



# 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
Michelle		Arnold	12/31/2019	marnold@boroughofpalmyra.com

**Chief Administrative Officer**

John	J.	Gural		jgural@boroughofpalmyra.com
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**Chief Financial Officer**

Donna		Condo		dcondo@boroughofpalmyra.com
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**Municipal Clerk**

Barbara	A.	Sheipe		bshiepe@boroughofpalmyra.com
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**Registered Municipal Accountant**

Robert	P.	Nehila Jr.		Rnehila@bowmanllp.com
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**Governing Body Members**

First Name	Middle Name	Last Name	Term Expires	Business Email
Michelle		Arnold	12/31/2019	marnold@boroughofpalmyra.com
Bryan		Norcross	12/31/2016	bnorcross@boroughofpalmyra.com
Timothy		Howard	12/31/2017	thoward@boroughofpalmyra.com
Edward		Kearney	12/31/2016	ekearney@boroughofpalmyra.com
Gina		Tait	12/31/2017	gtait@boroughofpalmyra.com
Shelby		Tucker	12/31/2018	stucker@boroughofpalmyra.com
Lewis		Yetter	12/31/2018	lyetter@boroughofpalmyra.com

## 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	1.177	\$5,638,564.50	32.29%	\$1,740.37	Municipal Purpose Tax	ACTUAL	\$5,677,371.40
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	2.001	\$9,581,947.00	54.88%	\$2,958.78	Local School District	ESTIMATED	\$9,800,000.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.387	\$1,851,034.84	10.60%	\$572.24	County Purposes	ESTIMATED	\$1,960,000.00
County Library	0.037	\$172,459.52	0.99%	\$54.71	County Library	ESTIMATED	\$180,000.00
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.046	\$217,032.36	1.24%	\$68.02	County Open Space	ESTIMATED	\$225,000.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
<b>Total (Calendar Year 2015 Budget)</b>	<b>3.648</b>	<b>\$17,461,038.22</b>	<b>100.00%</b>	<b>\$5,394.12</b>	<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$17,842,371.40</b>
Total Taxable Valuation as of October 1, 2015							<u>\$478,745,221.00</u>
(To be used to calculate the current year tax rate)							
Current Year Average Residential Assessment							<u>\$147,865.00</u>
<b><u>Prior Year to Current Year Comparison</u></b>							
<b><u>Comparison - Municipal Purposes Tax Rate</u></b>							
	Prior Year	Current Year	% Change (+/-)				
	1.177	1.188	0.93%				
<b><u>Comparison - Municipal Purposes Tax Levy</u></b>							
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)			
	\$5,638,564.50	\$5,677,371.40	0.69%	\$38,806.90			
<b><u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u></b>							
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)			
	\$1,740.37	\$1,756.64	0.93%	\$16.27			
					Revenue Anticipated, Excluding Tax Levy		2,717,040.60
					Budget Appropriations, before Reserve for Uncollected Taxes		7,814,835.60
					Total Non-Municipal Tax Levy		\$12,165,000.00
					Amount to be Raised by Taxes - Before RUT		\$17,262,795.00
					Reserve for Uncollected Taxes (RUT)		\$579,586.40
					<b>Total Amount to be Raised by Taxes</b>		<b>\$17,842,381.40</b>
					% of Tax Collections used to Calculate RUT		<u>96.75%</u>
					If % used exceeds the actual collection % then reference the statutory exception used		
					<b><u>Tax Collections - ACTUAL as of Prior Year</u></b>		
					Total Tax Revenue, Collections CY 2015		17,113,692.02
					Total Tax Levy, CY 2015		17,469,023.71
					% of Taxes Collected, CY 2015		<u>97.97%</u>
					Delinquent Taxes - December 31, 2015		<u>\$325,030.85</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	46.33%	\$452,774.00	\$977,226.00	\$1,430,000.00	\$1,275,000.00		\$155,000.00					
