

State of New Jersey Local Government Services

		1			
Year:	2019	Municipal User	Friendly B	udget	
MUNICIPALITY:	0432 Stratford Borough -	County of Camden		•	Introduced
Municode:	0432		Filename:	0432_fbi_2019.xl	sm
·	Website:	www.stratfordnj.org			
	Phone Number:		(856) 783-0600		
	Mailing Address:		307 Union Ave		
Email the UFB if no	t using Outlook	Municipality:	Stratford	State: NJ Zip	o: 08084
	Mayor				
First Name	Middle Name	Last Name	Term Expires	Business Email	
Josh		Keenan	12/31/2019	joshkeenan@stratfordnj.org	g
	Chief Administra	ative Officer	_		
Michaela		Bosler		michaelabosler@stratfordn	j.org
	Chief Financial	Officer			
John	J	Fabritiis		johnfabritiis@stratfordnj.o	<u>rg</u>
	Municipal Clerk				
Michaela		Bosler		michaelabosler@stratfordn	j.org
	Registered Mun	icipal Accountant			
Scott	Р	Barron		sbarron@bowmanllp.com	
	Governing Body	/ Members			
First Name	Middle Name	Last Name	Term Expires	Business Email	
Tina		Lomano	12/31/2019	tinalomanno@stratfordnj.o	rg
Linda		Hall	12/31/2019	lindahall@stratfordnj.org	
Pat		Gilligan	12/31/2020	patgilligan@stratfordnj.org	
Tom		Collins	12/31/2020	tomcollins@stratfordnj.org	
Frank		Hartman	12/31/2021	frankhartman@stratfordnj.	org
Patrick		Green	12/31/2021	patgreen@stratfordnj.org	

