



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
Mauro	D.	Raguseo	12/31/2024	m-raguseo@littleferrynj.org

Chief Administrative Officer

Paula	J.	Cozzarelli		p-cozzarelli@littleferrynj.org
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Chief Financial Officer

Brigite	I.	Goncalves		b-goncalves@littleferrynj.org
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Municipal Clerk

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

Dieter		Lerch		dlersch@lvhcpa.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Ronald		Anzalone	12/31/2021	r-anzalone@littleferrynj.org
Jenifer		Lange	12/31/2023	j-lange@littleferrynj.org
Stephen		Lanum	12/31/2022	s-lanum@littleferrynj.org
George		Muller	12/31/2021	g-muller@littleferrynj.org
Thomas		Sarlo	12/31/2022	t-sarlo@littleferrynj.org
Peggy		Steinhalber	12/31/2023	p-stenhalber@littleferrynj.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	Arts and Culture Trust Fund	Utility	Utility	Utility	Utility	Utility
08	Surplus	26.18%	\$445,000.00	\$1,700,000.00	\$2,145,000.00	\$2,145,000.00							
08	Local Revenue	16.38%	\$54,878.00	\$334,933.00	\$389,811.00	\$389,811.00							
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$938,349.00	\$938,349.00	\$938,349.00							
08	Uniform Construction Code Fees	-1.01%	(\$2,597.00)	\$257,597.00	\$255,000.00	\$255,000.00							
	<i>Special Revenue Items w/ Prior Written Consent</i>												
11	Shared Services Agreements	0.99%	\$3,058.00	\$307,858.00	\$310,916.00	\$310,916.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
10	Public and Private Revenue	-98.28%	(\$1,234,751.00)	\$1,256,377.00	\$21,626.00	\$21,626.00							
08	Other Special Items	15.75%	\$27,803.00	\$176,533.00	\$204,336.00	\$204,336.00							
15	Receipts from Delinquent Taxes	1.10%	\$7,838.00	\$713,162.00	\$721,000.00	\$721,000.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	-4.96%	(\$623,980.00)	\$12,569,473.00	\$11,945,493.00	\$11,945,493.00							
07	Minimum Library Tax	7.04%	\$27,460.00	\$389,936.00	\$417,396.00	\$417,396.00							
54	Open Space Levy Tax	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
56	Arts and Cultural 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	-6.95%	(\$1,295,291.00)	\$18,644,218.00	\$17,348,927.00	\$17,348,927.00	\$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 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	Arts and Culture Trust Fund	Utility	Utility	Utility	Utility	Utility	
20	General Government	5.00	10.00	0.29%	\$3,172.00	\$1,104,463.00	\$1,107,635.00	\$1,107,635.00								
21	Land-Use Administration		1.00	-2.57%	(\$616.00)	\$24,012.00	\$23,396.00	\$23,396.00								
22	Uniform Construction Code	1.00	7.00	-7.89%	(\$10,716.00)	\$135,895.00	\$125,179.00	\$125,179.00								
23	Insurance			2.11%	\$50,676.00	\$2,406,824.00	\$2,457,500.00	\$2,457,500.00								
25	Public Safety	30.00	89.00	-25.04%	(\$1,305,936.00)	\$5,216,395.00	\$3,910,459.00	\$3,908,424.00	\$2,035.00							
26	Public Works	14.00	2.00	-0.96%	(\$16,717.00)	\$1,749,920.00	\$1,733,203.00	\$1,733,203.00								
27	Health and Human Services		2.00	0.23%	\$173.00	\$75,610.00	\$75,783.00	\$75,783.00								
28	Parks and Recreation		15.00	13.70%	\$20,491.00	\$149,550.00	\$170,041.00	\$147,450.00	\$22,591.00							
29	Education (including Library)	3.00	3.00	5.98%	\$27,890.00	\$466,235.00	\$494,125.00	\$494,125.00								
30	Unclassified			-14.54%	(\$10,609.00)	\$72,984.00	\$62,375.00	\$62,375.00								
31	Utilities and Bulk Purchases			-74.32%	(\$1,341,165.00)	\$1,804,515.00	\$463,350.00	\$463,350.00								
32	Landfill / Solid Waste Disposal			409.80%	\$1,539,623.00	\$375,700.00	\$1,915,323.00	\$1,915,323.00								
35	Contingency			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
36	Statutory Expenditures			6.43%	\$90,598.00	\$1,409,549.00	\$1,500,147.00	\$1,500,147.00								
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
42	Shared Services			4.21%	\$12,758.00	\$302,858.00	\$315,616.00	\$315,616.00								
43	Court and Public Defender	2.00	2.00	1.51%	\$1,078.00	\$71,262.00	\$72,340.00	\$72,340.00								
44	Capital			0.00%	\$0.00	\$500,000.00	\$500,000.00	\$500,000.00								
45	Debt			-4.60%	(\$63,758.00)	\$1,386,213.00	\$1,322,455.00	\$1,322,455.00								
46	Deferred Charges			-100.00%	(\$31,761.00)	\$31,761.00	\$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			0.00%	\$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	55.00	131.00	-5.63%	(\$1,034,819.00)	\$18,383,746.00	\$17,348,927.00	\$17,324,301.00	\$24,626.00	\$0.00	\$0.00	\$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, 2020 Value)			
	# of Parcels	Assessed Value	% of Total
1 Vacant Land	39	\$7,261,200.00	0.65%
2 Residential	2,239	\$688,771,700.00	61.77%
3A/3B Farm			0.00%
4A Commercial	165	\$148,383,400.00	13.31%
4B Industrial	74	\$138,291,300.00	12.40%
4C Apartments	24	\$132,321,300.00	11.87%
5A/5B Railroad			0.00%
6A/6B Business Personal Property	1	\$100,000.00	0.01%
Total	2,542	\$1,115,128,900.00	100.00%

