



# State of New Jersey Local Government Services

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

**MUNICIPALITY:**

**Municode:**

**Filename:**

**Website:**

**Phone Number:**

**Mailing Address:**

**Municipality:**  **State:**  **Zip:**

**Mayor**

First Name	Middle Name	Last Name	Term Expires	Business Email
Edward	F	Brennan	12/31/2018	mayor@merchantvillenj.gov

**Chief Administrative Officer**

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**Chief Financial Officer**

Denise		Moules		cfo@merchantvillenj.gov
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**Municipal Clerk**

Denise		Brouse		clerk@merchantvillenj.gov
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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
Griffin		Kidd	12/31/2019	gkidd@merchantvillenj.gov
Andrew		McLoone	12/31/2020	amcloone@merchantvillenj.gov
Anthony		Perno	12/31/2019	aperno@merchantvillenj.gov
Daniel		Sperrazza	12/31/2022	dsperrazza@merchantvillenj.gov
Sean		Fitzgerald	12/31/2020	sfitzgerald@merchantvillenj.gov
Maria-Nina		Scarpa	12/31/2021	mscarpa@merchantvillenj.gov

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

<u>2018 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2019 Budget</u>		
	<u>Calendar Year</u>	<u>Calendar Year</u>	<u>% of</u>	<u>Avg Residential</u>	<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
	<u>Tax Rate</u>	<u>Tax Levy</u>	<u>Total Levy</u>	<u>Taxpayer Impact</u>			
Municipal Purpose Tax	1.264	\$3,079,738.37	28.60%	\$0.00	Municipal Purpose Tax	ACTUAL	\$3,161,457.67
Municipal Library			0.00%	\$0.00	Municipal Library		
Municipal Open Space			0.00%	\$0.00	Municipal Open Space		
Fire Districts (avg. rate/total levies)			0.00%	\$0.00	Fire Districts (total levies)		
Other Special Districts (total levies)			0.00%	\$0.00	Other Special Districts (total levies)		
Local School District	2.237	\$5,447,038.00	50.59%	\$0.00	Local School District	ESTIMATED	\$5,704,729.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.846	\$2,059,463.37	19.13%	\$0.00	County Purposes	ESTIMATED	\$2,102,463.37
County Library	0.054	\$130,684.16	1.21%	\$0.00	County Library	ESTIMATED	\$131,991.00
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space			0.00%	\$0.00	County Open Space	ESTIMATED	\$50,894.05
Other County Levies (total)	0.021	\$50,390.15	0.47%	\$0.00	Other County Levies (total)		
<b>Total (Calendar Year 2018 Budget)</b>	<b>4.422</b>	<b>\$10,767,314.05</b>	<b>100.00%</b>	<b>\$0.00</b>	<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$11,151,535.10</b>
Total Taxable Valuation as of October 1, 2018 <u>\$239,248,200.00</u> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <u>1,772,554.31</u>		
Current Year Average Residential Assessment <u>\$186,200.00</u>					Budget Appropriations, before Reserve for Uncollected Taxes <u>4,621,769.00</u>		
<b><u>Prior Year to Current Year Comparison</u></b>					Total Non-Municipal Tax Levy <u>\$7,990,077.43</u>		
<b><u>Comparison - Municipal Purposes Tax Rate</u></b>					Amount to be Raised by Taxes - Before RUT <u>\$10,839,292.12</u>		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) <u>\$312,242.98</u>		
1.264	1.320	4.43%			Total Amount to be Raised by Taxes <u>\$11,151,535.10</u>		
<b><u>Comparison - Municipal Purposes Tax Levy</u></b>					% of Tax Collections used to Calculate RUT <u>97.20%</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		If % used exceeds the actual collection % then reference the statutory exception used		
\$3,079,738.37	\$3,161,457.67	2.65%	\$81,719.30		<b><u>Tax Collections - ACTUAL as of Prior Year</u></b>		
<b><u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u></b>					Total Tax Revenue, Collections CY 2018 <u>10,542,153.13</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Levy, CY 2018 <u>10,803,681.42</u>		
\$0.00	\$2,457.84	#DIV/0!	\$2,457.84		% of Taxes Collected, CY 2018 <u>97.58%</u>		
					Delinquent Taxes - December 31, 2018 <u>\$249,930.89</u>		

