



# 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
Marlene		Lowande	12/31/2015	mlowande@jamesburgborough.org

### Chief Administrative Officer

Denise		Jawidzik		djawidzik@jamesburgborough.org
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### Chief Financial Officer

Denise		Jawidzik		djawidzik@jamesburgborough.org
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### Municipal Clerk

Tanya		Pannucci		jamesburg@jamesburgborough.org
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### Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Daria		Ludas	12/31/2017	dludas@jamesburgborough.org
Coleen		Rutsky	12/31/2017	crutsky@jamesburgborough.org
Sandy		Sussman	12/31/2015	ssussman@jamesburgborough.org
Thomas		Busco	12/31/2015	tbusco@jamesburgborough.org
Thomas		Gibbons	12/31/2016	tgibbons@jamesburgborough.org
Shannon		Spillane	12/31/2016	sspillane@jamesburgborough.org

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

**2014 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	1.527	\$3,609,123.30	26.42%	\$1,891.91
Municipal Library	0.061	\$144,124.00	1.05%	\$75.58
Municipal Open Space			0.00%	\$0.00
Fire Districts (avg. rate/total levies)	0.187	\$439,944.00	3.22%	\$231.69
Other Special Districts (total levies)			0.00%	\$0.00
Local School District	3.281	\$7,748,602.00	56.72%	\$4,065.06
Regional School District			0.00%	\$0.00
County Purposes	0.674	\$1,590,008.13	11.64%	\$835.07
County Library			0.00%	\$0.00
County Board of Health			0.00%	\$0.00
County Open Space	0.055	\$129,704.92	0.95%	\$68.14
Other County Levies (total)			0.00%	\$0.00
<b>Total (Calendar Year 2014 Budget)</b>	<b>5.785</b>	<b>\$13,661,506.35</b>	<b>100.00%</b>	<b>\$7,167.44</b>

Total Taxable Valuation as of	October 1, 2014	<u>\$236,203,523.00</u>
<small>(To be used to calculate the current year tax rate)</small>		
Current Year Average Residential Assessment		<u>\$123,897.00</u>

**Prior Year to Current Year Comparison**

**Comparison - Municipal Purposes Tax Rate**

Prior Year	Current Year	% Change (+/-)
1.527	1.606	5.17%

**Comparison - Municipal Purposes Tax Levy**

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$3,609,123.30	\$3,776,595.79	4.64%	\$167,472.49

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

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$1,891.91	\$1,989.79	5.17%	\$97.88

**Current Year 2015 Budget**

<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
Municipal Purpose Tax	ACTUAL	\$3,776,595.79
Municipal Library	ACTUAL	\$147,985.00
Municipal Open Space		
Fire Districts (total levies)	ACTUAL	\$463,000.00
Other Special Districts (total levies)		
Local School District	ESTIMATED	\$8,086,907.00
Regional School District		
County Purposes	ESTIMATED	\$1,621,808.29
County Library		
County Board of Health		
County Open Space	ESTIMATED	\$132,299.02
Other County Levies (total)		
<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$14,228,595.10</b>

Revenue Anticipated, Excluding Tax Levy	1,681,222.40
Budget Appropriations, before Reserve for Uncollected Taxes	5,279,968.36
Total Non-Municipal Tax Levy	\$10,304,014.31
Amount to be Raised by Taxes - Before RUT	\$13,902,760.27
Reserve for Uncollected Taxes (RUT)	\$325,834.83
<b>Total Amount to be Raised by Taxes</b>	<b>\$14,228,595.10</b>

% of Tax Collections used to Calculate RUT 97.71%

If % used exceeds the actual collection % then reference the statutory exception used

