

State of New Jersey Local Government Services

Year	: 2019	Municipal User	Friendly B	udget			
MUNICIPALITY	0602 Commercial Towns	- hip - County of Cumberland	- V RA 160 H WAA			Adopted	
Municode			Filename	0602_fba_	2019.xls	sm	
	Website	www.commercialtwp.com					
	Phone Number:		856-785-3100				
	Mailing Address:		1768 Main Street				
		_	Port Norris				
Email the UFB if n	ot using Outlook	Municipality:	Cumberland	State:	NJ Zip:	08349	
First Name	Mayor Middle Name	Last Name	Term Expires	Business Em			
Warren		Vizzard	12/31/2019	hnichols@comm	ercialtwp.cor	n	
	Chief Administration Chief Financial						
Pamela	Jean	Humphries		7750,000,000,000,000,000,000			Water Street
Fallicia	Municipal Clerk			phumphries@co	ommercialtw	<u>p.com</u>	jana marenay
Hannah		Nichols	7	hnichols@comm	ovolaltum car		
	Registered Mur	nicipal Accountant	1	michols@commi	erciarewp.cor	II 1	
Carol		McAllister		cmcallister@bow	manlic.com		
	Governing Bod	y Members	•	<u> </u>			
First Name	Middle Name	Last Name	Term Expires	Business Em	ail		
Fletcher		Jamison	12/31/2020				
Ryan		Broughton	12/31/2021				

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

	Calendar Year	entities levying propert Calendar Year	% of	Avg Residential	<u>Current Year 20</u> Taxes	Actual/Estimated	Tow I
	Tax Rate				Taxes	Actual/Estimated	Tax Levy
Municipal Purpose Tax	0.567	<u>Tax Levy</u> \$1,601,213.13	<u>Total Levy</u> 21.79%	Taxpayer Impact	Manisimal Dames - T	A COTT LA T	#1 505 170 0
Municipal Library	0.307	Φ1,001,213.13	0.00%	\$641.24 \$0.00	Municipal Purpose Tax Municipal Library	ACTUAL	\$1,585,178.3
Municipal Open Space			0.00%	\$0.00	Municipal Cipen Space		
Fire Districts (avg. rate/total levies)	0.294	\$851,014.00	11.58%	\$331.93	Fire Districts (total levies)	ESTIMATED	#000 700 A
Other Special Districts (total levies)	0.234	\$651,014.00	0.00%	\$331.93	Other Special Districts (total levies)	ESTIMATED	\$880,799.4
Local School District	0.697	\$2,065,080.00	28.11%	\$787.92	Local School District	ESTIMATED	¢2 106 201 6
Regional School District	0.097	Φ2,000,000.00	0.00%	\$0.00	Regional School District	ESTIMATED	\$2,106,381.6
County Purposes	0.899	\$2,678,266.13	36.45%	\$1,016.37	County Purposes	ESTIMATED	\$2,731,831.4
County Library	0.077	Ψ2,070,200.13	0.00%	\$0.00	County Library	ESTRATED	\$2,/31,831.4
County Board of Health	0.043	\$126,953.03	1.73%	\$48.52	County Board of Health	ESTIMATED	\$129,492.0
County Open Space	0.008	\$24,293.03	0.33%	\$9.39	County Open Space	ESTIMATED	\$24,778.8
Other County Levies (total)	0.000	Ψ2.7,2.7.03	0.00%	\$0.00	Other County Levies (total)	ESTIMATED	ΦΔ4,770.0
contraction (total)			0.0070	φ0.00	Glici County Ecvics (total)		
Total (Calendar Year 2018 Budget)	2.507	\$7,346,819.32	100.00%	\$2,835.35	Total ESTIMATED amount to be raised	by taxes	\$7,458,461.8
Total Taxable Valuation as of	October 1, 2018	\$279,498,500.00			Revenue Anticipated, Excluding Tax Le	in.	1,988,367.93
(To be used to calculate the current year tax rat	, , , , , , , , , , , , , , , , , , ,	Φ277,190,300.00				·	
Current Year Average Residential Ass		\$113,093.00			Budget Appropriations, before Reserve to Total Non-Municipal Tax Levy	or Unconfected Taxes	2,899,078.49 \$5,873,283.52
Carront Tour Myorago Rosidontial Mac	=	\$113,073.00			Amount to be Raised by Taxes - Before	DIT	
	Duiou V	ear to Current Year Co	ammaulaan		•	KUI	\$6,783,994.0
	THUI I	ear to Current Tear Co	<u>omparison</u>		Reserve for Uncollected Taxes (RUT) Total Amount to be Raised by Taxes		\$675,042.84
					Total Amount to be Raised by Taxes		\$7,459,036.92
	Comparison Prior Year 0.567	- Municipal Purposes Current Year 0.567	<u>Tax Rate</u> % Change (+/-) 0.00%		% of Tax Collections used to Calculate I	RUT	90.95%
					If % used exceeds the actual collection %	% then	
	<u>Comparison</u>	- Municipal Purposes	Tax Levy		reference the statutory exception used		
	Prior Year C	Current Year %	6 Change (+/-)	\$ Change (+/-)			
	\$1,601,213.13	\$1,585,178.36	-1.00%		Tax Collections - ACTUAL as of Price	r Vagr	
	ψ1,001,213.13	Ψ1,505,170.50	1.0070	(Ψ10,054.77)	Total Tax Revenue, Collections CY 201		6,702,704.3
	Comparison - Impact	on Avg. Residential Ta	v Pavment (Mun	icinal Purnoses Onl	Total Tax Levy, CY 2018	_	7,364,549.5
•			6 Change (+/-)	\$ Change (+/-)	% of Taxes Collected, CY 2018		7,304,349.3 91.019
	\$641.24				70 of Tunes Collected, C 1 2016		31.01
	\$041.24	\$641.24	0.00%	\$0.00	Delinquent Taxes - December 31, 2018		\$450,034.85
							Ψ100,001.00

