



**State of New Jersey  
Local Government Services**

Year:	2016	Municipal User Friendly Budget
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**MUNICIPALITY:** 07/04 Cedar Grove Township - County of Essex

Municode: 0704

Filename: 0704\_fbi\_2016.xlsm

**Website:** [cedargrovenj.org](http://cedargrovenj.org)

**Phone Number:**

**Mailing Address:**

Email the UFB if not using Outlook

Municipality:	Cedar Grove	State:	NJ	Zip:	07009
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# Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Joseph		Chiusolo	7/1/2017	chiusolo@cedargrovenj.org

## Chief Administrative Officer

Thomas		Tucci	townmanager@cedargrovenj.org
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## Chief Financial Officer

William		Homa	townfinandirector@cedargrovenj.org
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## Municipal Clerk

Kathleen		Stutz	townclerk@cedargrovenj.org
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## Registered Municipal Accountant

Francis		Jones	bjones@nistvoccia.com
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## Governing Body Members

[illegible]

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2015 Calendar Year Property Tax Levies - ALL entities levying property taxes				
Calendar Year	Calendar Year	% of	Avg Residential	
Tax Rate	Tax Levy	Total Levy	Taxpayer Impact	
Municipal Purpose Tax	0.422	\$9,291,116.35	18.79%	\$1,958.50
Municipal Library	0.034	\$744,067.02	1.50%	\$157.79
Municipal Open Space			0.00%	\$0.00
Fire Districts (avg. rate/total levies)			0.00%	\$0.00
Other Special Districts (total levies)	0.070	\$1,536,424.00	3.11%	\$324.87
Local School District	1.192	\$26,274,455.00	53.13%	\$5,532.07
Regional School District			0.00%	\$0.00
County Purposes	0.511	\$11,264,710.16	22.78%	\$2,371.55
County Library			0.00%	\$0.00
County Board of Health			0.00%	\$0.00
County Open Space	0.015	\$338,700.43	0.68%	\$69.62
Other County Levies (total)			0.00%	\$0.00
Total (Calendar Year 2015 Budget)	2.244	\$49,449,472.96	100.00%	\$10,414.40
Total Taxable Valuation as of October 1, 2015 \$2,216,721,600.00				
(To be used to calculate the current year tax rate)				
Current Year Average Residential Assessment \$464,100.00				
Prior Year to Current Year Comparison				
Comparison - Municipal Purposes Tax Rate				
Prior Year	Current Year	% Change (+/-)		
0.422	0.431	2.13%		
Comparison - Municipal Purposes Tax Levy				
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	
\$9,291,116.35	\$9,550,342.18	2.79%	\$259,225.83	
Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)				
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	
\$1,958.50	\$2,000.27	2.13%	\$41.77	

Current Year 2016 Budget		
Taxes	Actual/Estimated	Tax Levy
Municipal Purpose Tax	ESTIMATED	\$9,550,342.18
Municipal Library	ESTIMATED	\$769,808.71
Municipal Open Space		
Fire Districts (total levies)		
Other Special Districts (total levies)	ESTIMATED	\$1,567,152.00
Local School District	ESTIMATED	\$26,810,000.00
Regional School District		
County Purposes	ESTIMATED	\$11,715,300.00
County Library		
County Board of Health		
County Open Space	ESTIMATED	\$340,000.00
Other County Levies (total)		
Total ESTIMATED amount to be raised by taxes		\$50,752,602.89
Revenue Anticipated, Excluding Tax Levy		
Budget Appropriations, before Reserve for Uncollected Taxes		3,763,686.09
Total Non-Municipal Tax Levy		13,523,836.98
Amount to be Raised by Taxes - Before RUT		\$40,432,452.00
Reserve for Uncollected Taxes (RUT)		\$50,192,602.89
Total Amount to be Raised by Taxes		\$558,259.49
		\$50,750,862.38
% of Tax Collections used to Calculate RUT		
		98.90%
If % used exceeds the actual collection % then reference the statutory exception used		
Tax Collections - ACTUAL as of Prior Year		
Total Tax Revenue, Collections CY 2015		512,867.82
Total Tax Levy, CY 2015		741,424.06
% of Taxes Collected, CY 2015		69.17%
Delinquent Taxes - December 31, 2015		\$624,042.49

