

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2015 Calendar Year Property Tax Levies - ALL entities levying property taxes					Current Year 2016 Budget		
	Calendar Year	Calendar Year	% of	Avg Residential	Taxes	Actual/Estimated	Tax Levy
	Tax Rate	Tax Levy	Total Levy	Taxpayer Impact			
Municipal Purpose Tax	1.335	\$21,915,280.00	23.01%	\$2,430.46	Municipal Purpose Tax	ESTIMATED	\$22,465,416.00
Municipal Library	0.078	\$1,274,665.00	1.34%	\$142.00	Municipal Library	ACTUAL	\$1,334,112.00
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			0.00%	\$0.00	Local School District		
Regional School District	3.132	\$51,432,193.00	54.00%	\$5,702.02	Regional School District	ESTIMATED	\$54,104,640.00
County Purposes	1.221	\$20,049,193.06	21.05%	\$2,222.91	County Purposes	ESTIMATED	\$20,750,914.82
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.035	\$578,264.75	0.61%	\$63.72	County Open Space	ESTIMATED	\$608,803.34
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2015 Budget)					5.801		\$95,249,595.81
					100.00%		\$10,561.12
Total Taxable Valuation as of October 1, 2015							\$1,658,824,467.00
(To be used to calculate the current year tax rate)							
Current Year Average Residential Assessment							\$182,056.82
Prior Year to Current Year Comparison							
Comparison - Municipal Purposes Tax Rate							
Prior Year					Current Year		% Change (+/-)
1.335					1.354		1.42%
Comparison - Municipal Purposes Tax Levy							
Prior Year					Current Year		% Change (+/-)
\$21,915,280.00					\$22,465,416.00		2.51%
Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)							
Prior Year					Current Year		% Change (+/-)
\$2,430.46					\$2,465.05		1.42%
							\$34.59
Sheet UFB-1							

Revenue Anticipated, Excluding Tax Levy					12,932,794.00	
Budget Appropriations, before Reserve for Uncollected Taxes					35,332,322.00	
Total Non-Municipal Tax Levy					\$75,464,358.16	
Amount to be Raised by Taxes - Before RUT					\$97,863,886.16	
Reserve for Uncollected Taxes (RUT)					\$1,399,615.37	
Total Amount to be Raised by Taxes					\$99,263,501.53	
% of Tax Collections used to Calculate RUT					98.59%	
If % used exceeds the actual collection % then reference the statutory exception used						
Tax Collections - ACTUAL as of Prior Year						
Total Tax Revenue, Collections CY 2015					95,527,678.97	
Total Tax Levy, CY 2015					96,534,948.13	
% of Taxes Collected, CY 2015					98.96%	
Delinquent Taxes - December 31, 2015					\$853,998.03	

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
08	Surplus	22.63%	\$427,900.00	\$1,891,000.00	\$2,318,900.00	\$2,277,600.00		\$41,300.00
08	Local Revenue	-0.07%	(\$2,524.71)	\$3,811,467.71	\$3,808,943.00	\$2,102,115.00		\$1,706,828.00
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$2,900,712.00	\$2,900,712.00	\$2,900,712.00		
08	Uniform Construction Code Fees	-0.04%	(\$395.00)	\$949,895.00	\$949,500.00	\$949,500.00		
	<i>Special Revenue Items w/ Prior Written Consent</i>							
11	Shared Services Agreements	-0.21%	(\$47.00)	\$21,947.00	\$21,900.00	\$21,900.00		
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00			
10	Public and Private Revenue	-48.84%	(\$73,313.11)	\$150,104.22	\$76,791.11	\$76,791.11		
08	Other Special Items	1.88%	\$69,257.00	\$3,676,552.00	\$3,745,809.00	\$3,745,809.00		
15	Receipts from Delinquent Taxes	-10.12%	(\$96,605.57)	\$954,972.57	\$858,367.00	\$858,367.00		
	<i>Amount to be raised by taxation</i>							
07	Local Tax for Municipal Purposes	2.51%	\$550,136.00	\$21,915,280.00	\$22,465,416.00	\$22,465,416.00		
07	Minimum Library Tax	4.66%	\$59,447.00	\$1,274,665.00	\$1,334,112.00	\$1,334,112.00		
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	2.49%	\$933,854.61	\$37,546,595.50	\$38,480,450.11	\$36,732,322.11	\$0.00	\$1,748,128.00

