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State of New Jersey Local Government Services

Year:	2025	Municipal User	Friendly E	Budget	
MUNICIPALITY:	0505 Lower Township - 0	County of Cape May		•	Adopted V
Municode:		1	Filename	: 0505 fba 202	5.xlsm
(2) (2) (2) (2) (3) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4		townshipoflower.org			
	Phone Number:		(609) 886-2005		
	Mailing Address:		2600 Bayshore Ro	pad	
		Municipality:	Lower Township	State: NJ	Zip: 08251
	Mayor	and the control of			
First Name	Middle Name	Last Name	Term Expires	Business Email	
Frank		Sippel	12/31/2028	fsippel@townshipoflow	er.org
	Chief Administr	ative Officer			
Michael		Laffey		mlaffey@townshipoflov	wer.org
	Chief Financial	Officer	Cert. Number		
Lauren		Read		lread@townshipoflowe	er.org
9	Municipal Clerk		*		
Julie		Picard	些有的思想	jpicard@townshipoflow	er.org
	Registered Mun	icipal Accountant			
Leon		Costello		lcostello@ford-scott.cor	n
	Governing Body	y Members			
First Name	Middle Name	Last Name	Term Expires	Business Email	
Kevin		Coombs	12/31/2028	kcoombs@townshipoflo	wer.org
Roland		Roy	12/31/2026	rroy@townshipoflower.	org
Thomas		Conrad	12/31/2026	tconrad@townshipoflov	ver.org
Joseph		Wareham	12/31/2024	jwareham@townshipofl	ower.org
A					

Government Type:	Council-Manager (1923)	_
Election Type:	Non-Partisan (November)	▼.

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2024 C. L. V D.	- T				G	
2024 Calendar Year Proper	Calendar Year	Calendar Year	<u>ty taxes</u> % of	Assa Dagidandial	<u>Current Year 2025 Budget</u> Taxes Actual/Es	stimated Tax Levy
				Avg Residential	Taxes Actual/Es	stillated Tax Levy
M. C. L. I. D	Tax Rate	Tax Levy	Total Levy	Taxpayer Impact	A CITILAT	£22.974.091.40
Municipal Purpose Tax	0.618	\$23,092,558.98	30.47%	\$1,461.71	Municipal Purpose Tax ACTUAL	\$23,874,081.49
Municipal Library			0.00%	\$0.00	Municipal Library	
Municipal Open Space			0.00%	\$0.00	Municipal Open Space	
Municipal Arts and Culture	0.068	P2 546 122 06	0.00% 3.36%	\$0.00	Municipal Arts and Culture Fire Districts (total levies) ESTIMATE	ED \$2,650,000.00
Fire Districts (avg. rate/total levies)	0.068	\$2,546,122.96	0.00%	\$160.84		,D \$2,030,000.00
Other Special Districts (total levies)	0.545	020 260 241 00		\$0.00	Other Special Districts (total levies) Local School District ESTIMATE	ED \$21,000,000.00
Local School District	0.545	\$20,360,241.00	26.87%	\$1,289.05		
Regional School District	0.407	\$15,200,210.00	20.06%	\$962.65	8	
County Purposes	0.326	\$12,162,676.10	16.05%	\$771.07		
County Library	0.048	\$1,775,525.00	2.34%	\$113.53		,D \$1,838,228.70
County Board of Health	0.015	0646 700 10	0.00%	\$0.00	County Board of Health	CO 570 20
County Open Space	0.017	\$646,738.10	0.85%	\$40.21	County Open Space ESTIMATE	ED \$669,579.30
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)	
Total (Calendar Year 2024 Budget)	2.029	\$75,784,072.14	100.00%	\$4,799.06	Total ESTIMATED amount to be raised by taxes	\$77,974,081.49
Total (Calcildal Teal 2024 Budget)	2.029	\$73,764,072.14	100.007	94,799.00	Total ESTIMATED amount to be faised by taxes	Ψ11,511,001.15
Total Taxable Valuation as of	October 1, 2024	\$3,768,424,000.00			Revenue Anticipated, Excluding Tax Levy	11,141,744.37
(To be used to calculate the current year tax rate	e)				Budget Appropriations, before Reserve for Uncollected Taxes	s 33,261,409.03
Current Year Average Residential Ass	sessment	\$236,523.45			Total Non-Municipal Tax Levy	\$54,100,000.00
2	=				Amount to be Raised by Taxes - Before RUT	\$76,219,664.66
	Prior V	Year to Current Year C	Comparison		Reserve for Uncollected Taxes (RUT)	\$1,754,416.83
	11101 1	car to current rear c	omparison		Total Amount to be Raised by Taxes	\$77,974,081.49
					Total Amount to be Raised by Taxes	Ψ/1,57:1,001.15
		n - Municipal Purposes		-		07.750
	Prior Year	Current Year	% Change (+/-)		% of Tax Collections used to Calculate RUT	97.75%
	0.618	0.638	3.25%			
					If % used exceeds the actual collection % then	
	Comparisor	ı - Municipal Purposes	Tax Levy		reference the statutory exception used	
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		
	\$23,092,558.98	\$23,874,081.49	3.38%		Tax Collections - ACTUAL as of Prior Year	
	4-0,00-0,00	, , , , , , , , , , , , , , , , , , ,	0.007	4,51,522.52	Total Tax Revenue, Collections CY 2024	75,515,696.19
	Comparison - Impact	on Avg. Residential T	ax Payment (Mur	icipal Purposes Onl	Total Tax Levy, CY 2024	76,295,275.32
•			% Change (+/-)	\$ Change (+/-)	% of Taxes Collected, CY 2024	98.98%
	\$1,461.71		3.25%	1	7. 52. 2.11.00 00.100.100, 0.2. 2021	
	\$1,461./1	\$1,509.26	3.25%	\$47.54	Delin succest Torres December 21, 2024	\$677,589.47
					Delinquent Taxes - December 31, 2024	\$077,389.47
				Sheet UFB-1		

