



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode:

Filename: 0231_fba_2020.xlsm

Website:

Phone Number:

Mailing Address:

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

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

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Scott		Luna	6/30/2023	sluna@lodi-nj.org

Chief Administrative Officer

Vincent		Caruso		vcaruso@lodi-nj.org
---------	--	--------	--	---------------------

Chief Financial Officer

Charles		Cuccia		cscuccia@optonline.net
---------	--	--------	--	--------------------------------------------------------------------

Municipal Clerk

Carole		D'amico		cdamico@lodi-nj.org
--------	--	---------	--	---------------------

Registered Municipal Accountant

Frank		DiMaria		fdm718@icloud.com
-------	--	---------	--	-------------------

Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Vincent		Martin	6/30/2023	vmartin@lodi-nj.org
Albert		DiChiara	6/30/2023	adichiara@lodi-nj.org
Emil		Carafa, Jr.	6/30/2023	ecarafa@lodi-nj.org
Joseph		Leto	6/30/2023	jleto@lodi-nj.org



USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2019 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2020 Budget</u>		
	Calendar Year <u>Tax Rate</u>	Calendar Year <u>Tax Levy</u>	% of <u>Total Levy</u>	Avg Residential <u>Taxpayer Impact</u>	<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
Municipal Purpose Tax	0.928	\$18,367,150.56	28.65%	\$2,923.20	Municipal Purpose Tax	ACTUAL	\$18,273,977.59
Municipal Library	0.042	\$817,552.87	1.28%	\$132.30	Municipal Library	ACTUAL	\$886,260.35
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	1.962	\$38,829,533.00	60.56%	\$6,180.30	Local School District	ESTIMATED	\$38,983,166.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.296	\$5,849,585.29	9.12%	\$932.40	County Purposes	ESTIMATED	\$5,966,577.00
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.012	\$251,471.63	0.39%	\$37.80	County Open Space	ESTIMATED	\$256,501.06
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2019 Budget)	3.240	\$64,115,293.35	100.00%	\$10,206.00	Total ESTIMATED amount to be raised by taxes		\$64,366,482.00
Total Taxable Valuation as of October 1, 2019 \$1,969,178,620.00 (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy 10,579,295.68		
Current Year Average Residential Assessment \$315,000.00					Budget Appropriations, before Reserve for Uncollected Taxes 28,939,533.62		
<u>Prior Year to Current Year Comparison</u>					Total Non-Municipal Tax Levy \$45,206,244.06		
<u>Comparison - Municipal Purposes Tax Rate</u>					Amount to be Raised by Taxes - Before RUT \$63,566,482.00		
	Prior Year	Current Year	% Change (+/-)		Reserve for Uncollected Taxes (RUT) \$798,121.08		
	0.928	0.928	0.00%		Total Amount to be Raised by Taxes \$64,364,603.08		
<u>Comparison - Municipal Purposes Tax Levy</u>					% of Tax Collections used to Calculate RUT 98.76%		
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	If % used exceeds the actual collection % then reference the statutory exception used 		
	\$18,367,150.56	\$18,273,977.59	-0.51%	(\$93,172.97)	<u>Tax Collections - ACTUAL as of Prior Year</u>		
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>					Total Tax Revenue, Collections CY 2019 63,530,957.13		
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	Total Tax Levy, CY 2019 63,641,474.91		
	\$2,923.20	\$2,923.20	0.00%	\$0.00	% of Taxes Collected, CY 2019 99.83%		
					Delinquent Taxes - December 31, 2019 \$33,420.64		