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	12.60%	\$32,000.00	\$254,000.00	\$286,000.00	\$280,000.00		\$6,000.00					
08	Local Revenue	-3.22%	(\$22,982.32)	\$712,750.00	\$689,767.68	\$244,767.68		\$445,000.00					
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$557,946.00	\$557,946.00	\$557,946.00							
08	Uniform Construction Code Fees	-15.22%	(\$7,000.00)	\$46,000.00	\$39,000.00	\$39,000.00							
<b>Special Revenue Items w/ Prior Written Consent</b>													
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	487.17%	\$68,040.95	\$13,966.61	\$82,007.56	\$82,007.56							
08	Other Special Items	20.66%	\$55,782.27	\$270,050.80	\$325,833.07	\$320,833.07		\$5,000.00					
15	Receipts from Delinquent Taxes	-4.62%	(\$12,000.00)	\$260,000.00	\$248,000.00	\$248,000.00							
<b>Amount to be raised by taxation</b>													
07	Local Tax for Municipal Purposes	2.65%	\$81,719.30	\$3,079,738.37	\$3,161,457.67	\$3,161,457.67							
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>3.76%</b>	<b>\$195,560.20</b>	<b>\$5,194,451.78</b>	<b>\$5,390,011.98</b>	<b>\$4,934,011.98</b>	<b>\$0.00</b>	<b>\$456,000.00</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 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	3.00	10.00	2.38%	\$14,929.38	\$626,666.62	\$641,596.00	\$336,726.00		\$304,870.00						
21	Land-Use Administration		2.00	11.77%	\$7,655.00	\$65,040.00	\$72,695.00	\$72,695.00								
22	Uniform Construction Code		1.00	6.55%	\$5,040.00	\$76,905.00	\$81,945.00	\$81,945.00								
23	Insurance			-6.02%	(\$39,240.51)	\$652,238.51	\$612,998.00	\$612,998.00								
25	Public Safety	16.00	20.00	3.33%	\$48,309.40	\$1,450,491.61	\$1,498,801.01	\$1,477,008.00	\$21,793.01							
26	Public Works	1.00	3.00	6.10%	\$26,716.00	\$438,072.00	\$464,788.00	\$464,788.00								
27	Health and Human Services			60.00%	\$3,000.00	\$5,000.00	\$8,000.00	\$8,000.00								
28	Parks and Recreation		20.00	#DIV/0!	\$13,500.00	\$0.00	\$13,500.00	\$7,500.00	\$6,000.00							
29	Education (including Library)			-30.03%	(\$32,545.00)	\$108,381.00	\$75,836.00	\$75,836.00								
30	Unclassified			-100.00%	(\$9,500.00)	\$9,500.00	\$0.00	\$0.00								
31	Utilities and Bulk Purchases			1.37%	\$2,500.00	\$183,000.00	\$185,500.00	\$185,500.00								
32	Landfill / Solid Waste Disposal			22.17%	\$27,619.55	\$124,595.00	\$152,214.55	\$148,000.00	\$4,214.55							
35	Contingency			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
36	Statutory Expenditures			1.43%	\$6,400.90	\$448,402.54	\$454,803.44	\$449,303.44		\$5,500.00						
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	1.00	5.00	16.14%	\$13,877.00	\$85,980.00	\$99,857.00	\$99,857.00								
44	Capital			250.00%	\$50,000.00	\$20,000.00	\$70,000.00	\$20,000.00	\$50,000.00							
45	Debt			6.46%	\$36,687.62	\$567,797.38	\$604,485.00	\$458,855.00		\$145,630.00						
46	Deferred Charges			1937.50%	\$38,750.00	\$2,000.00	\$40,750.00	\$40,750.00								
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
50	Reserve for Uncollected Taxes			-5.49%	(\$18,139.14)	\$330,382.12	\$312,242.98	\$312,242.98								
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
	<b>Total</b>	<b>21.00</b>	<b>61.00</b>	<b>3.76%</b>	<b>\$195,560.20</b>	<b>\$5,194,451.78</b>	<b>\$5,390,011.98</b>	<b>\$4,852,004.42</b>	<b>\$82,007.56</b>	<b>\$0.00</b>	<b>\$456,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>