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	Arts and Culture Trust Fund	Utility	Utility	Utility	Utility	Utility
08	Surplus	-6.84%	(\$330,367.00)	\$4,830,367.00	\$4,500,000.00	\$4,500,000.00							
08	Local Revenue	-21.09%	(\$610,461.11)	\$2,894,252.11	\$2,283,791.00	\$2,283,791.00				4			
09	State Aid (without offsetting appropriation)	-7.62%	(\$133,697.36)	\$1,754,995.36	\$1,621,298.00	\$1,621,298.00							
08	Uniform Construction Code Fees	-36.70%	(\$243,517.00)	\$663,517.00	\$420,000.00	\$420,000.00							
	Special Revenue Items w/ Prior Written Consent									A STATE OF THE STA	STATE OF STATE	是 然 经 的 新	A STATE OF THE STA
11	Shared Services Agreements	#DIV/0!	\$0.00		\$0.00								
08	Additional Revenue Offset by Appropriations	8.35%	\$29,826.35	\$357,308.25	\$387,134.60	\$387,134.60							
10	Public and Private Revenue	-95.04%	(\$1,617,715.16)	\$1,702,086.55	\$84,371.39	\$84,371.39							
08	Other Special Items	5.12%	\$60,600.76	\$1,184,548.62	\$1,245,149.38	\$1,245,149.38						*	
15	Receipts from Delinquent Taxes	-3.76%	(\$23,454.33)	\$623,454.33	\$600,000.00	\$600,000.00							
	Amount to be raised by taxation												5万万元之后,1950年,1950年,1950年
07	Local Tax for Municipal Purposes	-2.26%	(\$550,843.11)	\$24,424,924.60	\$23,874,081.49	\$23,874,081.49							
07	Minimum Library Tax	#DIV/0!	\$0.00		\$0.00	,					1		
54	Open Space Levy Tax	#DIV/0!	\$0.00		\$0.00								
56	Arts and Cultural Levy Tax	#DIV/0!	\$0.00	5.0	\$0.00								
07	Addition to Local District School Tax	#DIV/0!	\$0.00	-5.	. \$0.00		8					*	Λ
08	Deficit General Budget	#DIV/0!	\$0.00		\$0.00		•						
	Total	-8.90%	(\$3,419,627.96)	\$38,435,453.82	\$35,015,825.86	\$35,015,825.86	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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