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2018 Calendar Year Proper	ty Tay Levies - ALL	entities levving nronert	tv taves		Current Year 2019 Bud	ge t	
2010 Calcindar Tear 110pci	Calendar Year	Calendar Year	% of	Avg Residential	Taxes	Actual/Estimated	Tax Levy
	Tax Rate	Tax Levy	Total Levy	Taxpayer Impact	<u> </u>		<u> </u>
Municipal Purpose Tax	0.949	\$3,909,705.63	22.13%	\$1,495.08	Municipal Purpose Tax	ACTUAL	\$3,875,500.00
Municipal Library	0.034	\$142,262.90	0.81%	\$53.56	Municipal Library	ACTUAL	\$145,366.05
Municipal Open Space	0.013	\$57,247.36	0.32%	\$20.48	Municipal Open Space	ACTUAL	\$57,247.36
Fire Districts (avg. rate/total levies)		, , , , , , , , ,	0.00%	\$0.00	Fire Districts (total levies)		12.7
Other Special Districts (total levies)			0.00%	\$0.00	Other Special Districts (total levies)		
Local School District	1.771	\$7,290,754.00	41.26%	\$2,790.08	Local School District	ESTIMATED	\$7,436,569.00
Regional School District	0.651	\$2,678,405.00	15.16%	\$1,025.60	Regional School District	ESTIMATED	\$2,731,973.00
County Purposes	0.852	\$3,506,272.54	19.84%	\$1,342.26	County Purposes	ESTIMATED	\$3,663,705.00
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.021	\$85,595.47	0.48%	\$33.08	County Open Space		
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2018 Budget)	4.291	\$17,670,242.90	100.00%	\$6,760.14	Total ESTIMATED amount to be raised by tax	es	\$17,910,360.41
Total Taxable Valuation as of	October 1, 2018	\$408,205,700.00			Revenue Anticipated, Excluding Tax Levy		2,711,275.74
(To be used to calculate the current year tax rate	e) =				Budget Appropriations, before Reserve for Unc	ollected Taxes	7,042,448.19
Current Year Average Residential Ass	essment	\$157,542.39			Total Non-Municipal Tax Levy		\$13,889,494.36
C	=				Amount to be Raised by Taxes - Before RUT		\$18,220,666.81
	Prior Y	ear to Current Year C	lomparison		Reserve for Uncollected Taxes (RUT)		\$472,948.47
					Total Amount to be Raised by Taxes		\$18,693,615.28
	Commonican	ı - Municipal Purposes	Tor Doto				+,-,-,
	Prior Year	Current Year	% Change (+/-)		% of Tax Collections used to Calculate RUT		97.47%
	0.949	0.949	0.00%		70 of Tax Concetions used to Calculate ROT	-	<i>71.</i> 41/
	0.949	0.949	0.00%		If % used exceeds the actual collection % then		
		16 11 15					
		ı - Municipal Purposes	-		reference the statutory exception used		
				\$ Change (+/-)			
	\$3,909,705.63	\$3,875,500.00	-0.87%	(\$34,205.63)	Tax Collections - ACTUAL as of Prior Year	<u>t</u>	
					Total Tax Revenue, Collections CY 2018	_	17,367,039.49
<u>'</u>		on Avg. Residential T			3 /		17,671,253.83
	Prior Year (Current Year 9	% Change (+/-)	\$ Change (+/-)	% of Taxes Collected, CY 2018	<u>-</u>	98.28%
	\$1,495.08	\$1,495.08	0.00%	(\$0.00)		•	
		· •		, , ,	Delinquent Taxes - December 31, 2018		\$307,078.81
				Sheet UFB-1	•	=	
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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	36.40%	\$153,982.57	\$423,000.00	\$576,982.57	\$561,982.57		\$15,000.00					
08	Local Revenue	67.81%	\$330,227.63	\$487,000.00	\$817,227.63	\$468,000.00		\$349,227.63					
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$720,632.00	\$720,632.00	\$720,632.00							
08	Uniform Construction Code Fees	#DIV/0!	\$0.00		\$0.00								
	Special Revenue Items w/ Prior Written Consent												
11	Shared Services Agreements	164.87%	\$58,735.03	\$35,624.97	\$94,360.00	\$94,360.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-98.20%	(\$526,542.94)	\$536,179.86	\$9,636.92	\$9,636.92							
08	Other Special Items	51.79%	\$143,740.95	\$277,557.25	\$421,298.20	\$421,298.20							
15	Receipts from Delinquent Taxes	-6.45%	(\$20,000.00)	\$310,000.00	\$290,000.00	\$290,000.00							
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	-0.87%	(\$34,205.63)	\$3,909,705.63	\$3,875,500.00	\$3,875,500.00							
07	Minimum Library Tax	2.18%	\$3,103.15	\$142,262.90	\$145,366.05	\$145,366.05							
54	Open Space Levy Tax	-0.47%	(\$268.70)	\$57,516.06	\$57,247.36		\$57,247.36						
07	Addition to Local District School Tax	#DIV/0!	\$0.00		\$0.00								
08	Deficit General Budget	#DIV/0!	\$0.00		\$0.00								
	Total	1.58%	\$108,772.06	\$6,899,478.67	\$7,008,250.73	\$6,586,775.74	\$57,247.36	\$364,227.63	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Sheet UFB-2

