



## 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	0.826	\$19,260,185.00	29.81%	\$1,680.08
Municipal Library	0.034	\$794,542.00	1.23%	\$69.16
Municipal Open Space	0.000	\$0.00	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	1.290	\$30,060,265.00	46.53%	\$2,623.86
Regional School District			0.00%	\$0.00
County Purposes	0.582	\$13,550,956.55	20.97%	\$1,183.79
County Library			0.00%	\$0.00
County Board of Health			0.00%	\$0.00
County Open Space	0.041	\$942,442.53	1.46%	\$83.39
Other County Levies (total)			0.00%	\$0.00
<b>Total (Calendar Year 2014 Budget)</b>	<b>2.773</b>	<b>\$64,608,391.08</b>	<b>100.00%</b>	<b>\$5,640.28</b>

Total Taxable Valuation as of October 1, 2014	<u>\$2,273,392,575.00</u>
(To be used to calculate the current year tax rate)	
Current Year Average Residential Assessment	<u>\$203,400.00</u>

### Prior Year to Current Year Comparison

#### Comparison - Municipal Purposes Tax Rate

Prior Year	Current Year	% Change (+/-)
0.826	0.861	4.24%

#### Comparison - Municipal Purposes Tax Levy

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$19,260,185.00	\$19,578,687.18	1.65%	\$318,502.18

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

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$1,680.08	\$1,751.27	4.24%	\$71.19

Sheet UFB-1

### Current Year 2015 Budget

Taxes	Actual/Estimated	Tax Levy
Municipal Purpose Tax	ACTUAL	\$19,578,687.18
Municipal Library	ACTUAL	\$768,747.52
Municipal Open Space		
Fire Districts (total levies)		
Other Special Districts (total levies)		
Local School District	ESTIMATED	\$31,400,000.00
Regional School District		
County Purposes	ESTIMATED	\$14,813,980.00
County Library		
County Board of Health		
County Open Space		
Other County Levies (total)		
<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$66,561,414.70</b>

Revenue Anticipated, Excluding Tax Levy	11,497,561.17
Budget Appropriations, before Reserve for Uncollected Taxes	30,327,396.62
Total Non-Municipal Tax Levy	\$46,213,980.00
Amount to be Raised by Taxes - Before RUT	\$65,043,815.45
Reserve for Uncollected Taxes (RUT)	\$1,517,600.28
<b>Total Amount to be Raised by Taxes</b>	<b>\$66,561,415.73</b>

