



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
Daniel	J.	Hayes Jr.	12/31/2015	mayor@bridgewaternj.gov

Chief Administrative Officer

James	T	Naples		twpadmin@bridgewaternj.gov
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Chief Financial Officer

Natasha	S	Turchan		finance@bridgewaternj.gov
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Municipal Clerk

Linda		Doyle		bwtclerk@bridgewaternj.gov
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Allen		Kurdyla	12/31/2017	allkur@verizon.net
Howard		Norgalis	12/31/2017	norgalis@optonline.net
Christine		Henderson Rose	12/31/2015	christinehrose@gmail.com
Matthew	C	Moench	12/31/2015	mmonch@bmgzlaw.com
Filipe		Pedroso	12/31/2017	pedrosoesq@aol.com

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2014 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2015 Budget</u>		
	Calendar Year Tax Rate	Calendar Year Tax Levy	% of Total Levy	Avg Residential Taxpayer Impact	<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
Municipal Purpose Tax	0.260	\$21,330,747.00	12.39%	\$1,090.40	Municipal Purpose Tax	ACTUAL	\$21,330,747.00
Municipal Library			0.00%	\$0.00	Municipal Library		
Municipal Open Space			0.00%	\$0.00	Municipal Open Space		
Fire Districts (avg. rate/total levies)	0.043	\$2,305,793.00	1.34%	\$180.33	Fire Districts (total levies)	ACTUAL	\$2,354,352.00
Other Special Districts (total levies)			0.00%	\$0.00	Other Special Districts (total levies)		
Local School District			0.00%	\$0.00	Local School District		
Regional School District	1.410	\$114,536,739.00	66.51%	\$5,913.30	Regional School District	ESTIMATED	\$116,792,168.48
County Purposes	0.340	\$27,455,040.91	15.94%	\$1,425.90	County Purposes	ESTIMATED	\$27,631,048.72
County Library	0.050	\$3,971,324.04	2.31%	\$209.69	County Library	ESTIMATED	\$3,991,180.66
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.030	\$2,606,396.69	1.51%	\$125.81	County Open Space	ESTIMATED	\$2,619,428.67
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2014 Budget)	2.133	\$172,206,040.64	100.00%	\$8,945.44	Total ESTIMATED amount to be raised by taxes		\$174,718,925.53
Total Taxable Valuation as of October 1, 2014 \$8,119,354,294.00 (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy 18,940,742.71		
Current Year Average Residential Assessment \$419,383.00					Budget Appropriations, before Reserve for Uncollected Taxes 37,721,490.05		
<u>Prior Year to Current Year Comparison</u>					Total Non-Municipal Tax Levy \$153,388,178.53		
<u>Comparison - Municipal Purposes Tax Rate</u>					Amount to be Raised by Taxes - Before RUT \$172,168,925.87		
	Prior Year	Current Year	% Change (+/-)		Reserve for Uncollected Taxes (RUT) \$2,550,909.60		
	0.260	0.263	1.15%		Total Amount to be Raised by Taxes \$174,719,835.47		
<u>Comparison - Municipal Purposes Tax Levy</u>					% of Tax Collections used to Calculate RUT 98.54%		
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	If % used exceeds the actual collection % then reference the statutory exception used		
	\$21,330,747.00	\$21,330,747.00	0.00%	\$0.00	Tax Collections - ACTUAL as of Prior Year		
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>					Total Tax Revenue, Collections CY 2014 171,290,529.29		
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	Total Tax Levy, CY 2014 172,456,868.35		
	\$1,090.40	\$1,102.98	1.15%	\$12.58	% of Taxes Collected, CY 2014 99.32%		
					Delinquent Taxes - December 31, 2014 \$1,047,294.24		