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

USEKI	RIENDLY BUDGET SEC			IATIONS SU	WIWIAKI (ALL	OF EXALING F	UNDS)					The state of the s	ll.	-	-	
FCOA			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	Utility	Utility	Utility	Utility	Utility	Utility
20	General Government	5.00	13.00	25.14%	\$116,446.46	\$463,165.42	\$579,611.88	\$522,662.13			\$56,949.75					
21	Land-Use Administration		1.00	6.05%	\$1,037.22	\$17,156.57	\$18,193.79	\$18,193.79								
22	Uniform Construction Code			#DIV/0!	\$0.00		\$0.00									
23	Insurance			-9.51%	(\$89,358.36)	\$940,029.00	\$850,670.64	\$775,218.64			\$75,452.00					
25	Public Safety	16.00	18.00	-5.02%	(\$100,917.55)	\$2,008,346.68	\$1,907,429.13	\$1,905,382.15	\$2,046.98							
26	Public Works	5.00		-11.80%	(\$100,475.88)	\$851,689.74	\$751,213.86	\$582,749.64	\$7,589.94		\$160,874.28					
27	Health and Human Services			35.76%	\$6,723.32	\$18,801.88	\$25,525.20	\$25,525.20								
28	Parks and Recreation			-100.00%	(\$55,000.00)	\$55,000.00	\$0.00									
29	Education (including Library)			-16.22%	(\$28,643.01)	\$176,605.56	\$147,962.55	\$147,962.55								
30	Unclassified			25.00%	\$3,100.00	\$12,400.00	\$15,500.00	\$15,500.00								
31	Utilities and Bulk Purchases			17.42%	\$24,850.00	\$142,660.00	\$167,510.00	\$152,010.00			\$15,500.00					
32	Landfill / Solid Waste Disposal			20.51%	\$39,989.61	\$195,010.39	\$235,000.00	\$235,000.00								
35	Contingency			#DIV/0!	\$0.00		\$0.00									
36	Statutory Expenditures			9.65%	\$58,978.03	\$611,351.13	\$670,329.16	\$634,329.16			\$36,000.00					
37	Judgements			#DIV/0!	\$0.00		\$0.00									
42	Shared Services			233.73%	\$83,267.79	\$35,624.97	\$118,892.76	\$118,892.76								
43	Court and Public Defender	2.00	4.00	12.90%	\$25,207.53	\$195,428.82	\$220,636.35	\$220,636.35								
44	Capital			0.00%	\$0.00	\$28,000.00	\$28,000.00	\$28,000.00								
45	Debt			14.31%	\$83,835.60	\$586,020.00	\$669,855.60	\$650,404.00			\$19,451.60					
46	Deferred Charges			81.63%	\$40,000.00	\$49,000.00	\$89,000.00	\$89,000.00								
48	Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00									
50	Reserve for Uncollected Taxes			0.00%	\$0.00	\$455,672.45	\$455,672.45	\$455,672.45								
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00									
	Total	28.00	36.00	1.59%	\$109,040.76	\$6,841,962.61	\$6,951,003.37	\$6,577,138.82	\$9,636.92	\$0.00	\$364,227.63	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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USER FRIENDLY BUDGET SECTION STRUCTURAL BUDGET IMBALANCES

	Non-recons	Teductions Printing	 Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.	Amount	Comment/Explanation
X			Library Property Maintenance	\$10,000.00	Library is phasing out the agreement with the Borough of Stratford for maintenance

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

	Property Tax Assessm	nents - Taxable Prope	rties (October 1, 2018 Valu	<u>e)</u>	Property Tax Asses	ssments - Exempt Prop	erties (October 1, 2018 Va	lue)
		# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1	Vacant Land	33	\$1,952,000.00	0.48%	15A Public Schools	12	\$82,411,800.00	50.69%
2	Residential	2,109	\$332,256,900.00	81.39%	15B Other Schools			0.00%
3A/3E	3 Farm			0.00%	15C Public Property	46	\$17,495,800.00	10.76%
4A	Commercial	102	\$54,944,900.00	13.46%	15D Church and Charities	21	\$58,511,100.00	35.99%
4B	Industrial	11	\$19,051,800.00	4.67%	15E Cemeteries & Graveyards			0.00%
4C	Apartments			0.00%	15F Other Exempt	23	\$4,157,200.00	2.56%
5A/5E	B Railroad			0.00%				
6A/6F	B Business Personal Property	1	\$100.00	0.00%				
	Total	2,256	\$408,205,700.00	100.00%	Total	102	\$162,575,900.00	100.00%
	Average Ratio (%), Assessed to True V	⁷ alue	96.55%					
	Equalized Valuation, Taxable Properties	es	\$422,792,024.86		Percentage of Exempt vs.			
		-			Non-Exempt Properties	39.83%		
	Total # of property tax appeals file	ed in 2018	County Tax Board	10.00				
			State Tax Court					
	Number of 2018 County Tax Board dec	cisions appealed to Tax	x Court					
	Number of pending property tax appeal	ls in State Tax Court						
	Amount paid out by municipality for ta	x appeals in 2018		\$0.00				