% of Tax Collections used to Calculate RUT	<u>97.72%</u>
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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	63,270,494.39
Total Tax Levy, CY 2014	64,745,541.77
% of Taxes Collected, CY 2014	<u>97.72%</u>
Delinquent Taxes - December 31, 2014	<u>\$1,011,243.69</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	-57.08%	(\$1,673,617.63)	\$2,931,811.00	\$1,258,193.37	\$564,595.87		\$693,597.50					
08	Local Revenue	9.20%	\$1,154,285.82	\$12,552,163.18	\$13,706,449.00	\$1,822,199.00		\$11,884,250.00					
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$2,009,241.00	\$2,009,241.00	\$2,009,241.00							
08	Uniform Construction Code Fees	-0.01%	(\$34.00)	\$389,134.00	\$389,100.00	\$389,100.00							
	<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%	(\$0.32)	\$1,893,152.32	\$1,893,152.00	\$1,893,152.00							
10	Public and Private Revenue	22.23%	\$47,243.60	\$212,560.96	\$259,804.56	\$259,804.56							
08	Other Special Items	-8.70%	(\$317,819.23)	\$3,653,078.51	\$3,335,259.28	\$3,335,259.28							
15	Receipts from Delinquent Taxes	-3.08%	(\$38,930.48)	\$1,263,140.48	\$1,224,210.00	\$1,224,210.00							
	<b>Amount to be raised by taxation</b>												
07	Local Tax for Municipal Purposes	1.54%	\$296,612.55	\$19,282,074.63	\$19,578,687.18	\$19,578,687.18							
07	Minimum Library Tax	-3.25%	(\$25,794.00)	\$794,542.00	\$768,748.00	\$768,748.00							
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>-1.24%</b>	<b>(\$558,053.69)</b>	<b>\$44,980,898.08</b>	<b>\$44,422,844.39</b>	<b>\$31,844,996.89</b>	<b>\$0.00</b>	<b>\$12,577,847.50</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	\$ 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		1.34%	\$18,644.42	\$1,387,483.00	\$1,406,127.42	\$1,379,877.42			\$26,250.00					
21	Land-Use Administration		7.08%	\$5,175.00	\$73,125.00	\$78,300.00	\$78,300.00								
22	Uniform Construction Code		-6.03%	(\$20,500.00)	\$339,850.00	\$319,350.00	\$319,350.00								
23	Insurance		-15.62%	(\$955,237.87)	\$6,114,527.00	\$5,159,289.13	\$3,234,127.56			\$1,925,161.57					
25	Public Safety		4.37%	\$197,265.06	\$4,515,105.96	\$4,712,371.02	\$4,691,150.00	\$21,221.02							
26	Public Works		3.06%	\$268,236.20	\$8,760,630.00	\$9,028,866.20	\$2,719,350.00	\$58,583.54		\$6,250,932.66					
27	Health and Human Services		0.60%	\$200.00	\$33,600.00	\$33,800.00	\$33,800.00								
28	Parks and Recreation		1.19%	\$29,753.50	\$2,497,056.00	\$2,526,809.50	\$2,526,809.50								
29	Education (including Library)		-7.88%	(\$65,794.00)	\$834,542.00	\$768,748.00	\$768,748.00								
30	Unclassified		72.88%	\$109,832.58	\$150,708.00	\$260,540.58	\$260,540.58								
31	Utilities and Bulk Purchases		-2.51%	(\$28,985.00)	\$1,155,150.00	\$1,126,165.00	\$850,165.00			\$276,000.00					
32	Landfill / Solid Waste Disposal		7.72%	\$76,000.00	\$985,000.00	\$1,061,000.00	\$1,061,000.00								
35	Contingency		#DIV/0!	\$0.00		\$0.00									
36	Statutory Expenditures		6.53%	\$150,558.00	\$2,306,205.00	\$2,456,763.00	\$2,280,724.00			\$176,039.00					
37	Judgements		#DIV/0!	\$0.00		\$0.00									
42	Shared Services		#DIV/0!	\$0.00		\$0.00									
43	Court and Public Defender		-3.94%	(\$10,700.00)	\$271,450.00	\$260,750.00	\$260,750.00								
44	Capital		28.73%	\$172,387.00	\$600,000.00	\$772,387.00	\$105,000.00	\$180,000.00		\$487,387.00					
45	Debt		-11.13%	(\$1,474,434.00)	\$13,251,881.00	\$11,777,447.00	\$9,497,900.00			\$2,279,547.00					
46	Deferred Charges		-99.46%	(\$223,556.73)	\$224,763.00	\$1,206.27				\$1,206.27					
48	Debt - Type 1 School District		#DIV/0!	\$0.00		\$0.00									
50	Reserve for Uncollected Taxes		9.19%	\$127,700.27	\$1,389,900.00	\$1,517,600.27	\$1,517,600.27								
55	Surplus General Budget		#DIV/0!	\$1,155,324.00		\$1,155,324.00				\$1,155,324.00					
	Total	0.00	0.00	(\$468,131.57)	\$44,890,975.96	\$44,422,844.39	\$31,585,192.33	\$259,804.56	\$0.00	\$12,577,847.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**USER FRIENDLY BUDGET SECTION  
STRUCTURAL BUDGET IMBALANCES**

<b>X</b>	<i>Revenues at Risk</i>	<i>Non-recurring appropriation reductions</i>	<i>Future Year Appropriation Increases</i>	<i>Structural Imbalance Offsets</i>	<b>Line Item.</b> Put "X" in cell to the left that corresponds to the type of imbalance.	<b>Amount</b>	<b>Comment/Explanation</b>
						UTILITY OPERATING SURPLUS OF PRIOR YEARS	\$1,155,324.00

