



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY: 0327 Palmyra Borough - County of Burlington

Adopted

Municode: 0327

Filename: 0327_fba_2019.xlsm

Website: www.boroughofpalmyra.com

Phone Number: 609-829-6100

Mailing Address: 20 West Broad Street

[Email the UFB if not using Outlook](#)

Municipality: Palmyra **State:** NJ **Zip:** 08065

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		ygural@boroughofpalmyra.com
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Chief Financial Officer

Donna		Condo		dcondo@boroughofpalmyra.com
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Municipal Clerk

Doretha		Jackson		djackson@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
Timothy		Howard	12/31/2021	thoward@boroughofpalmyra.com
Brandon		Allmond	12/31/2020	ballmond@boroughofpalmyra.com
Michelle		McCann	12/31/2021	mmccann@boroughofpalmyra.com
Bernadette		Russell	12/31/2019	brussell@boroughofpalmyra.com
Gina		Tait	12/31/2020	gtait@BoroughofPalmyra.com
Mindie		Weiner	12/31/2019	mweiner@boroughofpalmyra.com



USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2018 Calendar Year Property Tax Levies - ALL entities levying property taxes

	Calendar Year Tax Rate	Calendar Year Tax Levy	% of Total Levy	Avg Residential Taxpayer Impact
Municipal Purpose Tax	1.224	\$5,840,593.28	32.03%	\$0.00
Municipal Library	0.000	\$0.00	0.00%	\$0.00
Municipal Open Space	0.000	\$0.00	0.00%	\$0.00
Fire Districts (avg. rate/total levies)	0.000	\$0.00	0.00%	\$0.00
Other Special Districts (total levies)	0.000	\$0.00	0.00%	\$0.00
Local School District	2.171	\$10,352,685.00	56.78%	\$0.00
Regional School District	0.000	\$0.00	0.00%	\$0.00
County Purposes	0.369	\$1,757,311.69	9.64%	\$0.00
County Library	0.033	\$155,058.35	0.85%	\$0.00
County Board of Health	0.000	\$0.00	0.00%	\$0.00
County Open Space	0.027	\$127,522.88	0.70%	\$0.00
Other County Levies (total)	0.000	\$0.00	0.00%	\$0.00
Total (Calendar Year 2018 Budget)	3.824	\$18,233,171.20	100.00%	\$0.00

Total Taxable Valuation as of	October 1, 2018	\$477,382,738.00
<small>(To be used to calculate the current year tax rate)</small>		
Current Year Average Residential Assessment		\$147,580.00

Prior Year to Current Year Comparison

Comparison - Municipal Purposes Tax Rate

Prior Year	Current Year	% Change (+/-)
1.224	1.243	1.56%

Comparison - Municipal Purposes Tax Levy

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$5,840,593.28	\$5,934,463.05	1.61%	\$93,869.77

Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$0.00	\$1,834.60	#DIV/0!	\$1,834.60

Sheet UFB-1

Current Year 2019 Budget

Taxes	Actual/Estimated	Tax Levy
Municipal Purpose Tax	ACTUAL	\$5,934,463.05
Municipal Library		
Municipal Open Space		
Fire Districts (total levies)		
Other Special Districts (total levies)		
Local School District	ESTIMATED	\$10,500,000.00
Regional School District		
County Purposes	ESTIMATED	\$1,970,000.00
County Library	ESTIMATED	\$175,000.00
County Board of Health		
County Open Space	ESTIMATED	\$205,000.00
Other County Levies (total)		
Total ESTIMATED amount to be raised by taxes		\$18,784,463.05

Revenue Anticipated, Excluding Tax Levy	2,818,257.00
Budget Appropriations, before Reserve for Uncollected Taxes	8,142,225.00
Total Non-Municipal Tax Levy	\$12,850,000.00
Amount to be Raised by Taxes - Before RUT	\$18,173,968.00
Reserve for Uncollected Taxes (RUT)	\$610,495.05
Total Amount to be Raised by Taxes	\$18,784,463.05

% of Tax Collections used to Calculate RUT	96.75%
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If % used exceeds the actual collection % then reference the statutory exception used

Tax Collections - ACTUAL as of Prior Year

Total Tax Revenue, Collections CY 2018	17,802,022.32
Total Tax Levy, CY 2018	18,249,366.17
% of Taxes Collected, CY 2018	97.55%
Delinquent Taxes - December 31, 2018	\$422,024.99

