



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: **Filename:** 1413_fba_2020.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
Christopher		Yates	12/31/2020	cyates@hardingnj.org

Chief Administrative Officer

Robert		Falzarano		rfalzarano@hardingnj.org
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Chief Financial Officer

Himanshu		Shah		hshah@hardingnj.org
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Municipal Clerk

Lisa		Sharp		lsharp@hardingnj.org
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Registered Municipal Accountant

Robert		Swisher		rswisher@scnco.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Tim		Jones	12/31/2021	tjones@hardingnj.org
Nanette		DiTosto	12/31/2021	nditosto@hardingnj.org
Dev		Modi	12/31/2020	dmodi@hardingnj.org
Nic		Platt	12/31/2022	nplatt@hardingnj.org

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2019 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2020 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	0.288	\$5,777,133.00	25.02%	\$0.00	Municipal Purpose Tax	ACTUAL	\$5,835,587.00																						
Municipal Library			0.00%	\$0.00	Municipal Library																								
Municipal Open Space	0.040	\$802,018.00	3.47%	\$0.00	Municipal Open Space	ACTUAL	\$847,281.00																						
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	0.529	\$10,610,729.00	45.95%	\$0.00	Local School District	ESTIMATED	\$10,822,943.58																						
Regional School District			0.00%	\$0.00	Regional School District																								
County Purposes	0.286	\$5,733,390.70	24.83%	\$0.00	County Purposes	ESTIMATED	\$5,848,058.51																						
County Library			0.00%	\$0.00	County Library																								
County Board of Health			0.00%	\$0.00	County Board of Health																								
County Open Space	0.009	\$170,433.21	0.74%	\$0.00	County Open Space	ESTIMATED	\$173,841.87																						
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)																								
Total (Calendar Year 2019 Budget)	1.152	\$23,093,703.91	100.00%	\$0.00	Total ESTIMATED amount to be raised by taxes		\$23,527,711.97																						
Total Taxable Valuation as of October 1, 2019 <u>\$2,118,202,974.00</u> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <u>3,729,991.28</u>																								
Current Year Average Residential Assessment <u>\$1,096,946.00</u>					Budget Appropriations, before Reserve for Uncollected Taxes <u>8,650,837.28</u>																								
<p align="center"><u>Prior Year to Current Year Comparison</u></p> <p align="center"><u>Comparison - Municipal Purposes Tax Rate</u></p> <table border="1"> <thead> <tr> <th>Prior Year</th> <th>Current Year</th> <th>% Change (+/-)</th> </tr> </thead> <tbody> <tr> <td>0.288</td> <td>0.275</td> <td>-4.51%</td> </tr> </tbody> </table> <p align="center"><u>Comparison - Municipal Purposes Tax Levy</u></p> <table border="1"> <thead> <tr> <th>Prior Year</th> <th>Current Year</th> <th>% Change (+/-)</th> <th>\$ Change (+/-)</th> </tr> </thead> <tbody> <tr> <td>\$5,777,133.00</td> <td>\$5,835,587.00</td> <td>1.01%</td> <td>\$58,454.00</td> </tr> </tbody> </table> <p align="center"><u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u></p> <table border="1"> <thead> <tr> <th>Prior Year</th> <th>Current Year</th> <th>% Change (+/-)</th> <th>\$ Change (+/-)</th> </tr> </thead> <tbody> <tr> <td>\$0.00</td> <td>\$3,016.60</td> <td>#DIV/0!</td> <td>\$3,016.60</td> </tr> </tbody> </table>					Prior Year	Current Year	% Change (+/-)	0.288	0.275	-4.51%	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	\$5,777,133.00	\$5,835,587.00	1.01%	\$58,454.00	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	\$0.00	\$3,016.60	#DIV/0!	\$3,016.60	Total Non-Municipal Tax Levy <u>\$17,692,124.97</u>		
