



**State of New Jersey  
Local Government Services**

**Year:**  **Municipal User Friendly Budget**

**MUNICIPALITY:** 0704 Cedar Grove Township - County of Essex

Adopted

Municode: 0704

**Filename:** 0704\_fba\_2023.xlsm

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

**Phone Number:**

973-239-1410

**Mailing Address:**

525 Pompton Avenue

Municipality:

y: Cedar Grove

State:

NJ

**Zip:**

07009

**Mayor**

First Name	Middle Name	Last Name	Term Expires	Business Email
Joseph		Maceri	7/1/2023	maceri@cedargrovenj.org

**Chief Administrative Officer**

Joseph		Zichelli	zichelli@cedargrovenj.org
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**Chief Financial Officer**

Lubna	Muneer	<a href="mailto:townfinandirector@cedargorvenj.org">townfinandirector@cedargorvenj.org</a>
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**Municipal Clerk**

Dale	Forde	dforde@cedargrovenj.org
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## Registered Municipal Accountant

Francis		Jones	bjones@nisivoccia.com
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### **Governing Body Members**

[illegible]

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

2022 Calendar Year Property Tax Levies - ALL entities levying property taxes					Current Year 2023 Budget		
	Calendar Year	Calendar Year	% of	Avg Residential	Taxes	Actual/Estimated	Tax Levy
	Tax Rate	Tax Levy	Total Levy	Taxpayer Impact			
Municipal Purpose Tax	0.497	\$11,086,391.82	19.40%	\$2,360.34	Municipal Purpose Tax	ACTUAL	\$11,493,548.18
Municipal Library	0.038	\$838,096.53	1.47%	\$180.47	Municipal Library	ACTUAL	\$938,097.00
Municipal Open Space			0.00%	\$0.00	Municipal Open Space		
Municipal Arts and Culture			0.00%	\$0.00	Municipal Arts and Culture		
Fire Districts (avg. rate/total levies)			0.00%	\$0.00	Fire Districts (total levies)		
Other Special Districts (total levies)	0.073	\$1,627,253.00	2.85%	\$346.69	Other Special Districts (total levies)	ESTIMATED	\$1,627,253.00
Local School District	1.433	\$31,936,138.00	55.90%	\$6,805.56	Local School District	ESTIMATED	\$32,000,010.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.506	\$11,266,379.30	19.72%	\$2,403.08	County Purposes	ESTIMATED	\$11,554,803.00
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.017	\$381,291.54	0.67%	\$80.74	County Open Space	ESTIMATED	\$373,504.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2022 Budget)					Total ESTIMATED amount to be raised by taxes		\$57,987,215.18
Total Taxable Valuation as of October 1, 2022					Revenue Anticipated, Excluding Tax Levy		10,572,276.49
(To be used to calculate the current year tax rate)					Budget Appropriations, before Reserve for Uncollected Taxes		22,514,244.94
Current Year Average Residential Assessment					Total Non-Municipal Tax Levy		\$45,555,570.00
					Amount to be Raised by Taxes - Before RUT		\$57,497,538.45
					Reserve for Uncollected Taxes (RUT)		\$560,000.00
					Total Amount to be Raised by Taxes		\$58,057,538.45
<b>Prior Year to Current Year Comparison</b>					% of Tax Collections used to Calculate RUT		99.03%
<b>Comparison - Municipal Purposes Tax Rate</b>					If % used exceeds the actual collection % then reference the statutory exception used		
	Prior Year	Current Year	% Change (+/-)				
	0.497	0.512	3.02%				
<b>Comparison - Municipal Purposes Tax Levy</b>					<b>Tax Collections - ACTUAL as of Prior Year</b>		
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	Total Tax Revenue, Collections CY 2022		366,636.33
	\$11,086,391.82	\$11,493,548.18	3.67%	\$407,156.36	Total Tax Levy, CY 2022		606,498.08
<b>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</b>					% of Taxes Collected, CY 2022		60.45%
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)			
	\$2,360.34	\$2,431.58	3.02%	\$71.24	Delinquent Taxes - December 31, 2022		\$367,926.74
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	Arts and Culture Trust Fund	Water Utility	Sewer Utility	Swim Pool Utility	Solid Waste Utility	Utility
08	Surplus	20.03%	\$1,348,714.78	\$6,732,989.99	\$8,081,704.77	\$7,217,548.68			\$152,286.52	\$92,816.45		\$619,053.12	
08	Local Revenue	10.38%	\$516,719.64	\$4,977,503.73	\$5,494,223.37	\$682,418.06			\$2,084,765.50	\$2,251,161.81	\$475,878.00		
09	State Aid (without offsetting appropriation)	1.98%	\$20,809.99	\$1,048,629.00	\$1,069,438.99	\$1,069,438.99							
08	Uniform Construction Code Fees	18.77%	\$44,099.00	\$234,971.00	\$279,070.00	\$279,070.00							
	<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	-91.61%	(\$632,544.13)	\$690,500.07	\$57,955.94	\$57,955.94							
08	Other Special Items	6.87%	\$29,553.90	\$429,942.93	\$459,496.83	\$459,496.83							
15	Receipts from Delinquent Taxes	0.00%	\$0.00	\$350,000.00	\$350,000.00	\$350,000.00							
	<b>Amount to be raised by taxation</b>												
07	Local Tax for Municipal Purposes	4.50%	\$571,669.34	\$12,713,644.82	\$13,285,314.16	\$11,493,548.18						\$1,791,765.98	
07	Minimum Library Tax	5.76%	\$48,275.01	\$838,096.53	\$886,371.54	\$886,371.54							
54	Open Space Levy Tax	#DIV/0!	\$0.00		\$0.00								
56	Arts and Cultural 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	2.62%	\$15,933.58	\$607,679.96	\$623,613.54				\$307,679.19	\$226,995.52	\$88,938.83		
	<b>Total</b>	<b>6.86%</b>	<b>\$1,963,231.11</b>	<b>\$28,623,958.03</b>	<b>\$30,587,189.14</b>	<b>\$22,495,848.22</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$2,544,731.21</b>	<b>\$2,570,973.78</b>	<b>\$564,816.83</b>	<b>\$2,410,819.10</b>	<b>\$0.00</b>