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	5.75%	\$84,972.00	\$1,477,465.00	\$1,562,437.00	\$1,364,800.00		\$197,637.00					
08	Local Revenue	-8.74%	(\$179,655.45)	\$2,056,093.45	\$1,876,438.00	\$258,738.00		\$1,617,700.00					
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$558,255.00	\$558,255.00	\$558,255.00							
08	Uniform Construction Code Fees	-38.22%	(\$37,111.00)	\$97,111.00	\$60,000.00	\$60,000.00							
	Special Revenue Items w/ Prior Written Consent												
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	-100.00%	(\$201,028.38)	\$201,028.38	\$0.00	\$0.00							
08	Other Special Items	-36.21%	(\$173,980.10)	\$480,444.10	\$306,464.00	\$306,464.00							
15	Receipts from Delinquent Taxes	-26.62%	(\$97,957.65)	\$367,957.65	\$270,000.00	\$270,000.00							
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	-1.33%	(\$79,952.33)	\$6,014,415.38	\$5,934,463.05	\$5,934,463.05							
07	Minimum Library Tax	#DIV/0!	\$0.00		\$0.00	\$0.00							
54	Open Space Levy Tax	#DIV/0!	\$0.00		\$0.00	\$0.00							
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	-6.08%	(\$684,712.91)	\$11,252,769.96	\$10,568,057.05	\$8,752,720.05	\$0.00	\$1,815,337.00	\$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	SEWER Utility	Utility	Utility	Utility	Utility	Utility
20	General Government	3.90	11.50	1.10%	\$9,357.00	\$848,814.00	\$858,171.00	\$752,937.00		\$105,234.00					
21	Land-Use Administration	0.10	2.75	-0.92%	(\$956.00)	\$103,516.00	\$102,560.00	\$102,560.00							
22	Uniform Construction Code	2.00	3.25	-10.96%	(\$15,091.00)	\$137,731.00	\$122,640.00	\$122,640.00							
23	Insurance			-7.32%	(\$103,685.00)	\$1,417,185.00	\$1,313,500.00	\$1,079,000.00		\$234,500.00					
25	Public Safety	19.00	18.00	1.33%	\$26,490.80	\$1,998,642.20	\$2,025,133.00	\$2,025,133.00							
26	Public Works	9.00	3.50	-3.42%	(\$69,431.45)	\$2,030,922.45	\$1,961,491.00	\$1,057,858.00		\$903,633.00					
27	Health and Human Services			2.44%	\$503.00	\$20,617.00	\$21,120.00	\$21,120.00							
28	Parks and Recreation		3.00	-76.92%	(\$115,000.00)	\$149,500.00	\$34,500.00	\$34,500.00							
29	Education (including Library)			-21.40%	(\$3,230.00)	\$15,090.00	\$11,860.00	\$11,860.00							
30	Unclassified			7.00%	\$3,010.00	\$43,000.00	\$46,010.00	\$46,010.00							
31	Utilities and Bulk Purchases			1.59%	\$7,500.00	\$471,500.00	\$479,000.00	\$479,000.00							
32	Landfill / Solid Waste Disposal			2.04%	\$5,000.00	\$245,000.00	\$250,000.00	\$250,000.00							
35	Contingency			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
36	Statutory Expenditures			0.86%	\$5,522.00	\$643,830.00	\$649,352.00	\$587,852.00		\$61,500.00					
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
42	Shared Services			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
43	Court and Public Defender	2.00	1.00	6.74%	\$9,343.27	\$138,648.73	\$147,992.00	\$147,992.00							
44	Capital			204.81%	\$38,300.00	\$18,700.00	\$57,000.00	\$50,000.00		\$7,000.00					
45	Debt			8.16%	\$141,504.00	\$1,733,789.00	\$1,875,293.00	\$1,371,823.00		\$503,470.00					
46	Deferred Charges			0.00%	\$0.00	\$1,940.00	\$1,940.00	\$1,940.00							
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
50	Reserve for Uncollected Taxes			0.72%	\$4,350.77	\$606,144.28	\$610,495.05	\$610,495.05							
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
	Total	36.00	43.00	-0.53%	(\$56,512.61)	\$10,624,569.66	\$10,568,057.05	\$8,752,720.05	\$0.00	\$0.00	\$1,815,337.00	\$0.00	\$0.00	\$0.00	\$0.00