Average Ratio (%), Assessed to True Value	93.88%
Equalized Valuation, Taxable Properties	\$1,187,823,711.12

Total # of property tax appeals filed in 2020	County Tax Board	2.00
	State Tax Court	3.00
Number of 2020 County Tax Board decisions appealed to Tax Court		0.00
Number of pending property tax appeals in State Tax Court		0.00

Amount paid out by municipality for tax appeals in 2020	\$5,678.61
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Property Tax Assessments - Exempt Properties (October 1, 2020 Value)			
	# of Parcels	Assessed Value	% of Total
15A Public Schools	2	\$10,520,700.00	2.64%
15B Other Schools			0.00%
15C Public Property	33	\$372,521,800.00	93.65%
15D Church and Charities	7	\$5,027,800.00	1.26%
15E Cemeteries & Graveyards	2	\$1,488,700.00	0.37%
15F Other Exempt	21	\$8,203,600.00	2.06%
Total	65	\$397,762,600.00	100.00%

Percentage of Exempt vs. Non-Exempt Properties 35.67%

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 2020 Total Tax Rate
G Commercial/Industrial Exemption				
I Dwelling Exemption		NONE		
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		7.00	41,496.68	\$35,950.00		\$2,796.50	\$0.00	\$2,750.18
Supervisory Staff (Department Heads & Managers)	5.00		648,048.49	\$484,686.00		\$65,852.75	\$59,877.24	\$37,632.50
Police Officers (Including Superior Officers)	25.00		4,457,332.45	\$2,902,387.00	\$115,000.00	\$1,010,001.00	\$389,789.20	\$40,155.25
Fire Fighters (Including Superior Officers)		55.00	42,672.95	\$38,059.00		\$0.00	\$0.00	\$4,613.95
All Other Union Employees not listed above	11.00		1,178,950.59	\$787,568.00	\$55,000.00	\$100,876.05	\$174,414.30	\$61,092.24
All Other Non-Union Employees not listed above	14.00	69.00	1,404,224.55	\$905,792.00	\$90,000.00	\$108,387.70	\$227,847.30	\$72,197.55
Totals	55.00	131.00	7,772,725.71	\$5,154,442.00	\$260,000.00	\$1,287,914.00	\$851,928.04	\$218,441.67

