



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: **Filename:** 0404_fbi_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
Charles	J	Sauter	12/31/2022	mayor-sauter@bellmawr.com

Chief Administrative Officer

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Chief Financial Officer

Maria Fasulo	<input type="text"/>	<input type="text"/>	<input type="text"/>	finance@bellmawr.com
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Municipal Clerk

Francine Wright	<input type="text"/>	<input type="text"/>	<input type="text"/>	boroclerk@bellmawr.com
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Registered Municipal Accountant

Robert Marrone	<input type="text"/>	<input type="text"/>	<input type="text"/>	rmarrone@bowmanllp.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Steven	B	Hargerty	12/31/2021	shargety@bellmawr.com
Craig		Wilhelm	12/31/2021	cwilhelm@bellmawr.com
Raymond		Bider	12/31/2019	rbider@bellmawr.com
Jamie		Casey	12/31/2019	jcasey@bellmawr.com
James	F	D'Angelo	12/31/2020	jdangelo@bellmawr.com
Paul	T	DeAngelis	12/31/2020	pdeangelis@bellmawr.com
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USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2018 Calendar Year Property Tax Levies - ALL entities levying property taxes					Current Year 2019 Budget		
	Calendar Year	Calendar Year	% of	Avg Residential	Taxes	Actual/Estimated	Tax Levy
	Tax Rate	Tax Levy	Total Levy	Taxpayer Impact			
Municipal Purpose Tax	1.166	\$9,135,912.71	31.14%	\$1,961.59	Municipal Purpose Tax	ACTUAL	\$9,136,323.59
Municipal Library			0.00%	\$0.00	Municipal Library		
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	1.236	\$9,683,668.00	33.01%	\$2,079.35	Local School District	ESTIMATED	\$9,877,341.00
Regional School District	0.500	\$3,916,781.00	13.35%	\$841.16	Regional School District	ESTIMATED	\$3,955,949.00
County Purposes	0.775	\$6,066,005.92	20.68%	\$1,303.80	County Purposes	ESTIMATED	\$6,187,326.00
County Library	0.050	\$383,884.96	1.31%	\$84.12	County Library	ESTIMATED	\$391,563.00
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.018	\$148,021.16	0.50%	\$30.28	County Open Space	ESTIMATED	\$150,982.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2018 Budget)	3.745	\$29,334,273.75	100.00%	\$6,300.29	Total ESTIMATED amount to be raised by taxes		\$29,699,484.59
Total Taxable Valuation as of October 1, 2018 <u>\$783,561,200.00</u> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <u>5,451,502.84</u>		
Current Year Average Residential Assessment <u>\$168,232.00</u>					Budget Appropriations, before Reserve for Uncollected Taxes <u>13,822,037.65</u>		
<u>Prior Year to Current Year Comparison</u>					Total Non-Municipal Tax Levy <u>\$20,563,161.00</u>		
<u>Comparison - Municipal Purposes Tax Rate</u>					Amount to be Raised by Taxes - Before RUT <u>\$28,933,695.81</u>		
	Prior Year	Current Year	% Change (+/-)		Reserve for Uncollected Taxes (RUT) <u>\$766,258.83</u>		
	1.166	1.166	0.00%		Total Amount to be Raised by Taxes <u>\$29,699,954.64</u>		
<u>Comparison - Municipal Purposes Tax Levy</u>					% of Tax Collections used to Calculate RUT <u>97.42%</u>		
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	If % used exceeds the actual collection % then reference the statutory exception used <u></u>		
	\$9,135,912.71	\$9,136,323.59	0.00%	\$410.88	Tax Collections - ACTUAL as of Prior Year		
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>					Total Tax Revenue, Collections CY 2018 <u>28,817,738.40</u>		
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	Total Tax Levy, CY 2018 <u>29,426,553.08</u>		
	\$1,961.59	\$1,961.59	0.00%	\$0.00	% of Taxes Collected, CY 2018 <u>97.93%</u>		