Sheet UFB-2

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	Arts and Culture Trust Fund	Water Utility	Sewer Utility	Swim Pool Utility	Solid Waste Utility	Utility
20	General Government	9.00	1.00	-4.96%	(\$55,848.00)	\$1,126,344.00	\$1,070,496.00	\$1,070,496.00								
21	Land-Use Administration	1.00		8.10%	\$5,899.00	\$72,790.00	\$78,689.00	\$78,689.00								
22	Uniform Construction Code	2.00	2.00	6.09%	\$19,077.00	\$313,444.00	\$332,521.00	\$332,521.00								
23	Insurance			22.39%	\$558,072.00	\$2,492,928.00	\$3,051,000.00	\$2,502,474.00				\$262,433.00	\$253,219.00	\$32,874.00		
25	Public Safety	31.00	16.00	2.19%	\$119,983.25	\$5,487,120.19	\$5,607,103.44	\$5,593,656.96	\$13,446.48							
26	Public Works	19.00		10.54%	\$341,878.35	\$3,244,709.09	\$3,586,587.44	\$1,131,985.00	\$46,290.71			\$812,771.21	\$1,245,754.28	\$349,786.24		
27	Health and Human Services	1.00	2.00	-74.39%	(\$645,433.79)	\$867,612.79	\$222,179.00	\$222,179.00								
28	Parks and Recreation	8.00	51.00	-38.23%	(\$311,115.00)	\$813,784.00	\$502,669.00	\$502,669.00								
29	Education (including Library)	5.00	4.00	5.09%	\$45,966.00	\$903,337.00	\$949,303.00	\$949,303.00								
30	Unclassified			8.21%	\$9,400.00	\$114,552.00	\$123,952.00	\$123,952.00								
31	Utilities and Bulk Purchases			133.76%	\$2,432,969.10	\$1,818,851.00	\$4,251,820.10	\$702,000.00				\$867,974.00	\$278,472.00	\$12,000.00	\$2,391,374.10	
32	Landfill / Solid Waste Disposal		1.00	-100.00%	(\$2,383,377.00)	\$2,383,377.00	\$0.00									
35	Contingency			0.00%	\$0.00	\$10,000.00	\$10,000.00	\$10,000.00								
36	Statutory Expenditures			14.81%	\$331,824.00	\$2,239,920.00	\$2,571,744.00	\$2,140,625.00				\$147,828.00	\$242,769.00	\$21,522.00	\$19,000.00	
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	-0.38%	(\$1,229.00)	\$320,416.00	\$319,187.00	\$319,187.00								
44	Capital			821.38%	\$1,846,207.00	\$224,769.00	\$2,070,976.00	\$1,957,293.00				\$33,000.00	\$52,500.00	\$28,183.00		
45	Debt			-8.29%	(\$413,854.00)	\$4,990,244.00	\$4,576,390.00	\$3,557,740.00				\$420,725.00	\$481,687.00	\$116,238.00		
46	Deferred Charges			9.82%	\$62,812.20	\$639,759.96	\$702,572.16	\$681,341.07					\$16,572.50	\$4,213.59	\$445.00	
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	\$560,000.00								
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00									
Total		78.00	81.00	6.86%	\$1,963,231.11	\$28,623,958.03	\$30,587,189.14	\$22,436,111.03	\$59,737.19	\$0.00	\$0.00	\$2,544,731.21	\$2,570,973.78	\$564,816.83	\$2,410,819.10	\$0.00