FCOA			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	Arts and Culture Trust Fund	Utility	Utility	Utility	Utility	Utility
20	General Government	24.00	6.00	3.40%	\$90,863.74	\$2,675,726.26	\$2,766,590.00	\$2,766,590.00				3		1		
21	Land-Use Administration			31.45%	\$5,000.00	\$15,900.00	\$20,900.00	\$20,900.00					- 0 - 10			
22	Uniform Construction Code	6.00	7.00	19.83%	\$92,300.00	\$465,550.00	\$557,850.00	\$557,850.00								
23	Insurance			3.96%	\$243,014.00	\$6,143,438.00	\$6,386,452.00	\$6,386,452.00								
25	Public Safety	59.00	15.00	5.23%	\$373,700.54	\$7,152,123.10	\$7,525,823.64	\$7,525,823.64						1		
26	Public Works	45.00	19.00	5.21%	\$187,300.00	\$3,598,050.00	\$3,785,350.00	\$3,785,350.00								
27	Health and Human Services			-5.34%		\$252,000.00	\$238,550.00	\$238,550.00								
28	Parks and Recreation	3.00	19.00	2.14%	\$12,904.00	\$602,830.00	\$615,734.00	\$615,734.00			1					
29	Education (including Library)			#DIV/0!	\$0.00		\$0.00			1			A-7			
30	Unclassified			-78.66%	(\$1,609,216.16)	\$2,045,851.55	\$436,635.39	\$436,635.39						1		
31	Utilities and Bulk Purchases			1.59%	\$21,800.00	\$1,367,700.00	\$1,389,500.00	\$1,389,500.00								
32	Landfill / Solid Waste Disposal			0.00%	\$0.00	\$825,000.00	\$825,000.00	\$825,000.00								
35	Contingency			0.00%	\$0.00	\$300.00	\$300.00	\$300.00								
36	Statutory Expenditures			3.53%	\$112,325.00	\$3,178,449.00	\$3,290,774.00	\$3,290,774.00								
37	Judgements			-100.00%	(\$350,000.00)	\$350,000.00	\$0.00									
42	Shared Services			#DIV/0!	\$0.00		\$0.00									
43	Court and Public Defender	2.00	3.00	10.15%	\$33,550.00	\$330,700.00	\$364,250.00	\$364,250.00								
44	Capital			-9.09%	(\$25,000.00)	\$275,000.00	\$250,000.00	\$250,000.00								
45	Debt			3.57%	\$163,700.00	\$4,585,000.00	\$4,748,700.00	\$4,748,700.00								
46	Deferred Charges			20.41%	\$10,000.00	\$49,000.00	\$59,000.00	\$59,000.00			,	v 8				
48	Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00									
50	Reserve for Uncollected Taxes		t.	3.46%	\$58,646.75	\$1,695,770.08	\$1,754,416.83	\$1,754,416.83	,							
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00									
	Total	139.00	69.00	-1.66%	(\$592,562.13)	\$35,608,387.99	\$35,015,825.86	\$35,015,825.86	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

USER FRIENDLY BUDGET SECTION STRUCTURAL BUDGET IMBALANCES

				BIROCIORAL		
	Revenues at Risk	Future :	Ser Appropriation	Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.	Amount	Comment/Explanation
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ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