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	4.08%	\$181,763.41	\$4,453,981.00	\$4,635,744.41	\$4,635,744.41							
08	Local Revenue	-12.78%	(\$379,721.66)	\$2,970,446.66	\$2,590,725.00	\$2,590,725.00							
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$1,929,544.00	\$1,929,544.00	\$1,929,544.00							
08	Uniform Construction Code Fees	3.16%	\$10,708.00	\$339,292.00	\$350,000.00	\$350,000.00							
	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	28.97%	\$22,322.80	\$77,052.47	\$99,375.27	\$99,375.27							
08	Other Special Items	-89.18%	(\$8,023,050.49)	\$8,996,957.49	\$973,907.00	\$973,907.00							
15	Receipts from Delinquent Taxes	-100.00%	(\$229,029.04)	\$229,029.04	\$0.00	\$0.00							
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	-0.02%	(\$3,545.11)	\$18,277,522.70	\$18,273,977.59	\$18,273,977.59							
07	Minimum Library Tax	8.40%	\$68,707.48	\$817,552.87	\$886,260.35	\$886,260.35							
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	-21.93%	(\$8,351,844.61)	\$38,091,378.23	\$29,739,533.62	\$29,739,533.62	\$0.00	\$0.00	\$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	19.00	6.00	3.68%	\$71,000.00	\$1,927,705.00	\$1,998,705.00	\$1,998,705.00							
21	Land-Use Administration	3.00		51.48%	\$141,000.00	\$273,900.00	\$414,900.00	\$414,900.00							
22	Uniform Construction Code	1.00		-62.77%	(\$145,000.00)	\$231,000.00	\$86,000.00	\$86,000.00							
23	Insurance			0.48%	\$20,000.00	\$4,178,000.00	\$4,198,000.00	\$4,198,000.00							
25	Public Safety	47.00		2.74%	\$230,796.94	\$8,435,998.00	\$8,666,794.94	\$8,662,200.00	\$4,594.94						
26	Public Works	16.00	5.00	-2.96%	(\$106,000.00)	\$3,582,500.00	\$3,476,500.00	\$3,476,500.00							
27	Health and Human Services			#DIV/0!	\$17,000.00		\$17,000.00	\$17,000.00							
28	Parks and Recreation	1.00	10.00	-2.99%	(\$15,000.00)	\$502,050.00	\$487,050.00	\$487,050.00							
29	Education (including Library)			8.40%	\$68,707.48	\$817,552.87	\$886,260.35	\$886,260.35							
30	Unclassified			#DIV/0!	\$0.00		\$0.00								
31	Utilities and Bulk Purchases			1.88%	\$50,666.74	\$2,697,763.99	\$2,748,430.73	\$2,660,000.00	\$88,430.73						
32	Landfill / Solid Waste Disposal			0.00%	\$0.00	\$725,000.00	\$725,000.00	\$725,000.00							
35	Contingency			#DIV/0!	\$0.00		\$0.00								
36	Statutory Expenditures			2.61%	\$66,695.00	\$2,554,030.00	\$2,620,725.00	\$2,620,725.00							
37	Judgements			#DIV/0!	\$0.00		\$0.00								
42	Shared Services			0.00%	\$0.00	\$175,000.00	\$175,000.00	\$175,000.00							
43	Court and Public Defender	3.00		2.33%	\$7,102.12	\$304,997.48	\$312,099.60	\$305,750.00	\$6,349.60						
44	Capital			0.00%	\$0.00	\$250,000.00	\$250,000.00	\$250,000.00							
45	Debt			-80.43%	(\$6,322,787.51)	\$7,860,855.51	\$1,538,068.00	\$1,538,068.00							
46	Deferred Charges			-87.88%	(\$2,457,150.00)	\$2,796,150.00	\$339,000.00	\$339,000.00							
48	Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00								
50	Reserve for Uncollected Taxes			60.00%	\$300,000.00	\$500,000.00	\$800,000.00	\$800,000.00							
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00								
	Total	90.00	21.00	-21.35%	(\$8,072,969.23)	\$37,812,502.85	\$29,739,533.62	\$29,640,158.35	\$99,375.27	\$0.00	\$0.00	\$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>	Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.	Amount	Comment/Explanation
	X			SURPLUS ANTICIPATED	\$264,000.00	DEFERRED CHARGES
	X			SURPLUS ANTICIPATED	\$800,000.00	RFUT
	X			SURPLUS ANTICIPATED	\$3,571,744.41	OPERATIONS

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

<u>Property Tax Assessments - Taxable Properties (October 1, 2019 Value)</u>				<u>Property Tax Assessments - Exempt Properties (October 1, 2019 Value)</u>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	64	\$8,951,700.00	0.45%	15A Public Schools	15	\$39,773,800.00	18.11%
2 Residential	4,451	\$1,416,846,700.00	71.95%	15B Other Schools	2	\$23,477,300.00	10.69%
3A/3B Farm	0	\$0.00	0.00%	15C Public Property	82	\$62,283,400.00	28.36%
4A Commercial	296	\$285,100,300.00	14.48%	15D Church and Charities	17	\$72,166,500.00	32.86%
4B Industrial	109	\$122,049,900.00	6.20%	15E Cemeteries & Graveyards	9	\$15,339,300.00	6.98%
4C Apartments	95	\$136,150,900.00	6.91%	15F Other Exempt	23	\$6,598,500.00	3.00%
5A/5B Railroad	2	\$0.00	0.00%				
6A/6B Business Personal Property	1	\$79,120.00	0.00%				
Total	5,018	\$1,969,178,620.00	100.00%	Total	148	\$219,638,800.00	100.00%
Average Ratio (%), Assessed to True Value				75.00%			
Equalized Valuation, Taxable Properties				\$2,625,571,493.33			
Total # of property tax appeals filed in 2019							
			County Tax Board	60.00			
			State Tax Court	20.00			
Number of 2019 County Tax Board decisions appealed to Tax Court				0.00			
Number of pending property tax appeals in State Tax Court				0.00			
Amount paid out by municipality for tax appeals in 2019				\$625,551.50			
				Percentage of Exempt vs. Non-Exempt Properties 11.15%			

