



# State of New Jersey Local Government Services

**Year:**  **Municipal User Friendly Budget**

**MUNICIPALITY:**

**Municode:**  **Filename:** 1413\_fba\_2019.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	12/31/2019	nplatt@hardingnj.org



**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	4.33%	\$88,488.00	\$2,041,512.00	\$2,130,000.00	\$2,100,000.00		\$30,000.00					
08	Local Revenue	9.55%	\$37,496.09	\$392,503.91	\$430,000.00	\$225,000.00	\$5,000.00	\$200,000.00					
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$454,168.00	\$454,168.00	\$454,168.00							
08	Uniform Construction Code Fees	-32.63%	(\$145,273.00)	\$445,273.00	\$300,000.00	\$300,000.00							
	<b>Special Revenue Items w/ Prior Written Consent</b>												
11	Shared Services Agreements	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
10	Public and Private Revenue	-84.09%	(\$125,131.53)	\$148,806.53	\$23,675.00	\$23,675.00							
08	Other Special Items	0.00%	\$0.00	\$269,796.00	\$269,796.00	\$269,796.00							
15	Receipts from Delinquent Taxes	-55.33%	(\$111,468.75)	\$201,468.75	\$90,000.00	\$90,000.00							
	<b>Amount to be raised by taxation</b>												
07	Local Tax for Municipal Purposes	-9.57%	(\$611,297.71)	\$6,388,430.71	\$5,777,133.00	\$5,777,133.00							
07	Minimum Library Tax	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
54	Open Space Levy Tax	#DIV/0!	\$802,018.00	\$0.00	\$802,018.00	\$0.00	\$802,018.00						
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							
	<b>Total</b>	<b>-0.63%</b>	<b>(\$65,168.90)</b>	<b>\$10,341,958.90</b>	<b>\$10,276,790.00</b>	<b>\$9,239,772.00</b>	<b>\$807,018.00</b>	<b>\$230,000.00</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 Full-Time	Positions Part-Time	% 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
20	6.00	10.00	37.14%	\$457,672.00	\$1,232,415.00	\$1,690,087.00	\$1,189,511.00	\$10,000.00	\$490,576.00						
21	1.00	0.00	65.40%	\$73,350.00	\$112,150.00	\$185,500.00	\$185,500.00								
22	2.00	3.00	6.50%	\$15,050.00	\$231,390.00	\$246,440.00	\$246,440.00								
23			3.98%	\$55,746.00	\$1,400,693.00	\$1,456,439.00	\$1,456,439.00								
25	15.00	2.00	5.33%	\$89,602.72	\$1,679,650.00	\$1,769,252.72	\$1,766,065.00	\$3,187.72							
26	8.00	0.00	33.49%	\$329,787.28	\$984,600.00	\$1,314,387.28	\$1,080,900.00	\$20,487.28		\$213,000.00					
27			7.52%	\$7,325.00	\$97,375.00	\$104,700.00	\$104,700.00								
28			254.18%	\$100,402.00	\$39,500.00	\$139,902.00	\$39,500.00		\$100,402.00						
29			0.00%	\$0.00	\$40,000.00	\$40,000.00	\$40,000.00								
30			0.33%	\$500.00	\$150,500.00	\$151,000.00	\$151,000.00								
31			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
32			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
35			0.00%	\$0.00	\$2,500.00	\$2,500.00	\$2,500.00								
36			7.11%	\$51,900.00	\$729,600.00	\$781,500.00	\$779,500.00			\$2,000.00					
37			0.00%	\$0.00	\$100.00	\$100.00	\$100.00								
42			-11.55%	(\$33,700.00)	\$291,700.00	\$258,000.00	\$258,000.00								
43			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
44			-15.87%	(\$119,000.00)	\$750,000.00	\$631,000.00	\$616,000.00			\$15,000.00					
45			56.13%	\$213,407.00	\$380,172.00	\$593,579.00	\$377,539.00		\$216,040.00						
46			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
48			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
50			0.45%	\$4,077.00	\$908,326.00	\$912,403.00	\$912,403.00								
55			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
Total	32.00	15.00	13.80%	\$1,246,119.00	\$9,030,671.00	\$10,276,790.00	\$9,206,097.00	\$33,675.00	\$807,018.00	\$230,000.00	\$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, 2018 Value)**