		TI VALUATIONS		1				
Property Tax Assessi		erties (October 1, 2024 Valu			Property Tax Asses	sments - Exempt Pro	perties (October 1, 2024 Va	
	# of Parcels	Assessed Value	% of Total			# of Parcels	Assessed Value	% of Total
1 Vacant Land	646	\$60,107,000.00	1.61%		15A Public Schools	7	\$54,056,200.00	21.15%
2 Residential	14,335	\$3,390,563,700.00	90.76%		15B Other Schools	2	\$1,096,600.00	0.43%
3A/3B Farm	72	\$7,977,600.00	0.21%		15C Public Property	424	\$121,439,500.00	47.51%
4A Commercial	333	\$262,623,400.00	7.03%		15D Church and Charities	121	\$42,212,500.00	16.51%
4B Industrial	5	\$11,432,200.00	0.31%		15E Cemeteries & Graveyards	5	\$987,000.00	0.39%
4C Apartments			0.00%		15F Other Exempt	155	\$35,809,400.00	14.01%
5A/5B Railroad			0.00%					
6A/6B Business Personal Property	1	\$3,195,622.00	0.09%					
Total	15,392	\$3,735,899,522.00	100.00%		Total	714	\$255,601,200.00	100.00%
			, , , , , , , , , , , , , , , , , , ,					
Average Ratio (%), Assessed to True	Value	57.81%						
Equalized Valuation, Taxable Properti	ies	\$6,462,375,924.58			Percentage of Exempt vs.			
1	1				Non-Exempt Properties	6.84%		
Total # of property tax appeals fi	led in 2024	County Tax Board	3.00		Tion Zilompe Tropolition	3,0,7,0		
		State Tax Court	3.00					
Number of 2024 County Tax Board de	ecisions appealed to Ta	ax Court	2.00					
Number of pending property tax appear	als in State Tax Court		5.00					
Amount paid out by municipality for ta	ax appeals in 2024	2	\$68,387.16			ac =		
V	4	8						

- 20					
	Prior Budget Year's Payn	nents in Lieu of Tax	(PILOT) - 5 Year Exemptio	ns/Abatements	
		# of	PILOT		Taxes if Billed in Full
		Parcels	Billing/Revenue	Assessed Value	2024 Total Tax Rate
G	Commercial/Industrial Exemption	1	\$14,716.83	\$26,000,000.00	\$528,646.00
I	Dwelling Exemption				
J	Dwelling Abatement	3	\$128,850.18	\$12,250,000.00	\$248,461.54
K	New Dwelling/Conversion Exemption		*		
L	New Dwelling/Conversion Abatement				
N	Multiple Dwelling Exemption				
0	Multiple Dwelling Abatement				· ·
	Total 5 Yr Exemptions/Abatements	4	143,567.01	38,250,000.00	777,107.54

USER FRIENDLY BUDGET SECTION

Long Term Tax Exemptions

								L	ong Term	Tax Exe	emptions									
Prior	Budget Year's Paym	ents in Lieu o	f Tax (PILO	T) - Long Term	Tax Exemptions		<u>Pri</u>	ior Budget Year's Payn	ents in Lieu	of Tax (PIL	OT) - Long Tern	n Tax Exemptions	L	Prio	r Budget Year's Paym	nents in Lieu	of Tax (PIL	OT) - Long Tern	n Tax Exemptions	į
Project Name	Type of Project (use drop-down for data entry)	Agreement Start Date	Agreement End Date	PILOT Billing	Assessed Value	Taxes if Billed In Full 2024 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	Agreement Start Date	Agreement End Date	PILOT Billing	Assessed Value	Taxes if Billed In Full 2024 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	Agreement Start Date	Agreement End Date	PILOT Billing	Assessed Value	Taxes if Billed In Full 2024 Total Tax Rate
CAPE MAY HOUSING ASSOC	Affordable Housing			\$40,356.78	\$5,200,000.00	\$105,469.39			T	1	1		1		T		1			0
B 741.01 / L 2.07									1										=	
3805 BAYSHORE RD.																				
HAVEN HOUSE	Affordable Housing	-		\$56,666.70	\$4,200,000,00	\$85,186.81			-	_					-	-				
B 741.03 / L 7.03									1											
676 TOWNBANK RD.									 											
ORD #2006-07									1											
YORKSHIRE PLACE	Affordable Housing			\$31,826.70	\$2,850,000.00	\$57,805.34							2.	· · · · · · · · · · · · · · · · · · ·						
B 741.03 / L 28.08																				
664 TOWNBANK RD.																				
CAPE MAY TECH BUILDING	Industrial		-	\$14.716.83	\$26,000,000.00	\$528,646.00										-	-			
B 410.01 / 36.01		1		\$11,710.05	420,000,000.00	9520(010100			1											
BREAKWATER ROAD																				
RES #2019-13																				
	-								12											
	-	_											L		L					
Total Long Term Exemptions -	Column Total			143,567.01	38,250,000.00	777,107.54	Total Long Term Exemption	ons - Column Total			\$0.00	\$0.00	\$0.00	Total Long Term Exemption	ns - Column Total			\$0.00	\$0.00	\$0.00
Mark "X" if Grand Total	X			V			1							Total Long Term Exempt	ions - PAGE TOTAL			\$143,567.01	\$38,250,000.00	\$777,107.54
													A							