					Delinquent Taxes - December 31, 2018 <u>\$565,159.95</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	Water Utility	Utility	Utility	Utility	Utility	Utility
08	Surplus	60.90%	\$636,450.00	\$1,045,000.00	\$1,681,450.00	\$1,408,000.00		\$273,450.00					
08	Local Revenue	74.35%	\$952,343.76	\$1,280,931.24	\$2,233,275.00	\$1,054,000.00		\$1,179,275.00					
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$1,215,317.00	\$1,215,317.00	\$1,215,317.00							
08	Uniform Construction Code Fees	-2.76%	(\$6,250.82)	\$226,250.82	\$220,000.00	\$220,000.00							
	<i>Special Revenue Items w/ Prior Written Consent</i>												
11	Shared Services Agreements	15.66%	\$48,553.17	\$309,946.83	\$358,500.00	\$358,500.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-26.69%	(\$20,308.04)	\$76,094.99	\$55,786.95	\$55,786.95							
08	Other Special Items	-37.30%	(\$395,902.47)	\$1,061,301.36	\$665,398.89	\$665,398.89							
15	Receipts from Delinquent Taxes	-40.45%	(\$322,357.00)	\$796,857.00	\$474,500.00	\$474,500.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	-2.71%	(\$254,317.01)	\$9,390,640.60	\$9,136,323.59	\$9,136,323.59							
07	Minimum Library Tax	#DIV/0!	\$0.00		\$0.00								
54	Open Space Levy Tax	#DIV/0!	\$0.00		\$0.00								
07	Addition to Local District School Tax	#DIV/0!	\$0.00		\$0.00								
08	Deficit General Budget	#DIV/0!	\$0.00		\$0.00								
	Total	4.14%	\$638,211.59	\$15,402,339.84	\$16,040,551.43	\$14,587,826.43	\$0.00	\$1,452,725.00	\$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	Water Utility	Utility	Utility	Utility	Utility	Utility
20	General Government	5.00	3.00	158.23%	\$1,383,385.53	\$874,269.88	\$2,257,655.41	\$1,002,756.54		\$1,254,898.87					
21	Land-Use Administration		4.00	-1.18%	(\$193.46)	\$16,382.05	\$16,188.59	\$16,188.59							
22	Uniform Construction Code	2.00	3.00	1.74%	\$2,036.93	\$116,846.40	\$118,883.33	\$118,883.33							
23	Insurance			-16.45%	(\$417,438.99)	\$2,537,054.63	\$2,119,615.64	\$2,119,615.64							
25	Public Safety	29.00	55.00	7.52%	\$237,547.72	\$3,160,577.00	\$3,398,124.72	\$3,398,124.72							
26	Public Works	36.00		3.68%	\$85,257.09	\$2,314,752.48	\$2,400,009.57	\$2,400,009.57							
27	Health and Human Services		2.00	0.23%	\$95.48	\$40,874.05	\$40,969.53	\$40,969.53							
28	Parks and Recreation	9.00	2.00	-4.31%	(\$23,827.02)	\$552,714.36	\$528,887.34	\$528,887.34							
29	Education (including Library)			3.50%	\$575.00	\$16,425.00	\$17,000.00	\$17,000.00							
30	Unclassified			94.44%	\$17,000.00	\$18,000.00	\$35,000.00	\$35,000.00							
31	Utilities and Bulk Purchases			-4.47%	(\$27,586.00)	\$617,500.00	\$589,914.00	\$589,914.00							
32	Landfill / Solid Waste Disposal			#DIV/0!	\$0.00		\$0.00								
35	Contingency			#DIV/0!	\$0.00		\$0.00								
36	Statutory Expenditures			18.12%	\$211,877.78	\$1,169,005.22	\$1,380,883.00	\$1,314,383.00		\$66,500.00					
37	Judgements			#DIV/0!	\$0.00		\$0.00								
42	Shared Services			-3.02%	(\$13,008.04)	\$430,869.99	\$417,861.95	\$417,861.95							
43	Court and Public Defender	4.00	2.00	1.81%	\$4,478.89	\$247,944.44	\$252,423.33	\$252,423.33							
44	Capital			-5.88%	(\$5,000.00)	\$85,000.00	\$80,000.00	\$80,000.00							
45	Debt			13.92%	\$197,932.55	\$1,422,076.36	\$1,620,008.91	\$1,488,682.78		\$131,326.13					
46	Deferred Charges			-98.02%	(\$66,066.89)	\$67,404.22	\$1,337.33	\$1,337.33							
48	Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00								
50	Reserve for Uncollected Taxes			-4.45%	(\$35,639.39)	\$801,428.17	\$765,788.78	\$765,788.78							
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00								
	Total	85.00	71.00	10.71%	\$1,551,427.18	\$14,489,124.25	\$16,040,551.43	\$14,587,826.43	\$0.00	\$0.00	\$1,452,725.00	\$0.00	\$0.00	\$0.00	\$0.00

