



State of New Jersey Local Government Services

Year: **2021** Municipal User Friendly Budget

MUNICIPALITY: 0414 Gloucester City City - County of Camden

Introduced

Municode: 0414

Filename: 0414_fbi_2021.xlsm

Website: www.cityofgloucester.org

Phone Number:

856-456-0205

Mailing Address:

512 Monmouth Street

[Email the UFB if not using Outlook](#)

Municipality: Gloucester City State: NJ Zip: 08030

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Daniel	T.	Spencer, Jr	12/31/2020	danspencer1@comcast.net

Chief Administrative Officer

Jack	P.	Lipsett		jlipsett@cityofgloucester.org
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Chief Financial Officer

James		Davis		cfo@cityofgloucester.org
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Municipal Clerk

Vanessa		Parent		vanessa@cityofgloucester.org
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Registered Municipal Accountant

Robert	S.	Marrone		rmarrone@bowmanllp.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Patrick		Keating	12/31/2022	councilkeating@cityofgloucester.org
John		Hutchinson	12/31/2022	councilhutchinson@cityofgloucester.org
Nancy	Randolph	Baus	12/31/2021	councilbaus@cityofgloucester.org
George		Berglund	12/31/2021	councilberlund@cityofgloucester.org
James		Johnson	12/31/2021	none
Dayl		Baile	12/31/2022	councilbaile@cityofgloucester.org



USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2020 Calendar Year Property Tax Levies - ALL entities levying property taxes					Current Year 2021 Budget		
	Calendar Year	Calendar Year	% of	Avg Residential	Taxes	Actual/Estimated	Tax Levy
	Tax Rate	Tax Levy	Total Levy	Taxpayer Impact			
Municipal Purpose Tax	2.381	\$12,338,804.18	52.95%	\$0.00	Municipal Purpose Tax	ACTUAL	\$13,158,045.83
Municipal Library	0.035	\$179,269.60	0.77%	\$0.00	Municipal Library	ACTUAL	\$178,847.17
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	1.240	\$6,422,109.00	27.56%	\$0.00	Local School District	ESTIMATED	\$6,500,000.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.821	\$4,254,844.98	18.26%	\$0.00	County Purposes	ESTIMATED	\$4,290,000.00
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	\$109,287.81	0.47%	\$0.00	County Open Space	ESTIMATED	\$110,000.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2020 Budget)	4.498	\$23,304,315.57	100.00%	\$0.00	Total ESTIMATED amount to be raised by taxes		\$24,236,893.00
Total Taxable Valuation as of October 1, 2020					Revenue Anticipated, Excluding Tax Levy		6,841,595.00
(To be used to calculate the current year tax rate)					Budget Appropriations, before Reserve for Uncollected Taxes		19,578,488.00
Current Year Average Residential Assessment					Total Non-Municipal Tax Levy		\$10,900,000.00
Prior Year to Current Year Comparison					Amount to be Raised by Taxes - Before RUT		\$23,636,893.00
Comparison - Municipal Purposes Tax Rate					Reserve for Uncollected Taxes (RUT)		\$599,999.99
Comparison - Municipal Purposes Tax Levy					Total Amount to be Raised by Taxes		\$24,236,892.99
Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)					% of Tax Collections used to Calculate RUT		97.52%
Tax Collections - ACTUAL as of Prior Year					If % used exceeds the actual collection % then reference the statutory exception used		
Total Tax Revenue, Collections CY 2020					Total Tax Revenue, Collections CY 2020		22,814,614.63
Total Tax Levy, CY 2020					Total Tax Levy, CY 2020		23,354,515.99
% of Taxes Collected, CY 2020					% of Taxes Collected, CY 2020		97.69%
Delinquent Taxes - December 31, 2020					Delinquent Taxes - December 31, 2020		\$498,369.05
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	Water/Sewer Utility	Utility	Utility	Utility	Utility	Utility
08	Surplus	-37.27%	(\$1,025,000.00)	\$2,750,000.00	\$1,725,000.00	\$1,175,000.00		\$550,000.00					
08	Local Revenue	-0.59%	(\$32,100.78)	\$5,437,699.78	\$5,405,599.00	\$897,599.00		\$4,508,000.00					
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$2,678,496.00	\$2,678,496.00	\$2,678,496.00							
08	Uniform Construction Code Fees	8.09%	\$13,660.00	\$168,840.00	\$182,500.00	\$182,500.00							
	<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	28.01%	\$73,214.00	\$261,386.00	\$334,600.00	\$334,600.00							
08	Other Special Items	3.78%	\$51,344.44	\$1,356,655.56	\$1,408,000.00	\$1,408,000.00							
15	Receipts from Delinquent Taxes	8.79%	\$40,398.82	\$459,601.18	\$500,000.00	\$500,000.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	4.06%	\$513,068.79	\$12,644,977.04	\$13,158,045.83	\$13,158,045.83							
07	Minimum Library Tax	-0.24%	(\$422.43)	\$179,269.60	\$178,847.17	\$178,847.17							
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	-1.41%	(\$365,837.16)	\$25,936,925.16	\$25,571,088.00	\$20,513,088.00	\$0.00	\$5,058,000.00	\$0.00	\$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	Utility	Utility	Utility	Utility	Utility	Utility
20	General Government	13.00	11.00	-3.54%	(\$43,109.00)	\$1,216,885.00	\$1,173,776.00	\$1,173,776.00								
21	Land-Use Administration		2.00	281.25%	\$45,000.00	\$16,000.00	\$61,000.00	\$61,000.00								
22	Uniform Construction Code	5.00	9.00	-1.04%	(\$5,655.70)	\$545,255.70	\$539,600.00	\$539,600.00								
23	Insurance			0.71%	\$26,000.00	\$3,684,000.00	\$3,710,000.00	\$3,710,000.00								
25	Public Safety	57.00	23.00	-1.53%	(\$101,641.30)	\$6,635,041.30	\$6,533,400.00	\$6,533,400.00								
26	Public Works	31.00	15.00	1.35%	\$58,946.22	\$4,368,053.78	\$4,427,000.00	\$1,278,000.00			\$3,149,000.00					
27	Health and Human Services			0.00%	\$0.00	\$55,000.00	\$55,000.00	\$55,000.00								
28	Parks and Recreation		2.00	1000.00%	\$10,000.00	\$1,000.00	\$11,000.00	\$11,000.00								
29	Education (including Library)			-0.02%	(\$124.00)	\$522,115.00	\$521,991.00	\$521,991.00								
30	Unclassified			-16.65%	(\$999.00)	\$6,000.00	\$5,001.00	\$5,001.00								
31	Utilities and Bulk Purchases			0.77%	\$5,500.00	\$711,500.00	\$717,000.00	\$717,000.00								
32	Landfill / Solid Waste Disposal			0.36%	\$4,000.00	\$1,121,000.00	\$1,125,000.00	\$1,125,000.00								
35	Contingency			-99.00%	(\$99.00)	\$100.00	\$1.00	\$1.00								
36	Statutory Expenditures			8.40%	\$189,347.00	\$2,255,372.00	\$2,444,719.00	\$2,179,719.00			\$265,000.00					
37	Judgements			#DIV/0!	\$0.00		\$0.00									
42	Shared Services			#DIV/0!	\$0.00		\$0.00									
43	Court and Public Defender	3.00	4.00	5.63%	\$17,535.00	\$311,465.00	\$329,000.00	\$329,000.00								
44	Capital			-1.98%	(\$8,786.00)	\$443,386.00	\$434,600.00		\$334,600.00		\$100,000.00					
45	Debt			4.54%	\$122,400.00	\$2,695,600.00	\$2,818,000.00	\$1,339,000.00			\$1,479,000.00					
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			-25.47%	(\$205,000.00)	\$805,000.00	\$600,000.00	\$600,000.00								
55	Surplus General Budget			0.00%	\$0.00	\$65,000.00	\$65,000.00				\$65,000.00					
Total		109.00	66.00	0.45%	\$113,314.22	\$25,457,773.78	\$25,571,088.00	\$20,178,488.00	\$334,600.00	\$0.00	\$5,058,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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, 2020 Value)				Property Tax Assessments - Exempt Properties (October 1, 2020 Value)					
		# of Parcels	Assessed Value	% of Total			# of Parcels	Assessed Value	% of Total
1	Vacant Land			0.00%	15A		Public Schools		0.00%
2	Residential			0.00%	15B		Other Schools		0.00%
3A/3B	Farm			0.00%	15C		Public Property		0.00%
4A	Commercial			0.00%	15D		Church and Charities		0.00%
4B	Industrial			0.00%	15E		Cemeteries & Graveyards		0.00%
4C	Apartments			0.00%	15F		Other Exempt		0.00%
5A/5B	Railroad			0.00%					
6A/6B	Business Personal Property			0.00%					
Total		0	\$0.00	0.00%	Total		0	\$0.00	0.00%
Average Ratio (%), Assessed to True Value		96.57%		Percentage of Exempt vs. Non-Exempt Properties #DIV/0!					
Equalized Valuation, Taxable Properties		\$0.00							
Total # of property tax appeals filed in 2020		County Tax Board							
		State Tax Court							
Number of 2020 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 2020									
<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 2020 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