USER FRIENDLY BUDGET SECTION

Long Term Tax Exemptions

Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions							Prio	r Budget Year's Payn	nents in Lieu	of Tax (PILC	T) - Long Tern	1 Tax Exemptions	Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions							
Project Name	Type of Project (use drop-down for data entry)	Agreement Start Date	Agreement End Date	PILOT Billing	Assessed Value	Taxes if Billed In Full 2024 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	Agreement Start Date	Agreement End Date	PILOT Billing	Assessed Value	Taxes if Billed In Full 2024 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	Agreement Start Date	Agreement End Date	PILOT Billing	Assessed Value	Taxes if Billed In Full 2024 Total Tax R
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ong Term Exemptions - Co	olumn Total			0.00	0.00	0.00	Total Long Term Exemption	Column Total			60.00 I	60.00	£0.00	T. II T. F	C.I. T.I.			\$0.00	\$0.00	
ng renn Exempuots - Ci	omini Ivai			0.00	0.00	0.00	Total Long Term Exemption	is - Column Total			\$0.00	\$0.00		Total Long Term Exemption		. (411 D			\$38,250,000.00	
													Shoot HER. 6 (2)	Total Long Term Exempt	ions - GRAND TOTA	L (All Pages))	\$143,567.01	\$38,230,000.00	\$777,10

Sheet UFB-6 (2)

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	110,879.50	\$103,000.00				\$7,879.50
Supervisory Staff (Department Heads & Managers)	12.00		1,874,184.22	\$1,259,073.10	\$76,991.14	\$240,088.87	\$195,822.20	\$102,208.91
Police Officers (Including Superior Officers)	50.00	10.00	8,264,508.74	\$5,056,495.09	\$283,091.72	\$1,786,798.08	\$729,645.46	\$408,478.39
Fire Fighters (Including Superior Officers)			0.00			,		
All Other Union Employees not listed above	66.00	46.00	7,121,255.06	\$4,408,680.16	\$288,219.44	\$687,666.93	\$1,377,375.71	\$359,312.82
All Other Non-Union Employees not listed above	10.00	9.00	1,639,422.51	\$1,168,250.37	\$37,607.02	\$155,908.95	\$185,408.08	\$92,248.09
Totals	138.00	70.00	19,010,250.04	\$11,995,498.72	\$685,909.32	\$2,870,462.83	\$2,488,251.45	\$970,127.72

Is the Local Government required to comply with N.J.S.A. 11A (Civil Service)? - YES or NO

