\$300.00	\$300.00
36	Statutory Expenditures			1.99%	\$50,979.00	\$2,557,021.00	\$2,608,000.00	\$2,608,000.00
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00
42	Shared Services			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00
43	Court and Public Defender	3.00	2.00	1.73%	\$4,000.00	\$230,700.00	\$234,700.00	\$234,700.00
44	Capital			0.00%	\$0.00	\$250,000.00	\$250,000.00	\$250,000.00
45	Debt			26.64%	\$678,000.00	\$2,545,000.00	\$3,223,000.00	\$3,223,000.00
46	Deferred Charges			173.61%	\$1,132,600.00	\$652,400.00	\$1,785,000.00	\$1,785,000.00
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00
50	Reserve for Uncollected Taxes			0.58%	\$10,910.46	\$1,879,642.35	\$1,890,552.81	\$1,890,552.81
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00
	Total	139.00	63.00	2.42%	\$720,521.68	\$29,774,678.01	\$30,495,199.69	\$30,495,199.69

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**USER FRIENDLY BUDGET SECTION
STRUCTURAL BUDGET IMBALANCES**

X	<i>Revenues at Risk</i>	<i>Non-recurring appropriation reductions</i>	<i>Future Year Appropriation Increases</i>	<i>Structural Imbalance Offsets</i>	Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.	Amount	Comment/Explanation
					MUA Contributions	\$160,000.00	This contribution is subject to approval (or rejection) by MUA board

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2019 Value)			
	# of Parcels	Assessed Value	% of Total
1 Vacant Land	721	\$65,057,300.00	1.78%
2 Residential	14,242	\$3,304,009,400.00	90.38%
3A/3B Farm	74	\$7,186,800.00	0.20%
4A Commercial	330	\$263,951,350.00	7.22%
4B Industrial	0		0.00%
4C Apartments	5	\$11,432,200.00	0.31%
5A/5B Railroad			0.00%
6A/6B Business Personal Property	1	\$4,107,346.00	0.11%
Total	15,373	\$3,655,744,396.00	100.00%
Average Ratio (%), Assessed to True Value		86.97%	
Equalized Valuation, Taxable Properties		\$4,203,454,519.95	
Total # of property tax appeals filed in 2019		County Tax Board	21.00
		State Tax Court	3.00
Number of 2019 County Tax Board decisions appealed to Tax Court			1.00
Number of pending property tax appeals in State Tax Court			3.00
Amount paid out by municipality for tax appeals in 2019			\$2,316.91

Property Tax Assessments - Exempt Properties (October 1, 2019 Value)			
	# of Parcels	Assessed Value	% of Total
15A Public Schools	7	\$54,056,200.00	22.34%
15B Other Schools	2	\$1,096,600.00	0.45%
15C Public Property	374	\$118,396,100.00	48.94%
15D Church and Charities	122	\$42,867,300.00	17.72%
15E Cemeteries & Graveyards	5	\$987,000.00	0.41%
15F Other Exempt	109	\$24,541,050.00	10.14%
Total	619	\$241,944,250.00	100.00%
Percentage of Exempt vs. Non-Exempt Properties			6.62%

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	3	\$113,782.74	\$12,250,000.00	\$220,990.00
I Dwelling Exemption				
J Dwelling Abatement				
K New Dwelling/Conversion Exemption				
L New Dwelling/Conversion Abatement				
N Multiple Dwelling Exemption				
O Multiple Dwelling Abatement				
Total 5 Yr Exemptions/Abatements	3	113,782.74	12,250,000.00	220,990.00

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USER FRIENDLY BUDGET SECTION
Long Term Tax Exemptions

<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>					<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>					<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>					<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>				
Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2019 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2019 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2019 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2019 Total Tax Rate
CAPE MAY HOUSING ASSOC	Aff. Housing	\$39,672.84	\$5,200,000.00	\$93,808.00															
HAVEN HOUSE	Aff. Housing	\$41,854.50	\$4,200,000.00	\$75,768.00															
YORKSHIRE PLACE	Aff. Housing	\$32,255.40	\$2,850,000.00	\$51,414.00															
Total Long Term Exemptions - Column Total		113,782.74	12,250,000.00	220,990.00	Total Long Term Exemptions - Column Total		\$0.00	\$0.00	\$0.00	Total Long Term Exemptions - Column Total		\$0.00	\$0.00	\$0.00	Total Long Term Exemptions - Column Total		\$0.00	\$0.00	\$0.00
Mark "X" if Grand Total	X														Total Long Term Exemptions - GRAND TOTAL	\$113,782.74	\$12,250,000.00	\$220,990.00	