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	18.76%	\$724,497.39	\$3,861,062.25	\$4,585,559.64	\$3,039,376.57		\$1,546,183.07					
08	Local Revenue	-5.58%	(\$637,026.43)	\$11,412,026.43	\$10,775,000.00	\$1,465,000.00		\$9,310,000.00					
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$5,904,261.00	\$5,904,261.00	\$5,904,261.00							
08	Uniform Construction Code Fees	7.56%	\$130,000.00	\$1,720,000.00	\$1,850,000.00	\$1,850,000.00							
	<i>Special Revenue Items w/ Prior Written Consent</i>												
11	Shared Services Agreements	-4.76%	(\$31,989.20)	\$672,446.36	\$640,457.16	\$640,457.16							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00	\$0.00							
10	Public and Private Revenue	-87.70%	(\$906,839.77)	\$1,034,049.77	\$127,210.00	\$127,210.00							
08	Other Special Items	-3.80%	(\$194,104.78)	\$5,108,542.76	\$4,914,437.98	\$4,914,437.98							
15	Receipts from Delinquent Taxes	-15.75%	(\$187,000.00)	\$1,187,000.00	\$1,000,000.00	\$1,000,000.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	0.00%	\$0.00	\$21,330,747.34	\$21,330,747.34	\$21,330,747.34							
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	-2.11%	(\$1,102,462.79)	\$52,230,135.91	\$51,127,673.12	\$40,271,490.05	\$0.00	\$10,856,183.07	\$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 Year)	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	General Government		-3.19%	(\$100,848.97)	\$3,160,821.76	\$3,059,972.79	\$2,467,213.32			\$592,759.47						
21	Land-Use Administration		-33.99%	(\$315,207.27)	\$927,362.99	\$612,155.72	\$544,945.72	\$67,210.00								
22	Uniform Construction Code		0.82%	\$7,886.71	\$960,440.22	\$968,326.93	\$968,326.93									
23	Insurance		-1.81%	(\$123,223.93)	\$6,799,791.00	\$6,676,567.07	\$4,911,567.07			\$1,765,000.00						
25	Public Safety		1.14%	\$124,376.75	\$10,956,435.48	\$11,080,812.23	\$11,020,812.23	\$60,000.00								
26	Public Works		5.42%	\$312,396.88	\$5,765,575.36	\$6,077,972.24	\$3,582,827.64			\$2,495,144.60						
27	Health and Human Services		-27.79%	(\$387,062.74)	\$1,392,782.63	\$1,005,719.89	\$1,005,719.89									
28	Parks and Recreation		0.36%	\$4,928.38	\$1,379,225.85	\$1,384,154.23	\$1,384,154.23									
29	Education (including Library)		-10.77%	(\$57,197.25)	\$531,067.21	\$473,869.96	\$473,869.96									
30	Unclassified		0.00%	\$0.00	\$386,859.00	\$386,859.00	\$350,000.00	\$11,859.00		\$25,000.00						
31	Utilities and Bulk Purchases		1.08%	\$75,000.00	\$6,930,000.00	\$7,005,000.00	\$1,370,000.00			\$5,635,000.00						
32	Landfill / Solid Waste Disposal		#DIV/0!	\$0.00		\$0.00										
35	Contingency		#DIV/0!	\$0.00		\$0.00										
36	Statutory Expenditures		-0.97%	(\$41,581.18)	\$4,286,964.03	\$4,245,382.85	\$4,107,542.85			\$137,840.00						
37	Judgements		#DIV/0!	\$0.00		\$0.00										
42	Shared Services		#DIV/0!	\$0.00		\$0.00										
43	Court and Public Defender		8.07%	\$35,940.78	\$445,562.85	\$481,503.63	\$481,503.63									
44	Capital		-43.01%	(\$240,722.53)	\$559,722.53	\$319,000.00	\$319,000.00									
45	Debt		-9.75%	(\$501,161.77)	\$5,141,125.00	\$4,639,963.23	\$4,434,524.23			\$205,439.00						
46	Deferred Charges		2.57%	\$4,013.35	\$156,400.00	\$160,413.35	\$160,413.35									
48	Debt - Type I School District		#DIV/0!	\$0.00		\$0.00										
50	Reserve for Uncollected Taxes		4.08%	\$100,000.00	\$2,450,000.00	\$2,550,000.00	\$2,550,000.00									
55	Surplus General Budget		#DIV/0!	\$0.00		\$0.00										
	Total	0.00	0.00	-2.11%	(\$1,102,462.79)	\$52,230,135.91	\$51,127,673.12	\$40,132,421.05	\$139,069.00	\$0.00	\$10,856,183.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**USER FRIENDLY BUDGET SECTION
STRUCTURAL BUDGET IMBALANCES**