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		7.00	53,468.00	\$8,500.00	\$28,452.00		\$13,258.00	\$3,258.00
Supervisory Staff (Department Heads & Managers)	9.00	2.00	1,379,640.00	\$965,590.00	\$52,652.00	\$105,890.00	\$185,652.00	\$69,856.00
Police Officers (Including Superior Officers)	30.00		4,189,595.00	\$2,548,565.00	\$525,485.00	\$635,425.00	\$437,555.00	\$42,565.00
Fire Fighters (Including Superior Officers)	23.00		3,003,980.00	\$1,851,000.00	\$242,585.00	\$452,152.00	\$430,258.00	\$27,985.00
All Other Union Employees not listed above	42.00	2.00	3,509,991.00	\$2,015,000.00	\$279,852.00	\$256,323.00	\$782,158.00	\$176,658.00
All Other Non-Union Employees not listed above	5.00	66.00	980,371.00	\$698,525.00	\$119,856.00	\$29,980.00	\$64,752.00	\$67,258.00
Totals	109.00	77.00	13,117,045.00	\$8,087,180.00	\$1,248,882.00	\$1,479,770.00	\$1,913,633.00	\$387,580.00

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

yes

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
Active Employees - Health Benefits - Annual Cost						
Single Coverage	25.00	\$10,500.00	\$262,500.00	25.00	\$9,925.00	\$248,125.00
Parent & Child	15.00	\$17,500.00	\$262,500.00	15.00	\$19,570.00	\$293,550.00
Employee & Spouse (or Partner)	11.00	\$31,500.00	\$346,500.00	11.00	\$30,525.00	\$335,775.00
Family	38.00	\$35,000.00	\$1,330,000.00	38.00	\$33,905.00	\$1,288,390.00
Employee Cost Sharing Contribution (enter as negative -)			(\$535,000.00)			(\$510,000.00)
Subtotal	89.00		\$1,666,500.00	89.00		\$1,655,840.00
Elected Officials - Health Benefits - Annual Cost						
Single Coverage	1	\$14,500.00	\$14,500.00	1	\$14,050.00	\$14,050.00
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 -)			(\$684.00)			(\$684.00)
Subtotal	1.00		\$13,816.00	1.00		\$13,366.00
Retirees - Health Benefits - Annual Cost						
Single Coverage	28	\$15,000.00	\$420,000.00	28	\$14,025.00	\$392,700.00
Parent & Child	2	\$19,000.00	\$38,000.00	2	\$18,578.00	\$37,156.00
Employee & Spouse (or Partner)	14	\$31,000.00	\$434,000.00	14	\$30,025.00	\$420,350.00
Family	31	\$34,000.00	\$1,054,000.00	31	\$33,025.00	\$1,023,775.00
Employee Cost Sharing Contribution (enter as negative -)			(\$5,160.00)			(\$5,160.00)
Subtotal	75.00		\$1,940,840.00	75.00		\$1,868,821.00
GRAND TOTAL	165.00		\$3,621,156.00	165.00		\$3,538,027.00

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)?

NO
NO

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

USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY

**Legal basis for benefit
(check applicable items)**

[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		2022 Budget	2023 Budget	All Additional Future Years' Budgets
Local School Debt		\$2,975,000.00	\$2,975,000.00	\$0.00	Utility Fund - Principal	\$1,211,790.55	\$810,347.36	\$789,688.11	\$6,096,263.37
Regional School Debt				\$0.00	Utility Fund - Interest	\$267,209.45	\$160,211.83	\$142,338.80	\$609,805.99
				Bond Anticipation Notes - Principal	\$26,000.00				
Utility Fund Debt					Bond Anticipation Notes - Interest	\$42,000.00			
Water/Sewer		\$5,774,201.26	\$5,774,201.26	\$0.00	Bonds - Principal	\$805,000.00	\$340,000.00	\$350,000.00	\$5,625,000.00
0				\$0.00	Bonds - Interest	\$260,000.00			
0				\$0.00	Loans & Other Debt - Principal	\$195,734.89	\$147,199.05	\$97,175.60	\$624,577.94
0				\$0.00	Loans & Other Debt - Interest	\$10,265.11	\$4,736.34	\$3,437.52	\$12,903.70
0				\$0.00					
0				\$0.00	Total	\$2,818,000.00	\$1,462,494.58	\$1,382,640.03	\$12,968,551.00
Municipal Purposes									
Debt Authorized		\$2,752,193.74		\$2,752,193.74	Total Principal	\$2,238,525.44	\$1,297,546.41	\$1,236,863.71	\$12,345,841.31
Notes Outstanding		\$2,746,450.00		\$2,746,450.00	Total Interest	\$579,474.56	\$164,948.17	\$145,776.32	\$622,709.69
Bonds Outstanding		\$7,120,000.00	\$7,083.39	\$7,112,916.61	% of Total Current Year Budget	11.02%			
Loans and Other Debt		\$1,064,687.47		\$1,064,687.47					
				Description	Debt Not Listed Above				
Total (Current Year)		\$22,432,532.47	\$8,756,284.65	\$13,676,247.82	Total Guarantees - Governmental				
				Total Guarantees - Other					
				Total Capital/Equipment Leases					
				Total Other					
				Bond Rating	Moody's	Standard & Poors	Fitch		
Per Capita Gross Debt		\$1,942.88							
Per Capita Net Debt		\$1,184.50							
				Rating		AA-			
				Year of Last Rating		2018			

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]