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

Total Tax Revenue, Collections CY 2014	13,373,466.52
Total Tax Levy, CY 2014	13,661,506.35
% of Taxes Collected, CY 2014	<u>97.89%</u>
Delinquent Taxes - December 31, 2014	<u>\$217,575.20</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	60.00%	\$258,000.00	\$430,000.00	\$688,000.00	\$620,000.00		\$68,000.00					
08	Local Revenue	289.11%	\$862,363.02	\$298,286.02	\$1,160,649.04	\$298,649.04		\$862,000.00					
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$413,905.00	\$413,905.00	\$413,905.00							
08	Uniform Construction Code Fees	#DIV/0!	\$0.00		\$0.00								
	<b>Special Revenue Items w/ Prior Written Consent</b>												
11	Shared Services Agreements	#DIV/0!	\$0.00		\$0.00								
08	Additional Revenue Offset by Appropriations	0.00%	(\$0.38)	\$23,998.38	\$23,998.00	\$23,998.00							
10	Public and Private Revenue	12.68%	\$3,263.09	\$25,742.27	\$29,005.36	\$29,005.36							
08	Other Special Items	-56.15%	(\$39,265.47)	\$69,930.47	\$30,665.00	\$30,665.00							
15	Receipts from Delinquent Taxes	21.80%	\$47,424.80	\$217,575.20	\$265,000.00	\$265,000.00							
	<b>Amount to be raised by taxation</b>												
07	Local Tax for Municipal Purposes	3.95%	\$143,340.55	\$3,633,255.24	\$3,776,595.79	\$3,776,595.79							
07	Minimum Library Tax	2.68%	\$3,861.00	\$144,124.00	\$147,985.00	\$147,985.00							
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>24.33%</b>	<b>\$1,278,986.61</b>	<b>\$5,256,816.58</b>	<b>\$6,535,803.19</b>	<b>\$5,605,803.19</b>	<b>\$0.00</b>	<b>\$930,000.00</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	S 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	3.00	7.00	4.19%	\$50,023.00	\$1,193,517.00	\$1,243,540.00			\$930,000.00						
21	Land-Use Administration		1.00	-19.55%	(\$10,800.00)	\$55,250.00	\$44,450.00									
22	Uniform Construction Code			#DIV/0!	\$0.00	\$0.00										
23	Insurance			6.11%	\$41,263.00	\$675,400.00	\$716,663.00									
25	Public Safety	17.00	16.00	3.34%	\$71,102.00	\$2,125,988.00	\$2,197,090.00									
26	Public Works	3.00		4.18%	\$18,200.00	\$435,925.00	\$454,125.00									
27	Health and Human Services			-0.21%	(\$100.00)	\$47,450.00	\$47,350.00									
28	Parks and Recreation			#DIV/0!	\$0.00	\$0.00										
29	Education (including Library)	1.00	4.00	2.68%	\$3,861.00	\$144,124.00	\$147,985.00									
30	Unclassified			-30.32%	(\$12,620.00)	\$41,618.00	\$28,998.00									
31	Utilities and Bulk Purchases			8.37%	\$11,000.00	\$131,400.00	\$142,400.00									
32	Landfill / Solid Waste Disposal			0.00%	\$0.00	\$5,000.00	\$5,000.00									
35	Contingency			#DIV/0!	\$0.00	\$0.00										
36	Statutory Expenditures			6.85%	\$39,363.00	\$574,673.00	\$614,036.00									
37	Judgements			#DIV/0!	\$0.00	\$0.00										
42	Shared Services			33.33%	\$70,000.00	\$210,000.00	\$280,000.00									
43	Court and Public Defender	1.00	4.00	1.25%	\$1,200.00	\$96,250.00	\$97,450.00									
44	Capital			66.67%	\$64,000.00	\$96,000.00	\$160,000.00									
45	Debt			#DIV/0!	\$0.00	\$0.00										
46	Deferred Charges			#DIV/0!	\$0.00	\$0.00										
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00										
50	Reserve for Uncollected Taxes			8.14%	\$24,537.73	\$301,297.10	\$325,834.83									
55	Surplus General Budget			11.81%	\$3,263.09	\$27,618.27	\$30,881.36									
	<b>Total</b>	<b>25.00</b>	<b>32.00</b>	<b>6.07%</b>	<b>\$374,292.82</b>	<b>\$6,161,510.37</b>	<b>\$6,535,803.19</b>	<b>\$5,605,803.19</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$930,000.00</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 - Notes**

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

<u>Property Tax Assessments - Taxable Properties (October 1, 2014 Value)</u>				<u>Property Tax Assessments - Exempt Properties (October 1, 2014 Value)</u>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	113	\$2,687,700.00	1.14%	15A Public Schools	4	\$11,039,600.00	41.12%
2 Residential	1,561	\$193,403,600.00	82.24%	15B Other Schools			0.00%
3A/3B Farm			0.00%	15C Public Property	13	\$1,899,300.00	7.07%
4A Commercial	106	\$29,658,700.00	12.61%	15D Church and Charities	17	\$9,737,500.00	36.27%
4B Industrial	1	\$700,000.00	0.30%	15E Cemeteries & Graveyards	4	\$832,700.00	3.10%
4C Apartments	14	\$7,536,600.00	3.20%	15F Other Exempt	11	\$3,340,500.00	12.44%
5A/5B Railroad	2		0.00%				
6A/6B Business Personal Property	1	\$1,172,044.00	0.50%				
<b>Total</b>	<b>1,798</b>	<b>\$235,158,644.00</b>	<b>100.00%</b>	<b>Total</b>	<b>49</b>	<b>\$26,849,600.00</b>	<b>100.00%</b>
Average Ratio (%), Assessed to True Value				54.62%			
Equalized Valuation, Taxable Properties				\$430,535,781.76			
Total # of property tax appeals filed in 2014				County Tax Board		9.00	
				State Tax Court		2.00	
Number of 2014 County Tax Board decisions appealed to Tax Court							
Number of pending property tax appeals in State Tax Court							
Amount paid out by municipality for tax appeals in 2014				\$6,861.01			
				Percentage of Exempt vs. Non-Exempt Properties			
				2.65%			