08	Local Revenue	-12.77%	(\$45,217.28)	\$353,955.28	\$308,738.00	\$308,738.00							
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$558,255.00	\$558,255.00	\$558,255.00							
08	Uniform Construction Code Fees	-14.66%	(\$7,733.00)	\$52,733.00	\$45,000.00	\$45,000.00							
<b>Special Revenue Items w/ Prior Written Consent</b>													
11	Shared Services Agreements	#DIV/0!	\$0.00		\$0.00								
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-99.11%	(\$2,017,877.17)	\$2,035,924.77	\$18,047.60	\$18,047.60							
08	Other Special Items	31.55%	\$55,643.56	\$176,356.44	\$232,000.00	\$232,000.00							
15	Receipts from Delinquent Taxes	-3.88%	(\$11,293.82)	\$291,293.82	\$280,000.00	\$280,000.00							
<b>Amount to be raised by taxation</b>													
07	Local Tax for Municipal Purposes	0.26%	\$18,875.34	\$7,339,818.06	\$7,358,693.40	\$5,677,381.40		\$1,681,312.00					
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	-13.19%	(\$1,554,828.37)	\$11,785,562.37	\$10,230,734.00	\$8,394,422.00	\$0.00	\$1,836,312.00	\$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	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	4.90	10.00	5.35%	\$36,538.02	\$682,745.98	\$719,284.00	\$719,284.00									
21	0.10	0.00	-4.36%	(\$367.00)	\$8,411.00	\$8,044.00	\$8,044.00									
22	2.00	5.00	11.40%	\$16,305.00	\$143,011.00	\$159,316.00	\$159,316.00									
23			8.14%	\$106,020.00	\$1,302,440.00	\$1,408,460.00	\$1,143,900.00				\$264,560.00					
25	19.00	16.00	0.78%	\$14,462.94	\$1,854,791.93	\$1,869,254.87	\$1,853,211.00	\$16,043.87								
26	8.00	1.00	-4.56%	(\$92,755.84)	\$2,034,041.84	\$1,941,286.00	\$901,027.00				\$1,040,259.00					
27			-0.14%	(\$22.00)	\$15,628.00	\$15,606.00	\$15,606.00									
28			4.88%	\$2,000.00	\$41,000.00	\$43,000.00	\$43,000.00									
29			-20.31%	(\$6,441.54)	\$31,710.27	\$25,268.73	\$23,265.00	\$2,003.73								
30			-3.61%	(\$1,650.00)	\$45,650.00	\$44,000.00	\$44,000.00									
31			12.46%	\$56,400.00	\$452,750.00	\$509,150.00	\$509,150.00									
32			11.46%	\$25,710.00	\$224,290.00	\$250,000.00	\$250,000.00									
35			#DIV/0!	\$0.00		\$0.00										
36			6.09%	\$33,552.00	\$550,943.00	\$584,495.00	\$518,995.00				\$65,500.00					
37			#DIV/0!	\$0.00		\$0.00										
42			#DIV/0!	\$0.00		\$0.00										
43	2.00	1.00	-1.70%	(\$2,266.00)	\$133,274.00	\$131,008.00	\$131,008.00									
44			-76.70%	(\$1,606,284.00)	\$2,094,284.00	\$488,000.00	\$488,000.00									
45			16.05%	\$193,328.00	\$1,204,707.00	\$1,398,035.00	\$932,042.00				\$465,993.00					
46			0.00%	\$0.00	\$56,940.00	\$56,940.00	\$56,940.00									
48			#DIV/0!	\$0.00		\$0.00										
50			-3.69%	(\$22,210.85)	\$601,797.25	\$579,586.40	\$579,586.40									
55			#DIV/0!	\$0.00		\$0.00										
Total	36.00	33.00	-10.87%	(\$1,247,681.27)	#####	\$10,230,734.00	\$8,376,374.40	\$18,047.60	\$0.00	\$1,836,312.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**USER FRIENDLY BUDGET SECTION  
STRUCTURAL BUDGET IMBALANCES**

<i>Revenues at Risk</i>	<i>Non-recurring appropriation reductions</i>	<i>Future Year Appropriation Increases</i>	<i>Structural Imbalance Offsets</i>	<b>Line Item.</b> Put "X" in cell to the left that corresponds to the type of imbalance.	<b>Amount</b>	<b>Comment/Explanation</b>
X				Reserve for Payment of Debt Service	\$76,000.00	The Balance in the General Capital Fund is being Amortized over 12 years starting in 2016
X				General Capital Surplus	\$26,000.00	The Balance in the General Capital Fund is being amortized over 3 years starting in 2016
	X			Capital Improvement Fund	\$488,000.00	One time purchases in the amount of approximately \$438,000 are being budgeted in 2016

**ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA**

<b>Property Tax Assessments - Taxable Properties (October 1, 2015 Value)</b>				<b>Property Tax Assessments - Exempt Properties (October 1, 2015 Value)</b>				
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total	
1 Vacant Land	143	\$4,719,400.00	0.99%	15A Public Schools	17	\$15,744,600.00	30.17%	
2 Residential	2,770	\$409,421,100.00	85.65%	15B Other Schools	0	\$0.00	0.00%	
3A/3B Farm	1	\$5,500.00	0.00%	15C Public Property	88	\$19,511,900.00	37.39%	
4A Commercial	110	\$32,352,300.00	6.77%	15D Church and Charities	40	\$11,359,300.00	21.77%	
4B Industrial	22	\$10,648,100.00	2.23%	15E Cemeteries & Graveyards	1	\$102,000.00	0.20%	
4C Apartments	40	\$20,876,400.00	4.37%	15F Other Exempt	26	\$5,472,800.00	10.49%	
5A/5B Railroad	5	\$0.00	0.00%					
6A/6B Business Personal Property	1	\$100.00	0.00%					
<b>Total</b>	<b>3,092</b>	<b>\$478,022,900.00</b>	<b>100.00%</b>	<b>Total</b>	<b>172</b>	<b>\$52,190,600.00</b>	<b>100.00%</b>	
Average Ratio (%), Assessed to True Value		92.64%		Percentage of Exempt vs. Non-Exempt Properties				10.92%
Equalized Valuation, Taxable Properties		\$516,000,539.72						
Total # of property tax appeals filed in 2015		County Tax Board	13.00					
		State Tax Court	1.00					
Number of 2015 County Tax Board decisions appealed to Tax Court		0.00						
Number of pending property tax appeals in State Tax Court		1.00						
Amount paid out by municipality for tax appeals in 2015		\$181,000.00						

<b>Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements</b>				
	# of Parcels	PILOT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2015 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		7.00	21,711.93	\$20,169.00	\$0.00	\$0.00	\$0.00	\$1,542.93
Supervisory Staff (Department Heads & Managers)	6.00	2.00	727,727.07	\$513,918.08	\$0.00	\$62,391.48	\$118,146.28	\$33,271.23
Police Officers (Including Superior Officers)	18.00		2,114,672.22	\$1,326,047.92	\$102,800.88	\$340,396.50	\$324,665.11	\$20,761.81
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above			0.00					
All Other Non-Union Employees not listed above	12.00	24.00	1,136,894.84	\$731,837.36	\$45,000.00	\$75,574.89	\$220,054.53	\$64,428.06
<b>Totals</b>	<b>36.00</b>	<b>33.00</b>	<b>4,001,006.06</b>	<b>\$2,591,972.36</b>	<b>\$147,800.88</b>	<b>\$478,362.87</b>	<b>\$662,865.92</b>	<b>\$120,004.03</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	8.00	\$11,199.72	\$89,597.76	7.00	\$10,756.80	\$75,297.60
Parent & Child	2.00	\$19,767.48	\$39,534.96	2.00	\$17,407.32	\$34,814.64
Employee & Spouse (or Partner)	8.00	\$22,361.16	\$178,889.28	7.00	\$21,561.36	\$150,929.52
Family	14.00	\$30,937.44	\$433,124.16	15.00	\$28,761.12	\$431,416.80
Employee Cost Sharing Contribution (enter as negative - )			(\$143,945.64)			(\$137,172.45)
<b>Subtotal</b>	<b>32.00</b>		<b>\$597,200.52</b>	<b>31.00</b>		<b>\$555,286.11</b>
<b><u>Elected Officials - Health Benefits - Annual Cost</u></b>						
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 - )						
<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	14	\$7,807.92	\$109,310.88	15	\$7,329.60	\$109,944.00
Parent & Child	1	\$5,902.68	\$5,902.68			\$0.00
Employee & Spouse (or Partner)	10	\$29,921.28	\$299,212.80	7	\$27,650.76	\$193,555.32
Family			\$0.00			\$0.00
Employee Cost Sharing Contribution (enter as negative - )			(\$5,960.88)			
<b>Subtotal</b>	<b>25.00</b>		<b>\$408,465.48</b>	<b>22.00</b>		<b>\$303,499.32</b>
<b>GRAND TOTAL</b>	<b>57.00</b>		<b>\$1,005,666.00</b>	<b>53.00</b>		<b>\$858,785.43</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)?**

