



# 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
Gina		Tait	12/31/2023	gtait@borouhofpalmyra.com

**Chief Administrative Officer**

John	J.	Gural		jpgural@boroughofpalmyra.com
------	----	-------	--	------------------------------

**Chief Financial Officer**

Donna	A.	Condo		dcondo@boroughofpalmyra.com
-------	----	-------	--	-----------------------------

**Municipal Clerk**

Doretha		Jackson		djackson@boroughofpalmyra.com
---------	--	---------	--	-------------------------------

**Registered Municipal Accountant**

Robert	P.	Nehila Jr.		rnehila@bowmanllp.com
--------	----	------------	--	-----------------------

**Governing Body Members**

First Name	Middle Name	Last Name	Term Expires	Business Email
Timothy		Howard	12/31/2021	thoward@boroughofpalmyra.com
Michelle		McCann	12/31/2021	mmccann@boroughofpalmyra.com
Bernadetter		Russell	12/31/2022	brussell@boroughofpalmyra.com
Brandon		Allmond	12/31/2020	ballmond@boroughofpalmyra.com
Farrah		Jenkins	12/31/2022	fjenkins@boroughofpalmyra.com

**USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN**

**2019 Calendar Year Property Tax Levies - ALL entities levying property taxes**

	<u>Calendar Year Tax Rate</u>	<u>Calendar Year Tax Levy</u>	<u>% of Total Levy</u>	<u>Avg Residential Taxpayer Impact</u>
Municipal Purpose Tax	1.243	\$5,934,463.05	32.05%	\$0.00
Municipal Library			0.00%	\$0.00
Municipal Open Space			0.00%	\$0.00
Fire Districts (avg. rate/total levies)			0.00%	\$0.00
Other Special Districts (total levies)			0.00%	\$0.00
Local School District	2.206	\$10,533,845.00	56.89%	\$0.00
Regional School District			0.00%	\$0.00
County Purposes	0.363	\$1,731,806.07	9.35%	\$0.00
County Library	0.034	\$161,846.51	0.87%	\$0.00
County Board of Health			0.00%	\$0.00
County Open Space	0.033	\$154,348.44	0.83%	\$0.00
Other County Levies (total)			0.00%	\$0.00
<b>Total (Calendar Year 2019 Budget)</b>	<b>3.879</b>	<b>\$18,516,309.07</b>	<b>100.00%</b>	<b>\$0.00</b>

Total Taxable Valuation as of October 1, 2019	<u>\$476,635,339.00</u>
(To be used to calculate the current year tax rate)	
Current Year Average Residential Assessment	<u>\$147,783.00</u>

**Prior Year to Current Year Comparison**

**Comparison - Municipal Purposes Tax Rate**

Prior Year	Current Year	% Change (+/-)
1.243		-100.00%

**Comparison - Municipal Purposes Tax Levy**

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$5,934,463.05	\$0.00	-100.00%	(\$5,934,463.05)

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

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

Sheet UFB-1

**Current Year 2020 Budget**

<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
Municipal Purpose Tax		
Municipal Library		
Municipal Open Space		
Fire Districts (total levies)		
Other Special Districts (total levies)		
Local School District		
Regional School District		
County Purposes		
County Library		
County Board of Health		
County Open Space		
Other County Levies (total)		
<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$0.00</b>

Revenue Anticipated, Excluding Tax Levy	
Budget Appropriations, before Reserve for Uncollected Taxes	
<b>Total Non-Municipal Tax Levy</b>	<b>\$0.00</b>
Amount to be Raised by Taxes - Before RUT	\$0.00
Reserve for Uncollected Taxes (RUT)	#DIV/0!
<b>Total Amount to be Raised by Taxes</b>	<b>#DIV/0!</b>

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

**Tax Collections - ACTUAL as of Prior Year**

Total Tax Revenue, Collections CY 2019	18,050,282.54
Total Tax Levy, CY 2019	18,532,750.29
% of Taxes Collected, CY 2019	97.40%