<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements</u>				
	# of Parcels	PILOT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2014 Total Tax Rate
G Commercial/Industrial Exemption				
I Dwelling Exemption				
J Dwelling Abatement	2	\$37,656.39	\$3,447,100.00	\$199,414.74
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>2</b>	<b>37,656.39</b>	<b>3,447,100.00</b>	<b>199,414.74</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		7.00	37,246.90	\$34,600.00				\$2,646.90
Supervisory Staff (Department Heads & Managers)	6.00	1.00	623,089.21	\$459,813.11		\$50,600.00	\$77,500.40	\$35,175.70
Police Officers (Including Superior Officers)	13.00		2,349,167.74	\$1,419,974.39	\$253,500.00	\$354,995.00	\$192,677.56	\$128,020.79
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above	6.00		515,481.10	\$312,000.00	\$51,000.00	\$33,600.00	\$91,111.60	\$27,769.50
All Other Non-Union Employees not listed above		22.00	204,560.84	\$190,024.00				\$14,536.84
<b>Totals</b>	<b>25.00</b>	<b>30.00</b>	<b>3,729,545.79</b>	<b>\$2,416,411.50</b>	<b>\$304,500.00</b>	<b>\$439,195.00</b>	<b>\$361,289.56</b>	<b>\$208,149.73</b>

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
<b>Active Employees - Health Benefits - Annual Cost</b>			
Single Coverage	8.00	\$11,542.08	\$92,336.64
Parent & Child	2.00	\$18,339.60	\$36,679.20
Employee & Spouse (or Partner)	2.00	\$22,901.76	\$45,803.52
Family	8.00	\$30,803.16	\$246,425.28
Employee Cost Sharing Contribution (enter as negative - )			(\$95,909.14)
<b>Subtotal</b>	<b>20.00</b>	<b>\$83,586.60</b>	<b>\$325,335.50</b>
<b>Elected Officials - Health Benefits - Annual Cost</b>			
Single Coverage			\$0.00
Parent & Child			\$0.00
Employee & Spouse (or Partner)			\$0.00
Family			\$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>Retirees - Health Benefits - Annual Cost</b>			
Single Coverage	1	\$5,898.60	\$5,898.60
Parent & Child			\$0.00
Employee & Spouse (or Partner)	3	\$44,589.48	\$133,768.44
Family	4	\$139,151.52	\$556,606.08
Employee Cost Sharing Contribution (enter as negative - )			
<b>Subtotal</b>	<b>8.00</b>	<b>\$189,639.60</b>	<b>\$696,273.12</b>
<b>GRAND TOTAL</b>	<b>28.00</b>	<b>\$273,226.20</b>	<b>\$1,021,608.62</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)?**

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

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

	Gross Debt		Net Debt	Current Year				
	Debt	Deductions		Budget	2016 Budget	2017 Budget	All Additional Future Years' Budgets	
Local School Debt	\$2,760,000.00		\$2,760,000.00	Utility Fund - Principal				
Regional School Debt			\$0.00	Utility Fund - Interest				
Utility Fund Debt				Bond Anticipation Notes - Principal				
0			\$0.00	Bond Anticipation Notes - Interest				
0			\$0.00	Bonds - Principal				
0			\$0.00	Bonds - Interest				
0			\$0.00	Loans & Other Debt - Principal				
0			\$0.00	Loans & Other Debt - Interest				
0			\$0.00					
0			\$0.00	<b>Total</b>	\$0.00	\$0.00	\$0.00	\$0.00
<b>Municipal Purposes</b>								
Debt Authorized			\$0.00	Total Principal	\$0.00	\$0.00	\$0.00	\$0.00
Notes Outstanding			\$0.00	Total Interest	\$0.00	\$0.00	\$0.00	\$0.00
Bonds Outstanding			\$0.00	% of Total Current Year Budget	0.00%			
Loans and Other Debt			\$0.00					
<b>Total (Current Year)</b>	<b>\$2,760,000.00</b>	<b>\$0.00</b>	<b>\$2,760,000.00</b>	<b>Description</b>	<b>Debt Not Listed Above</b>			
				Total Guarantees - Governmental				
				Total Guarantees - Other				
				Total Capital/Equipment Leases				
				Total Other				
Population (2010 census)	5,915			<b>Bond Rating</b>	<u>Moody's</u>	<u>Standard &amp; Poors</u>	<u>Fitch</u>	
Per Capita Gross Debt	\$466.61			Rating				
Per Capita Net Debt	\$466.61			Year of Last Rating				
3 Yr. Average Property Valuation		\$442,940,646.00						
Net Debt as % of 3 Year Avg Property Valuation		0.62%		<b>Mark "X" if Municipality has no bond rating</b>	<b>X</b>			