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

yes
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### USER FRIENDLY BUDGET SECTION ACCUMULATED ABSENCE LIABILITY

Organization/Individuals Eligible for Benefit	Gross Days or Accumulated Absence	Dollar Value of Compensated Absences	Legal basis for benefit (check applicable items)		
			Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
Superintendent of Public Works/Wastewater	2358.00	\$29,238.14		x	
Police Chief	3089.00	\$25,702.82		x	
Construction Officer/Fire Official.. Etc	1920.65	\$23,327.81		x	
Court Administrator	890.80	\$15,009.76		x	
Municipal Administrator	414.59	\$12,868.61		x	
Municipal Clerk	60.96	\$2,082.86		x	
Tax Collector	24.40	\$861.50		x	
Police Bargaining Unit	13565.29	\$190,439.87	x		
all other non-union employees	2511.70	\$39,529.16		x	
<b>Totals</b>	24835.39	\$339,060.53			
<b>Total Funds Reserved as of end of 2015</b>		\$123,238.82			
<b>Total Funds Appropriated in 2016</b>		\$30,000.00			

UFB-9 Accumulated Absence Liability

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

Gross Debt			Net Debt	Current Year Budget	2017 Budget	2018 Budget	All Additional Future Years' Budgets
	Deductions						
Local School Debt	\$11,220,000.00	\$11,220,000.00	\$0.00	Utility Fund - Principal	\$355,344.00		
Regional School Debt			\$0.00	Utility Fund - Interest	\$110,649.00		
Utility Fund Debt				Bond Anticipation Notes - Principal			
Sewer	\$5,716,177.98	\$5,548,413.38	\$167,764.60	Bond Anticipation Notes - Interest			
0			\$0.00	Bonds - Principal	\$610,000.00	\$610,000.00	\$610,000.00
0			\$0.00	Bonds - Interest	\$312,741.00	\$299,075.00	\$279,650.00
0			\$0.00	Loans & Other Debt - Principal	\$8,743.50	\$8,920.00	\$9,099.00
0			\$0.00	Loans & Other Debt - Interest	\$584.50	\$409.00	\$230.00
0			\$0.00				
0			\$0.00				
			\$0.00	<b>Total</b>	<b>\$1,398,062.00</b>	<b>\$918,404.00</b>	<b>\$898,979.00</b>
<b>Municipal Purposes</b>							
Debt Authorized	\$1,169,419.69		\$1,169,419.69	Total Principal	\$974,087.50	\$618,920.00	\$619,099.00
Notes Outstanding			\$0.00	Total Interest	\$423,974.50	\$299,484.00	\$279,880.00
Bonds Outstanding	\$10,330,000.00	\$911,422.46	\$9,418,577.54	% of Total Current Year Budget	13.67%		
Loans and Other Debt	\$31,378.55		\$31,378.55				
<b>Total (Current Year)</b>	<b>\$28,466,976.22</b>	<b>\$17,679,835.84</b>	<b>\$10,787,140.38</b>	<b>Description</b>	<b>Debt Not Listed Above</b>		
				Total Guarantees - Governmental			
				Total Guarantees - Other			
				Total Capital/Equipment Leases			
				Total Other			
Population (2010 census)	<u>7,056</u>			<b>Bond Rating</b>	<u>Moody's</u>	<u>Standard &amp; Poors</u>	<u>Fitch</u>
Per Capita Gross Debt	<u>\$4,034.44</u>			Rating	A1		
Per Capita Net Debt	<u>\$1,528.79</u>			Year of Last Rating	2015		
3 Yr. Average Property Valuation		<u>\$530,233,709.33</u>		<b>Mark "X" if Municipality has no bond rating</b>			
Net Debt as % of 3 Year Avg Property Valuation		<u>2.03%</u>					

**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
<b>Receiving</b>	Cinnaminson Twp	Fuel for vehicles			current	\$40,000.00
<b>Receiving</b>	Cinnaminson Twp	Brine solution for snow/ice			current	\$3,000.00
<b>Receiving</b>	Willingboro Twp.	Animal Control Services			current	\$14,000.00
<b>Receiving</b>	Burlington County Freeholders	misc	numerous services		curent	



**USER FRIENDLY BUDGET SECTION - Notes**

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