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

FCOA		Budgeted Positions		% Difference	\$ Difference	Total Modified	Total	General	Public&Private	Open Space	Utility	Utility	Utility	Utility	Utility	Utility
		Full-Time	Part-Time	Current v. Prior Year	Current v. Prior Year	Appropriation for Service Type (Prior Year)	Appropriation for Service Type (Current Year)	Budget	Offsets	Budget						
20	General Government	14.00	7.00	-2.16%	(\$52,034.64)	\$2,404,482.00	\$2,352,447.36	\$2,294,180.36	\$58,267.00							
21	Land-Use Administration	2.00	2.00	12.17%	\$20,750.00	\$170,564.00	\$191,314.00	\$191,314.00								
22	Uniform Construction Code	5.00	4.00	8.53%	\$47,218.00	\$553,837.00	\$601,055.00	\$601,055.00								
23	Insurance			1.83%	\$97,886.00	\$5,335,005.00	\$5,432,891.00	\$5,432,891.00								
25	Public Safety	90.00	22.00	1.12%	\$117,701.01	\$10,541,857.83	\$10,659,558.84	\$10,659,558.84								
26	Public Works	21.00	0.00	-0.81%	(\$26,243.49)	\$3,224,745.40	\$3,198,501.91	\$3,175,324.80	\$23,177.11							
27	Health and Human Services	1.00	1.00	8.12%	\$20,590.00	\$253,510.00	\$274,100.00	\$274,100.00								
28	Parks and Recreation	6.00	258.00	2.31%	\$47,217.00	\$2,042,003.00	\$2,089,220.00	\$341,092.00			\$1,748,128.00					
29	Education (including Library)	9.00	33.00	4.66%	\$59,447.00	\$1,274,665.00	\$1,334,112.00	\$1,334,112.00								
30	Unclassified		2.00	0.00%	\$0.00	\$5,250.00	\$5,250.00	\$5,250.00								
31	Utilities and Bulk Purchases			11.49%	\$296,942.71	\$2,583,833.00	\$2,880,775.71	\$2,880,775.71								
32	Landfill / Solid Waste Disposal			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
35	Contingency			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
36	Statutory Expenditures			6.85%	\$198,516.02	\$2,899,278.11	\$3,097,794.13	\$3,097,794.13								
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
42	Shared Services			3.85%	\$812.00	\$21,088.00	\$21,900.00	\$21,900.00								
43	Court and Public Defender	4.00	2.00	2.24%	\$5,475.34	\$244,615.69	\$250,091.03	\$250,091.03								
44	Capital			-14.00%	(\$35,000.00)	\$250,000.00	\$215,000.00	\$215,000.00								
45	Debt			5.90%	\$236,976.52	\$4,017,384.00	\$4,254,360.52	\$4,254,360.52								
46	Deferred Charges			-26.86%	(\$81,551.69)	\$303,630.00	\$222,078.31	\$222,078.31								
48	Debt - Type I School District			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
50	Reserve for Uncollected Taxes			-15.66%	(\$260,000.00)	\$1,660,000.00	\$1,400,000.00	\$1,400,000.00								
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00									
Total		152.00	331.00	1.84%	\$694,701.78	\$37,785,748.03	\$38,480,449.81	\$36,650,877.70	\$81,444.11	\$0.00	\$1,748,128.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

USER FRIENDLY BUDGET SECTION

STRUCTURAL BUDGET IMBALANCES

[illegible]

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2015 Value)			
	# of Parcels	Assessed Value	% of Total
1 Vacant Land	69	\$3,982,700.00	0.24%
2 Residential	7,489	\$1,363,423,500.00	82.19%
3A/3B Farm	2	\$202,100.00	0.01%
4A Commercial	283	\$220,678,000.00	13.30%
4B Industrial	42	\$46,192,400.00	2.78%
4C Apartments	12	\$21,732,500.00	1.31%
5A/5B Railroad			0.00%
6A/6B Business Personal Property		\$2,613,267.00	0.16%
Total	7,897	\$1,658,824,467.00	100.00%

Average Ratio (%), Assessed to True Value	40.99%
Equalized Valuation, Taxable Properties	\$4,046,900,383.02

Total # of property tax appeals filed in 2015	County Tax Board	118.00
	State Tax Court	23.00
Number of 2015 County Tax Board decisions appealed to Tax Court		3.00
Number of pending property tax appeals in State Tax Court		37.00

