



# 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
Raymond	J.	Cywinski	12/31/2018	raycywinski@aol.com

**Chief Administrative Officer**

Susan		Crosman		susandemboro@aol.com
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**Chief Financial Officer**

Philip	G.	Moore		moore@demarestnj.org
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**Municipal Clerk**

Susan		Crosman		susandemboro@aol.com
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**Governing Body Members**

First Name	Middle Name	Last Name	Term Expires	Business Email
Gregg		Paster	12/31/2015	gpaster@pasteresq.com
Judith		Rosenthal	12/31/2015	rosenthal.demarestnj@gmail.com
Melinda		Iannuzzi	12/31/2016	melinda.iannuzzi@gmail.com
Joseph		Gray	12/31/2017	gray@demarestnj.org
Ted		Davis	12/31/2017	teddavis27@yahoo.com
Steven		Schliem	12/31/2017	demarestduckpond@gmail.com

## USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2014 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2015 Budget</u>		
	<u>Calendar Year</u>	<u>Calendar Year</u>	<u>% of</u>	<u>Avg Residential</u>	<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
	<u>Tax Rate</u>	<u>Tax Levy</u>	<u>Total Levy</u>	<u>Taxpayer Impact</u>			
Municipal Purpose Tax	0.509	\$6,451,588.00	21.58%	\$3,786.01	Municipal Purpose Tax	ACTUAL	\$6,618,501.00
Municipal Library	0.037	\$469,658.00	1.57%	\$275.21	Municipal Library	ACTUAL	\$496,681.00
Municipal Open Space	0.005	\$63,342.00	0.21%	\$37.19	Municipal Open Space	ACTUAL	\$63,810.00
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	0.995	\$12,606,577.00	42.17%	\$7,400.94	Local School District	ACTUAL	\$12,757,066.00
Regional School District	0.551	\$6,974,109.00	23.33%	\$4,098.41	Regional School District	ACTUAL	\$7,234,500.00
County Purposes	0.260	\$3,290,490.74	11.01%	\$1,933.91	County Purposes	ESTIMATED	\$3,372,753.00
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.003	\$35,638.40	0.12%	\$22.31	County Open Space	ESTIMATED	\$36,529.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
<b>Total (Calendar Year 2014 Budget)</b>	<b>2.360</b>	<b>\$29,891,403.14</b>	<b>100.00%</b>	<b>\$17,553.99</b>	<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$30,579,840.00</b>
Total Taxable Valuation as of October 1, 2014 <u>\$1,276,192,720.00</u> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <u>1,617,703.00</u>		
Current Year Average Residential Assessment <u>\$743,813.00</u>					Budget Appropriations, before Reserve for Uncollected Taxes <u>8,244,937.00</u>		
<u>Prior Year to Current Year Comparison</u>					Total Non-Municipal Tax Levy <u>\$23,464,658.00</u>		
<u>Comparison - Municipal Purposes Tax Rate</u>					Amount to be Raised by Taxes - Before RUT <u>\$30,091,892.00</u>		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) <u>\$487,745.21</u>		
0.509	0.519	1.96%			Total Amount to be Raised by Taxes <u>\$30,579,637.21</u>		
<u>Comparison - Municipal Purposes Tax Levy</u>					% of Tax Collections used to Calculate RUT <u>98.41%</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		If % used exceeds the actual collection % then reference the statutory exception used		
\$6,451,588.00	\$6,618,501.00	2.59%	\$166,913.00		<u>Tax Collections - ACTUAL as of Prior Year</u>		
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>					Total Tax Revenue, Collections CY 2014 <u>29,822,528.00</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Levy, CY 2014 <u>29,990,167.00</u>		
\$3,786.01	\$3,860.39	1.96%	\$74.38		% of Taxes Collected, CY 2014 <u>99.44%</u>		