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

<u>Property Tax Assessments - Taxable Properties (October 1, 2018 Value)</u>				<u>Property Tax Assessments - Exempt Properties (October 1, 2018 Value)</u>				
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total	
1 Vacant Land	43	\$761,000.00	0.32%	15A Public Schools	3	\$12,099,000.00	28.76%	
2 Residential	1,092	\$202,910,000.00	84.82%	15B Other Schools	1	\$3,150,600.00	7.49%	
3A/3B Farm			0.00%	15C Public Property	26	\$6,500,900.00	15.45%	
4A Commercial	78	\$23,953,400.00	10.01%	15D Church and Charities	19	\$9,983,300.00	23.73%	
4B Industrial			0.00%	15E Cemeteries & Graveyards	0	\$0.00	0.00%	
4C Apartments	25	\$11,598,800.00	4.85%	15F Other Exempt	7	\$10,331,200.00	24.56%	
5A/5B Railroad			0.00%					
6A/6B Business Personal Property			0.00%					
<b>Total</b>	<b>1,238</b>	<b>\$239,223,200.00</b>	<b>100.00%</b>	<b>Total</b>	<b>56</b>	<b>\$42,065,000.00</b>	<b>100.00%</b>	
Average Ratio (%), Assessed to True Value		95.97%		Percentage of Exempt vs. Non-Exempt Properties				17.58%
Equalized Valuation, Taxable Properties		\$249,268,729.81						
Total # of property tax appeals filed in 2018		County Tax Board				17.00		
		State Tax Court				1.00		
Number of 2018 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 2018								

<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 2018 Total Tax Rate
G Commercial/Industrial Exemption				
I Dwelling Exemption	22		\$491,300.00	
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>22</b>	<b>0.00</b>	<b>491,300.00</b>	<b>0.00</b>



**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	10,028.00	\$9,200.00				\$828.00
Supervisory Staff (Department Heads & Managers)	3.00		285,955.77	\$174,820.00		\$24,667.10	\$70,734.87	\$15,733.80
Police Officers (Including Superior Officers)	15.00	3.00	1,692,489.99	\$1,111,289.00	\$32,241.00	\$327,496.87	\$118,545.42	\$102,917.70
Fire Fighters (Including Superior Officers)	1.00		80,012.12	\$57,783.00		\$17,028.65		\$5,200.47
All Other Union Employees not listed above	1.00		91,692.27	\$44,435.05	\$8,000.00	\$6,269.79	\$28,268.28	\$4,719.15
All Other Non-Union Employees not listed above	1.00	51.00	456,649.22	\$347,966.00		\$49,098.00	\$28,268.28	\$31,316.94
<b>Totals</b>	<b>21.00</b>	<b>61.00</b>	<b>2,616,827.37</b>	<b>\$1,745,493.05</b>	<b>\$40,241.00</b>	<b>\$424,560.41</b>	<b>\$245,816.85</b>	<b>\$160,716.06</b>

