



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode:

Filename: 1522_fba_2019.xlsm

Website:

Phone Number:

Mailing Address:

Municipality:

State:

Zip:

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Lawrence		Cuneo	12/31/2019	pinebeachmayor@comcast.net

Chief Administrative Officer

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Chief Financial Officer

Linda		Picaro-Covello		pinebeachfinance@comcast.net
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Municipal Clerk

Charlene		Carney		pinebeachclerk@comcast.net
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Registered Municipal Accountant

Warren	M.	Korecky		wmkorecky@aol.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Raymond		Newman	12/31/2019	newmanraymond@yahoo.com
Barry		Wieck	12/31/2019	bwieck@pinebeachborough.us
Richard		Polhemus	12/31/2020	rpolemus3@comcast.net
Susan		Coletti	12/31/2020	coletti_r@msn.com
James		Saxton	12/31/2021	jsaxton@pinebeachborough.us
Robert		Budesa	12/31/2021	rbudesa@bsk.law.com

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USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2018 Calendar Year Property Tax Levies - ALL entities levying property taxes

	<u>Calendar Year Tax Rate</u>	<u>Calendar Year Tax Levy</u>	<u>% of Total Levy</u>	<u>Avg Residential Taxpayer Impact</u>
Municipal Purpose Tax	0.807	\$1,994,054.04	34.15%	\$2,219.25
Municipal Library			0.00%	\$0.00
Municipal Open Space			0.00%	\$0.00
Fire Districts (avg. rate/total levies)			0.00%	\$0.00
Other Special Districts (total levies)			0.00%	\$0.00
Local School District			0.00%	\$0.00
Regional School District	1.090	\$2,692,832.00	46.11%	\$2,997.50
County Purposes	0.395	\$974,185.57	16.68%	\$1,086.25
County Library	0.044	\$106,294.62	1.82%	\$121.00
County Board of Health	0.016	\$38,382.50	0.66%	\$44.00
County Open Space	0.014	\$33,691.45	0.58%	\$38.50
Other County Levies (total)			0.00%	\$0.00
Total (Calendar Year 2018 Budget)	2.366	\$5,839,440.18	100.00%	\$6,506.50

Total Taxable Valuation as of October 1, 2018 \$248,901,824.00
 (To be used to calculate the current year tax rate)
 Current Year Average Residential Assessment \$275,000.00

Prior Year to Current Year Comparison

Comparison - Municipal Purposes Tax Rate

Prior Year	Current Year	% Change (+/-)
0.807	0.832	3.10%

Comparison - Municipal Purposes Tax Levy

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$1,994,054.04	\$2,071,710.29	3.89%	\$77,656.25

Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$2,219.25	\$2,288.00	3.10%	\$68.75

Sheet UFB-1

Current Year 2019 Budget

<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
Municipal Purpose Tax	ACTUAL	\$2,071,710.29
Municipal Library		
Municipal Open Space		
Fire Districts (total levies)		
Other Special Districts (total levies)		
Local School District		
Regional School District	ESTIMATED	\$2,700,000.00
County Purposes	ESTIMATED	\$978,000.00
County Library	ESTIMATED	\$110,000.00
County Board of Health	ESTIMATED	\$41,000.00
County Open Space	ESTIMATED	\$36,000.00
Other County Levies (total)		
Total ESTIMATED amount to be raised by taxes		\$5,936,710.29

Revenue Anticipated, Excluding Tax Levy	842,351.47
Budget Appropriations, before Reserve for Uncollected Taxes	2,814,061.76
Total Non-Municipal Tax Levy	3,865,000.00
Amount to be Raised by Taxes - Before RUT	5,836,710.29
Reserve for Uncollected Taxes (RUT)	93,097.99
Total Amount to be Raised by Taxes	5,929,808.28

% of Tax Collections used to Calculate RUT 98.43%

If % used exceeds the actual collection % then reference the statutory exception used