Delinquent Taxes - December 31, 2019	
--------------------------------------	--

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	Utility	Utility	Utility	Utility	Utility	Utility
08	Surplus	-100.00%	(\$1,364,800.00)	\$1,364,800.00	\$0.00								
08	Local Revenue	-100.00%	(\$447,564.90)	\$447,564.90	\$0.00								
09	State Aid (without offsetting appropriation)	-100.00%	(\$558,255.00)	\$558,255.00	\$0.00								
08	Uniform Construction Code Fees	-100.00%	(\$101,171.73)	\$101,171.73	\$0.00								
<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	-100.00%	(\$800,390.84)	\$800,390.84	\$0.00								
08	Other Special Items	-100.00%	(\$355,465.19)	\$355,465.19	\$0.00								
15	Receipts from Delinquent Taxes	-100.00%	(\$406,154.77)	\$406,154.77	\$0.00								
<b>Amount to be raised by taxation</b>													
07	Local Tax for Municipal Purposes	-100.00%	(\$6,077,373.77)	\$6,077,373.77	\$0.00								
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								
	<b>Total</b>	<b>-100.00%</b>	<b>(\$10,111,176.20)</b>	<b>\$10,111,176.20</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</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 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	Utility	Utility	Utility	Utility	Utility	Utility	
	Full-Time	Part-Time														
20	General Government		-100.00%	(\$773,937.00)	\$773,937.00	\$0.00										
21	Land-Use Administration		-100.00%	(\$104,560.00)	\$104,560.00	\$0.00										
22	Uniform Construction Code		-100.00%	(\$122,640.00)	\$122,640.00	\$0.00										
23	Insurance		-100.00%	(\$1,037,000.00)	\$1,037,000.00	\$0.00										
25	Public Safety		-100.00%	(\$2,083,255.98)	\$2,083,255.98	\$0.00										
26	Public Works		-100.00%	(\$1,090,982.86)	\$1,090,982.86	\$0.00										
27	Health and Human Services		-100.00%	(\$15,120.00)	\$15,120.00	\$0.00										
28	Parks and Recreation		-100.00%	(\$49,500.00)	\$49,500.00	\$0.00										
29	Education (including Library)		-100.00%	(\$28,360.00)	\$28,360.00	\$0.00										
30	Unclassified		-100.00%	(\$46,010.00)	\$46,010.00	\$0.00										
31	Utilities and Bulk Purchases		-100.00%	(\$477,000.00)	\$477,000.00	\$0.00										
32	Landfill / Solid Waste Disposal		-100.00%	(\$250,000.00)	\$250,000.00	\$0.00										
35	Contingency		#DIV/0!	\$0.00	\$0.00	\$0.00										
36	Statutory Expenditures		-100.00%	(\$588,852.00)	\$588,852.00	\$0.00										
37	Judgements		#DIV/0!	\$0.00	\$0.00	\$0.00										
42	Shared Services		#DIV/0!	\$0.00	\$0.00	\$0.00										
43	Court and Public Defender		-100.00%	(\$148,635.00)	\$148,635.00	\$0.00										
44	Capital		-100.00%	(\$753,000.00)	\$753,000.00	\$0.00										
45	Debt		-100.00%	(\$1,371,823.00)	\$1,371,823.00	\$0.00										
46	Deferred Charges		-100.00%	(\$1,940.00)	\$1,940.00	\$0.00										
48	Debt - Type 1 School District		#DIV/0!	\$0.00	\$0.00	\$0.00										
50	Reserve for Uncollected Taxes		-100.00%	(\$610,495.05)	\$610,495.05	\$0.00										
55	Surplus General Budget		#DIV/0!	\$0.00	\$0.00	\$0.00										
Total		0.00	0.00	-100.00%	(\$9,553,110.89)	\$9,553,110.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**USER FRIENDLY BUDGET SECTION**  
**STRUCTURAL BUDGET IMBALANCES**

Revenues at Risk	Non-recurring appropriation reductions	Future Year Appropriation Increases	Structural Imbalance Offsets	Line Item.	Amount	Comment/Explanation
				Put "X" in cell to the left that corresponds to the type of imbalance.		

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

<u>Property Tax Assessments - Taxable Properties (October 1, 2019 Value)</u>				<u>Property Tax Assessments - Exempt Properties (October 1, 2019 Value)</u>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land			0.00%	15A Public Schools			0.00%
2 Residential			0.00%	15B Other Schools			0.00%
3A/3B Farm			0.00%	15C Public Property			0.00%
4A Commercial			0.00%	15D Church and Charities			0.00%
4B Industrial			0.00%	15E Cemeteries & Graveyards			0.00%
4C Apartments			0.00%	15F Other Exempt			0.00%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property			0.00%				
<b>Total</b>	<b>0</b>	<b>\$0.00</b>	<b>0.00%</b>	<b>Total</b>	<b>0</b>	<b>\$0.00</b>	<b>0.00%</b>
Average Ratio (%), Assessed to True Value							
Equalized Valuation, Taxable Properties				\$0.00			
Total # of property tax appeals filed in 2019				County Tax Board			
				State Tax Court			
Number of 2019 County Tax Board decisions appealed to Tax Court							
Number of pending property tax appeals in State Tax Court							
Amount paid out by municipality for tax appeals in 2019							

Percentage of Exempt vs.  
Non-Exempt Properties      #DIV/0!