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	2,56%	\$15,000.00	\$585,000.00	\$600,000.00	\$600,000.00							
08	Local Revenue	-4.80%	(\$22,197.32)	\$462,026.43	\$439,829.11	\$439,829.11					······		
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$534,306.00	\$534,306.00	\$534,306.00							
08	Uniform Construction Code Fees	0.00%	\$0.00	\$26,464.00	\$26,464.00	\$26,464.00							
	Special Revenue Items w/ Prior Written Consent												
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	-95.74%	(\$440,987.64)	\$460,592.40	\$19,604.76	\$19,604.76							
08	Other Special Items	169.99%	\$28,899.06	\$17,000.00	\$45,899.06	\$45,899.06							
15	Receipts from Delinquent Taxes	16.78%	\$46,309.70	\$275,955.30	\$322,265.00	\$322,265,00							
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	11.22%	\$159,934.53	\$1,425,243.83	\$1,585,178.36	\$1,585,178.36							
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	-5.63%	(\$213,041.67)	\$3,786,587.96	\$3,573,546.29	\$3,573,546.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0,00	\$0.00	\$0.00
				Shoot III	333.0								

Sheet UFB-2

USER FRIENDLY BUDGET SECTION - APPROPRIATIONS SUMMARY (ALL OPERATING FUNDS)

