



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: **Filename:**

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
James		Davis	6/30/2018	mayors.office@baynj.org

Chief Administrative Officer

Joseph		De Marco		jdemarco@baynj.org
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Chief Financial Officer

Terrence		Malloy		tmalloy@baynj.org
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Municipal Clerk

Robert	F	Sloan		rsloan@baynj.org
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Registered Municipal Accountant

Fredrick		Tomkins		fjt004@aol.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Sharon		Ashe-Nadrowski	6/30/2018	snadrowski@baynj.org
Juan		Perez	6/30/2018	jperez@baynj.org
Thomas		Cotter	6/30/2018	tcotter@baynj.org
Salvatore		Gulace	6/30/2018	sgullace@baynj.org
Gary		LaPelusa, Sr	6/30/2018	gary.lapelusa@aol.com

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2017 Calendar Year Property Tax Levies - ALL entities levying property taxes

	Calendar Year Tax Rate	Calendar Year Tax Levy	% of Total Levy	Avg Residential Taxpayer Impact
Municipal Purpose Tax	3.453	\$74,720,000.00	41.92%	\$0.00
Municipal Library	0.083	\$1,811,297.93	1.02%	\$0.00
Municipal Open Space			0.00%	\$0.00
Fire Districts (avg. rate/total levies)			0.00%	\$0.00
Other Special Districts (total levies)			0.00%	\$0.00
Local School District	0.473	\$10,233,000.00	5.74%	\$0.00
Regional School District	2.988	\$64,644,844.00	36.27%	\$0.00
County Purposes	1.216	\$26,294,413.22	14.75%	\$0.00
County Library			0.00%	\$0.00
County Board of Health			0.00%	\$0.00
County Open Space	0.026	\$550,254.11	0.31%	\$0.00
Other County Levies (total)			0.00%	\$0.00
Total (Calendar Year 2017 Budget)	8.239	\$178,253,809.26	100.00%	\$0.00

Total Taxable Valuation as of October 1, 2017 \$2,163,766,337.00
 (To be used to calculate the current year tax rate)
 Current Year Average Residential Assessment \$123,269.00

Prior Year to Current Year Comparison

Comparison - Municipal Purposes Tax Rate

Prior Year	Current Year	% Change (+/-)
3.453	3.534	2.35%

Comparison - Municipal Purposes Tax Levy

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$74,720,000.00	\$76,660,000.00	2.60%	\$1,940,000.00

Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Onl

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$0.00	\$4,356.33	#DIV/0!	\$4,356.33

Sheet UFB-1

Current Year 2018 Budget

Taxes	Actual/Estimated	Tax Levy
Municipal Purpose Tax	ESTIMATED	\$76,660,000.00
Municipal Library	ESTIMATED	\$1,954,139.00
Municipal Open Space		
Fire Districts (total levies)		
Other Special Districts (total levies)		
Local School District	ESTIMATED	\$10,633,000.00
Regional School District	ACTUAL	\$67,356,978.00
County Purposes	ESTIMATED	\$26,370,419.00
County Library		
County Board of Health		
County Open Space	ESTIMATED	\$596,939.00
Other County Levies (total)		
Total ESTIMATED amount to be raised by taxes		\$183,571,475.00
Revenue Anticipated, Excluding Tax Levy		49,631,109.20
Budget Appropriations, before Reserve for Uncollected Taxes		49,631,109.20
Total Non-Municipal Tax Levy		\$104,957,336.00
Amount to be Raised by Taxes - Before RUT		\$104,957,336.00
Reserve for Uncollected Taxes (RUT)		\$1,739,152.77
Total Amount to be Raised by Taxes		\$106,696,488.77
% of Tax Collections used to Calculate RUT		98.37%
If % used exceeds the actual collection % then reference the statutory exception used		
Tax Collections - ACTUAL as of Prior Year		
Total Tax Revenue, Collections CY 2017		178,348,150.76
Total Tax Levy, CY 2017		178,734,431.11
% of Taxes Collected, CY 2017		99.78%
Delinquent Taxes - December 31, 2017		\$1,567,971.91