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	22.00	\$11,886.34	\$261,499.48	17.00	\$11,543.52	\$196,239.84
Parent & Child	7.00	\$21,868.94	\$153,082.58	6.00	\$20,662.80	\$123,976.82
Employee & Spouse (or Partner)	5.00	\$24,107.76	\$120,538.80	7.00	\$23,087.04	\$161,609.28
Family	17.00	\$31,968.61	\$543,466.37	19.00	\$32,206.32	\$611,920.08
Employee Cost Sharing Contribution (enter as negative -)			(\$260,071.70)			(\$261,221.04)
Subtotal	51.00		\$818,515.53	49.00		\$832,524.98
<u>Elected Officials - Health Benefits - Annual Cost</u>						
Single Coverage			\$0.00	0	\$0.00	\$0.00
Parent & Child			\$0.00	0	\$0.00	\$0.00
Employee & Spouse (or Partner)			\$0.00	0	\$0.00	\$0.00
Family	1	\$32,765.52	\$32,765.52	1	\$32,206.32	\$32,206.32
Employee Cost Sharing Contribution (enter as negative -)			(\$32,765.52)			(\$32,206.32)
Subtotal	1.00		\$0.00	1.00		\$0.00
<u>Retirees - Health Benefits - Annual Cost</u>						
Single Coverage	6	\$7,226.56	\$43,359.36	6	\$6,529.20	\$39,175.20
Parent & Child	0		\$0.00	0	\$0.00	\$0.00
Employee & Spouse (or Partner)	7	\$16,466.45	\$115,265.15	7	\$14,540.16	\$101,781.12
Family	12	\$28,716.89	\$344,602.68	11	\$28,898.88	\$317,887.68
Employee Cost Sharing Contribution (enter as negative -)			(\$6,117.28)			(\$2,838.36)
Subtotal	25.00		\$497,109.91	24.00		\$456,005.64
GRAND TOTAL	77.00		\$1,315,625.44	74.00		\$1,288,530.62

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	2022	2023	All Additional Future
				Budget	Budget	Budget	Years' Budgets
Local School Debt			\$0.00				
Regional School Debt			\$0.00				
Utility Fund Debt							
Arts and Culture			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
<u>Municipal Purposes</u>							
Debt Authorized	\$2,561,206.00		\$2,561,206.00				
Notes Outstanding	\$5,193,000.00		\$5,193,000.00				
Bonds Outstanding	\$6,265,000.00	\$52,288.00	\$6,212,712.00				
Loans and Other Debt	\$118,483.00		\$118,483.00				
Total (Current Year)	\$14,137,689.00	\$52,288.00	\$14,085,401.00				
Population (2010 census)	<u>10,925</u>						
Per Capita Gross Debt	<u>\$1,294.07</u>						
Per Capita Net Debt	<u>\$1,289.28</u>						
3 Yr. Average Property Valuation		<u>\$1,173,483,337.00</u>					
Net Debt as % of 3 Year Avg Property Valuation		<u>1.20%</u>					
Utility Fund - Principal							
Utility Fund - Interest							
Bond Anticipation Notes - Principal				\$171,873.00			
Bond Anticipation Notes - Interest				\$106,500.00			
Bonds - Principal				\$850,000.00	\$850,000.00	\$845,000.00	\$1,910,000.00
Bonds - Interest				\$183,325.00	\$159,450.00	\$132,525.00	\$179,550.00
Loans & Other Debt - Principal				\$8,430.00	\$8,599.00	\$8,772.00	\$18,076.00
Loans & Other Debt - Interest				\$2,327.00	\$2,158.00	\$1,985.00	\$3,437.00
Total				\$1,322,455.00	\$1,020,207.00	\$988,282.00	\$2,111,063.00
Total Principal				\$1,030,303.00	\$858,599.00	\$853,772.00	\$1,928,076.00
Total Interest				\$292,152.00	\$161,608.00	\$134,510.00	\$182,987.00
% of Total Current Year Budget				<u>7.62%</u>			
Description	Debt Not Listed Above						
Total Guarantees - Governmental	NONE						
Total Guarantees - Other	NONE						
Total Capital/Equipment Leases	NONE						
Total Other	NONE						
Bond Rating	<u>Moody's</u>	<u>Standard & Poors</u>	<u>Fitch</u>				
Rating	Aa3	AA					
Year of Last Rating	2016	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)