Tax Collections - ACTUAL as of Prior Year

Total Tax Revenue, Collections CY 2018	5,780,195.97
Total Tax Levy, CY 2018	5,871,599.60
% of Taxes Collected, CY 2018	98.44%

Delinquent Taxes - December 31, 2018 \$90,980.46

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	Utility	Utility	Utility	Utility
08	Surplus	15.58%	\$50,409.00	\$323,635.00	\$374,044.00	\$300,000.00		\$51,969.00	\$22,075.00				
08	Local Revenue	-0.38%	(\$2,755.90)	\$734,146.10	\$731,390.20	\$71,390.20		\$261,000.00	\$399,000.00				
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$207,173.00	\$207,173.00	\$207,173.00							
08	Uniform Construction Code Fees	-0.59%	(\$14.60)	\$2,464.60	\$2,450.00	\$2,450.00							
	<i>Special Revenue Items w/ Prior Written Consent</i>												
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	-13.79%	(\$9,973.24)	\$72,311.51	\$62,338.27	\$62,338.27							
08	Other Special Items	7.68%	\$8,488.77	\$110,511.23	\$119,000.00	\$119,000.00							
15	Receipts from Delinquent Taxes	69.71%	\$32,861.88	\$47,138.12	\$80,000.00	\$80,000.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	#DIV/0!	\$0.00		\$0.00								
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	5.28%	\$79,015.91	\$1,497,379.56	\$1,576,395.47	\$842,351.47	\$0.00	\$312,969.00	\$421,075.00	\$0.00	\$0.00	\$0.00	\$0.00

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	Water Utility	Sewer Utility	Utility	Utility	Utility	Utility
20	General Government	2.00	10.00	5.08%	\$40,244.00	\$792,750.00	\$832,994.00	\$297,450.00		\$188,044.00	\$347,500.00				
21	Land-Use Administration		1.00	0.00%	\$0.00	\$2,900.00	\$2,900.00	\$2,900.00							
22	Uniform Construction Code		1.00	0.00%	\$0.00	\$17,750.00	\$17,750.00	\$17,750.00							
23	Insurance			6.67%	\$22,025.00	\$330,125.00	\$352,150.00	\$352,150.00							
25	Public Safety	7.00	5.00	-5.79%	(\$39,819.18)	\$688,257.45	\$648,438.27	\$648,438.27							
26	Public Works	4.00		-14.99%	(\$41,979.06)	\$279,979.06	\$238,000.00	\$238,000.00							
27	Health and Human Services			0.00%	\$0.00	\$1,850.00	\$1,850.00	\$1,850.00							
28	Parks and Recreation		2.00	4.17%	\$500.00	\$12,000.00	\$12,500.00	\$12,500.00							
29	Education (including Library)			#DIV/0!	\$0.00	\$0.00	\$0.00								
30	Unclassified			0.00%	\$0.00	\$25,750.00	\$25,750.00	\$25,750.00							
31	Utilities and Bulk Purchases			10.85%	\$9,300.00	\$85,700.00	\$95,000.00	\$95,000.00							
32	Landfill / Solid Waste Disposal			14.29%	\$10,000.00	\$70,000.00	\$80,000.00	\$80,000.00							
35	Contingency			0.00%	\$0.00	\$50.00	\$50.00	\$50.00							
36	Statutory Expenditures			23.05%	\$60,823.00	\$263,877.00	\$324,700.00	\$302,400.00		\$11,550.00	\$10,750.00				
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00								
42	Shared Services			211.64%	\$40,000.00	\$18,900.00	\$58,900.00	\$58,900.00							
43	Court and Public Defender		2.00	0.00%	\$0.00	\$21,500.00	\$21,500.00	\$21,500.00							
44	Capital			-28.87%	(\$28,000.00)	\$97,000.00	\$69,000.00	\$59,500.00		\$3,500.00	\$6,000.00				
45	Debt			1.44%	\$10,370.00	\$719,830.00	\$730,200.00	\$563,500.00		\$109,875.00	\$56,825.00				
46	Deferred Charges			332.10%	\$27,994.07	\$8,429.42	\$36,423.49	\$36,423.49							
48	Debt - Type I School District			#DIV/0!	\$0.00	\$0.00	\$0.00								
50	Reserve for Uncollected Taxes			0.00%	\$0.00	\$100,000.00	\$100,000.00	\$100,000.00							
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00								
	Total	13.00	21.00	3.15%	\$111,457.83	\$3,536,647.93	\$3,648,105.76	\$2,914,061.76	\$0.00	\$312,969.00	\$421,075.00	\$0.00	\$0.00	\$0.00	\$0.00