<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 2019 Total Tax Rate
G Commercial/Industrial Exemption	0	\$0.00	\$0.00	\$0.00
I Dwelling Exemption	0	\$0.00	\$0.00	\$0.00
J Dwelling Abatement	0	\$0.00	\$0.00	\$0.00
K New Dwelling/Conversion Exemption	0	\$0.00	\$0.00	\$0.00
L New Dwelling/Conversion Abatement	0	\$0.00	\$0.00	\$0.00
N Multiple Dwelling Exemption	0	\$0.00	\$0.00	\$0.00
O Multiple Dwelling Abatement	0	\$0.00	\$0.00	\$0.00
Total 5 Yr Exemptions/Abatements	0	0.00	0.00	0.00

USER FRIENDLY BUDGET SECTION
Long Term Tax Exemptions

<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>					<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>					<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>					<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions</u>					
Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2019 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2019 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2019 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2019 Total Tax Rate	
Total Long Term Exemptions - Column 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	\$0.00	Total Long Term Exemptions - Column Total		\$0.00	\$0.00	\$0.00	
Mark "X" if Grand Total															Total Long Term Exemptions - GRAND TOTAL		\$0.00	\$0.00	\$0.00	

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	35.00	\$11,543.52	\$404,023.20	24.00	\$10,959.71	\$263,033.04
Parent & Child	7.00	\$20,662.80	\$144,639.60	5.00	\$19,618.00	\$98,090.00
Employee & Spouse (or Partner)	16.00	\$23,087.04	\$369,392.64	18.00	\$21,919.42	\$394,549.56
Family	30.00	\$31,902.34	\$957,070.20	28.00	\$30,577.71	\$856,175.88
Employee Cost Sharing Contribution (enter as negative -)			\$0.00			\$0.00
Subtotal	88.00		\$1,875,125.64	75.00		\$1,611,848.48
<u>Elected Officials - Health Benefits - Annual Cost</u>						
Single Coverage	0	\$0.00	\$0.00	0	\$0.00	\$0.00
Parent & Child	0	\$0.00	\$0.00	0	\$0.00	\$0.00
Employee & Spouse (or Partner)	0	\$0.00	\$0.00	0	\$0.00	\$0.00
Family	0	\$0.00	\$0.00	0	\$0.00	\$0.00
Employee Cost Sharing Contribution (enter as negative -)			\$0.00			\$0.00
Subtotal	0.00		\$0.00	0.00		\$0.00
<u>Retirees - Health Benefits - Annual Cost</u>						
Single Coverage	9	\$8,189.08	\$73,701.72	10	\$12,328.57	\$123,285.70
Parent & Child	2	\$10,331.52	\$20,663.04	1	\$21,162.56	\$21,162.56
Employee & Spouse (or Partner)	12	\$15,909.48	\$190,913.76	15	\$25,428.58	\$381,428.70
Family	11	\$23,597.55	\$259,573.05	12	\$35,194.25	\$422,331.00
Employee Cost Sharing Contribution (enter as negative -)			\$0.00			
Subtotal	34.00		\$544,851.57	38.00		\$948,207.96
GRAND TOTAL	122.00		\$2,419,977.21	113.00		\$2,560,056.44

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

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

YES

**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	0.00	5.00	35,750.00	\$32,500.00	\$0.00	\$0.00	\$0.00	\$3,250.00
Supervisory Staff (Department Heads & Managers)	9.00	1.00	2,940,030.04	\$2,450,000.00	\$0.00	\$100,030.04	\$145,000.00	\$245,000.00
Police Officers (Including Superior Officers)	42.00	0.00	9,477,043.00	\$6,230,000.00	\$50,000.00	\$1,591,043.00	\$983,000.00	\$623,000.00
Fire Fighters (Including Superior Officers)	0.00	0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
All Other Union Employees not listed above	39.00	15.00	3,888,276.96	\$2,515,000.00	\$20,000.00	\$354,651.96	\$747,125.00	\$251,500.00
All Other Non-Union Employees not listed above	0.00	0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Totals	90.00	21.00	16,341,100.00	\$11,227,500.00	\$70,000.00	\$2,045,725.00	\$1,875,125.00	\$1,122,750.00

