State of New Jersey
Local Government Services

Year: 2019 **Municipal User Friendly Budget**

MUNICIPALITY: 0423 Magnolia Borough - County of Camden

Adopted

Municode: 423 **Filename:** 423_fba_2019.xlsm

Website: www.magnolia-nj.org

Phone Number: 856-783-1520

Mailing Address: 438 W. Evesham Avenue

Email the UFB if not using Outlook

Municipality: Magnolia **State:** NJ **Zip:** 08049

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
BettyAnn		Cowling-Carson	12/31/2019	baccarson@magnolia-nj.org

Chief Administrative Officer

Chief Financial Officer

Shelley		Streahle		sstreahle@magnolia-nj.org

Municipal Clerk

Christine		Pippet		cpippet@magnolia-nj.org

Registered Municipal Accountant

Todd		Saler		tsaler@bowmanllp.com

Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Paula		Bonamassa	12/31/2019	pbonamassa@magnolia-nj.org
Anthony		DePrince III	12/31/2019	tdeprince@magnolia-nj.org
Richard		Krause Jr.	12/31/2021	rkrause@magnolia-nj.org
Mary		Martz	12/31/2020	mmartz@magnolia-nj.org
Odell		Saxton	12/31/2021	osaxton@magnolia-nj.org
Steven		Whalen	12/31/2020	swhalen@magnolia-nj.org

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

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

	Calendar Year Tax Rate	Calendar Year Tax Levy	% of Total Levy	Avg Residential Taxpayer Impact
Municipal Purpose Tax	1.076	$2,821,431.76	25.28%	$1,586.16
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	1.612	$4,223,471.00	37.84%	$2,377.55
Regional School District	0.646	$1,691,735.00	15.16%	$952.79
County Purposes	0.851	$2,229,926.63	19.98%	$1,255.15
County Library	0.054	$140,736.16	1.26%	$79.65
County Board of Health			0.00%	$0.00
County Open Space	0.021	$54,266.07	0.49%	$30.97
Other County Levies (total)			0.00%	$0.00
Total (Calendar Year 2018 Budget)	4.260	$11,161,566.62	100.00%	$6,282.27

Total Taxable Valuation as of October 1, 2018 $263,479,200.00
(To be used to calculate the current year tax rate)

Current Year Average Residential Assessment $147,491.00

Prior Year to Current Year Comparison

Comparison - Municipal Purposes Tax Rate

Prior Year	Current Year	% Change (+/-)
1.076	1.116	3.72%

Comparison - Municipal Purposes Tax Levy

Prior Year	Current Year	% Change (+/-)	$ Change (+/-)
$2,821,431.76	$2,939,898.22	4.20%	$118,466.46

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

Prior Year	Current Year	% Change (+/-)	$ Change (+/-)
$1,586.16	$1,646.00	3.77%	$59.84

Current Year 2019 Budget

Taxes	Actual/Estimated	Tax Levy
Municipal Purpose Tax	ACTUAL	$2,939,898.22
Municipal Library		
Municipal Open Space		
Fire Districts (total levies)		
Other Special Districts (total levies)		
Local School District	ESTIMATED	$4,400,000.00
Regional School District	ESTIMATED	$1,800,000.00
County Purposes	ESTIMATED	$2,290,000.00
County Library	ESTIMATED	$155,000.00
County Board of Health		
County Open Space	ESTIMATED	$65,000.00
Other County Levies (total)		
Total ESTIMATED amount to be raised by taxes		$11,649,898.22

Revenue Anticipated, Excluding Tax Levy	2,356,112.78
Budget Appropriations, before Reserve for Uncollected Taxes	4,889,958.37
Total Non-Municipal Tax Levy	$8,710,000.00
Amount to be Raised by Taxes - Before RUT	$11,243,845.59
Reserve for Uncollected Taxes (RUT)	$406,052.63
Total Amount to be Raised by Taxes	$11,649,898.22
% of Tax Collections used to Calculate RUT	96.51%

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	10,959,024.41
Total Tax Levy, CY 2018	11,214,303.83
% of Taxes Collected, CY 2018	97.72%
Delinquent Taxes - December 31, 2018	$204,438.84