<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 2019 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**  
**Long Term Tax Exemptions**

<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemption:</u>					<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemption:</u>					<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemption:</u>					<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemption:</u>					
Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2019 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2019 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2019 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2019 Total Tax Rate	
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	Total Long Term Exemptions - GRAND TOTAL		\$0.00	\$0.00	\$0.00	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			0.00					
Supervisory Staff (Department Heads & Managers)			0.00					
Police Officers (Including Superior Officers)			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			0.00					
<b>Totals</b>	0.00	0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Is the Local Government required to comply with NJSA 11A **(Civil Service)**? - YES or 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			\$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
<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 - )						
Subtotal	0.00		\$0.00	0.00		\$0.00
<b><u>Retirees - 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 - )						
Subtotal	0.00		\$0.00	0.00		\$0.00
<b>GRAND TOTAL</b>	<b>0.00</b>		<b>\$0.00</b>	<b>0.00</b>		<b>\$0.00</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)?**

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

## USER FRIENDLY BUDGET SECTION ACCUMULATED ABSENCE LIABILITY

Organization/Individuals Eligible for Benefit	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Legal basis for benefit (check applicable items)		
			Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
<b>Totals</b>	0.00	\$0.00			
<b>Total Funds Reserved as of end of 2019</b>					
<b>Total Funds Appropriated in 2021</b>					

UFB-9 Accumulated Absence Liability

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

			Current Year	2021	2022	All Additional Future
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt	\$7,365,000.00	\$7,365,000.00				
Regional School Debt	\$0.00	\$0.00				
Utility Fund Debt						
0	\$5,025,930.14	\$5,025,930.14				
0						
0						
0						
0						
0						
0						
0						
<b>Total</b>			\$0.00	\$0.00	\$0.00	\$0.00
<u>Municipal Purposes</u>						
Debt Authorized	\$12,807,441.71	\$653,850.08				
Notes Outstanding						
Bonds Outstanding						
Loans and Other Debt						
<b>Total (Current Year)</b>	<b>\$25,198,371.85</b>	<b>\$13,044,780.22</b>				
Population (2010 census)	<u>7,241</u>					
Per Capita Gross Debt	<u>\$3,479.96</u>					
Per Capita Net Debt	<u>\$1,678.44</u>					
3 Yr. Average Property Valuation		<u>\$510,671,104.33</u>				
Net Debt as % of 3 Year Avg Property Valuation		<u>2.38%</u>				
Utility Fund - Principal						
Utility Fund - Interest						
Bond Anticipation Notes - Principal						
Bond Anticipation Notes - Interest						
Bonds - Principal						
Bonds - Interest						
Loans & Other Debt - Principal						
Loans & Other Debt - Interest						
Total Principal			\$0.00	\$0.00	\$0.00	\$0.00
Total Interest			\$0.00	\$0.00	\$0.00	\$0.00
% of Total Current Year Budget			#DIV/0!			
Description	Debt Not Listed Above					
Total Guarantees - Governmental						
Total Guarantees - Other						
Total Capital/Equipment Leases						
Total Other						
<u>Bond Rating</u>	<u>Moody's</u>	<u>Standard &amp; Poors</u>	<u>Fitch</u>			
Rating	A1	AA				
Year of Last Rating	2015	2015				
<b>Mark "X" if Municipality has no bond rating</b>						

**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 Township	Fuel for Vehicles				\$40,000.00
Receiving	Cinnaminson Township	Brine Solution for snow/ice				\$3,000.00
Receiving	Willingboro Township	Animal Control				\$14,000.00
Receiving	Township of Maple Shade	Mun Condominium/Apt Collection Services				\$84,000.00
Providing	Palmyra Bd. Of Education	School Resource Officer				\$75,000.00



**USER FRIENDLY BUDGET SECTION - Notes**

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