FCOA		Budgeted Full-Time	Positions Part-Time		\$ 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	Utility	Utility	Utility	Utility	Utility	Utility
20	General Government	5.00	9.00	0.65%	\$4,199.00	\$641,857.00	\$646,056.00	\$646,056.00								
21	Land-Use Administration	i i		0.00%	\$0.00	\$8,600.00	\$8,600.00	\$8,600.00								
22	Uniform Construction Code		4,00	-7.31%	(\$11,440.00)	\$156,500.00	\$145,060.00	\$145,060,00								
23	Insurance	1		-11.59%	(\$39,855.00)	\$343,740.00	\$303,885.00	\$303,885.00	\$0.00							
25	Public Safety		1.00	-14.74%	(\$3,376.00)	\$22,900.00	\$19,524.00	\$19,524.00								
26	Public Works	5.00		-37,14%	(\$455,767.64)	\$1,227,247.40	\$771,479.76	\$765,720.00	\$5,759.76							
27	Health and Human Services		1.00	5.16%	\$2,600.00	\$50,400.00	\$53,000.00	\$53,000.00								
28	Parks and Recreation			0,00%	\$0.00	\$6,000.00	\$6,000.00	\$6,000.00								I'''
29	Education (including Library)			-10.56%	(\$3,516.00)	\$33,302.00	\$29,786.00	\$17,591.00	\$12,195.00							
30	Unclassified			405,98%	\$54,150.00	\$13,338.00	\$67,488.00	\$13,338.00	\$54,150.00							
31	Utilities and Bulk Purchases			-7.14%	(\$13,000.00)	\$182,000.00	\$169,000.00	\$169,000.00								
32	Landfill / Solid Waste Disposal			-5,03%	(\$8,200.00)	\$163,000.00	\$154,800.00	\$154,800.00								
35	Contingency			#DIV/0!	\$0,00		\$0.00									
36	Statutory Expenditures			5.97%	\$8,620.69	\$144,370.31	\$152,991.00	\$152,991.00								
37	Judgements			#DIV/0!	\$0.00		\$0.00			.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,						
42	Shared Services			0.00%	\$0,00	\$1,871.00	\$1,871.00	\$1,871.00								
43	Court and Public Defender	1.00	6.00	1.02%	\$1,145.00	\$112,775.00	\$113,920.00	\$113,920.00								
44	Capital			-83.33%	(\$125,000.00)	\$150,000.00	\$25,000.00	\$25,000.00								
45	Debt			12.39%	\$25,423.98	\$205,193.75	\$230,617.73	\$230,617.73								
46	Deferred Charges			#DIV/0!	\$0.00		\$0.00									•
48	Debt - Type 1 School District			#DIV/0!	\$0,00		\$0.00		-							
50	Reserve for Uncollected Taxes			42.84%	\$202,274.83	\$472,192.97	\$674,467.80	\$674,467.80								
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00									***************************************
	Total	11.00	21.00	-9.19%	(\$361,741.14)	\$3,935,287.43	\$3,573,546.29	\$3,501,441.53	\$72,104.76	\$0.00	\$0,00	\$0.00	\$0.00	\$0.00	\$0,00	\$0.

Sheet UFB-3

USER FRIENDLY BUDGET SECTION STRUCTURAL BUDGET IMBALANCES

Non-recon	Toture V. reductions	Str.	Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.	Amount	Comment/Explanation
					There are no structural imbalances in the 2019 Municipal Budget

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

	Property Tax Assessr	ments - Taxable Prop	erties (October 1, 2018 Value	<u>e)</u>	Property Tax Asses	sments - Exempt Prop	erties (October 1, 2018 Va	lue)
		# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1	Vacant Land	1,366	\$17,908,000.00	6.41%	15A Public Schools	5	\$12,263,700.00	28.73%
2	Residential	2,111	\$234,565,500.00	83.92%	15B Other Schools			0.00%
3A/3E	3 Farm	64	\$2,849,600.00	1.02%	15C Public Property	214	\$17,566,200.00	41.15%
4A	Commercial	62	\$11,758,000.00	4.21%	15D Church and Charities	27	\$5,084,200.00	11.91%
4B	Industrial	15	\$12,417,400.00	4.44%	15E Cemeteries & Graveyards			0.00%
4C	Apartments			0.00%	15F Other Exempt	55	\$7,776,400.00	18.22%
	3 Railroad			0.00%				
6A/6E	Business Personal Property			0.00%	_			
	Total	3,618	\$279,498,500.00	100.00%	Total	301	\$42,690,500.00	100.00%
	Average Ratio (%), Assessed to True V Equalized Valuation, Taxable Properti		122.47% \$228,217,930.92		Percentage of Exempt vs. Non-Exempt Properties	15.27%		
	Total # of property tax appeals fil	led in 2018	County Tax Board	79.00	Tvoir-Exempt Froperties	13,2776		
	- F F F F F F F F		State Tax Court					
	Number of 2018 County Tax Board de	ecisions appealed to Ta						
	Number of pending property tax appear	als in State Tax Court						
	Amount paid out by municipality for ta	ax appeals in 2018		\$0.00				