Amount paid out by municipality for tax appeals in 2015	\$131,875.54
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Property Tax Assessments - Exempt Properties (October 1, 2015 Value)			
	# of Parcels	Assessed Value	% of Total
15A Public Schools	14	\$78,470,800.00	35.71%
15B Other Schools	1	\$2,809,700.00	1.28%
15C Public Property	234	\$100,330,500.00	45.66%
15D Church and Charities	48	\$32,995,800.00	15.02%
15E Cemeteries & Graveyards	0	\$0.00	0.00%
15F Other Exempt	25	\$5,116,300.00	2.33%

Total	322	\$219,723,100.00	100.00%
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Percentage of Exempt vs. Non-Exempt Properties	13.25%
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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 2015 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				
O Multiple Dwelling Abatement				
Total 5 Yr Exemptions/Abatements	0	0.00	0.00	0.00

USER FRIENDLY BUDGET SECTION

Long Term Tax Exemptions

[illegible]

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	5.00	14,044.02	\$13,046.00	\$0.00	\$0.00	\$0.00	\$998.02
Supervisory Staff (Department Heads & Managers)	13.00	1.00	1,884,061.30	\$1,389,554.68	\$16,151.28	\$173,138.51	\$198,915.89	\$106,300.93
Police Officers (Including Superior Officers)	46.00	0.00	7,557,083.89	\$4,910,005.11	\$163,000.00	\$1,260,398.31	\$848,065.08	\$375,615.39
Fire Fighters (Including Superior Officers)	21.00	0.00	3,897,832.25	\$2,474,062.04	\$200,000.00	\$635,091.73	\$399,412.74	\$189,265.75
All Other Union Employees not listed above	46.00	52.00	4,253,544.83	\$2,727,208.95	\$115,000.00	\$339,810.24	\$862,894.16	\$208,631.48
All Other Non-Union Employees not listed above	10.00	288.00	1,223,144.08	\$827,355.24	\$0.00	\$103,088.46	\$229,407.70	\$63,292.68
Totals	136.00	346.00	18,829,710.37	\$12,341,232.02	\$494,151.28	\$2,511,527.25	\$2,538,695.57	\$944,104.25

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
Active Employees - Health Benefits - Annual Cost						
Single Coverage	55.00	\$11,418.84	\$628,036.20	50.00	\$11,016.12	\$550,806.00
Parent & Child	7.00	\$20,439.72	\$143,078.04	7.00	\$18,617.28	\$130,320.96
Employee & Spouse (or Partner)	25.00	\$22,837.56	\$570,939.00	21.00	\$22,032.10	\$462,674.10
Family	59.00	\$31,858.56	\$1,879,655.04	64.00	\$29,633.40	\$1,896,537.60
Employee Cost Sharing Contribution (enter as negative -)			(\$671,474.40)			(\$513,400.33)
Subtotal	146.00		\$2,550,233.88	142.00		\$2,526,938.33
Elected Officials - Health Benefits - Annual Cost						
Single Coverage	0	\$0.00	\$0.00	0	\$0.00	\$0.00
Parent & Child	0	\$0.00	\$0.00	0	\$0.00	\$0.00
Employee & Spouse (or Partner)	0	\$0.00	\$0.00	0	\$0.00	\$0.00
Family	0	\$0.00	\$0.00	0	\$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	50	\$7,763.64	\$388,182.00	54	\$7,893.60	\$426,254.40
Parent & Child	7	\$16,649.40	\$116,545.80	6	\$17,935.56	\$107,613.36
Employee & Spouse (or Partner)	43	\$19,675.80	\$846,059.40	44	\$16,432.20	\$723,016.80
Family	14	\$35,869.08	\$502,167.12	14	\$31,679.52	\$443,513.28
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	114.00		\$1,852,954.32	118.00		\$1,700,397.84
GRAND TOTAL	260.00		\$4,403,188.20	260.00		\$4,227,336.17