## 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	395	\$60,867,600.00	2.67%	15A Public Schools	14	\$43,969,600.00	14.92%
2 Residential	6,703	\$1,363,808,700.00	59.85%	15B Other Schools	1	\$2,736,600.00	0.93%
3A/3B Farm	55	\$4,069,000.00	0.18%	15C Public Property	279	\$178,355,900.00	60.52%
4A Commercial	272	\$402,281,400.00	17.66%	15D Church and Charities	19	\$10,418,100.00	3.54%
4B Industrial	38	\$362,333,100.00	15.90%	15E Cemeteries & Graveyards	2	\$1,170,400.00	0.40%
4C Apartments	7	\$80,163,900.00	3.52%	15F Other Exempt	56	\$58,058,500.00	19.70%
5A/5B Railroad	8		0.00%				
6A/6B Business Personal Property	1	\$5,012,075.00	0.22%				
<b>Total</b>	<b>7,479</b>	<b>\$2,278,535,775.00</b>	<b>100.00%</b>	<b>Total</b>	<b>371</b>	<b>\$294,709,100.00</b>	<b>100.00%</b>
Average Ratio (%), Assessed to True Value				101.03%			
Equalized Valuation, Taxable Properties				\$2,255,306,121.94			
Total # of property tax appeals filed in 2014				County Tax Board			
				59.00			
				State Tax Court			
				23.00			
Number of 2014 County Tax Board decisions appealed to Tax Court				1.00			
Number of pending property tax appeals in State Tax Court				29.00			
Amount paid out by municipality for tax appeals in 2014							
				Percentage of Exempt vs. Non-Exempt Properties 4.73%			

<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	47	\$0.00	\$636,400.00	\$17,647.38
J Dwelling Abatement				
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>47</b>	<b>0.00</b>	<b>636,400.00</b>	<b>17,647.38</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	0.00	6.00	42,470.72	\$40,394.00	\$0.00	\$0.00	\$0.00	\$2,076.72
Supervisory Staff (Department Heads & Managers)	18.00	1.00	1,713,332.87	\$1,446,331.00	\$0.00	\$97,785.57	\$53,509.82	\$115,706.48
Police Officers (Including Superior Officers)	40.00	5.00	4,235,494.02	\$3,409,206.00	\$186,192.00	\$340,920.60	\$86,438.94	\$212,736.48
Fire Fighters (Including Superior Officers)	0.00	0.00	0.00					
All Other Union Employees not listed above	32.00	0.00	1,821,424.94	\$1,277,701.36	\$237,838.55	\$88,417.00	\$115,251.92	\$102,216.11
All Other Non-Union Employees not listed above	35.00	124.00	3,614,886.39	\$3,002,592.58	\$51,456.08	\$164,217.00	\$156,413.32	\$240,207.41
<b>Totals</b>	<b>125.00</b>	<b>136.00</b>	<b>11,427,608.94</b>	<b>\$9,176,224.94</b>	<b>\$475,486.63</b>	<b>\$691,340.17</b>	<b>\$411,614.00</b>	<b>\$672,943.20</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**

	<b>Current Year # of Covered Members (Medical &amp; Rx)</b>	<b>Current Year Annual Cost Estimate per Employee</b>	<b>Total Current Year Cost</b>
<b><u>Active Employees - Health Benefits - Annual Cost</u></b>			
Single Coverage	34.00	\$12,688.80	\$431,419.20
Parent & Child	9.00	\$20,650.08	\$185,850.72
Employee & Spouse (or Partner)	23.00	\$27,154.20	\$624,546.60
Family	52.00	\$49,518.24	\$2,574,948.48
Employee Cost Sharing Contribution (enter as negative - )			(\$402,817.60)
<b>Subtotal</b>	<b>118.00</b>	<b>\$110,011.32</b>	<b>\$3,413,947.40</b>
<b><u>Elected Officials - Health Benefits - Annual Cost</u></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><u>Retirees - Health Benefits - Annual Cost</u></b>			
Single Coverage	21	\$2,168.16	\$45,531.36
Parent & Child	0		\$0.00
Employee & Spouse (or Partner)	35	\$3,937.32	\$137,806.20
Family	20	\$3,937.32	\$78,746.40
Employee Cost Sharing Contribution (enter as negative - )			(\$8,796.36)
<b>Subtotal</b>	<b>76.00</b>	<b>\$10,042.80</b>	<b>\$253,287.60</b>
<b>GRAND TOTAL</b>	<b>194.00</b>	<b>\$120,054.12</b>	<b>\$3,667,235.00</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)?**

