



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: **Filename:** 0230_fbi_2016.xlsm

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
Mauro		Raguseo	12/31/2019	mayor@littleferrynj.org

Chief Administrative Officer

Jasmine		Lim		lfadmin@littleferrynj.org
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Chief Financial Officer

Lori-Ann		Mudry		l-mudry@littleferrynj.org
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Municipal Clerk

Barbara		Maldonado		b-maldonado@littleferrynj.org
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Registered Municipal Accountant

Donna		Japhet		djaphet@lvhcpa.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Roberta		Henriquez	12/31/2017	council@littleferrynj.org
Ronald		Anzalone	12/31/2018	council@littleferrynj.org
Stephen		Lanum	12/31/2016	council@littleferrynj.org
George		Muller	12/31/2018	council@littleferrynj.org
Thomas		Sarlo	12/31/2016	council@littleferrynj.org
Peggy		Steinhilber	12/31/2017	council@littleferrynj.org



USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2015 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2016 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	1.176	\$11,340,864.00	35.12%	\$3,129.34	Municipal Purpose Tax	ACTUAL	\$11,743,655.00
Municipal Library	0.037	\$362,413.00	1.12%	\$98.46	Municipal Library	ACTUAL	\$341,442.00
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	1.882	\$18,147,559.00	56.20%	\$5,008.00	Local School District	ESTIMATED	\$18,782,724.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.251	\$2,416,836.11	7.48%	\$667.91	County Purposes	ESTIMATED	\$2,528,087.00
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	\$25,760.20	0.08%	\$7.98	County Open Space	ESTIMATED	
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2015 Budget)	3.349	\$32,293,432.31	100.00%	\$8,911.69	Total ESTIMATED amount to be raised by taxes		\$33,395,908.00
Total Taxable Valuation as of October 1, 2015 <u>\$964,307,830.00</u> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <u>4,535,025.00</u>		
Current Year Average Residential Assessment <u>\$266,100.00</u>					Budget Appropriations, before Reserve for Uncollected Taxes <u></u>		
<u>Prior Year to Current Year Comparison</u>					Total Non-Municipal Tax Levy <u>\$21,310,811.00</u>		
<u>Comparison - Municipal Purposes Tax Rate</u>					Amount to be Raised by Taxes - Before RUT <u>\$16,775,786.00</u>		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) <u>\$570,699.37</u>		
1.176		-100.00%			Total Amount to be Raised by Taxes <u>\$17,346,485.37</u>		
<u>Comparison - Municipal Purposes Tax Levy</u>					% of Tax Collections used to Calculate RUT <u>96.71%</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		If % used exceeds the actual collection % then reference the statutory exception used <u></u>		
\$11,340,864.00	\$11,743,655.00	3.55%	\$402,791.00		<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 2015 <u></u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Levy, CY 2015 <u></u>		
\$3,129.34	\$0.00	-100.00%	(\$3,129.34)		% of Taxes Collected, CY 2015 <u>0.00%</u>		
Sheet UFB-1					Delinquent Taxes - December 31, 2015 <u></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	0.00%	\$0.00	\$1,700,000.00	\$1,700,000.00	\$1,700,000.00							
08	Local Revenue	-2.99%	(\$15,000.00)	\$502,300.00	\$487,300.00	\$487,300.00							
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$938,349.00	\$938,349.00	\$938,349.00							
08	Uniform Construction Code Fees	0.00%	\$0.00	\$150,000.00	\$150,000.00	\$150,000.00							
	<i>Special Revenue Items w/ Prior Written Consent</i>												
11	Shared Services Agreements	20.45%	\$45,000.00	\$220,000.00	\$265,000.00	\$265,000.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
10	Public and Private Revenue	-100.00%	(\$14,666.00)	\$14,666.00	\$0.00	\$0.00							