	Prior Budget Year's Payn	ents in Lieu of Tax	(PILOT) - 5 Year Exemption	ns/Abatements	
		# of	PILOT		Taxes if Billed in Full
		Parcels	Billing/Revenue	Assessed Value	2018 Total Tax Rate
G	Commercial/Industrial Exemption				
I	Dwelling Exemption	11		\$141,900.00	\$6,088.93
J	Dwelling Abatement	4		\$80,400.00	\$3,449.96
K	New Dwelling/Conversion Exemption				
L	New Dwelling/Conversion Abatement				
N	Multiple Dwelling Exemption				
О	Multiple Dwelling Abatement				
	Total 5 Yr Exemptions/Abatements	15	0.00	222,300.00	9,538.89

USER FRIENDLY BUDGET SECTION Long Term Tax Exemptions

-										Long Term	term Tax Exemptions									
Pri	or Budget Year's	Payments in Lie	u of Tax (PILOT)) - Long Term Tax	Exemptions	Prior Budget Year	's Payments in Lie	eu of Tax (PILO)	Γ) - Long Term Ta	x Exemptions	Prior Budget Yea	r's Payments in Lie	u of Tax (PILOT)	- Long Term Tax	Exemptions	Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions				<u>temptions</u>
	ject	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	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 Full 2018 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2018 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2018 Total Tax Rate
																				-
																				1
	n Exemptions - Co	lumn Total	0.00	0.00	0.00	Total Long Term Exemptions	- Column Total	\$0.00	\$0.00	\$0.00	Total Long Term Exemptions	- Column Total	\$0.00	\$0.00		Total Long Term Exemptio		\$0.00		
Mark "X" if G	rand Total															Total Long Term Exempt	ions - GRAND TOTAL	\$0.00	\$0.00	\$0.00

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		Base Pay	Overtime and other Compensation	Pension (Estimate)	Health Benefits Net of Cost Share	Employment Taxes and Other Benefits
Governing Body		7.00	33,131.02	\$30,776.61				\$2,354.41
Supervisory Staff (Department Heads & Managers)	5.00	1.00	607,246.71	\$416,966.52	\$11,914.21	\$55,748.42	\$89,391.21	\$33,226.35
Police Officers (Including Superior Officers)	15.00	3.00	2,094,172.85	\$1,449,662.16	\$152,888.50	\$215,564.76	\$163,708.61	\$112,348.82
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above	11.00	3.00	517,535.04	\$370,374.00	\$11,372.17	\$47,090.26	\$59,994.63	\$28,703.98
All Other Non-Union Employees not listed above		32.00	116,148.37	\$107,794.31				\$8,354.06
Totals	31.00	46.00	3,368,233.99	\$2,375,573.60	\$176,174.88	\$318,403.44	\$313,094.45	\$184,987.62