Prior Year	Current Year	% Change (+/-)																											
0.288	0.275	-4.51%																											
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)																										
\$5,777,133.00	\$5,835,587.00	1.01%	\$58,454.00																										
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)																										
\$0.00	\$3,016.60	#DIV/0!	\$3,016.60																										
					Amount to be Raised by Taxes - Before RUT <u>\$22,612,970.97</u>																								
					Reserve for Uncollected Taxes (RUT) <u>\$914,741.00</u>																								
					Total Amount to be Raised by Taxes <u>\$23,527,711.96</u>																								
					% of Tax Collections used to Calculate RUT <u>96.11%</u>																								
					If % used exceeds the actual collection % then reference the statutory exception used																								
					<p align="center"><u>Tax Collections - ACTUAL as of Prior Year</u></p> Total Tax Revenue, Collections CY 2019 <u>22,837,453.81</u>																								
					Total Tax Levy, CY 2019 <u>23,136,469.98</u>																								
					% of Taxes Collected, CY 2019 <u>98.71%</u>																								
					Delinquent Taxes - December 31, 2019 <u>\$233,351.01</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	Sewer Utility	Utility	Utility	Utility	Utility	Utility
08	Surplus	22.67%	\$482,858.00	\$2,130,000.00	\$2,612,858.00	\$2,100,000.00	\$473,858.00	\$39,000.00					
08	Local Revenue	-0.84%	(\$5,632.90)	\$668,537.90	\$662,905.00	\$457,905.00	\$5,000.00	\$200,000.00					
09	State Aid (without offsetting appropriation)	-46.46%	(\$195,268.60)	\$420,268.60	\$225,000.00	\$225,000.00							
08	Uniform Construction Code Fees	-14.74%	(\$51,874.00)	\$351,874.00	\$300,000.00	\$300,000.00							
	<i>Special Revenue Items w/ Prior Written Consent</i>												
11	Shared Services Agreements	#DIV/0!	\$0.00		\$0.00	\$0.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00	\$0.00							
10	Public and Private Revenue	19.78%	\$47,411.28	\$239,675.00	\$287,086.28	\$287,086.28							
08	Other Special Items	0.08%	\$204.00	\$269,796.00	\$270,000.00	\$270,000.00							
15	Receipts from Delinquent Taxes	-54.38%	(\$107,283.01)	\$197,283.01	\$90,000.00	\$90,000.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	-9.15%	(\$587,884.04)	\$6,423,471.04	\$5,835,587.00	\$5,835,587.00							
07	Minimum Library Tax	#DIV/0!	\$0.00		\$0.00	\$0.00							
54	Open Space Levy Tax	5.64%	\$45,263.00	\$802,018.00	\$847,281.00	\$0.00	\$847,281.00						
07	Addition to Local District School Tax	#DIV/0!	\$0.00		\$0.00	\$0.00							
08	Deficit General Budget	#DIV/0!	\$0.00		\$0.00	\$0.00							
	Total	-3.24%	(\$372,206.27)	\$11,502,923.55	\$11,130,717.28	\$9,565,578.28	\$1,326,139.00	\$239,000.00	\$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	Sewer Utility	Utility	Utility	Utility	Utility	Utility	
	Full-Time	Part-Time														
20	General Government		89.89%	\$993,262.00	\$1,105,011.00	\$2,098,273.00	\$1,088,273.00	\$10,000.00	\$1,000,000.00							
21	Land-Use Administration		-21.97%	(\$41,200.00)	\$187,500.00	\$146,300.00	\$146,300.00									