<b>Sheet UFB-1</b>					Delinquent Taxes - December 31, 2014 <u>\$144,394.00</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	184.36%	\$350,100.00	\$189,900.00	\$540,000.00	\$540,000.00							
08	Local Revenue	-34.51%	(\$69,036.00)	\$200,036.00	\$131,000.00	\$131,000.00							
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$405,840.00	\$405,840.00	\$405,840.00							
08	Uniform Construction Code Fees	-4.66%	(\$8,554.00)	\$183,554.00	\$175,000.00	\$175,000.00							
	<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	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	54.08%	\$7,042.00	\$13,021.00	\$20,063.00	\$20,063.00							
08	Other Special Items	76.35%	\$88,019.00	\$115,281.00	\$203,300.00	\$203,300.00							
15	Receipts from Delinquent Taxes	-60.53%	(\$218,539.00)	\$361,039.00	\$142,500.00	\$142,500.00							
	<b>Amount to be raised by taxation</b>												
07	Local Tax for Municipal Purposes	-3.34%	(\$228,714.00)	\$6,847,215.00	\$6,618,501.00	\$6,618,501.00							
07	Minimum Library Tax	5.75%	\$27,023.00	\$469,658.00	\$496,681.00	\$496,681.00							
54	Open Space Levy Tax	0.74%	\$468.00	\$63,342.00	\$63,810.00		\$63,810.00						
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>-0.59%</b>	<b>(\$52,191.00)</b>	<b>\$8,848,886.00</b>	<b>\$8,796,695.00</b>	<b>\$8,732,885.00</b>	<b>\$63,810.00</b>	<b>\$0.00</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	\$ 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	10	11.75%	\$56,345.00	\$479,404.00	\$535,749.00									
21	Land-Use Administration	0	2	11.17%	\$1,870.00	\$16,740.00	\$18,610.00									
22	Uniform Construction Code	1	4	3.89%	\$3,312.00	\$85,186.00	\$88,498.00									
23	Insurance	0	0	-3.67%	(\$25,720.00)	\$700,420.00	\$674,700.00									
25	Public Safety	13	18	-0.81%	(\$19,263.00)	\$2,389,051.00	\$2,369,788.00	\$2,368,360.00	\$1,428.00							
26	Public Works	9	1	15.10%	\$197,800.00	\$1,309,800.00	\$1,507,600.00	\$1,488,965.00	\$18,635.00							
27	Health and Human Services	0	1	6.56%	\$2,950.00	\$44,990.00	\$47,940.00	\$47,940.00								
28	Parks and Recreation	0	0	166.67%	\$5,000.00	\$3,000.00	\$8,000.00	\$8,000.00								
29	Education (including Library)	0	0	5.75%	\$27,023.00	\$469,658.00	\$496,681.00	\$496,681.00								
30	Unclassified	0	0	67.01%	\$37,542.00	\$56,021.00	\$93,563.00	\$93,563.00								
31	Utilities and Bulk Purchases	0	0	-0.63%	(\$4,700.00)	\$748,900.00	\$744,200.00	\$744,200.00								
32	Landfill / Solid Waste Disposal	0	0	0.00%	\$0.00	\$3,000.00	\$3,000.00	\$3,000.00								
35	Contingency	0	0	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
36	Statutory Expenditures	0	0	-6.03%	(\$42,028.00)	\$697,028.00	\$655,000.00	\$655,000.00								
37	Judgements	0	0	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
42	Shared Services	0	0	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
43	Court and Public Defender	0	3	3.14%	\$1,000.00	\$31,875.00	\$32,875.00	\$32,875.00								
44	Capital	0	0	-45.67%	(\$25,215.00)	\$55,215.00	\$30,000.00	\$30,000.00								
45	Debt	0	0	22.81%	\$160,262.00	\$702,556.00	\$862,818.00	\$862,818.00								
46	Deferred Charges	0	0	47.09%	\$24,302.00	\$51,613.00	\$75,915.00	\$75,915.00								
48	Debt - Type 1 School District	0	0	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
50	Reserve for Uncollected Taxes	0	0	2.73%	\$12,948.00	\$475,000.00	\$487,948.00	\$487,948.00								
55	Surplus General Budget	0	0	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
	<b>Total</b>	<b>26</b>	<b>39</b>	<b>4.97%</b>	<b>\$413,428.00</b>	<b>\$8,319,457.00</b>	<b>\$8,732,885.00</b>	<b>\$8,712,822.00</b>	<b>\$20,063.00</b>	<b>\$0.00</b>						