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

YES

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

	C 437 # 6	Current Year		D: 37 # 6	D . 7/ A 1	
	Current Year # of Covered Members	Annual Cost Estimate per	Total Current	Prior Year # of Covered Members	Prior Year Annual Cost per Employee	Total Prior Year
	(Medical & Rx)	Employee	Year Cost	(Medical & Rx)	(Average)	Cost
Active Employees - Health Benefits - Annual Cost	(18 18 17)	1 3		(13 22 21)	(
Single Coverage	8.00	\$10,967.28	\$87,738.24	7.00	\$10,857.12	\$75,999.84
Parent & Child	2.00	\$20,093.04	\$40,186.08	2.00	\$19,897.68	\$39,795.36
Employee & Spouse (or Partner)	3.00	\$22,673.20	\$68,019.60	3.00	\$22,712.20	\$68,136.60
Family	9.00	\$31,390.44	\$282,513.96	9.00	\$30,813.85	\$277,324.65
Employee Cost Sharing Contribution (enter as negative -)			(\$122,910.07)			(\$112,388.99)
Subtotal	22.00		\$355,547.81	21.00		\$348,867.46
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	7	\$5,076.24	\$35,533.68	9	\$7,489.38	\$67,404.42
Parent & Child	1	\$9,785.28	\$9,785.28	1	\$15,584.28	\$15,584.28
Employee & Spouse (or Partner)	4	\$8,651.16	\$34,604.64	4	\$13,078.02	\$52,312.08
Family	4	\$21,045.15	\$84,180.60	4	\$32,645.49	\$130,581.96
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	16.00		\$164,104.20	18.00		\$265,882.74
GRAND TOTAL	38.00		\$519,652.01	39.00		\$614,750.20

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)

	-	(cne	eck 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
PBA Local 30	543.00	\$67,633.91	Х		
Totals	543.00	\$67,633.91			
Total Funds Reserved	as of end of 2018	\$70,019.97			
Total Funds Ann	ropriated in 2019	\$3,000.00			
. Otal Fallos App	. op. 14104 111 2010	ψ0,000.00			

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
_				_				
Local School Debt	\$4,081,000.00	\$4,081,000.00	\$0.00	Utility Fund - Principal	\$17,100.00			
Regional School Debt	\$1,515,349.73	\$1,515,349.73	\$0.00	Utility Fund - Interest	\$2,351.60			
				Bond Anticipation Notes - Principal	\$578,404.00			
Utility Fund Debt				Bond Anticipation Notes - Interest	\$72,000.00			
0	\$119,700.00	\$119,700.00		Bonds - Principal				
0			·	Bonds - Interest				
0				Loans & Other Debt - Principal				
0			\$0.00	Loans & Other Debt - Interest				
0			\$0.00	_		<u> </u>		т
0			\$0.00	Total	\$669,855.60	\$0.00	\$0.00	\$0.00
Municipal Purposes				_				
Debt Authorized			\$0.00	_ <u> </u>	\$595,504.00	\$0.00	\$0.00	\$0.00
Notes Outstanding	\$3,682,603.00		\$3,682,603.00	Total Interest	\$74,351.60	\$0.00	\$0.00	\$0.00
Bonds Outstanding			\$0.00	% of Total Current Year Budget	9.64%			
Loans and Other Debt			\$0.00					
				Description		Debt Not Li	sted Above	
Total (Current Year)	\$9,398,652.73	\$5,716,049.73	\$3,682,603.00	Total Guarantees - Governmental				
	_			Total Guarantees - Other				
				Total Capital/Equipment Leases				
Population (2010 census)	7,040			Total Other				
Per Capita Gross Debt	\$1,335.04			Bond Rating	Moody's	Standard & Poors	<u>Fitch</u>	
Per Capita Net Debt	\$523.10			Rating				
=				Year of Last Rating				
3 Yr. Average Property Valuation		\$430,039,173.00						I
	=			Mark "X" if Municipality has i	no bond rating	X		
Net Debt as % of 3 Year Avg Property	y Valuation	0.86%						
8r	_	2.2070						

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USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

Providing or Receiving Services?	gervices i foili	Type of Shared Service Provided	Notes (Enter more specifics if needed)	Begin Date	End Date	Amount to be Received/Paid
Providing		Maintenance of Grounds		1/1/2011		\$18,360.00
	Borough of Magnolia	Trash Collection		6/1/2005		\$261,880.80

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				

USER FRIENDLY BUDGET SECTION - Notes

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