08	Other Special Items	33.21%	\$46,000.00	\$138,500.00	\$184,500.00	\$184,500.00							
15	Receipts from Delinquent Taxes	23.08%	\$150,000.00	\$650,000.00	\$800,000.00	\$800,000.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	3.55%	\$402,791.00	\$11,340,864.00	\$11,743,655.00	\$11,743,655.00							
07	Minimum Library Tax	-5.79%	(\$20,971.00)	\$362,413.00	\$341,442.00	\$341,442.00							
54	Open Space Levy Tax	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
07	Addition to Local District School Tax	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
08	Deficit General Budget	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
	Total	3.70%	\$593,154.00	\$16,017,092.00	\$16,610,246.00	\$16,610,246.00	\$0.00	\$0.00	\$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	Utility	Utility	Utility	Utility	Utility	Utility	
	Full-Time	Part-Time														
20	General Government	5.00	12.00	22.44%	\$199,836.00	\$890,595.00	\$1,090,431.00	\$1,090,431.00								
21	Land-Use Administration		1.00	-15.12%	(\$4,000.00)	\$26,450.00	\$22,450.00	\$22,450.00								
22	Uniform Construction Code	1.00	5.00	17.48%	\$19,804.00	\$113,283.00	\$133,087.00	\$133,087.00								
23	Insurance			4.30%	\$101,665.00	\$2,361,775.00	\$2,463,440.00	\$2,463,440.00								
25	Public Safety	30.00	56.00	-0.65%	(\$24,814.00)	\$3,796,360.00	\$3,771,546.00	\$3,771,546.00								
26	Public Works	12.00	3.00	13.53%	\$196,489.00	\$1,452,607.00	\$1,649,096.00	\$1,649,096.00								
27	Health and Human Services		2.00	-8.71%	(\$7,277.00)	\$83,554.00	\$76,277.00	\$76,277.00								
28	Parks and Recreation		15.00	43.81%	\$24,750.00	\$56,500.00	\$81,250.00	\$81,250.00								
29	Education (including Library)	3.00	6.00	-10.28%	(\$48,000.00)	\$467,075.00	\$419,075.00	\$419,075.00								
30	Unclassified			0.00%	\$0.00	\$30,000.00	\$30,000.00	\$30,000.00								
31	Utilities and Bulk Purchases			-1.73%	(\$32,116.00)	\$1,859,316.00	\$1,827,200.00	\$1,827,200.00								
32	Landfill / Solid Waste Disposal			3.23%	\$11,500.00	\$355,500.00	\$367,000.00	\$367,000.00								
35	Contingency			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
36	Statutory Expenditures			4.29%	\$46,350.00	\$1,080,958.00	\$1,127,308.00	\$1,127,308.00								
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
42	Shared Services			18.18%	\$40,000.00	\$220,000.00	\$260,000.00	\$260,000.00								
43	Court and Public Defender	2.00	3.00	26.71%	\$19,122.00	\$71,584.00	\$90,706.00	\$90,706.00								
44	Capital			9.89%	\$45,000.00	\$455,000.00	\$500,000.00	\$500,000.00								
45	Debt			11.85%	\$112,700.00	\$950,825.00	\$1,063,525.00	\$1,063,525.00								
46	Deferred Charges			-16.70%	(\$107,855.00)	\$645,710.00	\$537,855.00	\$537,855.00								
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
50	Reserve for Uncollected Taxes			0.00%	\$0.00	\$1,100,000.00	\$1,100,000.00	\$1,100,000.00								
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
	Total	53.00	103.00	3.70%	\$593,154.00	\$16,017,092.00	\$16,610,246.00	\$16,610,246.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**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	43,179.55	\$35,950.00		\$4,479.37	\$0.00	\$2,750.18
Supervisory Staff (Department Heads & Managers)	5.00		465,395.40	\$310,479.00		\$28,752.68	\$102,412.08	\$23,751.64
Police Officers (Including Superior Officers)	26.00		4,215,670.47	\$2,935,760.00	\$90,000.00	\$753,609.59	\$393,732.36	\$42,568.52
Fire Fighters (Including Superior Officers)		46.00	49,750.00					\$49,750.00
All Other Union Employees not listed above	11.00		1,130,069.93	\$732,664.00	\$55,000.00	\$91,289.93	\$195,067.20	\$56,048.80
All Other Non-Union Employees not listed above	11.00	50.00	1,199,957.79	\$856,345.00		\$91,045.84	\$187,056.56	\$65,510.39
Totals	53.00	103.00	7,104,023.14	\$4,871,198.00	\$145,000.00	\$969,177.41	\$878,268.20	\$240,379.53