USER FRIENDLY BUDGET SECTION
STRUCTURAL BUDGET IMBALANCES

X				Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.	Amount	Comment/Explanation
				X		
				RESERVE FOR PAYMENT OF DEBT SERVICE	\$80,000.00	The balance in the General Capital Fund is being Amortized over 10 years starting in 2018
				General Capital Surplus	\$53,400.00	The balance in the General Capital Surplus is being amortized over several years starting in 2018

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	142	\$4,787,800.00	1.00%
2 Residential	2,768	\$408,502,345.00	85.57%
3A/3B Farm	0	\$0.00	0.00%
4A Commercial	110	\$32,380,300.00	6.78%
4B Industrial	22	\$10,506,300.00	2.20%
4C Apartments	42	\$21,205,900.00	4.44%
5A/5B Railroad			0.00%
6A/6B Business Personal Property			0.00%
Total	3,084	\$477,382,645.00	100.00%

Average Ratio (%), Assessed to True Value	92.97%
Equalized Valuation, Taxable Properties	\$513,480,310.85

Total # of property tax appeals filed in 2018	County Tax Board	26.00
	State Tax Court	2.00
Number of 2018 County Tax Board decisions appealed to Tax Court		1.00
Number of pending property tax appeals in State Tax Court		20.00

Amount paid out by municipality for tax appeals in 2018	
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Property Tax Assessments - Exempt Properties (October 1, 2018 Value)			
	# of Parcels	Assessed Value	% of Total
15A Public Schools	17	\$15,744,600.00	30.29%
15B Other Schools	0	\$0.00	0.00%
15C Public Property	89	\$19,551,100.00	37.61%
15D Church and Charities	41	\$11,375,500.00	21.89%
15E Cemeteries & Graveyards	1	\$102,000.00	0.20%
15F Other Exempt	25	\$5,203,900.00	10.01%
Total	173	\$51,977,100.00	100.00%

Percentage of Exempt vs. Non-Exempt Properties 10.89%

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				
Total 5 Yr Exemptions/Abatements	0	0.00	0.00	0.00

USER FRIENDLY BUDGET SECTION
Long Term Tax Exemptions

Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions					Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions					Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions					Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions				
Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2018 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2018 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2018 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2018 Total Tax Rate
NONE					NONE					NONE					NONE				
Total Long Term Exemptions - Column Total		0.00	0.00	0.00	Total Long Term Exemptions - Column Total		\$0.00	\$0.00	\$0.00	Total Long Term Exemptions - Column Total		\$0.00	\$0.00	\$0.00	Total Long Term Exemptions - Column Total		\$0.00	\$0.00	\$0.00
Mark "X" if Grand Total															Total Long Term Exemptions - GRAND TOTAL		\$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	21,236.97	\$21,236.97	\$0.00	\$0.00	\$0.00	
Supervisory Staff (Department Heads & Managers)	6.00	2.00	754,376.72	\$544,552.94	\$0.00	\$63,738.31	\$104,427.17	\$41,658.30
Police Officers (Including Superior Officers)	18.00		2,218,334.22	\$1,397,987.03	\$126,042.87	\$382,349.45	\$311,954.87	\$0.00
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	34.00	1,350,492.03	\$882,185.43	\$51,750.00	\$67,840.21	\$269,495.38	\$79,221.01
Totals	36.00	43.00	4,344,439.94	\$2,845,962.37	\$177,792.87	\$513,927.97	\$685,877.42	\$120,879.31

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	6.00	\$11,392.32	\$68,353.92	9.00	\$11,062.28	\$99,560.52
Parent & Child	3.00	\$20,362.00	\$61,086.00	2.00	\$20,227.56	\$40,455.12
Employee & Spouse (or Partner)	6.00	\$22,784.64	\$136,707.84	5.00	\$22,317.58	\$111,587.90
Family	13.00	\$31,424.99	\$408,524.88	15.00	\$31,121.66	\$466,824.90
Employee Cost Sharing Contribution (enter as negative -)			(\$140,557.11)			(\$141,132.58)
Subtotal	28.00		\$534,115.53	31.00		\$577,295.86
<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	20	\$5,331.83	\$106,636.68	19	\$8,962.38	\$170,285.22
Parent & Child			\$0.00			\$0.00
Employee & Spouse (or Partner)	6	\$19,147.40	\$114,884.40	7	\$29,846.91	\$208,928.37
Family			\$0.00			\$0.00
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	26.00		\$221,521.08	26.00		\$379,213.59
GRAND TOTAL	54.00		\$755,636.61	57.00		\$956,509.45