<div style="display: flex; justify-content: space-between; padding: 5px;"> <div style="writing-mode: vertical-rl; transform: rotate(180deg); font-size: small;">Revenues at Risk</div> <div style="writing-mode: vertical-rl; transform: rotate(180deg); font-size: small;">Non-recurring appropriation reductions</div> <div style="writing-mode: vertical-rl; transform: rotate(180deg); font-size: small;">Future Year Appropriation Increases</div> <div style="writing-mode: vertical-rl; transform: rotate(180deg); font-size: small;">Structural Imbalance Offsets</div> </div>				<p>Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.</p>	<p>Amount</p>	<p>Comment/Explanation</p>
X			Surplus Revenue Anticipated	\$3,039,376.57	With constant emphasis on maintaining low taxes the amount of surplus reginarated is reduced posing a possibility of placing less reliance on it	
	X		Special Emergency-5 years	\$26,400.00	Police cars were damaged during IRENE, funded over 5 years. W are in year 4	
X			Capital Surplus	\$500,000.00	One-time revenue used to offset Debt Service payment	
X			Open Space Trust Fund	\$65,000.00	portion of the Debt Service attributable to Open Space	
X			Storm Reimbursements (FEMA funds)	\$450,000.00	One-time revenue associated with Sandy	
X			Reserve for Insurance	\$23,437.98	One-time revenue associated with Sandy	

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2014 Value)				Property Tax Assessments - Exempt Properties (October 1, 2014 Value)			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	497	\$96,915,900.00	1.19%	15A Public Schools	16	\$146,247,400.00	23.21%
2 Residential	14,851	\$5,941,045,400.00	73.08%	15B Other Schools			0.00%
3A/3B Farm	43	\$5,790,500.00	0.07%	15C Public Property	544	\$326,288,300.00	51.79%
4A Commercial	415	\$1,664,998,000.00	20.48%	15D Church and Charities	50	\$56,880,500.00	9.03%
4B Industrial	47	\$346,979,600.00	4.27%	15E Cemeteries & Graveyards	9	\$4,511,200.00	0.72%
4C Apartments	23	\$65,336,400.00	0.80%	15F Other Exempt	128	\$96,059,600.00	15.25%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property	1	\$8,288,494.00	0.10%				
Total	15,877	\$8,129,354,294.00	100.00%	Total	747	\$629,987,000.00	100.00%

Average Ratio (%), Assessed to True Value	100.00%
Equalized Valuation, Taxable Properties	\$8,129,354,294.00

Total # of property tax appeals filed in 2014	County Tax Board	54.00
	State Tax Court	35.00
Number of 2014 County Tax Board decisions appealed to Tax Court		1.00
Number of pending property tax appeals in State Tax Court		50.00
Amount paid out by municipality for tax appeals in 2014		\$0.00

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 2014 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

Percentage of Exempt vs.
Non-Exempt Properties 4.49%

**USER FRIENDLY BUDGET SECTION
Long Term Tax Exemptions**

<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>					<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>					<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>					<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>				
Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2014 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2014 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2014 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2014 Total Tax Rate
Cambridge I	Aff. Housing	\$95,000.00	\$4,300,000.00	\$90,816.00															
Cambridge II	Aff. Housing	\$100,000.00	\$6,600,000.00	\$139,392.00															
Total Long Term Exemptions - Column Total					Total Long Term Exemptions - Column Total					Total Long Term Exemptions - Column Total					Total Long Term Exemptions - Column Total				
		195,000.00	10,900,000.00	230,208.00			\$0.00	\$0.00	\$0.00			\$0.00	\$0.00	\$0.00			\$0.00	\$0.00	\$0.00
Mark "X" if Grand Total		X															\$195,000.00	\$10,900,000.00	\$230,208.00

**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	5.00		102,586.80	\$36,000.00		\$1,260.00	\$62,572.80	\$2,754.00
Supervisory Staff (Department Heads & Managers)	16.00		2,039,574.01	\$1,518,432.00		\$180,997.09	\$226,262.52	\$113,882.40
Police Officers (Including Superior Officers)	75.00		11,757,779.91	\$7,915,905.95	\$455,550.00	\$1,925,148.33	\$833,316.43	\$627,859.20
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above	92.00		8,162,556.87	\$5,549,563.94	\$499,100.00	\$661,508.02	\$998,735.11	\$453,649.80
All Other Non-Union Employees not listed above	25.00	34.00	2,708,497.08	\$2,112,455.85	\$64,000.00	\$251,804.74	\$117,002.30	\$163,234.19
Totals	213.00	34.00	24,770,994.67	\$17,132,357.74	\$1,018,650.00	\$3,020,718.18	\$2,237,889.16	\$1,361,379.59