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	Sewer Utility	Utility	Utility	Utility	Utility	Utility
08	Surplus	7.98%	$54,433.00	$681,720.00	$736,153.00	$650,000.00		$86,153.00					
08	Local Revenue	-13.82%	($68,338.31)	$494,583.87	$426,245.56	$205,845.56		$220,400.00					
09	State Aid (without offsetting appropriation)	0.00%	$0.00	$456,320.00	$456,320.00	$456,320.00							
08	Uniform Construction Code Fees	#DIV/0!	$0.00	$0.00	$0.00	$0.00							
	Special Revenue Items w/ Prior Written Consent												
11	Shared Services Agreements	3.78%	$13,022.65	$344,530.68	$357,553.33	$357,553.33							
08	Additional Revenue Offset by Appropriations	#DIV/0!	$0.00	$0.00	$0.00	$0.00							
10	Public and Private Revenue	-87.11%	($283,990.27)	$326,017.16	$42,026.89	$42,026.89							
08	Other Special Items	-4.83%	($24,559.14)	$508,926.14	$484,367.00	$484,367.00							
15	Receipts from Delinquent Taxes	-24.73%	($52,569.56)	$212,569.56	$160,000.00	$160,000.00							
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	-2.52%	($75,923.54)	$3,015,821.76	$2,939,898.22	$2,939,898.22							
07	Minimum Library Tax	#DIV/0!	$0.00	$0.00	$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	-7.25%	($437,925.17)	$6,040,489.17	$5,602,564.00	$5,296,011.00	$0.00	$306,553.00	$0.00	$0.00	$0.00	$0.00	$0.00

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

FCOA		Budgeted Positions Full-Time	Budgeted 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	4.00	8.00	0.99%	$4,490.01	$453,678.70	$458,168.71	$458,168.71								
21	Land-Use Administration		1.00	0.00%	$0.00	$14,923.73	$14,923.73	$14,923.73								
22	Uniform Construction Code			#DIV/0!	$0.00	$0.00	$0.00	$0.00								
23	Insurance			2.94%	$19,608.32	$666,589.48	$686,197.80	$686,197.80								
25	Public Safety	12.00	17.00	4.94%	$65,870.23	$1,332,349.93	$1,398,220.16	$1,395,399.17	$2,820.99							
26	Public Works	8.00	8.00	5.67%	$40,163.73	$708,694.51	$748,858.24	$436,660.56	$5,644.68		$306,553.00					
27	Health and Human Services			0.00%	$0.00	$5,101.00	$5,101.00	$5,101.00								
28	Parks and Recreation			1250.00%	$25,000.00	$2,000.00	$27,000.00	$2,000.00	$25,000.00							
29	Education (including Library)			#DIV/0!	$0.00	$0.00	$0.00	$0.00								
30	Unclassified			9.61%	$3,830.43	$39,872.10	$43,702.53	$33,000.00	$10,702.53							
31	Utilities and Bulk Purchases			2.51%	$5,000.00	$199,000.00	$204,000.00	$204,000.00								
32	Landfill / Solid Waste Disposal			7.24%	$10,500.00	$145,000.00	$155,500.00	$155,500.00								
35	Contingency			#DIV/0!	$0.00	$0.00	$0.00	$0.00								
36	Statutory Expenditures			4.44%	$22,572.00	$508,369.00	$530,941.00	$530,941.00								
37	Judgements			#DIV/0!	$0.00	$0.00	$0.00	$0.00								
42	Shared Services			3.78%	$13,022.62	$344,530.71	$357,553.33	$357,553.33								
43	Court and Public Defender	1.00	5.00	1.47%	$1,210.74	$82,460.26	$83,671.00	$83,671.00								
44	Capital			-96.83%	($305,000.00)	$315,000.00	$10,000.00	$10,000.00								
45	Debt			4.05%	$18,403.08	$454,270.79	$472,673.87	$472,673.87								
46	Deferred Charges			#DIV/0!	$0.00	$0.00	$0.00	$0.00								
48	Debt - Type 1 School District			#DIV/0!	$0.00	$0.00	$0.00	$0.00								
50	Reserve for Uncollected Taxes			-0.09%	($346.13)	$406,398.76	$406,052.63	$406,052.63								
55	Surplus General Budget			#DIV/0!	$0.00	$0.00	$0.00	$0.00								
	Total	25.00	39.00	-1.33%	($75,674.97)	$5,678,238.97	$5,602,564.00	$5,251,842.80	$44,168.20	$0.00	$306,553.00	$0.00	$0.00	$0.00	$0.00	$0.00

USER FRIENDLY BUDGET SECTION
STRUCTURAL BUDGET IMBALANCES

Revenues at Risk	Non-recurring appropriation reductions	Future Year Appropriation Increases	Structural Imbalance Offsets	**Line Item.** Put "X" in cell to the left that corresponds to the type of imbalance.	**Amount**	**Comment/Explanation**

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2018 Value)