YES

Note - <u>Base Pay</u> 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	Current Year Annual Cost		Prior Year # of	Prior Year Annual	
	Covered Members	Estimate per	Total Current		Cost per Employee	Total Prior Year
	(Medical & Rx)	Employee	Year Cost	(Medical & Rx)	(Average)	Cost
Active Employees - Health Benefits - Annual Cost		Navie Commence			Security and the state of	
Single Coverage	36.00	\$16,646.65	\$599,279.40	32.00	\$16,862.79	\$539,609.28
Parent & Child	11.00	\$27,533.89	\$302,872.79	12.00	\$28,647.99	\$343,775.88
Employee & Spouse (or Partner)	14.00	\$30,427.93	\$425,991.02	14.00	\$31,780.71	\$444,929.94
Family	48.00	\$41,315.17	\$1,983,128.16	49.00	\$43,565.91	\$2,134,729.59
Employee Cost Sharing Contribution (enter as negative -)			(\$575,000.00)			(\$475,000.00)
Subtotal	109.00		\$2,736,271.37	107.00	AND STREET	\$2,988,044.69
Elected Officials - Health Benefits - Annual Cost						
Single Coverage			\$0.00	-		\$0.00
Parent & Child	Ţ		\$0.00			\$0.00
Employee & Spouse (or Partner)	4		\$0.00	, ,		\$0.00
Family		,	\$0.00	8		\$0.00
Employee Cost Sharing Contribution (enter as negative -)	T. Transaction	计算法,对在各方				
Subtotal	0.00		\$0.00	0.00	是一种的工程中	\$0.00
Retirees - Health Benefits - Annual Cost						
Single Coverage	18	\$15,568.81	\$280,238.58	18	\$12,879.65	\$231,833.70
Parent & Child	8	\$30,101.43	\$240,811.44	7	\$24,710.43	\$172,973.01
Employee & Spouse (or Partner)	33	\$35,729.08	\$1,179,059.64	34	\$29,936.26	\$1,017,832.84
Family	7	\$44,088.41	\$308,618.87	. 7	\$36,330.80	\$254,315.60
Employee Cost Sharing Contribution (enter as negative -)	《 16. 为长玉花		2	是一个人		
Subtotal	66.00		\$2,008,728.53	66.00		\$1,676,955.15
GRAND TOTAL	175.00		\$4,744,999.90	173.00		\$4,664,999.84

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

YES YES

USER FRIENDLY BUDGET SECTION ACCUMULATED ABSENCE LIABILITY

												al basis for b	
Bargaining Unit or Non-Union Position Eligible for Benefit		Sick Time	Va	acation Time	Com	pensatory Time	P	ersonal Time	Other		("X" applicable items		tems)
(List Union Employees Liabilities by Bargaining Unit and Non-Union Employees by Individual Title Rather Than Naming Each Individuals)	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
TEAMSTERS	1,294.83	\$266,266.98	341.15	\$78,684.15							Х		
SUPERIOR OFFICERS	642.13	\$45,000.00	105.07	\$62,777.90	16.36	\$9,870.89					Х		
			3										
PBA	1,486.86	\$218,113.91	628.50	\$209,437.55	919.94	\$285,929.36					Х		
SUPERVISORS	503.45	\$132,149.29	99.98	\$44,299.98			12.59	\$5,459.83		9	Х		
A500.V5	404.47						200 0.0						
AFSCME	424.47	\$84,880.52	181.99	\$33,505.08	7.44	\$1,153.24	54.81	\$9,592.02		1	Х		
RECREATION AIDES	97.67	\$3,013.68	46.17	\$4,180.66			26.64	\$2,751.89			Х		
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TOTAL 0 (TIME	1.110												
TOTALS (THIS PAGE ONLY)	4,449.41	\$749,424.38	1,402.86	\$432,885.32	943.74	\$296,953.49	94.04	\$17,803.74	-	\$0.00	l		