**USER FRIENDLY BUDGET SECTION
STRUCTURAL BUDGET IMBALANCES**

	<i>Revenues at Risk</i>	<i>Non-recurring appropriation reductions</i>	<i>Future Year Appropriation Increases</i>	<i>Structural Imbalance Offsets</i>	<p style="text-align: center;">Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.</p>	Amount	Comment/Explanation
X					RESERVE FOR DEBT SERVICE	\$80,000.00	ONE-TIME REVENUE

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2018 Value)				Property Tax Assessments - Exempt Properties (October 1, 2018 Value)			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	23	\$2,288,000.00	0.92%	15A Public Schools	1	\$4,102,000.00	27.07%
2 Residential	889	\$239,480,800.00	96.21%	15B Other Schools	0	\$0.00	0.00%
3A/3B Farm	0	\$0.00	0.00%	15C Public Property	37	\$7,674,900.00	50.65%
4A Commercial	18	\$7,020,700.00	2.82%	15D Church and Charities	5	\$1,317,100.00	8.69%
4B Industrial	0	\$0.00	0.00%	15E Cemeteries & Graveyards	0	\$0.00	0.00%
4C Apartments	0	\$0.00	0.00%	15F Other Exempt	7	\$2,058,600.00	13.59%
5A/5B Railroad	0	\$0.00	0.00%				
6A/6B Business Personal Property	1	\$112,324.00	0.05%				
Total	931	\$248,901,824.00	100.00%	Total	50	\$15,152,600.00	100.00%
Average Ratio (%), Assessed to True Value				85.43%			
Equalized Valuation, Taxable Properties				\$291,351,778.06			
Total # of property tax appeals filed in 2018				County Tax Board 3.00			
				State Tax Court 0.00			
Number of 2018 County Tax Board decisions appealed to Tax Court				3.00			
Number of pending property tax appeals in State Tax Court				15.00			
Amount paid out by municipality for tax appeals in 2018				\$0.00			

Percentage of Exempt vs. Non-Exempt Properties 6.09%

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 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				
O Multiple Dwelling Abatement				
Total 5 Yr Exemptions/Abatements	0	0.00	0.00	0.00

**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	44,614.00	\$11,572.00		\$400.00	\$31,757.00	\$885.00
Supervisory Staff (Department Heads & Managers)	2.00	2.00	262,922.00	\$176,675.00		\$20,212.00	\$52,520.00	\$13,515.00
Police Officers (Including Superior Officers)	6.00	2.00	815,362.00	\$493,500.00	\$50,000.00	\$125,250.00	\$108,860.00	\$37,752.00
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above	3.00		239,655.00	\$157,775.00	\$5,000.00	\$22,260.00	\$42,170.00	\$12,450.00
All Other Non-Union Employees not listed above	2.00	10.00	224,467.00	\$188,000.00		\$12,175.00	\$9,910.00	\$14,382.00
Totals	13.00	21.00	1,587,020.00	\$1,027,522.00	\$55,000.00	\$180,297.00	\$245,217.00	\$78,984.00