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
yes

Is prescription drug coverage provided by the SHBP (Yes or 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
POLICE CHIEF	458.19	\$60,973.63		X	
CONSTRUCTION OFFICIAL/FIRE OFFICIAL ETC	303.15	\$21,892.60		X	
BOROUGH ADMINISTRATOR	67.65	\$16,716.99		X	
COURT ADMINISTRATOR	114.56	\$16,542.52		X	
MUNICIPAL CLERK	37.00	\$8,159.65		X	
CHIEF FINANCIAL OFFICER	7.07	\$3,016.91		X	
TAX COLLECTOR	8.24	\$2,160.07		X	
POLICE BARGAINING UNIT	1460.28	\$164,033.47	X		
ALL OTHER NON-UNION	407.16	\$65,138.12		X	
Totals	2863.30	\$358,633.96			
Total Funds Reserved as of end of 2018		\$150,831.67			
Total Funds Appropriated in 2019		\$30,000.00			

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

	Gross	Deductions	Net					
	Debt		Debt	Current Year	2020	2021	All Additional Future	
				Budget	Budget	Budget	Years' Budgets	
Local School Debt	\$8,260,000.00	\$8,260,000.00	\$0.00	Utility Fund - Principal	\$365,344.00	\$370,343.21	\$255,343.21	\$3,649,118.72
Regional School Debt			\$0.00	Utility Fund - Interest	\$86,126.00	\$78,408.76	\$68,668.76	\$477,034.46
Utility Fund Debt				Bond Anticipation Notes - Principal	\$415,000.00			
Sewer	\$5,356,398.35	\$5,356,398.35	\$0.00	Bond Anticipation Notes - Interest	\$126,758.00			
0			\$0.00	Bonds - Principal	\$620,000.00	\$620,000.00	\$815,000.00	\$6,445,000.00
0			\$0.00	Bonds - Interest	\$257,400.00	\$232,400.00	\$205,375.00	\$701,475.00
0			\$0.00	Loans & Other Debt - Principal	\$4,618.00			
0			\$0.00	Loans & Other Debt - Interest	\$47.00			
0			\$0.00					
0			\$0.00	Total	\$1,875,293.00	\$1,301,151.97	\$1,344,386.97	\$11,272,628.18
<u>Municipal Purposes</u>								
Debt Authorized	\$559,407.83		\$559,407.83	Total Principal	\$1,404,962.00	\$990,343.21	\$1,070,343.21	\$10,094,118.72
Notes Outstanding	\$3,531,000.00		\$3,531,000.00	Total Interest	\$470,331.00	\$310,808.76	\$274,043.76	\$1,178,509.46
Bonds Outstanding	\$8,500,000.00	\$733,850.08	\$7,766,149.92	% of Total Current Year Budget	17.74%			
Loans and Other Debt	\$4,617.56		\$4,617.56					
Total (Current Year)	\$26,211,423.74	\$14,350,248.43	\$11,861,175.31	Description	Debt Not Listed Above			
Population (2010 census)	7,056			Total Guarantees - Governmental				
Per Capita Gross Debt	\$3,714.77			Total Guarantees - Other				
Per Capita Net Debt	\$1,681.01			Total Capital/Equipment Leases				
3 Yr. Average Property Valuation		\$509,813,741.67		Total Other				
Net Debt as % of 3 Year Avg Property Valuation		2.33%		Bond Rating	<u>Moody's</u>	<u>Standard & Poors</u>	<u>Fitch</u>	
				Rating	A1	AA		
				Year of Last Rating	2015	2015		
				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
Receiving	Cinnaminson Twp	Fuel for Vehicles			current	\$40,000.00
Receiving	Cinnaminson Twp	Brine solution for snow/ice			current	\$3,000.00
Receiving	Willingboro Twp	Animal Control			current	\$14,000.00
Receiving	Township of Maple Shade	Mun. Condominium/Apt Collection Services			current	\$80,400.00
Providing	Palmyra Bd of Education	School Resource Officer			current	\$78,064.00

USER FRIENDLY BUDGET SECTION - Notes

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