USER FRIENDLY BUDGET SECTION ACCUMULATED ABSENCE LIABILITY

					Legal basis for benefit								
		Sick Time	V	acation Time	Com	pensatory Time	P	ersonal Time		Other	("X	' applicable	items)
Bargaining Unit or Non-Union Position Eligible for Benefit (List Union Employees Liabilities by Bargaining Unit and Non-Union Employees by Individual Title Rather Than Naming Each Individuals)	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
NON-UNION:		•											
MANAGER			0.81	\$428.90			2.00	\$1,055.75					Х
CONFIDENTIAL SECRETARY	87.39	\$16,602,77	5.21	\$1,442.86			0.11	\$29.65				Х	
HUMAN RESOURCES			0.96	\$271.91			0.29	\$80.57				Х	
MUNICIPAL CLERK	18.96	\$5,900.84	25.00	\$11,855.76			2.71	\$1,287.20				Х	
DEPUTY CLERK	110,14	\$10,877.80	20.00	\$5,587.41			4.00	\$1,117.48			c	Х	
CONFIDENTIAL SECRETARY	117.00	\$10,972.98	20.00	\$4,934.66			4.00	\$986.93				Х	
FINANCE OFFICER			5.07	\$2,614.38								Х	
POLICE CHIEF	143.41	\$12,611.08	34.88	\$25,337.22	6.69	\$4,858.57							Х
DEPUTY POLICE CHIEF	99.34	\$12,565.14	30.03	\$20,380.53		.,,							Х
CONFIDENTIAL SECRETARY					0.08	\$19.00						Х	
FIRE OFFICIAL	13.54	\$5,215.31	24.50	\$9,439.86	4.29	\$1,651.29	1.86	\$715.56				Х	
FIRE PREVENTION SPECIALIST			7.32	\$1,608.69	8.86	\$1,946.12						Х	
FIRE PREVENTION SPECIALIST		4	0.07	\$15.21	10.25	\$2,183.30	0.11	\$22.82				Х	
FIRE PREVENTION SPECIALIST			3.89	\$626.75	8.14	\$1,311.00	1.32	\$212.75				Х	
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TOTALS (THIS PAGE ONLY)	589.78	\$74,745.92	177.74	\$84,544.14	38.31	\$11,969.28	16.40	\$5,508.71	-	\$0.00			•

USER FRIENDLY BUDGET SECTION ACCUMULATED ABSENCE LIABILITY

	Γ.	Sick Time	Sick Time Vacation Time Compensatory Time Personal Time Other				Other		al basis for l				
Bargaining Unit or Non-Union Position Eligible for Benefit (List Union Employees Liabilities by Bargaining Unit and Non-Union Employees by Individual Title Rather Than Naming Each Individuals)	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	l l	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Local	Individual Employmen
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TOTALS (ALL PAGES)	5,039.19	\$824,170.30	1,580.60	\$517,429.46	982.05	\$308,922.77	110.44	\$23,312.45	-	\$0.00			
Total Funds Reserved a		\$1,412,076.33		Total Employees subject to	accumulated abs	ence restrictions of P.L. 20	007, c. 92:	24.00			•		
Total Funds Appr	opriated in 2025:	\$200,000.00		Total Employees subject to	accumulated abs	ence restrictions of P.L. 20	10, c. 3:	126.00					