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 ACCUMULATED ABSENCE LIABILITY

Legal basis for benefit
(check applicable items)

Organization/Individuals Eligible for Benefit	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
ALL ELIGIBLE EMPLOYEES		\$1,183,835.77	X		
Totals	0.00	\$1,183,835.77			
Total Funds Reserved as of end of 2019					
Total Funds Appropriated in 2020					

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

	Gross	Deductions	Net					
	Debt		Debt	Current Year	2021	2022	All Additional Future	
				Budget	Budget	Budget	Years' Budgets	
Local School Debt	\$0.00	\$0.00	\$0.00	Utility Fund - Principal	\$0.00	\$0.00	\$0.00	\$0.00
Regional School Debt	\$0.00	\$0.00	\$0.00	Utility Fund - Interest	\$0.00	\$0.00	\$0.00	\$0.00
Utility Fund Debt				Bond Anticipation Notes - Principal	\$0.00			
0	\$0.00	\$0.00	\$0.00	Bond Anticipation Notes - Interest	\$30,000.00			
0	\$0.00	\$0.00	\$0.00	Bonds - Principal	\$1,145,000.00	\$1,180,000.00	\$1,225,000.00	\$9,635,000.00
0	\$0.00	\$0.00	\$0.00	Bonds - Interest	\$319,212.51	\$296,062.51	\$272,212.51	\$1,041,996.89
0	\$0.00	\$0.00	\$0.00	Loans & Other Debt - Principal	\$38,003.75	\$38,767.62	\$39,546.86	\$185,722.83
0	\$0.00	\$0.00	\$0.00	Loans & Other Debt - Interest	\$5,851.74	\$5,087.86	\$4,308.64	\$9,536.42
0	\$0.00	\$0.00	\$0.00					
0	\$0.00	\$0.00	\$0.00	Total	\$1,538,068.00	\$1,519,917.99	\$1,541,068.01	\$10,872,256.14
<u>Municipal Purposes</u>								
Debt Authorized	\$1,403,850.00	\$0.00	\$1,403,850.00	Total Principal	\$1,183,003.75	\$1,218,767.62	\$1,264,546.86	\$9,820,722.83
Notes Outstanding	\$1,410,000.00	\$0.00	\$1,410,000.00	Total Interest	\$355,064.25	\$301,150.37	\$276,521.15	\$1,051,533.31
Bonds Outstanding	\$13,185,000.00	\$0.00	\$13,185,000.00	% of Total Current Year Budget	5.17%			
Loans and Other Debt	\$302,041.00	\$0.00	\$302,041.00					
Total (Current Year)	\$16,300,891.00	\$0.00	\$16,300,891.00	Description	Debt Not Listed Above			
Population (2010 census)	24,136			Total Guarantees - Governmental	\$0.00	\$0.00	\$0.00	\$0.00
Per Capita Gross Debt	\$675.38			Total Guarantees - Other	\$0.00	\$0.00	\$0.00	\$0.00
Per Capita Net Debt	\$675.38			Total Capital/Equipment Leases	\$0.00	\$0.00	\$0.00	\$0.00
3 Yr. Average Property Valuation		\$2,463,599,756.33		Total Other	\$0.00	\$0.00	\$0.00	\$0.00
Net Debt as % of 3 Year Avg Property Valuation		0.66%		Bond Rating	<u>Moody's</u>	<u>Standard & Poors</u>	<u>Fitch</u>	
				Rating		AA/Stable		
				Year of Last Rating		2017		
				Mark "X" if Municipality has no bond rating				

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	County of Bergen	Sanitarian		1/1/2020	12/31/2020	\$100,000.00
Receiving	City of Garfield	Health Services		1/1/2020	12/31/2020	\$15,000.00
Receiving	County of Bergen	Animal Control Services		1/1/2020	12/31/2020	\$50,000.00
Receiving	County of Bergen	Miscellaneous		1/1/2020	12/31/2020	\$10,000.00

USER FRIENDLY BUDGET SECTION - Notes

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