	# of Parcels	Assessed Value	% of Total
1 Vacant Land	192	\$41,272,100.00	2.06%
2 Residential	1,417	\$1,672,978,600.00	83.44%
3A/3B Farm	272	\$205,506,960.00	10.25%
4A Commercial	43	\$74,374,900.00	3.71%
4B Industrial	3	\$9,641,900.00	0.48%
4C Apartments	0	\$0.00	0.00%
5A/5B Railroad	0	\$0.00	0.00%
6A/6B Business Personal Property	1	\$1,270,296.00	0.06%
<b>Total</b>	<b>1,928</b>	<b>\$2,005,044,756.00</b>	<b>100.00%</b>

**Property Tax Assessments - Exempt Properties (October 1, 2018 Value)**

	# of Parcels	Assessed Value	% of Total
15A Public Schools	1	\$10,864,400.00	3.46%
15B Other Schools	0	\$0.00	0.00%
15C Public Property	97	\$234,955,300.00	74.74%
15D Church and Charities	10	\$11,289,900.00	3.59%
15E Cemeteries & Graveyards	2	\$611,600.00	0.19%
15F Other Exempt	31	\$56,663,000.00	18.02%
<b>Total</b>	<b>141</b>	<b>\$314,384,200.00</b>	<b>100.00%</b>

Percentage of Exempt vs. Non-Exempt Properties 15.68%

Average Ratio (%), Assessed to True Value	90.22%
Equalized Valuation, Taxable Properties	\$2,222,394,985.59
Total # of property tax appeals filed in 2018	10.00
	25.00
Number of 2018 County Tax Board decisions appealed to Tax Court	0.00
Number of pending property tax appeals in State Tax Court	28.00
Amount paid out by municipality for tax appeals in 2018	\$54,003.91

**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 2018 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				
<b>Total 5 Yr Exemptions/Abatements</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</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	5.00	0.00	\$3,600.00	\$0.00	\$0.00	\$0.00	\$275.40
Supervisory Staff (Department Heads & Managers)	4.00	3.00	705,287.47	\$584,187.80	\$0.00	\$45,991.06	\$30,418.24	\$44,690.37
Police Officers (Including Superior Officers)	14.00	2.00	2,305,506.15	\$1,377,078.00	\$207,000.00	\$353,495.92	\$262,585.76	\$105,346.47
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
All Other Non-Union Employees not listed above	14.00	5.00	1,540,625.66	\$915,080.79	\$116,400.00	\$114,019.07	\$325,122.12	\$70,003.68
<b>Totals</b>	<b>32.00</b>	<b>15.00</b>	<b>4,551,419.27</b>	<b>\$2,879,946.59</b>	<b>\$323,400.00</b>	<b>\$513,506.05</b>	<b>\$618,126.12</b>	<b>\$220,315.91</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>Prior Year # of Covered Members (Medical &amp; Rx)</b>	<b>Prior Year Annual Cost per Employee (Average)</b>	<b>Total Prior Year Cost</b>
<b><u>Active Employees - Health Benefits - Annual Cost</u></b>						
Single Coverage	7.00	\$11,249.64	\$78,747.48	8.00	\$10,505.10	\$84,040.80
Parent & Child	1.00	\$17,047.68	\$17,047.68	2.00	\$15,093.60	\$30,187.20
Employee & Spouse (or Partner)	6.00	\$25,991.16	\$155,946.96	3.00	\$22,560.60	\$67,681.80
Family	18.00	\$30,348.48	\$546,272.64	15.00	\$26,379.60	\$395,694.00
Employee Cost Sharing Contribution (enter as negative - )						
<b>Subtotal</b>	<b>32.00</b>		<b>\$798,014.76</b>	<b>28.00</b>		<b>\$577,603.80</b>
<b><u>Elected Officials - Health Benefits - Annual Cost</u></b>						
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 - )						
<b>Subtotal</b>	<b>0.00</b>		<b>\$0.00</b>	<b>0.00</b>		<b>\$0.00</b>
<b><u>Retirees - Health Benefits - Annual Cost</u></b>						
Single Coverage	5	\$8,206.80	\$41,034.00	4	\$11,115.00	\$44,460.00
Parent & Child	0	\$0.00	\$0.00	0	\$0.00	\$0.00
Employee & Spouse (or Partner)	9	\$19,504.00	\$175,536.00	5	\$15,679.85	\$78,399.25
Family	5	\$44,332.80	\$221,664.00	8	\$40,498.50	\$323,988.00
Employee Cost Sharing Contribution (enter as negative - )						
<b>Subtotal</b>	<b>19.00</b>		<b>\$438,234.00</b>	<b>17.00</b>		<b>\$446,847.25</b>
<b>GRAND TOTAL</b>	<b>51.00</b>		<b>\$1,236,248.76</b>	<b>45.00</b>		<b>\$1,024,451.05</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)?**