## USER FRIENDLY BUDGET SECTION

### STRUCTURAL BUDGET IMBALANCES

[illegible]

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

Property Tax Assessments - Taxable Properties (October 1, 2022 Value)				Property Tax Assessments - Exempt Properties (October 1, 2022 Value)			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	84	\$48,040,700.00	2.13%	15A Public Schools	5	\$44,512,800.00	9.20%
2 Residential	3,923	\$1,863,100,900.00	82.49%	15B Other Schools			0.00%
3A/3B Farm	4	\$2,164,000.00	0.10%	15C Public Property	87	\$108,597,800.00	22.45%
4A Commercial	157	\$191,634,100.00	8.49%	15D Church and Charities	19	\$43,662,800.00	9.03%
4B Industrial	42	\$95,304,000.00	4.22%	15E Cemeteries & Graveyards			0.00%
4C Apartments	7	\$56,742,000.00	2.51%	15F Other Exempt	473	\$286,851,200.00	59.31%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property	1	\$1,501,500.00	0.07%				
Total	4,218	\$2,258,487,200.00	100.00%	Total	584	\$483,624,600.00	100.00%
Average Ratio (%), Assessed to True Value				Percentage of Exempt vs.			
Equalized Valuation, Taxable Properties				Non-Exempt Properties			
				21.41%			
Total # of property tax appeals filed in 2022							
Number of 2022 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 2022							

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 2022 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

## 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					
Supervisory Staff (Department Heads & Managers)	10.00	1.00	1,296,855.52	\$1,093,889.76		\$202,965.76	\$241,886.64	\$83,682.57
Police Officers (Including Superior Officers)	31.00	16.00	6,996,915.29	\$4,556,765.00	\$103,000.00	\$1,609,510.00	\$661,567.20	\$66,073.09
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above	25.00		2,603,575.68	\$1,580,025.00	\$102,000.00	\$253,707.20	\$546,971.57	\$120,871.91
All Other Non-Union Employees not listed above	18.00	43.00	1,993,291.05	\$1,141,108.00	\$126,500.00	\$190,280.40	\$448,107.89	\$87,294.76
Totals	84.00	60.00	12,890,637.55	\$8,371,787.76	\$331,500.00	\$2,256,463.36	\$1,898,533.30	\$357,922.33