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

	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
<u>Active Employees - Health Benefits - Annual Cost</u>						
Single Coverage	6.00	\$9,540.88	\$57,245.28	7.00	\$11,223.00	\$78,561.00
Parent & Child	0.00	\$0.00	\$0.00	1.00	\$22,485.88	\$22,485.88
Employee & Spouse (or Partner)	2.00	\$22,784.64	\$45,569.28	2.00	\$22,445.88	\$44,891.76
Family	5.00	\$31,942.80	\$159,714.00	4.00	\$30,713.64	\$122,854.56
Employee Cost Sharing Contribution (enter as negative -)			(\$30,000.00)			(\$30,000.00)
Subtotal	13.00		\$232,528.56	14.00		\$238,793.20
<u>Elected Officials - Health Benefits - Annual Cost</u>						
Single Coverage			\$0.00			\$0.00
Parent & Child			\$0.00			\$0.00
Employee & Spouse (or Partner)			\$0.00			\$0.00
Family	1	\$30,710.64	\$30,710.64	1	\$29,816.16	\$29,816.16
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	1.00		\$30,710.64	1.00		\$29,816.16
<u>Retirees - Health Benefits - Annual Cost</u>						
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
GRAND TOTAL	14.00		\$263,239.20	15.00		\$268,609.36

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
YES

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

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

	Gross Debt	Deductions	Net Debt		Current Year	2020	2021	All Additional Future
					Budget	Budget	Budget	Years' Budgets
Local School Debt			\$0.00	Utility Fund - Principal	\$69,710.00	\$73,410.00	\$77,310.00	\$776,675.00
Regional School Debt	\$977,064.41	\$977,064.11	\$0.30	Utility Fund - Interest	\$53,375.00	\$49,700.00	\$45,775.00	\$288,460.00
Utility Fund Debt				Bond Anticipation Notes - Principal	\$275,700.00			
Water	\$1,456,229.38	\$1,456,229.38	\$0.00	Bond Anticipation Notes - Interest	\$65,000.00			
Sewer	\$326,115.56	\$326,115.56	\$0.00	Bonds - Principal	\$55,650.00	\$56,826.30	\$59,028.11	\$384,050.00
0			\$0.00	Bonds - Interest	\$13,725.00	\$12,350.00	\$10,950.00	\$33,875.40
0			\$0.00	Loans & Other Debt - Principal	\$110,925.00	\$113,265.00	\$115,675.00	\$1,362,894.33
0			\$0.00	Loans & Other Debt - Interest	\$42,150.00	\$39,790.00	\$37,385.00	\$461,125.00
0			\$0.00	Total	\$686,235.00	\$345,341.30	\$346,123.11	\$3,307,079.73
Municipal Purposes				Total Principal	\$511,985.00	\$243,501.30	\$252,013.11	\$2,523,619.33
Debt Authorized	\$1,717,100.00		\$1,717,100.00	Total Interest	\$174,250.00	\$101,840.00	\$94,110.00	\$783,460.40
Notes Outstanding	\$1,010,349.10		\$1,010,349.10	% of Total Current Year Budget	18.81%			
Bonds Outstanding	\$555,533.50		\$555,533.50	Description	Debt Not Listed Above			
Loans and Other Debt	\$1,702,737.63		\$1,702,737.63	Total Guarantees - Governmental				
Total (Current Year)	\$7,745,129.58	\$2,759,409.05	\$4,985,720.53	Total Guarantees - Other				
Population (2010 census)	1,954			Total Capital/Equipment Leases				
Per Capita Gross Debt	\$3,963.73			Total Other				
Per Capita Net Debt	\$2,551.55			Bond Rating	Moody's	Standard & Poors	Fitch	
3 Yr. Average Property Valuation		\$280,621,163.00		Rating	N/A	N/A	N/A	
Net Debt as % of 3 Year Avg Property Valuation		1.78%		Year of Last Rating	N/A	N/A	N/A	
				Mark "X" if Municipality has no bond rating		X		

USER FRIENDLY BUDGET SECTION - Notes

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