22	Uniform Construction Code		5.16%	\$12,705.00	\$246,440.00	\$259,145.00	\$259,145.00									
23	Insurance		-0.46%	(\$6,666.00)	\$1,456,539.00	\$1,449,873.00	\$1,449,873.00									
25	Public Safety		5.65%	\$100,608.27	\$1,779,502.72	\$1,880,110.99	\$1,878,610.00	\$1,500.99								
26	Public Works		4.38%	\$60,698.01	\$1,386,387.28	\$1,447,085.29	\$1,161,500.00	\$285,585.29								
27	Health and Human Services		4.87%	\$15,500.00	\$318,450.00	\$333,950.00	\$116,950.00			\$217,000.00						
28	Parks and Recreation		1727.72%	\$112,302.00	\$6,500.00	\$118,802.00	\$6,500.00		\$112,302.00							
29	Education (including Library)		0.00%	\$0.00	\$40,000.00	\$40,000.00	\$40,000.00									
30	Unclassified		0.00%	\$0.00	\$50,500.00	\$50,500.00	\$50,500.00									
31	Utilities and Bulk Purchases		3.77%	\$5,500.00	\$146,000.00	\$151,500.00	\$151,500.00									
32	Landfill / Solid Waste Disposal		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00									
35	Contingency		0.00%	\$0.00	\$2,500.00	\$2,500.00	\$2,500.00									
36	Statutory Expenditures		-2.69%	(\$21,000.00)	\$781,400.00	\$760,400.00	\$758,400.00			\$2,000.00						
37	Judgements		0.00%	\$0.00	\$100.00	\$100.00	\$100.00									
42	Shared Services		6.59%	\$17,000.00	\$258,000.00	\$275,000.00	\$275,000.00									
43	Court and Public Defender		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00									
44	Capital		-4.87%	(\$31,000.00)	\$636,000.00	\$605,000.00	\$585,000.00			\$20,000.00						
45	Debt		0.65%	\$3,858.00	\$593,579.00	\$597,437.00	\$383,600.00		\$213,837.00							
46	Deferred Charges		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00									
48	Debt - Type 1 School District		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00									
50	Reserve for Uncollected Taxes		0.26%	\$2,338.00	\$912,403.00	\$914,741.00	\$914,741.00									
55	Surplus General Budget		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00									
	Total	0.00	0.00	12.35%	\$1,223,905.28	\$9,906,812.00	\$11,130,717.28	\$9,268,492.00	\$297,086.28	\$1,326,139.00	\$239,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2019 Value)				Property Tax Assessments - Exempt Properties (October 1, 2019 Value)			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	187	\$34,401,100.00	1.62%	15A Public Schools	1	\$16,701,500.00	6.07%
2 Residential	1,426	\$1,773,434,300.00	83.72%	15B Other Schools	0	\$0.00	0.00%
3A/3B Farm	100	\$205,555,200.00	9.70%	15C Public Property	97	\$178,292,300.00	64.78%
4A Commercial	170	\$842,900.00	0.04%	15D Church and Charities	10	\$19,602,300.00	7.12%
4B Industrial	44	\$91,858,300.00	4.34%	15E Cemeteries & Graveyards	2	\$561,200.00	0.20%
4C Apartments	3	\$10,740,700.00	0.51%	15F Other Exempt	32	\$60,080,300.00	21.83%
5A/5B Railroad	0	\$0.00	0.00%				
6A/6B Business Personal Property	1	\$1,370,474.00	0.06%				
Total	1,931	\$2,118,202,974.00	100.00%	Total	142	\$275,237,600.00	100.00%
Average Ratio (%), Assessed to True Value				94.31%			
Equalized Valuation, Taxable Properties				\$2,246,000,396.56			
Total # of property tax appeals filed in 2019							
				County Tax Board	14.00		
				State Tax Court	47.00		
Number of 2019 County Tax Board decisions appealed to Tax Court				4.00			
Number of pending property tax appeals in State Tax Court				64.00			
Amount paid out by municipality for tax appeals in 2019				\$49,796.77			
					Percentage of Exempt vs. Non-Exempt Properties	12.99%	