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	Parking Utility	Utility	Utility	Utility	Utility	Utility
08	Surplus	-29.55%	(\$5,348,000.00)	\$18,100,000.00	\$12,752,000.00	\$12,500,000.00		\$252,000.00					
08	Local Revenue	-1.80%	(\$210,652.10)	\$11,735,152.10	\$11,524,500.00	\$10,153,500.00		\$1,371,000.00					
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$8,829,801.00	\$8,829,801.00	\$8,829,801.00							
08	Uniform Construction Code Fees	#DIV/0!	\$0.00		\$0.00								
	<i>Special Revenue Items w/ Prior Written Consent</i>												
11	Shared Services Agreements	0.00%	\$0.00	\$142,000.00	\$142,000.00	\$142,000.00							
08	Additional Revenue Offset by Appropriations	-100.00%	(\$76,648,575.43)	\$76,648,575.43	\$0.00								
10	Public and Private Revenue	0.21%	\$5,052.51	\$2,361,128.59	\$2,366,181.10	\$2,366,181.10							
08	Other Special Items	51.18%	\$5,593,404.06	\$10,927,897.04	\$16,521,301.10	\$16,521,301.10							
15	Receipts from Delinquent Taxes	-78.33%	(\$95,151.19)	\$121,477.28	\$26,326.09	\$26,326.09							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	#DIV/0!	\$76,660,000.00		\$76,660,000.00	\$76,660,000.00							
07	Minimum Library Tax	7.89%	\$142,840.84	\$1,811,297.93	\$1,954,138.77	\$1,954,138.77							
54	Open Space Levy Tax	#DIV/0!	\$0.00		\$0.00								
07	Addition to Local District School Tax	3.91%	\$400,000.00	\$10,233,000.00	\$10,633,000.00	\$10,633,000.00							
08	Deficit General Budget	#DIV/0!	\$0.00		\$0.00								
	Total	0.35%	\$498,918.69	\$140,910,329.37	\$141,409,248.06	\$139,786,248.06	\$0.00	\$1,623,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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	Parking Utility	Utility	Utility	Utility	Utility	Utility	
	Full-Time	Part-Time														
20	General Government		-5.03%	(\$298,596.91)	\$5,938,290.91	\$5,639,694.00	\$5,561,500.00	\$78,194.00								
21	Land-Use Administration		0.18%	\$1,000.00	\$554,000.00	\$555,000.00	\$555,000.00									
22	Uniform Construction Code		#DIV/0!	\$0.00		\$0.00										
23	Insurance		3.22%	\$624,645.00	\$19,404,355.00	\$20,029,000.00	\$19,839,000.00			\$190,000.00						
25	Public Safety		1.92%	\$926,077.89	\$48,143,047.60	\$49,069,125.49	\$47,394,236.53	\$764,888.96		\$910,000.00						
26	Public Works		-1.59%	(\$142,590.44)	\$8,961,227.08	\$8,818,636.64	\$7,956,760.50	\$861,876.14								
27	Health and Human Services		0.63%	\$10,748.00	\$1,705,474.00	\$1,716,222.00	\$1,055,000.00	\$661,222.00								
28	Parks and Recreation		2.69%	\$47,000.00	\$1,748,000.00	\$1,795,000.00	\$1,795,000.00									
29	Education (including Library)		7.89%	\$143,000.00	\$1,811,297.93	\$1,954,297.93	\$1,954,297.93									
30	Unclassified		#DIV/0!	\$0.00		\$0.00										
31	Utilities and Bulk Purchases		4.83%	\$90,000.00	\$1,863,000.00	\$1,953,000.00	\$1,953,000.00									
32	Landfill / Solid Waste Disposal		3.14%	\$192,000.00	\$6,118,000.00	\$6,310,000.00	\$6,310,000.00									
35	Contingency		0.00%	\$0.00	\$1,000.00	\$1,000.00	\$1,000.00									
36	Statutory Expenditures		6.95%	\$1,057,080.42	\$15,200,919.58	\$16,258,000.00	\$16,105,000.00			\$153,000.00						
37	Judgements		-10.26%	(\$80,000.00)	\$780,000.00	\$700,000.00	\$700,000.00									
42	Shared Services		0.00%	\$0.00	\$142,000.00	\$142,000.00	\$142,000.00									
43	Court and Public Defender		0.00%	\$0.00	\$1,197,000.00	\$1,197,000.00	\$1,197,000.00									
44	Capital		233.33%	\$105,000.00	\$45,000.00	\$150,000.00	\$100,000.00			\$50,000.00						
45	Debt		-6.93%	(\$945,992.00)	\$13,650,835.00	\$12,704,843.00	\$12,384,843.00			\$320,000.00						
46	Deferred Charges		#DIV/0!	\$43,430.00	\$0.00	\$43,430.00	\$43,430.00									
48	Debt - Type 1 School District		3.91%	\$400,000.00	\$10,233,000.00	\$10,633,000.00	\$10,633,000.00									
50	Reserve for Uncollected Taxes		2.35%	\$40,000.00	\$1,700,000.00	\$1,740,000.00	\$1,740,000.00									
55	Surplus General Budget		#DIV/0!	\$0.00		\$0.00										
	Total	0.00	0.00	1.59%	\$2,212,801.96	\$139,196,447.10	\$141,409,249.06	\$137,420,067.96	\$2,366,181.10	\$0.00	\$1,623,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**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>	<p align="center">Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.</p>	<p align="center">Amount</p>	<p align="center">Comment/Explanation</p>	
X			X		Surplus Anticipated	\$12,500,000.00	#####	The City will have \$3,081,591 remaining in surplus after this usage. The City will need to regenerate in surplus or develop new revenue sources in the amount of \$9.4 million to match the use of surplus in the CY 2019 budget.
X			X		Sale of Municipal Assets	\$6,050,000.00		The City will need to regenerate additional land sales to match this anticipation next year.