	Prior Budget Year's Paym	ents in Lieu of Tax	(PILOT) - 5 Year Exempti	ons/Abatements	
		# of	PILOT		Taxes if Billed in Full
		Parcels	Billing/Revenue	Assessed Value	2018 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				
0	Multiple Dwelling Abatement				
	Total 5 Yr Exemptions/Abatements	0	0.00	0.00	0.00

USER FRIENDLY BUDGET SECTION

Long Term Tax Exemptions

Prior Budget Yea	r's Payments in Lie	u of Tax (PILOT)	- Long Term Tax I	Exemptions	Prior Budget Yo	ear's Payments in Liu	eu of Tax (PILO)) - Long Term Ta	x Exemptions	Prior Budget Ye	ar's Pavments in Lie	u of Tax (PILOT	- Long Term Tay	Exemptions	Prior Budget	Year's Payments in Li	eu of Tax (PILOT)) - Long Term Tax E	xemptions
Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Volue	Taxes if Billed In Full 2018 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)		Assessed Value	Taxes if Billed in Fuil 2018 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PII OT Billing	Account Value	Taxes if Billed In Full 2018 Totał Tax Rate	Project Name	Type of Project (use drop-down for data entry)	DH O'T Billing	Assessed Valuo	Taxes if Billed In Full 2018 Total Tax Ra
Liverpool Estates	Other	\$17,000.00				101 444 444 444	1	1	2010 1014 721160	Titano	To data city)	TILOT DIMES	7135C33CA FAILE	ZOTO TOTAL TAX ICUIC		Tot Gara enery)	7 ILO1 Billing	Verester Attino	2016 Total Tax Ra
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Long Term Exemptions -	Column Total	17,000.00	1,169,000.00	29,853,39	Total Long Term Exemption	ons - Column Total	\$0.00	\$0,00	\$0,00	Total Long Term Exemption	s - Column Total	\$0,00	\$0,00	\$0.00	Total Long Term Exemption	s - Column Total	\$0.00	\$0,00	S0.00
k "X" if Grand Total				***************************************						***************************************		İ			Total Long Term Exempt				

Sheet UFB-6 Sheet UFB-6C

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		3.00	42,510.00	\$39,000.00				\$3,510.00
Supervisory Staff (Department Heads & Managers)	2.00		236,137.00	\$154,000.00	\$28,400.00	\$23,548.00	\$17,869.00	\$12,320.00
Police Officers (Including Superior Officers)			0.00					
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above	8.00	5.00	780,666.00	\$505,389.00	\$26,300.00	\$63,443.00	\$145,350.00	\$40,184.00
All Other Non-Union Employees not listed above		14.00	161,988.00	\$149,526.00	\$500.00			\$11,962.00
Totals	10.00	22.00	1,221,301.00	\$847,915.00	\$55,200.00	\$86,991.00	\$163,219.00	\$67,976.00

Is the Local Government required to comply with NJSA 11A (Civil Service)? - YES or NO