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
<u>Active Employees - Health Benefits - Annual Cost</u>						
Single Coverage	14.00	\$11,873.04	\$166,222.56	13.00	\$11,451.00	\$148,863.00
Parent & Child	3.00	\$21,252.84	\$63,758.52	3.00	\$19,352.16	\$58,056.48
Employee & Spouse (or Partner)	9.00	\$23,745.84	\$213,712.56	10.00	\$22,901.76	\$229,017.60
Family	20.00	\$33,125.88	\$662,517.60	21.00	\$30,803.16	\$646,866.36
Employee Cost Sharing Contribution (enter as negative -)			(\$277,039.44)			(\$258,981.84)
Subtotal	46.00		\$829,171.80	47.00		\$823,821.60
<u>Elected Officials - Health Benefits - Annual Cost</u>						
Single Coverage			\$0.00			\$0.00
Parent & Child			\$0.00			\$0.00
Employee & Spouse (or Partner)			\$0.00			\$0.00
Family	1	\$33,125.88	\$33,125.88	1	\$30,803.16	\$30,803.16
Employee Cost Sharing Contribution (enter as negative -)			(\$33,125.88)			(\$30,803.16)
Subtotal	1.00		\$0.00	1.00		\$0.00
<u>Retirees - Health Benefits - Annual Cost</u>						
Single Coverage	2	\$10,944.48	\$21,888.96	2	\$10,257.84	\$20,515.68
Parent & Child	0	\$0.00	\$0.00	1	\$9,798.96	\$9,798.96
Employee & Spouse (or Partner)	9	\$21,706.27	\$195,356.43	9	\$20,660.04	\$185,940.36
Family	8	\$35,071.89	\$280,575.12	8	\$33,333.24	\$266,665.92
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	19.00		\$497,820.51	20.00		\$482,920.92
GRAND TOTAL	66.00		\$1,326,992.31	68.00		\$1,306,742.52

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	Deductions	Net				
	Debt		Debt	Current Year	2017	2018	All Additional Future
				Budget	Budget	Budget	Years' Budgets
Local School Debt			\$0.00				
Regional School Debt			\$0.00				
Utility Fund Debt							
0			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
<u>Municipal Purposes</u>							
Debt Authorized	\$3,097,064.00		\$3,097,064.00				
Notes Outstanding	\$8,610,597.00	\$374,241.00	\$8,236,356.00				
Bonds Outstanding	\$6,450,000.00	\$148,842.00	\$6,301,158.00				
Loans and Other Debt	\$219,125.00		\$219,125.00				
Total (Current Year)	\$18,376,786.00	\$523,083.00	\$17,853,703.00				
Population (2010 census)	10,626						
Per Capita Gross Debt	\$1,729.42						
Per Capita Net Debt	\$1,680.19						
3 Yr. Average Property Valuation		\$1,104,666,546.33					
Net Debt as % of 3 Year Avg Property Valuation		1.62%					
Utility Fund - Principal							
Utility Fund - Interest							
Bond Anticipation Notes - Principal				\$180,000.00			
Bond Anticipation Notes - Interest				\$61,658.87			
Bonds - Principal				\$645,000.00	\$680,000.00		
Bonds - Interest				\$173,050.00	\$159,850.00		
Loans & Other Debt - Principal				\$27,227.16	\$27,775.00		
Loans & Other Debt - Interest				\$4,246.55	\$3,700.00		
Total				\$1,091,182.58	\$871,325.00	\$0.00	\$0.00
Total Principal				\$852,227.16	\$707,775.00	\$0.00	\$0.00
Total Interest				\$238,955.42	\$163,550.00	\$0.00	\$0.00
% of Total Current Year Budget				6.57%			
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 & Poors</u>	<u>Fitch</u>				
Rating	Aa3	AA					
Year of Last Rating	2010	2013					
Mark "X" if Municipality has no bond rating							

USER FRIENDLY BUDGET SECTION - Notes

(Press ALT-Enter to go to a new line in each cell)