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**

	<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>Active Employees - Health Benefits - Annual Cost</b>						
Single Coverage	4.00	\$11,484.00	\$45,936.00	4.00	\$11,412.00	\$45,648.00
Parent & Child	2.00	\$16,320.00	\$32,640.00	3.00	\$16,260.00	\$48,780.00
Employee & Spouse (or Partner)	3.00	\$16,860.00	\$50,580.00	4.00	\$23,820.00	\$95,280.00
Family	5.00	\$30,396.00	\$151,980.00	4.00	\$30,252.00	\$121,008.00
Employee Cost Sharing Contribution (enter as negative - )			(\$53,289.15)			(\$45,247.75)
<b>Subtotal</b>	<b>14.00</b>		<b>\$227,846.85</b>	<b>15.00</b>		<b>\$265,468.25</b>
<b>Elected Officials - Health Benefits - Annual Cost</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 - )						
<b>Subtotal</b>	<b>0.00</b>		<b>\$0.00</b>	<b>0.00</b>		<b>\$0.00</b>
<b>Retirees - Health Benefits - Annual Cost</b>						
Single Coverage			\$0.00			\$0.00
Parent & Child	2	\$16,320.00	\$32,640.00			\$0.00
Employee & Spouse (or Partner)	2	\$23,952.00	\$47,904.00	1	\$23,820.00	\$23,820.00
Family	2	\$30,396.00	\$60,792.00	4	\$30,252.00	\$121,008.00
Employee Cost Sharing Contribution (enter as negative - )						
<b>Subtotal</b>	<b>6.00</b>		<b>\$141,336.00</b>	<b>5.00</b>		<b>\$144,828.00</b>
<b>GRAND TOTAL</b>	<b>20.00</b>		<b>\$369,182.85</b>	<b>20.00</b>		<b>\$410,296.25</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)?**

<b>NO</b>
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**Is prescription drug coverage provided by the SHBP (Yes or No)?**

<b>NO</b>
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**USER FRIENDLY BUDGET SECTION - OUTSTANDING DEBT; PER CAPITA AND BUDGET IMPACT**

			Current Year	2020	2021	All Additional Future
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt	\$1,375,000.00	\$1,375,000.00	\$0.00			
Regional School Debt			\$0.00			
Utility Fund Debt						
SEWER	\$2,079,088.98	\$2,079,088.98	\$0.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
Municipal Purposes						
Debt Authorized	\$977,532.50	\$977,532.50				
Notes Outstanding	\$944,760.00	\$944,760.00				
Bonds Outstanding	\$3,109,000.00	\$3,109,000.00				
Loans and Other Debt	\$9,189.42	\$9,189.42				
<b>Total (Current Year)</b>	<b>\$8,494,570.90</b>	<b>\$3,454,088.98</b>	<b>\$5,040,481.92</b>			
Population (2010 census)	3,821					
Per Capita Gross Debt	\$2,223.13					
Per Capita Net Debt	\$1,319.15					
3 Yr. Average Property Valuation		\$248,923,414.33				
Net Debt as % of 3 Year Avg Property Valuation		2.02%				
Utility Fund - Principal			\$126,380.00	\$130,878.38	\$130,878.38	\$1,083,027.04
Utility Fund - Interest			\$16,450.00	\$15,740.00	\$14,280.00	\$59,180.00
Bond Anticipation Notes - Principal			\$33,016.00			
Bond Anticipation Notes - Interest			\$21,050.00			
Bonds - Principal			\$310,000.00	\$310,000.00	\$330,000.00	\$2,159,000.00
Bonds - Interest			\$8,260.00	\$80,835.00	\$72,810.00	\$252,980.00
Loans & Other Debt - Principal			\$9,190.00	\$0.00		
Loans & Other Debt - Interest			\$139.00	\$0.00		
<b>Total</b>			<b>\$524,485.00</b>	<b>\$537,453.38</b>	<b>\$547,968.38</b>	<b>\$3,554,187.04</b>
Total Principal			\$478,586.00	\$440,878.38	\$460,878.38	\$3,242,027.04
Total Interest			\$45,899.00	\$96,575.00	\$87,090.00	\$312,160.00
% of Total Current Year Budget			9.73%			
Description	Debt Not Listed Above					
Total Guarantees - Governmental						
Total Guarantees - Other						
Total Capital/Equipment Leases						
Total Other						
<b>Bond Rating</b>	<b>Moody's</b>	<b>Standard &amp; Poors</b>	<b>Fitch</b>			
Rating	A2	A+/Stable				
Year of Last Rating	2013	2014				
<b>Mark "X" if Municipality has no bond rating</b>						