<b>NO</b>
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**Is prescription drug coverage provided by the SHBP (Yes or No)?**

<b>NO</b>
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**USER FRIENDLY BUDGET SECTION - OUTSTANDING DEBT; PER CAPITA AND BUDGET IMPACT**

	Gross		Net	Current Year				
	Debt	Deductions		Debt	Budget	2020 Budget	2021 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	\$0.00			
0	\$0.00	\$0.00	\$0.00	Bonds - Principal	\$241,839.00	\$244,939.50	\$254,241.00	\$2,071,134.00
0	\$0.00	\$0.00	\$0.00	Bonds - Interest	\$110,796.37	\$104,099.29	\$96,611.58	\$366,618.62
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	<b>Total</b>	<b>\$352,635.37</b>	<b>\$349,038.79</b>	<b>\$350,852.58</b>	<b>\$2,437,752.62</b>
<u>Municipal Purposes</u>								
Debt Authorized	\$1,677,850.00	\$0.00	\$1,677,850.00	Total Principal	\$241,839.00	\$244,939.50	\$254,241.00	\$2,071,134.00
Notes Outstanding	\$1,235,000.00	\$0.00	\$1,235,000.00	Total Interest	\$110,796.37	\$104,099.29	\$96,611.58	\$366,618.62
Bonds Outstanding	\$4,535,000.00	\$0.00	\$4,535,000.00	% of Total Current Year Budget	3.43%			
Loans and Other Debt	\$0.00	\$0.00	\$0.00					
<b>Total (Current Year)</b>	<b>\$7,447,850.00</b>	<b>\$0.00</b>	<b>\$7,447,850.00</b>	<b>Description</b>	<b>Debt Not Listed Above</b>			
Population (2010 census)	3,838			Total Guarantees - Governmental	\$0.00	\$0.00	\$0.00	\$0.00
Per Capita Gross Debt	\$1,940.55			Total Guarantees - Other	\$0.00	\$0.00	\$0.00	\$0.00
Per Capita Net Debt	\$1,940.55			Total Capital/Equipment Leases	\$0.00	\$0.00	\$0.00	\$0.00
3 Yr. Average Property Valuation				Total Other	\$0.00	\$0.00	\$0.00	\$0.00
Net Debt as % of 3 Year Avg Property Valuation		#DIV/0!		<b>Bond Rating</b>	<u>Moody's</u>	<u>Standard &amp; Poors</u>	<u>Fitch</u>	
				Rating	AAA			
				Year of Last Rating	2017			
				<b>Mark "X" if Municipality has no bond rating</b>				





**USER FRIENDLY BUDGET SECTION - Notes**

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