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

<b>Property Tax Assessments - Taxable Properties (October 1, 2014 Value)</b>				<b>Property Tax Assessments - Exempt Properties (October 1, 2014 Value)</b>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	31	\$12,778,100.00	1.00%	15A Public Schools	12	\$47,609,700.00	36.61%
2 Residential	1,647	\$1,225,059,400.00	95.99%	15B Other Schools	2	\$15,996,900.00	12.30%
3A/3B Farm	0	\$0.00	0.00%	15C Public Property	51	\$56,836,800.00	43.70%
4A Commercial	8	\$36,920,200.00	2.89%	15D Church and Charities	7	\$8,718,900.00	6.70%
4B Industrial	0	\$0.00	0.00%	15E Cemeteries & Graveyards	1	\$37,300.00	0.03%
4C Apartments	1	\$1,350,000.00	0.11%	15F Other Exempt	2	\$852,700.00	0.66%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property	1	\$85,020.00	0.01%				
<b>Total</b>	<b>1,688</b>	<b>\$1,276,192,720.00</b>	<b>100.00%</b>	<b>Total</b>	<b>75</b>	<b>\$130,052,300.00</b>	<b>100.00%</b>
Average Ratio (%), Assessed to True Value				85.02%			
Equalized Valuation, Taxable Properties				\$1,501,050,011.76			
Total # of property tax appeals filed in 2014				County Tax Board		17.00	
				State Tax Court			
Number of 2014 County Tax Board decisions appealed to Tax Court							
Number of pending property tax appeals in State Tax Court				13.00			
Amount paid out by municipality for tax appeals in 2014				\$20,145.69			
				Percentage of Exempt vs. Non-Exempt Properties			
				4.25%			

<b>Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements</b>				
	# of Parcels	PILOT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2014 Total Tax Rate
G Commercial/Industrial Exemption				
I Dwelling Exemption	1	\$6,000.00	\$382,200.00	\$9,019.92
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>1</b>	<b>6,000.00</b>	<b>382,200.00</b>	<b>9,019.92</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	7.00	6,000.00	\$5,500.00	\$0.00	\$0.00	\$0.00	\$500.00
Supervisory Staff (Department Heads & Managers)	2.00	2.00	263,886.00	\$178,986.00		\$21,800.00	\$48,100.00	\$15,000.00
Police Officers (Including Superior Officers)	13.00	0.00	2,417,211.00	\$1,502,211.00	\$230,500.00	\$408,000.00	\$238,500.00	\$38,000.00
Fire Fighters (Including Superior Officers)	0.00	0.00	0.00			\$0.00	\$0.00	
All Other Union Employees not listed above	7.00	0.00	760,900.00	\$474,300.00	\$70,000.00	\$54,300.00	\$117,600.00	\$44,700.00
All Other Non-Union Employees not listed above	4.00	30.00	693,563.00	\$545,863.00	\$3,500.00	\$25,900.00	\$71,500.00	\$46,800.00
<b>Totals</b>	<b>26.00</b>	<b>39.00</b>	<b>4,141,560.00</b>	<b>\$2,706,860.00</b>	<b>\$304,000.00</b>	<b>\$510,000.00</b>	<b>\$475,700.00</b>	<b>\$145,000.00</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>Active Employees - Health Benefits - Annual Cost</b>			
Single Coverage	7.00	\$11,451.00	\$80,157.00
Parent & Child	4.00	\$19,350.00	\$77,400.00
Employee & Spouse (or Partner)	5.00	\$22,900.00	\$114,500.00
Family	6.00	\$30,500.00	\$183,000.00
Employee Cost Sharing Contribution (enter as negative - )			(\$105,600.00)
Subtotal	22.00	\$84,201.00	\$349,457.00
<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 - )			
Subtotal	0.00	\$0.00	\$0.00
<b>Retirees - 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 - )			
Subtotal	0.00	\$0.00	\$0.00
<b>GRAND TOTAL</b>	22.00	\$84,201.00	\$349,457.00