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
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
TERENCE WALL, BUSINESS ADMINISTRATOR	12.50	\$7,668.75		X	
LAVONA PATTERSON, CHIEF FINANCIAL OFFICER	36.50	\$17,377.65		X	
TARA ROWLEY, MUNICIPAL CLERK	32.50	\$10,768.88		X	
JAMES WOZNIAK, POLICE CHIEF	61.00	\$36,459.09			x
DANIEL CZECH, FIRE CHIEF	32.50	\$16,796.00		X	
STEVE WARDELL, DPW DEPT HEAD	37.50	\$15,894.38		X	
RICHARD BELLUSCIO, BLDG/CONSTRUCTION DEPT HEAD	42.50	\$19,713.63		X	
LORRAINE POWELL, COURT DEPT HEAD	32.50	\$7,823.08		X	
MONICA JENCIK, HEALTH DEPT HEAD	36.50	\$10,249.20		X	
STEPHEN ROBERTAZZI, POOL/RECREATION DEPT HEAD	33.50	\$14,197.30		X	
PETER BARNETT, TAX ASSESSOR DEPT HEAD	32.50	\$11,797.50		X	
HAROLD E. DAVENPORT, TV35 DEPT HEAD	0.00	\$0.00		X	
ROBERT HUDAK, ZONING/PLANNING DEPT HEAD	41.50	\$12,408.50		X	
KATHLEEN PRUNTY, DOWNTOWN MGMT DEPT HEAD	32.50	\$9,967.75		X	
JOHN MALAR, LIBRARY DEPT HEAD	32.50	\$13,775.13			
UNION EMPLOYEES:					
FIRE	773.00	\$286,765.79	X		
POLICE	69.00	\$54,119.23	X		
DPW	477.75	\$57,322.37	X		
OFFICE/OTHER/LIBRARY	941.50	\$174,035.39	X		
NON-UNION EMPLOYEES					
FIRE	24.00	\$5,144.16		X	
POLICE	32.00	\$7,407.36		X	
DPW	37.50	\$11,755.13		X	
OFFICE/OTHER	229.00	\$59,297.79		X	
Totals	3080.25	\$860,744.06			
Total Funds Reserved as of end of 2015					
Total Funds Appropriated in 2016					

UFB-9 Accumulated Absence Liability

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

Gross Debt			Net Debt	Current Year Budget		2017 Budget	2018 Budget	All Additional Future Years' Budgets
Local School Debt	\$10,935,000.00	\$10,935,000.00	\$0.00	Utility Fund - Principal	\$68,500.00	\$68,500.00	\$68,500.00	
Regional School Debt			\$0.00	Utility Fund - Interest	\$3,750.00	\$3,750.00	\$3,750.00	
				Bond Anticipation Notes - Principal	\$1,032,000.00			
Utility Fund Debt				Bond Anticipation Notes - Interest	\$258,084.56			
0	\$1,028,084.00	\$457,551.40	\$570,532.60	Bonds - Principal	\$1,840,000.00	\$1,970,000.00	\$1,990,000.00	
0			\$0.00	Bonds - Interest	\$568,744.50	\$502,878.50	\$426,398.50	
0			\$0.00	Loans & Other Debt - Principal	\$447,800.92	\$451,255.72	\$462,542.42	
0			\$0.00	Loans & Other Debt - Interest	\$107,730.53	\$99,638.10	\$90,760.93	
0			\$0.00					
0			\$0.00	Total	\$4,326,610.51	\$3,096,022.32	\$3,041,951.85	\$0.00
<u>Municipal Purposes</u>								
Debt Authorized	\$6,523,188.70		\$6,523,188.70	Total Principal	\$3,388,300.92	\$2,489,755.72	\$2,521,042.42	\$0.00
Notes Outstanding	\$21,005,064.00		\$21,005,064.00	Total Interest	\$938,309.59	\$606,266.60	\$520,909.43	\$0.00
Bonds Outstanding	\$13,190,000.00		\$13,190,000.00	% of Total Current Year Budget	11.24%			
Loans and Other Debt	\$5,107,610.02	\$370,171.27	\$4,737,438.75					
				Description	Debt Not Listed Above			
Total (Current Year)	\$57,788,946.72	\$11,762,722.67	\$46,026,224.05	Total Guarantees - Governmental				
				Total Guarantees - Other				
				Total Capital/Equipment Leases				
				Total Other				
Population (2010 census)	22,625							
Per Capita Gross Debt	\$2,554.21							
Per Capita Net Debt	\$2,034.31							
3 Yr. Average Property Valuation		\$3,859,099,284.00						
Net Debt as % of 3 Year Avg Property Valuation		1.19%						
				Bond Rating	Moody's	Standard & Poors	Fitch	
				Rating	Aa2			
				Year of Last Rating	2013			
				Mark "X" if Municipality has no bond rating				
				Sheet UFB-10				

USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

[illegible]

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

[illegible]