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

	Gross		Net	9	Current Year	2026	2027	All Additional Future
	Debt	Deductions	Debt		Budget	Budget	Budget	Years' Budgets
Local School Debt	\$18,516,000.00	\$18,516,000.00	\$0.00	Utility Fund - Principal				
Regional School Debt	\$9,328,323.30	\$9,328,323.30	\$0.00	Utility Fund - Interest				
				Bond Anticipation Notes - Principal				
Utility Fund Debt				Bond Anticipation Notes - Interest		有性的主义体积		
	\$54,785,192.00	\$54,785,192.00	\$0.00	Bonds - Principal	\$3,820,000.00	\$2,690,000.00	\$2,865,000.00	
			\$0.00	Bonds - Interest	\$804,300.00	\$662,900.00	\$565,800.00	
			\$0.00	Loans & Other Debt - Principal	\$119,182.10		\$45,543.68	
			\$0.00	<u> </u>	\$5,184.29	\$2,788.78	\$1,093.70	\$550.46
			\$0.00	! I		Г		
a .			n e	Total	\$4,748,666.39	\$3,452,393.19	\$3,477,437.38	\$14,591,282.44
Municipal Purposes				_		,		
Debt Authorized (BNI)	\$11,165,000.00		\$11,165,000.00	Total Principal	\$3,939,182.10	\$2,786,704.41	\$2,910,543.68	\$12,822,431.98
Notes Outstanding			\$0.00	Total Interest	\$809,484.29	\$665,688.78	\$566,893.70	\$1,768,850.46
Bonds Outstanding	\$22,170,000.00		\$22,170,000.00	% of Total Current Year Budget	13.56%			
Loans and Other Debt	\$288,862.17		\$288,862.17					
				Description		Debt Not List	ed Above	
Total (Current Year)	\$116,253,377.47	\$82,629,515.30	\$33,623,862.17	Total Guarantees - Governmental				
		*		Total Guarantees - Other	- 4	26.		<u>.</u>
			:	Total Capital/Equipment Leases				·
Population (2020 census)	22,057			Total Other			н	
			-		u	a 6	,	
Per Capita Gross Debt	\$5,270.59			Bond Rating	Moody's	Standard & Poors	<u>Fitch</u>	
Per Capita Net Debt	\$1,524.41			Rating	AA	AA-/Stable		
		*		Year of Last Rating	2023	2016	7 2	
3 Year Average Property Valuation		\$6,511,532,348.00						-
				Mark "X" if Municipality has n	o bond rating	х.		
Net Debt as % of 3 Year Average P	roperty Valuation	0.52%		-		-		

USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

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Lead or Recipient	Agency Type	Agency Providing Services To/Receiving Services From	Department	Type of Shared Service	Notes (Enter more specifics if needed)	Begin Date	End Date	Amount to be Received/Paid
Agency Lead	County	Cape May County	LT Public Works	Fleet / Fleet Maintenance	Twp.provides fleet maint. For CMC	1/1/2023	12/31/2027	\$57,104.60
	County	Cape May County Cape May County		EMS / Dispatch	County provides dispatch services	1/1/2024	12/31/2025	\$500,000.00
	School District	Lower Cape May Regional School District	LT Police Department	Police	Twp. Provides School Resource Officer	1/1/2024	12/31/2025	\$85,190.00
	School District	Lower Cape May Regional School District Lower Cape May Regional School District		Police		1/1/2024	12/31/2025	\$85,190.00
	School District		LT Police Department		Twp. Provides School Resource Officer		ONGOING	\$5,500.00
		Lower Cape May Regional School District	LT Administration	Information Technology	School provides website design & admin.	1/1/2020		
	Fire District	Lower Township FD No. 3	LT Office of Emergency Mgmnt	Fire	First responders for Diamond Beach	1/1/2023	12/31/2025	\$23,750.00
Recipient		Lower Municipal Utilities Authority	LT Administration	Communications	Reverse 911 cost sharing	#100000 to to 2000 to 300	ONGOING	\$2,500.00
	Authority	Lower Municipal Utilities Authority	LT Public Works	Public Works	Various services/equipment sharing	8/20/2018		per project basis
Lead	Municipality	Wildwood Crest	Municipal Court	Court and Public Defender		1/1/2024	12/31/2026	\$159,650.00
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	Amount Received Page Total		4					\$387,134.60
	Amount Paid Page Total				-			\$531,750.00
	Page Total							\$918,884.60
				II				\$710,004.00

USER FRIENDLY BUDGET SECTION - LIST OF AUTHORITIES AND FIRE DISTRICTS

Please set forth below the names of all authorities and fire districts that serve your municipality

Lower Township Municipal Utilities Authority	
Lower Township Fire District #1	
Lower Township Fire District #2	
Lower Township Fire District #3	
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	Entrantia de la Companio de la Comp