**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	2016	2017	All Additional Future
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt	\$13,808,374.00	\$13,808,374.00	\$0.00			
Regional School Debt			\$0.00			
Utility Fund Debt						
0	\$19,780,373.43	\$19,780,373.43	\$0.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
<u>Municipal Purposes</u>						
Debt Authorized	\$110,600,786.57	\$16,621.00	\$110,584,165.57			
Notes Outstanding			\$0.00			
Bonds Outstanding			\$0.00			
Loans and Other Debt			\$0.00			
<b>Total (Current Year)</b>	<b>\$144,189,534.00</b>	<b>\$33,605,368.43</b>	<b>\$110,584,165.57</b>			
Population (2010 census)	<u>21,677</u>					
Per Capita Gross Debt	<u>\$6,651.73</u>					
Per Capita Net Debt	<u>\$5,101.45</u>					
3 Yr. Average Property Valuation		<u>\$2,393,490,857.33</u>				
Net Debt as % of 3 Year Avg Property Valuation		<u>4.62%</u>				
Utility Fund - Principal			\$1,079,370.00	\$1,088,968.00	\$1,127,487.00	\$6,326,064.00
Utility Fund - Interest			\$315,962.00	\$330,213.00	\$294,116.00	\$769,769.00
Bond Anticipation Notes - Principal			\$121,000.00	\$110,000.00		
Bond Anticipation Notes - Interest			\$30,776.00	\$34,218.60		
Bonds - Principal			\$5,950,650.00	\$5,731,032.00	\$5,942,513.00	\$91,279,640.00
Bonds - Interest			\$3,412,525.00	\$4,117,911.00	\$3,913,300.00	\$28,174,884.00
Loans & Other Debt - Principal			\$670,823.27	\$678,010.00	\$701,401.00	\$6,326,064.00
Loans & Other Debt - Interest			\$196,340.73	\$187,969.00	\$173,169.00	\$769,769.00
<b>Total</b>			<b>\$11,777,447.00</b>	<b>\$12,278,321.60</b>	<b>\$12,151,986.00</b>	<b>\$133,646,190.00</b>
Total Principal			\$7,821,843.27	\$7,608,010.00	\$7,771,401.00	\$103,931,768.00
Total Interest			\$3,955,603.73	\$4,670,311.60	\$4,380,585.00	\$29,714,422.00
% of Total Current Year Budget			<u>26.51%</u>			
Description	Debt Not Listed Above					
Total Guarantees - Governmental						
Total Guarantees - Other						
Total Capital/Equipment Leases						
Total Other						
<u>Bond Rating</u>	<u>Moody's</u>	<u>Standard &amp; Poors</u>	<u>Fitch</u>			
Rating		A+				
Year of Last Rating		2014				
<b>Mark "X" if Municipality has no bond rating</b>						



## 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**

GREEN-FIELDS VOLUNTEER FIRE COMPANY
31 BUDD BLVD, WEST DEPTFORD, NJ 08096
CHIEF: MARTY MATSON
THOROFARE VOLUNTEER FIRE COMPANY
1 FIREHOUSE RD, WEST DEPTFORD, NJ 08086
CHIEF: PHIL ZIMM
COLONIAL MANOR FIRE ASSOC
611 ACADEMY AVENUE, WEST DEPTFORD, NJ 08096
CHIEF: KEVIN NORDABY
VERGA VOLUNTEER FIRE COMPANY
1415 CROWN PT ROAD, WEST DEPTFORD, NJ 08093
CHIEF: A.J. FERRIOLA