NO

Note - <u>Base Pay</u> 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				
	Current Year # of	Annual Cost	m . 10		Prior Year Annual	
	Covered Members	Estimate per	Total Current	5	Cost per Employee	
Asthur Francisco Harlyk Dan 64 - Assaul Clark	(Medical & Rx)	Employee	Year Cost	(Medical & Rx)	(Average)	Cost
Active Employees - Health Benefits - Annual Cost						
Single Coverage	6.00	\$12,525.00	\$75,150.00	7.00	\$12,064.00	\$84,448.00
Parent & Child	1.00	\$22,653.00	\$22,653.00	1.00	\$22,224.00	\$22,224.00
Employee & Spouse (or Partner)	1.00	\$25,013.00	\$25,013.00	1.00	\$24,541.00	\$24,541.00
Family	2.00	\$34,742.00	\$69,484.00	3.00	\$33,407.00	\$100,221.00
Employee Cost Sharing Contribution (enter as negative -)			(\$29,081.00)			(\$32,250.00)
Subtotal	10.00		\$163,219.00	12.00		\$199,184.00
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	3	\$5,138.00	\$15,414.00	2	\$11,900.00	\$23,800.00
Parent & Child			\$0.00			\$0.00
Employee & Spouse (or Partner)	2	\$18,078.00	\$36,156.00	1	\$36,615.00	\$36,615.00
Family			\$0.00			\$0.00
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	5.00		\$51,570.00	3.00		\$60,415.00
GRAND TOTAL	15.00		\$214,789.00	15.00		\$259,599.00

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)?

YES YES

USER FRIENDLY BUDGET SECTION ACCUMULATED ABSENCE LIABILITY

Legal basis for benefit (check applicable items)

(check applicable items)									
	Gross Days of		Approved		Individual				
	Accumulated	Dollar Value of Compensated	Labor	Local	Employment				
Organization/Individuals Eligible for Benefit	Absence	Absences	Agreement	Ordinance	Agreement				
AFSCME Council 71	482.00	\$47,009.00	Х						
Municipal Clerk	462.50	\$66,239.00			Х				
T. (.1.	044.50	444004000							
Totals	944.50	\$113,248.00							
Total Funds Reserved	an of and of 2040	#04 O44 O0							
Total Funds Ann	ropriated in 2019	\$84,644.00 \$10,000.00							
i otal rulius App		\$10,000.00							

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

	Gross		Net		Current Year	2020	2021	All Additional Future
	Debt	Deductions	Debt		Budget	Budget	Budget	Years' Budgets
_			·,···			1		
Local School Debt	\$695,000.00	\$695,000.00		Utility Fund - Principal	····			
Regional School Debt	<u> </u>		\$0.00	Utility Fund - Interest				-
				Bond Anticipation Notes - Principal	\$206,150.00			
Utility Fund Debt				Bond Anticipation Notes - Interest	\$24,467.73			
l ^o				 				
[O				I				
0				Loans & Other Debt - Principal				
0				Loans & Other Debt - Interest				
0 			\$0.00					
0	<u>.</u>		\$0.00	Total	\$230,617.73	\$0.00	\$0.00	\$0.00
Municipal Purposes								
Debt Authorized	\$0.00		\$0.00	Total Principal	\$206,150.00	\$0.00	\$0.00	\$0.00
Notes Outstanding	\$1,097,700.00		\$1,097,700.00	Total Interest	\$24,467.73	\$0.00	\$0.00	\$0.00
Bonds Outstanding			\$0.00	% of Total Current Year Budget	6.45%			
Loans and Other Debt			\$0.00	-		2		
				Description		Debt Not Lis	ted Above	
Total (Current Year)	\$1,792,700.00	\$695,000.00	\$1,097,700.00	Total Guarantees - Governmental				
				Total Guarantees - Other				
				Total Capital/Equipment Leases				
Population (2010 census)	5,178			Total Other				
	6.3.4.5.3.4			D 15				
Per Capita Gross Debt	\$346.21			Bond Rating	<u>Moody's</u>	Standard & Poors	<u>Fitch</u>	
Per Capita Net Debt	\$211.99			Rating				
				Year of Last Rating				
3 Yr. Average Property Valuation		\$232,687,413.67						
				Mark "X" if Municipality has n	o bond rating	X		
Net Debt as % of 3 Year Avg Property	Valuation	0.47%						
				Sheet UFB-10				

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	Maurice River Township	Recycling Coordinator		1/1/2019	12/31/2019	\$250.00
The state of the s						
			,			
<u> </u>						

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

Commercial Township Fire District #1 Port Norris, New Jersey

Commercial Township Fire District #2 Mauricetown, New Jersey

Commercial Township Fire District #3 Laurel Lake, New Jersey

USER FRIENDLY BUDGET SECTION - Notes

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