Sheet UFB-1

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	Sewer Utility	Swim Pool Utility	Solid Waste Utility	Utility	Utility
08	Surplus	15.43%	\$212,790.00	\$1,379,497.00	\$1,592,287.00	\$1,055,000.00		\$214,107.00	\$71,304.00		\$251,876.00		
08	Local Revenue	-1.06%	(\$57,189.31)	\$5,401,332.31	\$5,344,143.00	\$740,352.00		\$1,916,046.00	\$2,302,042.00	\$384,703.00			
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$1,048,629.00	\$1,048,629.00	\$1,048,629.00							
08	Uniform Construction Code Fees	0.00%	\$0.00	\$243,484.00	\$243,484.00	\$243,484.00							
	<i>Special Revenue Items w/ Prior Written Consent</i>												
11	Shared Services Agreements	#DIV/0!	\$0.00	\$0.00	\$0.00								
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00								
10	Public and Private Revenue	-39.82%	(\$36,090.44)	\$90,643.12	\$54,552.68	\$54,552.68							
08	Other Special Items	-17.02%	(\$50,610.22)	\$297,278.63	\$246,668.41	\$246,668.41							
15	Receipts from Delinquent Taxes	-26.88%	(\$137,867.82)	\$512,867.82	\$375,000.00	\$375,000.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	-0.12%	(\$12,881.09)	\$11,130,375.27	\$11,117,494.18	\$9,550,342.18					\$1,567,152.00		
07	Minimum Library Tax	3.46%	\$25,741.69	\$744,067.02	\$769,808.71	\$769,808.71							
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	115.78%	\$99,319.00	\$85,782.00	\$185,101.00					\$185,101.00			
	Total	0.21%	\$43,211.81	\$20,933,956.17	\$20,977,167.98	\$14,083,836.98	\$1,000.00	\$2,130,153.00	\$2,373,346.00	\$569,804.00	\$1,819,028.00	\$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	Water Utility	Sewer Utility	Swim Pool Utility	Solid Waste Utility	Utility	Utility
	Full-Time	Part-Time													
20	General Government	12.00	1.00	-2.81%	(\$25,103.00)	\$891,999.00	\$866,896.00								
21	Land-Use Administration	1.00		0.00%	\$0.00	\$61,670.00	\$61,670.00								
22	Uniform Construction Code	3.00	2.00	1.61%	\$4,191.00	\$260,270.00	\$264,461.00								
23	Insurance			6.70%	\$164,038.00	\$2,447,466.00	\$2,114,761.00								
25	Public Safety	29.00	17.00	1.28%	\$55,417.00	\$4,344,662.00	\$4,400,079.00								
26	Public Works	18.00	1.00	2.24%	\$64,867.00	\$2,890,028.00	\$2,954,895.00								
27	Health and Human Services	1.00	3.00	1.06%	\$2,610.00	\$246,084.00	\$200,779.00								
28	Parks and Recreation	8.00	58.00	5.16%	\$32,811.00	\$635,682.00	\$668,493.00								
29	Education (Including Library)	5.00	5.00	2.11%	\$15,916.00	\$753,893.00	\$769,809.00		\$1,000.00						
30	Unclassified			\$23,21%	\$65,794.00	\$12,575.00	\$78,369.00								
31	Utilities and Bulk Purchases			-0.51%	(\$8,890.00)	\$1,744,917.00	\$1,736,027.00								
32	Landfill / Solid Waste Disposal		1.00	2.64%	\$46,603.00	\$1,763,191.00	\$1,809,794.00						\$1,809,794.00		
35	Contingency			0.00%	\$0.00	\$5,500.00	\$5,500.00								
36	Statutory Expenditures			3.79%	\$57,289.00	\$1,510,912.00	\$1,568,201.00								
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	2.00	4.00	-3.22%	(\$7,982.00)	\$245,922.00	\$237,940.00								
44	Capital			14.18%	\$24,650.00	\$173,875.00	\$198,525.00								
45	Debt			1.89%	\$32,260.00	\$1,707,959.00	\$1,740,219.00								
46	Deferred Charges			-39.40%	(\$127,473.00)	\$323,564.00	\$196,091.00								
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00								
50	Reserve for Uncollected Taxes			0.00%	\$0.00	\$560,000.00	\$560,000.00								
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00								
	Total	79.00	92.00	1.93%	\$396,998.00	\$20,580,169.00	\$20,977,167.00	\$14,023,571.00	\$60,265.00	\$1,000.00	\$2,130,153.00	\$2,373,346.00	\$569,804.00	\$1,819,028.00	\$0.00



## USER FRIENDLY BUDGET SECTION

[illegible]



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

[illegible]

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	0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Supervisory Staff (Department Heads & Managers)	8.00	2.00	1,243,989.96	\$915,027.00	\$0.00	\$111,700.00	\$139,008.96	\$78,254.00
Police Officers (Including Superior Officers)	29.00	0.00	4,923,463.20	\$3,427,360.00	\$110,458.00	\$905,308.00	\$406,705.20	\$73,632.00
Fire Fighters (Including Superior Officers)	0.00	0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00	
All Other Union Employees not listed above	24.00	0.00	2,242,898.72	\$1,326,625.00	\$200,786.00	\$161,863.00	\$432,330.72	\$121,294.00
All Other Non-Union Employees not listed above	18.00	90.00	1,677,009.16	\$1,039,294.00	\$49,741.00	\$127,089.00	\$366,524.16	\$94,361.00
Totals	79.00	92.00	10,087,361.04	\$6,708,306.00	\$360,985.00	\$1,305,960.00	\$1,344,569.04	\$367,541.00