**USER FRIENDLY BUDGET SECTION
STRUCTURAL BUDGET IMBALANCES**

				Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.	Amount	Comment/Explanation
<i>Revenues at Risk</i>	<i>Non-recurring appropriation reductions</i>	<i>Future Year Appropriation Increases</i>	<i>Structural Imbalance Offsets</i>			
X				Refund of Tax Appeals	\$50,000.00	Recurring from prior year
X				HIF 2018 Dividend	\$333,000.00	Reduces the appropriation for health insurance due to premium credit

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

<u>Property Tax Assessments - Taxable Properties (October 1, 2018 Value)</u>				<u>Property Tax Assessments - Exempt Properties (October 1, 2018 Value)</u>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	68	\$7,374,400.00	0.94%	15A Public Schools		\$19,584,700.00	15.16%
2 Residential	3,380	\$565,245,100.00	72.14%	15B Other Schools			0.00%
3A/3B Farm			0.00%	15C Public Property		\$56,829,000.00	44.00%
4A Commercial	122	\$69,153,000.00	8.83%	15D Church and Charities		\$19,739,600.00	15.28%
4B Industrial	50	\$85,463,300.00	10.91%	15E Cemeteries & Graveyards		\$9,198,300.00	7.12%
4C Apartments	8	\$56,325,400.00	7.19%	15F Other Exempt		\$23,817,400.00	18.44%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property			0.00%				
Total	3,628	\$783,561,200.00	100.00%	Total	0	\$129,169,000.00	100.00%
Average Ratio (%), Assessed to True Value				106.23%			
Equalized Valuation, Taxable Properties				\$737,608,208.60			
Total # of property tax appeals filed in 2018				County Tax Board 56.00			
				State Tax Court 4.00			
Number of 2018 County Tax Board decisions appealed to Tax Court				1.00			
Number of pending property tax appeals in State Tax Court				3.00			
Amount paid out by municipality for tax appeals in 2018							
				Percentage of Exempt vs. Non-Exempt Properties 16.48%			

<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements</u>				
	# 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				
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	43,435.00	\$40,000.00		\$375.00		\$3,060.00
Supervisory Staff (Department Heads & Managers)	9.00		1,139,426.03	\$794,312.21		\$101,130.83	\$163,011.24	\$80,971.75
Police Officers (Including Superior Officers)	23.00		2,785,419.77	\$1,922,954.22	\$32,906.36	\$557,817.15	\$268,546.23	\$3,195.81
Fire Fighters (Including Superior Officers)		25.00	142,000.00	\$142,000.00				
All Other Union Employees not listed above	46.00		3,062,230.76	\$2,112,568.22	\$40,631.76	\$239,156.75	\$663,790.56	\$6,083.47
All Other Non-Union Employees not listed above	13.00	31.00	1,240,498.96	\$907,204.99	\$2,500.00	\$71,279.47	\$256,966.08	\$2,548.42
Totals	91.00	63.00	8,413,010.52	\$5,919,039.64	\$76,038.12	\$969,759.20	\$1,352,314.11	\$95,859.45

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	20.00	\$11,700.00	\$234,000.00	20.00	\$11,928.00	\$238,560.00
Parent & Child	10.00	\$17,080.00	\$170,800.00	9.00	\$17,412.00	\$156,708.00
Employee & Spouse (or Partner)	9.00	\$26,076.00	\$234,684.00	14.00	\$26,568.00	\$371,952.00
Family	39.00	\$29,100.00	\$1,134,900.00	39.00	\$29,652.00	\$1,156,428.00
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	78.00		\$1,774,384.00	82.00		\$1,923,648.00
<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			\$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	\$13,272.00	\$66,360.00	6	\$13,524.00	\$81,144.00
Parent & Child			\$0.00			\$0.00
Employee & Spouse (or Partner)	2	\$29,676.00	\$59,352.00	2	\$30,216.00	\$60,432.00
Family	4	\$32,700.00	\$130,800.00	4	\$33,300.00	\$133,200.00
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	11.00		\$256,512.00	12.00		\$274,776.00
GRAND TOTAL	89.00		\$2,030,896.00	94.00		\$2,198,424.00

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)?