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2017 Value)				Property Tax Assessments - Exempt Properties (October 1, 2017 Value)			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	436	\$131,538,000.00	6.05%	15A Public Schools	18	\$76,232,600.00	8.17%
2 Residential	11,208	\$1,381,593,664.00	63.53%	15B Other Schools	14	\$19,600,400.00	2.10%
3A/3B Farm	0	\$0.00	0.00%	15C Public Property	382	\$609,157,900.00	65.28%
4A Commercial	1,112	\$292,234,200.00	13.44%	15D Church and Charities	105	\$69,925,600.00	7.49%
4B Industrial	96	\$256,621,000.00	11.80%	15E Cemeteries & Graveyards	1	\$264,000.00	0.03%
4C Apartments	351	\$104,480,400.00	4.80%	15F Other Exempt	181	\$157,937,675.00	16.93%
5A/5B Railroad	68	\$5,725,100.00	0.26%				
6A/6B Business Personal Property	1	\$2,657,878.00	0.12%				
Total	13,272	\$2,174,850,242.00	100.00%	Total	701	\$933,118,175.00	100.00%
Average Ratio (%), Assessed to True Value				36.88%			
Equalized Valuation, Taxable Properties				\$5,897,099,354.66			
Total # of property tax appeals filed in 2017				County Tax Board		675.00	
				State Tax Court		70.00	
Number of 2017 County Tax Board decisions appealed to Tax Court				52.00			
Number of pending property tax appeals in State Tax Court				180.00			
Amount paid out by municipality for tax appeals in 2017							
				Percentage of Exempt vs. Non-Exempt Properties 42.90%			

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 2017 Total Tax Rate
G Commercial/Industrial Exemption				
I Dwelling Exemption				
J Dwelling Abatement				
K New Dwelling/Conversion Exemption				
L New Dwelling/Conversion Abatement				
N Multiple Dwelling Exemption	7	\$341,951.40	\$12,543,200.00	\$1,033,434.25
O Multiple Dwelling Abatement				
Total 5 Yr Exemptions/Abatements	7	341,951.40	12,543,200.00	1,033,434.25

**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	1.00	5.00	198,506.00	\$184,400.00				\$14,106.00
Supervisory Staff (Department Heads & Managers)	16.00		2,195,040.00	\$1,784,000.00		\$158,672.00	\$252,368.00	
Police Officers (Including Superior Officers)	175.00		30,485,631.00	\$20,522,000.00	\$1,028,000.00	\$5,867,526.00	\$2,760,275.00	\$307,830.00
Fire Fighters (Including Superior Officers)	170.00		29,695,579.00	\$19,933,000.00	\$1,082,000.00	\$5,700,174.00	\$2,681,410.00	\$298,995.00
All Other Union Employees not listed above	212.00	68.00	20,794,280.00	\$14,673,000.00	\$675,000.00	\$2,102,404.00	\$3,343,876.00	
All Other Non-Union Employees not listed above	14.00	1.00	1,556,660.00	\$1,157,000.00	\$40,000.00	\$138,838.00	\$220,822.00	
Totals	588.00	74.00	84,925,696.00	\$58,253,400.00	\$2,825,000.00	\$13,967,614.00	\$9,258,751.00	\$620,931.00