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

Active Employees - Health Benefits - Annual Cost		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
Single Coverage		16.00	\$11,182.71	\$178,923.36	18.00	\$10,816.92	\$194,704.56
Parent & Child		9.00	\$20,109.24	\$180,983.16	10.00	\$18,280.56	\$182,805.60
Employee & Spouse (or Partner)		21.00	\$22,365.89	\$469,683.69	16.00	\$21,633.48	\$346,135.68
Family		30.00	\$30,994.02	\$929,820.60	29.00	\$29,097.48	\$843,826.92
Employee Cost Sharing Contribution (enter as negative - )				(\$382,395.84)			(\$291,372.96)
Subtotal		76.00		\$1,377,014.97	73.00		\$1,276,099.80
Elected Officials - Health Benefits - Annual Cost							
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
Retirees - Health Benefits - Annual Cost							
Single Coverage		9	\$8,635.20	\$77,716.80	9	\$7,276.80	\$65,491.20
Parent & Child		2	\$21,565.56	\$43,131.12	1	\$20,464.44	\$20,464.44
Employee & Spouse (or Partner)		16	\$19,136.40	\$306,182.40	16	\$18,218.28	\$291,492.48
Family		8	\$36,637.08	\$293,096.64	8	\$36,371.64	\$290,973.12
Employee Cost Sharing Contribution (enter as negative - )							
Subtotal		35.00		\$720,126.96	34.00		\$668,421.24
GRAND TOTAL		111.00		\$2,097,141.93	107.00		\$1,944,521.04

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

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

YES

## USER FRIENDLY BUDGET SECTION

**Legal basis for benefit  
(check applicable items)**

[illegible]

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

Gross Debt			Deductions		Net Debt	
Local School Debt	\$26,451,719.00		\$26,451,719.00		\$0.00	
Regional School Debt					\$0.00	
Utility Fund Debt						
Water	\$3,264,000.00		\$2,291,314.20		\$972,685.80	
Sewer	\$5,085,000.00		\$5,085,000.00		\$0.00	
Swim Pool	\$1,323,000.00		\$1,323,000.00		\$0.00	
Solid Waste					\$0.00	
0					\$0.00	
Municipal Purposes						
Debt Authorized					\$0.00	
Notes Outstanding	\$2,167,000.00				\$2,167,000.00	
Bonds Outstanding	\$8,600,000.00				\$8,600,000.00	
Loans and Other Debt					\$0.00	
Total (Current Year)	\$46,890,719.00		\$35,151,033.20		\$11,739,685.80	
Population (2010 census)						
12,053						
Per Capita Gross Debt						
\$3,890.38						
Per Capita Net Debt						
\$974.01						
3 Yr. Average Property Valuation						
\$2,253,370,146.67						
Net Debt as % of 3 Year Avg Property Valuation						
0.52%						

Current Year		2017		2018		All Additional Future	
Budget		Budget		Budget		Years' Budgets	
Utility Fund - Principal		\$400,000.00	\$410,000.00	\$420,000.00	\$7,420,000.00		
Utility Fund - Interest		\$197,965.72	\$194,388.78	\$188,163.78	\$1,484,274.57		
Bond Anticipation Notes - Principal							
Bond Anticipation Notes - Interest		\$21,991.80					
Bonds - Principal		\$970,000.00	\$995,000.00	\$1,025,000.00	\$5,610,000.00		
Bonds - Interest		\$151,262.50	\$136,525.00	\$121,375.00	\$293,893.75		
Loans & Other Debt - Principal							
Loans & Other Debt - Interest							
Total		\$1,741,220.02	\$1,735,913.78	\$1,754,538.78	\$14,808,168.32		
Total Principal		\$1,370,000.00	\$1,405,000.00	\$1,445,000.00	\$13,030,000.00		
Total Interest		\$371,220.02	\$330,913.78	\$309,538.78	\$1,778,168.32		
% of Total Current Year Budget		8.30%					
Description		Debt Not Listed Above					
Total Guarantees - Governmental							
Total Guarantees - Other							
Total Capital/Equipment Leases							
Total Other							
Bond Rating		Moody's	Standard & Poors	Fitch			
Rating			AA-				
Year of Last Rating			2013				
Mark "X" if Municipality has no bond rating							

Sheet UFB-10







## USER FRIENDLY BUDGET SECTION - LIST OF AUTHORITIES AND FIRE DISTRICTS

**Please set forth below the names of all authorities and fire districts that serve your municipality**

None.

[illegible]

USER FRIENDLY BUDGET SECTION - Notes

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