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)?**

**YES**



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

	Gross Debt	Deductions	Net Debt	Current Year																														
				Budget	2016 Budget	2017 Budget	All Additional Future Years' Budgets																											
Local School Debt	\$15,674,732.00	\$15,674,732.00	\$0.00	Utility Fund - Principal	\$0.00																													
Regional School Debt	\$2,198,815.94	\$2,198,815.94	\$0.00	Utility Fund - Interest	\$0.00																													
Utility Fund Debt				Bond Anticipation Notes - Principal	\$0.00																													
0			\$0.00	Bond Anticipation Notes - Interest	\$0.00																													
0			\$0.00	Bonds - Principal	\$680,000.00	\$400,000.00	\$400,000.00																											
0			\$0.00	Bonds - Interest	\$178,715.00	\$157,340.00	\$149,340.00																											
0			\$0.00	Loans & Other Debt - Principal	\$3,923.00	\$4,002.00	\$2,031.00																											
0			\$0.00	Loans & Other Debt - Interest	\$180.00	\$101.00	\$20.00																											
0			\$0.00	Total	\$862,818.00	\$561,443.00	\$551,391.00		\$0.00																									
Municipal Purposes				Total Principal	\$683,923.00	\$404,002.00	\$402,031.00		\$0.00																									
Debt Authorized	\$330,689.00		\$330,689.00	Total Interest	\$178,895.00	\$157,441.00	\$149,360.00		\$0.00																									
Notes Outstanding	\$0.00		\$0.00	% of Total Current Year Budget	9.88%																													
Bonds Outstanding	\$6,458,000.00	\$93,964.00	\$6,364,036.00	<table border="1"> <thead> <tr> <th>Description</th> <th colspan="4">Debt Not Listed Above</th> </tr> </thead> <tbody> <tr> <td>Total Guarantees - Governmental</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Total Guarantees - Other</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Total Capital/Equipment Leases</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Total Other</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>						Description	Debt Not Listed Above				Total Guarantees - Governmental					Total Guarantees - Other					Total Capital/Equipment Leases					Total Other				
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Total Guarantees - Governmental																																		
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Total Other																																		
Loans and Other Debt	\$9,957.00		\$9,957.00	<table border="1"> <thead> <tr> <th>Bond Rating</th> <th>Moody's</th> <th>Standard &amp; Poors</th> <th>Fitch</th> </tr> </thead> <tbody> <tr> <td>Rating</td> <td>Aa2</td> <td>AA-</td> <td></td> </tr> <tr> <td>Year of Last Rating</td> <td>2010</td> <td>2014</td> <td></td> </tr> </tbody> </table>						Bond Rating	Moody's	Standard & Poors	Fitch	Rating	Aa2	AA-		Year of Last Rating	2010	2014														
Bond Rating	Moody's	Standard & Poors	Fitch																															
Rating	Aa2	AA-																																
Year of Last Rating	2010	2014																																
Total (Current Year)	\$24,672,193.94	\$17,967,511.94	\$6,704,682.00	<p>Mark "X" if Municipality has no bond rating <input type="checkbox"/></p>																														
Population (2010 census)	4,881																																	
Per Capita Gross Debt	\$5,054.74																																	
Per Capita Net Debt	\$1,373.63																																	
3 Yr. Average Property Valuation		\$1,423,969,866.33																																
Net Debt as % of 3 Year Avg Property Valuation		0.47%																																





**USER FRIENDLY BUDGET SECTION - Notes**

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