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Sheet UFB-6C

**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	100,434.00	\$90,500.00		\$3,010.75		\$6,923.25
Supervisory Staff (Department Heads & Managers)	16.00		1,744,740.17	\$1,330,985.99	\$24,730.50	\$132,758.22	\$152,553.15	\$103,712.31
Police Officers (Including Superior Officers)	50.00	10.00	6,763,755.43	\$4,440,143.85	\$241,804.43	\$1,244,173.59	\$479,464.52	\$358,169.04
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above	69.00	14.00	5,902,103.57	\$3,675,285.63	\$178,327.25	\$545,157.78	\$1,208,531.53	\$294,801.38
All Other Non-Union Employees not listed above	4.00	34.00	832,246.89	\$655,492.22	\$5,049.45	\$38,577.83	\$82,595.95	\$50,531.44
Totals	139.00	63.00	15,343,280.06	\$10,192,407.69	\$449,911.63	\$1,963,678.17	\$1,923,145.15	\$814,137.42

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

	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	32.00	\$11,076.72	\$354,455.04	32.00	\$11,601.96	\$371,262.72
Parent & Child	14.00	\$19,827.24	\$277,581.36	14.00	\$20,767.56	\$290,745.84
Employee & Spouse (or Partner)	20.00	\$22,153.44	\$443,068.80	20.00	\$23,203.92	\$464,078.40
Family	44.00	\$30,903.96	\$1,359,774.24	44.00	\$32,369.52	\$1,424,258.88
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	110.00		\$2,434,879.44	110.00		\$2,550,345.84
<u>Elected Officials - Health Benefits - Annual Cost</u>						
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 -)						
Subtotal	0.00		\$0.00	0.00		\$0.00
<u>Retirees - Health Benefits - Annual Cost</u>						
Single Coverage	14	\$9,785.52	\$136,997.28	14	\$9,785.28	\$136,993.92
Parent & Child	5	\$13,699.92	\$68,499.60	5	\$13,699.68	\$68,498.40
Employee & Spouse (or Partner)	23	\$21,332.76	\$490,653.48	23	\$21,332.40	\$490,645.20
Family	10	\$24,268.44	\$242,684.40	10	\$24,267.96	\$242,679.60
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	52.00		\$938,834.76	52.00		\$938,817.12
GRAND TOTAL	162.00		\$3,373,714.20	162.00		\$3,489,162.96

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

			Current Year	2021	2022	All Additional Future
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt	\$4,801,000.00	\$4,801,000.00	\$0.00			
Regional School Debt	\$4,379,011.26	\$4,379,011.26	\$0.00			
Utility Fund Debt						
0	\$17,935,523.00	\$17,935,523.00	\$0.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
Municipal Purposes						
Debt Authorized	\$2,638,800.00	\$2,638,800.00				
Notes Outstanding			\$0.00			
Bonds Outstanding	\$25,900,000.00	\$25,900,000.00				
Loans and Other Debt	\$850,459.04	\$850,459.04				
Total (Current Year)	\$56,504,793.30	\$27,115,534.26	\$29,389,259.04			
Population (2010 census)	22,866					
Per Capita Gross Debt	\$2,471.13					
Per Capita Net Debt	\$1,285.28					
3 Yr. Average Property Valuation	\$4,034,060,904.00					
Net Debt as % of 3 Year Avg Property Valuation	0.73%					
Utility Fund - Principal						
Utility Fund - Interest						
Bond Anticipation Notes - Principal						
Bond Anticipation Notes - Interest						
Bonds - Principal	\$2,230,000.00	\$2,340,000.00	\$2,460,000.00	\$18,870,000.00		
Bonds - Interest	\$842,300.00	\$776,600.00	\$702,100.00	\$2,309,550.00		
Loans & Other Debt - Principal	\$107,893.98	\$110,062.65	\$112,274.91	\$520,227.53		
Loans & Other Debt - Interest	\$16,472.38	\$14,303.72	\$12,091.45	\$26,984.60		
Total	\$3,196,666.36	\$3,240,966.37	\$3,286,466.36	\$21,726,762.13		
Total Principal	\$2,337,893.98	\$2,450,062.65	\$2,572,274.91	\$19,390,227.53		
Total Interest	\$858,772.38	\$790,903.72	\$714,191.45	\$2,336,534.60		
% of Total Current Year Budget	10.48%					
Description	Debt Not Listed Above					
Total Guarantees - Governmental						
Total Guarantees - Other						
Total Capital/Equipment Leases						
Total Other						
Bond Rating	Moody's	Standard & Poors	Fitch			
Rating	Aa3	AA-/Stable				
Year of Last Rating	2019	2016				
Mark "X" if Municipality has no bond rating						

Sheet UFB-10

USER FRIENDLY BUDGET SECTION - Notes

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