NO

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

NO

**USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY**

Legal basis for benefit
(check applicable items)

Organization/Individuals Eligible for Benefit	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
Bellmawr Police Department	5801.75	\$78,323.63	x		x
Totals	5801.75	\$78,323.63			
Total Funds Reserved as of end of 2018					
Total Funds Appropriated in 2019					

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

			Current Year	2020	2021	All Additional Future
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt	\$2,573,000.00	\$2,573,000.00	\$0.00			
Regional School Debt	\$383,194.02	\$383,194.02	\$0.00			
Utility Fund Debt						
Water	\$4,482,570.69	\$4,482,570.69	\$0.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
<u>Municipal Purposes</u>						
Debt Authorized	\$458,622.22		\$458,622.22			
Notes Outstanding	\$5,861,075.00		\$5,861,075.00			
Bonds Outstanding	\$1,300,000.00		\$1,300,000.00			
Loans and Other Debt	\$4,071,420.62		\$4,071,420.62			
Total (Current Year)	\$19,129,882.55	\$7,438,764.71	\$11,691,117.84			
Population (2010 census)	11,262					
Per Capita Gross Debt	\$1,698.62					
Per Capita Net Debt	\$1,038.10					
3 Yr. Average Property Valuation		\$757,043,982.67				
Net Debt as % of 3 Year Avg Property Valuation		1.54%				
Utility Fund - Principal			\$27,570.69	\$22,887.93	\$57,455.83	\$633,233.13
Utility Fund - Interest			\$103,755.44	\$80,500.00	\$80,500.00	\$300,000.00
Bond Anticipation Notes - Principal			\$444,300.00			
Bond Anticipation Notes - Interest			\$113,500.00			
Bonds - Principal			\$200,000.00	\$250,000.00	\$250,000.00	\$600,000.00
Bonds - Interest			\$36,250.00	\$27,500.00	\$25,500.00	\$27,000.00
Loans & Other Debt - Principal			\$588,326.66	\$590,055.96	\$673,823.81	\$2,271,178.58
Loans & Other Debt - Interest			\$106,306.12	\$91,808.99	\$77,428.65	\$183,594.26
Total			\$1,620,008.91	\$1,062,752.88	\$1,164,708.29	\$4,015,005.97
Total Principal			\$1,260,197.35	\$862,943.89	\$981,279.64	\$3,504,411.71
Total Interest			\$359,811.56	\$199,808.99	\$183,428.65	\$510,594.26
% of Total Current Year Budget			10.10%			
<u>Description</u>			<u>Debt Not Listed Above</u>			
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				AA-		
Year of Last Rating				2013		
Mark "X" if Municipality has no bond rating						

USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

Providing or Receiving Services?	Providing Services To/Receiving Services From	Type of Shared Service Provided	Notes (Enter more specifics if needed)	Begin Date	End Date	Amount to be Received/Paid
Providing	Borough of Mt. Ephraim	Mechanical Services		1/25/2018	1/26/2023	\$20,000.00
Providing	Borough of Runnemede	Trash Removal		1/1/2019	12/31/2019	\$225,000.00
Providing	Borough of Hi-Nella	Concrete Services		9/26/2013	9/25/2020	\$15,000.00
Providing	Borough of Woodlynne	Mechanical Services		2/14/2019	2/13/2024	\$2,000.00
Providing	Bellmawr BOE	Road Reconstruction		2/28/2013	3/1/2020	\$500.00
Providing	Gloucester City	Mechanical Services		11/23/2017	11/23/2020	\$3,500.00
Providing	Borough of Mt. Ephraim	Concrete /Ashalt		2/1/2018	1/31/2023	\$40,000.00
Providing	Gloucester City	Road Reconstruction		6/23/2017	9/26/2020	\$30,000.00
Providing	Borough of Brooklawn	Mechanical Services		9/26/2013	9/26/2020	\$6,500.00

USER FRIENDLY BUDGET SECTION - Notes

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