		# of Parcels	Assessed Value	% of Total
1	Vacant Land	109	$5,339,900.00	2.03%
2	Residential	1,410	$207,962,200.00	78.89%
3A/3B	Farm			0.00%
4A	Commercial	72	$33,258,500.00	12.62%
4B	Industrial	3	$6,232,000.00	2.36%
4C	Apartments	6	$10,686,600.00	4.05%
5A/5B	Railroad	5	$118,800.00	0.05%
6A/6B	Business Personal Property	1	$100.00	0.00%
	Total	1,606	$263,598,100.00	100.00%

Average Ratio (%), Assessed to True Value	96.23%
Equalized Valuation, Taxable Properties	$273,925,075.34

Total # of property tax appeals filed in 2018	County Tax Board	5.00
	State Tax Court	0.00
Number of 2018 County Tax Board decisions appealed to Tax Court		1.00
Number of pending property tax appeals in State Tax Court		3.00
Amount paid out by municipality for tax appeals in 2018		

Property Tax Assessments - Exempt Properties (October 1, 2018 Value)

		# of Parcels	Assessed Value	% of Total
15A	Public Schools	4	$9,444,400.00	22.49%
15B	Other Schools			0.00%
15C	Public Property	26	$10,672,300.00	25.41%
15D	Church and Charities	26	$8,655,600.00	20.61%
15E	Cemeteries & Graveyards			0.00%
15F	Other Exempt	19	$13,224,500.00	31.49%
	Total	75	$41,996,800.00	100.00%

Percentage of Exempt vs. Non-Exempt Properties 15.93%

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	2		$49,300.00	
L	New Dwelling/Conversion Abatement				
N	Multiple Dwelling Exemption				
O	Multiple Dwelling Abatement				
	Total 5 Yr Exemptions/Abatements	2	0.00	49,300.00	0.00

USER FRIENDLY BUDGET SECTION
Long Term Tax Exemptions

Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions

Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2018 Total Tax Rate
SJ BEHAVIORAL	Other	$4,150.00	$472,200.00	$19,530.19
THE ARC OF CC	Other	$2,000.00	$174,100.00	$7,200.78
FED EX	Comm./Indust.	$397,505.41	$9,988,400.00	$425,505.84
Total Long Term Exemptions - Column Total		403,655.41	10,634,700.00	452,236.81
Mark "X" if Grand Total				

Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions

Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2018 Total Tax Rate
Total Long Term Exemptions - Column Total		$0.00	$0.00	$0.00

Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions

Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2018 Total Tax Rate
Total Long Term Exemptions - Column Total		$0.00	$0.00	$0.00

Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions

Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2018 Total Tax Rate
Total Long Term Exemptions - Column Total		$0.00	$0.00	$0.00
Total Long Term Exemptions - GRAND TOTAL		$403,655.41	$10,634,700.00	$452,236.81

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	7.00	64,925.05	$57,194.47		$2,011.13	$0.00	$5,719.45
Supervisory Staff (Department Heads & Managers)	4.00	0.00	301,324.56	$197,515.01		$18,826.05	$65,232.00	$19,751.50
Police Officers (Including Superior Officers)	12.00	4.00	1,554,175.97	$989,225.12		$264,318.34	$201,710.00	$98,922.51
Fire Fighters (Including Superior Officers)	0.00	1.00	3,556.67	$2,751.37		$530.16	$0.00	$275.14
All Other Union Employees not listed above	6.00	0.00	595,871.93	$426,258.56		$35,575.51	$91,412.00	$42,625.86
All Other Non-Union Employees not listed above	3.00	27.00	606,817.18	$455,313.06		$37,318.81	$68,654.00	$45,531.31
Totals	25.00	39.00	3,126,671.36	$2,128,257.59	$0.00	$358,580.00	$427,008.00	$212,825.77

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	5.00	$9,780.00	$48,900.00	8.00	$9,516.00	$76,128.00
Parent & Child	2.00	$14,772.00	$29,544.00	3.00	$13,776.00	$41,328.00
Employee & Spouse (or Partner)	4.00	$21,540.00	$86,160.00	5.00	$20,688.00	$103,440.00
Family	14.00	$25,080.00	$351,120.00	12.00	$24,288.00	$291,456.00
Employee Cost Sharing Contribution (enter as negative -)			($88,716.00)			($97,462.70)
Subtotal	25.00		$427,008.00	28.00		$414,889.30
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			$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	25.00		$427,008.00	28.00		$414,889.30