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
<u>Active Employees - Health Benefits - Annual Cost</u>			
Single Coverage	58.00	\$8,909.16	\$516,731.28
Parent & Child	7.00	\$11,152.56	\$78,067.92
Employee & Spouse (or Partner)	34.00	\$17,853.84	\$607,030.56
Family	98.00	\$18,348.96	\$1,798,198.08
Employee Cost Sharing Contribution (enter as negative -)			(\$631,669.20)
Subtotal	197.00	\$56,264.52	\$2,368,358.64
<u>Elected Officials - Health Benefits - Annual Cost</u>			
Single Coverage	1	\$8,909.16	\$8,909.16
Parent & Child			\$0.00
Employee & Spouse (or Partner)			\$0.00
Family	3	\$18,348.96	\$55,046.88
Employee Cost Sharing Contribution (enter as negative -)			(\$1,383.24)
Subtotal	4.00	\$27,258.12	\$62,572.80
<u>Retirees - Health Benefits - Annual Cost</u>			
Single Coverage	50	\$8,909.16	\$445,458.00
Parent & Child	2	\$11,152.56	\$22,305.12
Employee & Spouse (or Partner)	66	\$17,853.84	\$1,178,353.44
Family	21	\$18,348.96	\$385,328.16
Employee Cost Sharing Contribution (enter as negative -)			(\$66,159.48)
Subtotal	139.00	\$56,264.52	\$1,965,285.24
GRAND TOTAL	340.00	\$139,787.16	\$4,396,216.68

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 - OUTSTANDING DEBT; PER CAPITA AND BUDGET IMPACT

	Gross Debt		Net Debt	Current Year				
	Debt	Deductions		Budget	2016 Budget	2017 Budget	All Additional Future Years' Budgets	
Local School Debt			\$0.00	Utility Fund - Principal	\$157,398.28	\$157,398.28	\$157,398.28	\$1,322,779.52
Regional School Debt	\$35,572,786.80	\$35,572,786.80	\$0.00	Utility Fund - Interest	\$48,040.00	\$43,796.25	\$39,552.50	\$211,318.75
Utility Fund Debt				Bond Anticipation Notes - Principal		\$116,154.00	\$116,154.00	\$7,033,019.00
Sewer	\$6,036,797.23	\$6,036,797.23	\$0.00	Bond Anticipation Notes - Interest	\$87,669.00	\$90,000.00	\$90,000.00	\$1,406,000.00
0			\$0.00	Bonds - Principal	\$2,435,000.00	\$2,530,000.00	\$2,625,000.00	\$38,159,000.00
0			\$0.00	Bonds - Interest	\$1,583,662.00	\$1,515,690.00	\$1,438,852.50	\$11,211,052.50
0			\$0.00	Loans & Other Debt - Principal	\$277,902.58	\$143,509.00	\$152,533.91	\$607,217.42
0			\$0.00	Loans & Other Debt - Interest	\$24,304.00	\$19,178.04	\$16,204.29	\$34,535.66
0			\$0.00	Total	\$4,613,975.86	\$4,615,725.57	\$4,635,695.48	\$59,984,922.85
Municipal Purposes				Total Principal	\$2,870,300.86	\$2,947,061.28	\$3,051,086.19	\$47,122,015.94
Debt Authorized	\$9,216,180.26		\$9,216,180.26	Total Interest	\$1,743,675.00	\$1,668,664.29	\$1,584,609.29	\$12,862,906.91
Notes Outstanding	\$7,033,019.00		\$7,033,019.00	% of Total Current Year Budget	9.02%			
Bonds Outstanding	\$45,749,000.00		\$45,749,000.00					
Loans and Other Debt	\$1,397,159.21		\$1,397,159.21					
Total (Current Year)	\$105,004,942.50	\$41,609,584.03	\$63,395,358.47	Description	Debt Not Listed Above			
				Total Guarantees - Governmental				
				Total Guarantees - Other				
				Total Capital/Equipment Leases	\$160,000.00	\$94,650.58	\$68,753.04	\$52,250.88
				Total Other				
Population (2010 census)	45,940			Bond Rating	Moody's	Standard & Poors	Fitch	
Per Capita Gross Debt	\$2,285.70			Rating		AA+ stable		
Per Capita Net Debt	\$1,379.96			Year of Last Rating		9/9/2014		
3 Yr. Average Property Valuation		\$8,993,772,391.33		Mark "X" if Municipality has no bond rating				
Net Debt as % of 3 Year Avg Property Valuation		0.70%						

USER FRIENDLY BUDGET SECTION - Notes

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