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
Active Employees - Health Benefits - Annual Cost						
Single Coverage	182.00	\$11,010.00	\$2,003,820.00	190.00	\$11,350.00	\$2,156,500.00
Parent & Child	55.00	\$19,300.00	\$1,061,500.00	53.00	\$19,108.00	\$1,012,724.00
Employee & Spouse (or Partner)	71.00	\$22,160.00	\$1,573,360.00	73.00	\$23,473.00	\$1,713,529.00
Family	245.00	\$30,390.00	\$7,445,550.00	259.00	\$30,767.00	\$7,968,653.00
Employee Cost Sharing Contribution (enter as negative -)			(\$2,825,000.00)			(\$3,180,000.00)
Subtotal	553.00		\$9,259,230.00	575.00		\$9,671,406.00
Elected Officials - Health Benefits - Annual Cost						
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
Retirees - Health Benefits - Annual Cost						
Single Coverage	132	\$8,895.00	\$1,174,140.00	128	\$8,872.00	\$1,135,616.00
Parent & Child	18	\$17,790.00	\$320,220.00	16	\$17,744.00	\$283,904.00
Employee & Spouse (or Partner)	163	\$17,790.00	\$2,899,770.00	150	\$17,744.00	\$2,661,600.00
Family	61	\$26,685.00	\$1,627,785.00	58	\$26,616.00	\$1,543,728.00
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	374.00		\$6,021,915.00	352.00		\$5,624,848.00
GRAND TOTAL	927.00		\$15,281,145.00	927.00		\$15,296,254.00

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)?

NO

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

	Gross	Deductions	Net	Current Year	2019	2020	All Additional Future	
	Debt		Debt					Budget
Local School Debt	\$66,286,117.80	\$66,286,117.80	\$0.00	Utility Fund - Principal	\$205,000.00	\$210,000.00	\$220,000.00	\$1,810,000.00
Regional School Debt			\$0.00	Utility Fund - Interest	\$104,700.00	\$100,600.00	\$92,200.00	\$352,100.00
Utility Fund Debt				Bond Anticipation Notes - Principal	\$1,746,000.00			
Parking	\$2,445,000.00	\$2,445,000.00	\$0.00	Bond Anticipation Notes - Interest	\$1,197,076.57			
0			\$0.00	Bonds - Principal	\$3,010,233.81	\$3,830,179.85	\$4,159,836.67	\$118,442,899.61
0			\$0.00	Bonds - Interest	\$5,706,711.72	\$6,771,643.27	\$6,409,496.35	\$66,547,276.14
0			\$0.00	Loans & Other Debt - Principal	\$358,152.98	\$354,587.72	\$369,880.94	\$6,968,355.77
0			\$0.00	Loans & Other Debt - Interest	\$364,139.08	\$353,663.92	\$341,170.70	\$2,747,740.76
0			\$0.00	Total	\$12,692,014.16	\$11,620,674.76	\$11,592,584.66	\$196,868,372.28
Municipal Purposes				Total Principal	\$5,319,386.79	\$4,394,767.57	\$4,749,717.61	\$127,221,255.38
Debt Authorized	\$3,899,746.00		\$3,899,746.00	Total Interest	\$7,372,627.37	\$7,225,907.19	\$6,842,867.05	\$69,647,116.90
Notes Outstanding	\$57,800,000.00		\$57,800,000.00	% of Total Current Year Budget	8.98%			
Bonds Outstanding	\$110,128,047.29	\$15,700,330.81	\$94,427,716.48	Description	Debt Not Listed Above			
Loans and Other Debt			\$0.00	Total Guarantees - Governmental				
Total (Current Year)	\$240,558,911.09	\$84,431,448.61	\$156,127,462.48	Total Guarantees - Other				
Population (2010 census)	65,975			Total Capital/Equipment Leases				
Per Capita Gross Debt	\$3,646.21			Total Other				
Per Capita Net Debt	\$2,366.46			Bond Rating	Moody's	Standard & Poors	Fitch	
3 Yr. Average Property Valuation		\$5,522,860,925.00		Rating	A3			
Net Debt as % of 3 Year Avg Property Valuation		2.83%		Year of Last Rating	2018			
				Mark "X" if Municipality has no bond rating				

USER FRIENDLY BUDGET SECTION - Notes

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