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

USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY

Organization/Individuals Eligible for Benefit	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Legal basis for benefit (check applicable items) Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
Police Chief	155.00	$32,255.42	X		
Police Department	1205.94	$198,374.95	X		
Public Works Foreman	100.31	$23,380.74		X	
Public Works Department	275.11	$54,882.71	X		
Tax Collector	17.73	$3,140.82		X	
Business Administrator	41.51	$8,142.80		X	
Other Staff	44.42	$10,138.14		X	
Court Administrator	14.00	$2,967.24		X	
CFO	46.25	$9,797.88		X	
Borough Clerk	10.19	$2,160.22		X	
Totals	1910.46	$345,240.92			
Total Funds Reserved as of end of 2018		$0.00			
Total Funds Appropriated in 2019		$17,000.00			

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

	Gross Debt	Deductions	Net Debt
Local School Debt	$3,460,000.00	$3,460,000.00	$0.00
Regional School Debt	$945,190.94	$945,190.94	$0.00
Utility Fund Debt			
Sewer	$332,815.30	$332,815.30	$0.00
0			$0.00
0			$0.00
0			$0.00
0			$0.00
0			$0.00
Municipal Purposes			
Debt Authorized			$0.00
Notes Outstanding	$1,530,500.00		$1,530,500.00
Bonds Outstanding	$724,000.00		$724,000.00
Loans and Other Debt	$551,607.87	$472.73	$551,135.14
Total (Current Year)	$7,544,114.11	$4,738,478.97	$2,805,635.14

Population (2010 census)	4,341
Per Capita Gross Debt	$1,737.87
Per Capita Net Debt	$646.31
3 Yr. Average Property Valuation	$268,234,536.33
Net Debt as % of 3 Year Avg Property Valuation	1.05%

	Current Year Budget	2020 Budget	2021 Budget	All Additional Future Years' Budgets
Utility Fund - Principal	$33,708.00	$33,598.00	$36,209.00	$229,302.00
Utility Fund - Interest	$8,345.00	$7,884.00	$7,075.00	$22,447.00
Bond Anticipation Notes - Principal	$201,208.00			
Bond Anticipation Notes - Interest	$28,468.00			
Bonds - Principal	$150,000.00	$175,000.00	$190,000.00	$209,000.00
Bonds - Interest	$22,755.00	$17,473.75	$11,495.00	$4,180.00
Loans & Other Debt - Principal	$55,865.87	$55,683.01	$60,011.29	$380,047.70
Loans & Other Debt - Interest	$14,377.00	$13,066.30	$11,725.36	$37,203.10
Total	$514,726.87	$302,705.06	$316,515.65	$882,179.80
Total Principal	$440,781.87	$264,281.01	$286,220.29	$818,349.70
Total Interest	$73,945.00	$38,424.05	$30,295.36	$63,830.10
% of Total Current Year Budget	9.19%			

Description	Debt Not Listed Above			
Total Guarantees - Governmental				
Total Guarantees - Other				
Total Capital/Equipment Leases				
Total Other				

Bond Rating	Moody's	Standard & Poors	Fitch
Rating		AA-	
Year of Last Rating		2015	

Mark "X" if Municipality has no bond rating

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
Providing	BOROUGH OF STRATFORD	TRASH/RECYCLING		1/1/2019	12/31/2021	$261,880.74
Providing	BOROUGH OF STRATFORD	VEHICLE MAINTENANCE / MECHANIC	AS NEEDED BASIS	1/1/2019	12/31/2019	$1,500.00
Providing	BOROUGH OF RUNNEMEDE	VEHICLE MAINTENANCE / MECHANIC	AS NEEDED BASIS	1/1/2019	12/31/2019	$1,000.00
Providing	BOROUGH OF RUNNEMEDE	COURT ADMINISTRATOR		1/1/2018	12/31/2020	$45,647.64
Providing	BOROUGH OF LAWNSIDE	VEHICLE MAINTENANCE / MECHANIC	AS NEEDED BASIS	1/1/2019	12/31/2019	$550.00
Providing	BOROUGH OF WOODBURY HEIGHTS	VEHICLE MAINTENANCE / MECHANIC	AS NEEDED BASIS	1/1/2019	12/31/2019	$1,500.00
Providing	STERLING REGIONAL HS	VEHICLE MAINTENANCE / MECHANIC	AS NEEDED BASIS	1/1/2019	12/31/2019	$450.00
Providing	BOROUGH OF HI-NELLA	TRASH/RECYCLING		1/1/2018	12/31/2020	$45,024.95
Receiving	BOROUGH OF BARRINGTON	FIRE PREVENTION SVC	AS NEEDED BASIS/INSPECTIONS	5/1/2017	4/30/2020	$900.00

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)