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 2019 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
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	3,875.40	\$3,600.00	\$0.00	\$0.00	\$0.00	\$275.40
Supervisory Staff (Department Heads & Managers)	4.00	3.00	699,191.42	\$579,800.00	\$0.00	\$46,363.04	\$28,673.68	\$44,354.70
Police Officers (Including Superior Officers)	14.00	2.00	2,592,156.04	\$1,654,300.00	\$100,000.00	\$424,658.81	\$286,643.28	\$126,553.95
Fire Fighters (Including Superior Officers)	0.00	0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
All Other Union Employees not listed above	0.00	0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
All Other Non-Union Employees not listed above	13.00	6.00	1,478,879.51	\$960,602.00	\$85,900.00	\$100,003.46	\$258,888.00	\$73,486.05
Totals	31.00	16.00	4,774,102.37	\$3,198,302.00	\$185,900.00	\$571,025.31	\$574,204.96	\$244,670.10

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	5.00	\$11,339.64	\$56,698.20	7.00	\$11,249.64	\$78,747.48
Parent & Child	1.00	\$17,196.12	\$17,196.12	1.00	\$17,047.68	\$17,047.68
Employee & Spouse (or Partner)	6.00	\$25,446.84	\$152,681.04	6.00	\$25,991.16	\$155,946.96
Family	16.00	\$30,806.40	\$492,902.40	18.00	\$30,348.48	\$546,272.64
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	28.00		\$719,477.76	32.00		\$798,014.76
<u>Elected Officials - Health Benefits - Annual Cost</u>						
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
<u>Retirees - Health Benefits - Annual Cost</u>						
Single Coverage	5	\$6,601.20	\$33,006.00	5	\$8,206.80	\$41,034.00
Parent & Child	0	\$0.00	\$0.00	0	\$0.00	\$0.00
Employee & Spouse (or Partner)	9	\$19,231.89	\$173,087.00	9	\$19,504.00	\$175,536.00
Family	6	\$50,441.83	\$302,651.00	5	\$44,332.80	\$221,664.00
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	20.00		\$508,744.00	19.00		\$438,234.00
GRAND TOTAL	48.00		\$1,228,221.76	51.00		\$1,236,248.76

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)?

No

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

No

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

	Gross		Net	Current Year				
	Debt	Deductions		Debt	Budget	2021 Budget	2022 Budget	All Additional Future Years' Budgets
Local School Debt	\$0.00	\$0.00	\$0.00	Utility Fund - Principal	\$0.00	\$0.00	\$0.00	\$0.00
Regional School Debt	\$0.00	\$0.00	\$0.00	Utility Fund - Interest	\$0.00	\$0.00	\$0.00	\$0.00
Utility Fund Debt				Bond Anticipation Notes - Principal	\$0.00			
Sewer	\$0.00	\$0.00	\$0.00	Bond Anticipation Notes - Interest	\$33,600.00			
0	\$0.00	\$0.00	\$0.00	Bonds - Principal	\$245,000.00	\$254,241.00	\$263,542.50	\$1,807,591.50
0	\$0.00	\$0.00	\$0.00	Bonds - Interest	\$105,000.00	\$96,611.58	\$88,844.83	\$277,773.80
0	\$0.00	\$0.00	\$0.00	Loans & Other Debt - Principal	\$0.00	\$0.00	\$0.00	\$0.00
0	\$0.00	\$0.00	\$0.00	Loans & Other Debt - Interest	\$0.00	\$0.00	\$0.00	\$0.00
0	\$0.00	\$0.00	\$0.00					
0	\$0.00	\$0.00	\$0.00	Total	\$383,600.00	\$350,852.58	\$352,387.33	\$2,085,365.30
<u>Municipal Purposes</u>								
Debt Authorized	\$0.00	\$0.00	\$0.00	Total Principal	\$245,000.00	\$254,241.00	\$263,542.50	\$1,807,591.50
Notes Outstanding	\$1,677,850.00	\$0.00	\$1,677,850.00	Total Interest	\$138,600.00	\$96,611.58	\$88,844.83	\$277,773.80
Bonds Outstanding	\$4,535,000.00	\$0.00	\$4,535,000.00	% of Total Current Year Budget	3.45%			
Loans and Other Debt	\$0.00	\$0.00	\$0.00					
Total (Current Year)	\$6,212,850.00	\$0.00	\$6,212,850.00	Description	Debt Not Listed Above			
Population (2010 census)	3,838			Total Guarantees - Governmental				
Per Capita Gross Debt	\$1,618.77			Total Guarantees - Other				
Per Capita Net Debt	\$1,618.77			Total Capital/Equipment Leases				
3 Yr. Average Property Valuation		\$2,224,849,493.00		Total Other				
Net Debt as % of 3 Year Avg Property Valuation		0.28%		Bond Rating	<u>Moody's</u>	<u>Standard & Poors</u>	<u>Fitch</u>	
				Rating	AAA			
				Year of Last Rating	2017			
				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)