Is the Local Government required to comply with N.J.S.A. 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
<b>Active Employees - Health Benefits - Annual Cost</b>						
Single Coverage	25.00	\$13,827.60	\$345,690.00	24.00	\$10,694.88	\$256,677.12
Parent & Child	6.00	\$25,457.52	\$152,745.12	3.00	\$20,661.84	\$61,985.52
Employee & Spouse (or Partner)	15.00	\$28,650.12	\$429,751.80	21.00	\$23,450.76	\$492,465.96
Family	31.00	\$39,464.64	\$1,223,403.84	31.00	\$30,849.00	\$956,319.00
Employee Cost Sharing Contribution (enter as negative - )			(\$532,440.00)			
Subtotal	77.00		\$1,619,150.76	79.00		\$1,767,447.60
<b>Elected Officials - Health Benefits - Annual Cost</b>						
Single Coverage	0	\$0.00	\$0.00			\$0.00
Parent & Child	0	\$0.00	\$0.00			\$0.00
Employee & Spouse (or Partner)	0	\$0.00	\$0.00			\$0.00
Family	0	\$0.00	\$0.00			\$0.00
Employee Cost Sharing Contribution (enter as negative - )						
Subtotal	0.00		\$0.00	0.00		\$0.00
<b>Retirees - Health Benefits - Annual Cost</b>						
Single Coverage	13	\$5,305.69	\$68,973.97	10	\$5,960.16	\$59,601.60
Parent & Child	2	\$23,984.88	\$47,969.76	2	\$21,217.80	\$42,435.60
Employee & Spouse (or Partner)	27	\$18,242.28	\$492,541.56	25	\$15,887.88	\$397,197.00
Family	8	\$41,938.47	\$335,507.76	6	\$37,586.16	\$225,516.96
Employee Cost Sharing Contribution (enter as negative - )			(\$32,786.32)			
Subtotal	50.00		\$912,206.73	43.00		\$724,751.16
<b>GRAND TOTAL</b>	<b>127.00</b>		<b>\$2,531,357.49</b>	<b>122.00</b>		<b>\$2,492,198.76</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**

[illegible]

### UFB-9 Accumulated Absence Liability

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

Gross Debt		Deductions	Net Debt	Current Year Budget		2024 Budget	2025 Budget	All Additional Future Years' Budgets
Local School Debt	\$20,402,182.09	\$20,402,182.09	\$0.00	Utility Fund - Principal	\$400,000.00	\$415,000.00	\$435,000.00	\$3,605,000.00
Regional School Debt			\$0.00	Utility Fund - Interest	\$197,450.00	\$185,225.00	\$170,300.00	\$646,850.00
				Bond Anticipation Notes - Principal	\$1,595,000.00			
<u>Utility Fund Debt</u>				Bond Anticipation Notes - Interest	\$765,040.00			
Water	\$3,724,000.00	\$298,418.40	\$3,425,581.60	Bonds - Principal	\$1,180,000.00			
Sewer	\$4,647,000.00	\$3,498,130.20	\$1,148,869.80	Bonds - Interest	\$17,700.00			
Swim Pool	\$615,000.00	\$0.00	\$615,000.00	Loans & Other Debt - Principal				
Solid Waste			\$0.00	Loans & Other Debt - Interest				
			\$0.00					
				Total	\$4,155,190.00	\$600,225.00	\$605,300.00	\$4,251,850.00
<u>Municipal Purposes</u>								
Debt Authorized (BNI)	\$952,000.00		\$952,000.00	Total Principal	\$3,175,000.00	\$415,000.00	\$435,000.00	\$3,605,000.00
Notes Outstanding	\$19,126,000.00		\$19,126,000.00	Total Interest	\$980,190.00	\$185,225.00	\$170,300.00	\$646,850.00
Bonds Outstanding	\$1,180,000.00		\$1,180,000.00	% of Total Current Year Budget	13.58%			
Loans and Other Debt			\$0.00					
				Description	Debt Not Listed Above			
Total (Current Year)	\$50,646,182.09	\$24,198,730.69	\$26,447,451.40	Total Guarantees - Governmental				
				Total Guarantees - Other				
				Total Capital/Equipment Leases				
				Total Other				
				Bond Rating	Moody's	Standard & Poors	Fitch	
				Rating				
				Year of Last Rating				
				Mark "X" if Municipality has no bond rating				
				Sheet UFB-10				

**USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED**[illegible]

**USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED**[illegible]

## 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**

[illegible]

USER FRIENDLY BUDGET SECTION - Notes

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