



# State of New Jersey Local Government Services

**Year:**  **Municipal User Friendly Budget**

**MUNICIPALITY:**

**Municode:**  **Filename:** 0102\_fba\_2015.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
Donald	A.	Guardian	12/31/2017	dguardian@cityofatlanticcity.org

**Chief Administrative Officer**

Arthur	M.	Liston		aliston@cityofatlanticcity.org
--------	----	--------	--	--------------------------------

**Chief Financial Officer**

Michael	P.	Stinson		mstinson@cityofatlanticcity.org
---------	----	---------	--	---------------------------------

**Municipal Clerk**

Rhonda		Williams		rwilliams@cityofatlanticcity.org
--------	--	----------	--	----------------------------------

**Governing Body Members**

First Name	Middle Name	Last Name	Term Expires	Business Email
Frank		Gilliam Jr.	12/31/2017	fgilliam@cityofatlanticcity.org
Steven		Moore	12/31/2015	smoore@cityofatlanticcity.org
Marty		Small	12/31/2015	msmall@cityofatlanticcity.org
Moisse		Delgado	12/31/2017	mdelgado@cityofatlanticcity.org
Timothy		Mancuso	12/31/2015	tmancuso@cityofatlanticcity.org
William		Marsh	12/31/2015	wmarsh@cityofatlanticcity.org
Rizwan		Malik	12/31/2015	rmalik@cityofatlanticcity.org
Aaron		Randolph	12/31/2015	arandolph@cityofatlanticcity.org
George		Tibbitt	12/31/2017	gtibbitt@cityofatlanticcity.org

## USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2014 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2015 Budget</u>		
	<u>Calendar Year</u>	<u>Calendar Year</u>	<u>% of</u>	<u>Avg Residential</u>	<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
	<u>Tax Rate</u>	<u>Tax Levy</u>	<u>Total Levy</u>	<u>Taxpayer Impact</u>			
Municipal Purpose Tax	1.749	\$197,124,665.00	52.23%	\$3,060.63	Municipal Purpose Tax	ACTUAL	\$128,410,646.00
Municipal Library	0.045	\$5,030,736.00	1.33%	\$78.75	Municipal Library	ACTUAL	\$3,755,692.00
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	1.197	\$134,862,600.00	35.73%	\$2,094.67	Local School District	ACTUAL	\$91,060,723.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.354	\$39,955,936.00	10.59%	\$619.48	County Purposes	ACTUAL	\$28,206,242.00
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.003	\$427,156.00	0.11%	\$5.25	County Open Space	ACTUAL	\$52,993.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
<b>Total (Calendar Year 2014 Budget)</b>	<b>3.348</b>	<b>\$377,401,093.00</b>	<b>100.00%</b>	<b>\$5,858.77</b>	<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$251,486,296.00</b>
Total Taxable Valuation as of October 1, 2014 <span style="float: right;"><u>\$7,342,866,355.00</u></span> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <span style="float: right;"><u>130,278,776.00</u></span>		
Current Year Average Residential Assessment <span style="float: right;"><u>\$174,993.00</u></span>					Budget Appropriations, before Reserve for Uncollected Taxes <span style="float: right;"><u>257,407,905.00</u></span>		
<b><u>Prior Year to Current Year Comparison</u></b>					Total Non-Municipal Tax Levy <span style="float: right;"><u>\$119,319,958.00</u></span>		
<b><u>Comparison - Municipal Purposes Tax Rate</u></b>					Amount to be Raised by Taxes - Before RUT <span style="float: right;"><u>\$246,449,087.00</u></span>		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) <span style="float: right;"><u>\$5,029,573.20</u></span>		
1.749	1.747	-0.12%			Total Amount to be Raised by Taxes <span style="float: right;"><u>\$251,478,660.20</u></span>		
<b><u>Comparison - Municipal Purposes Tax Levy</u></b>					% of Tax Collections used to Calculate RUT <span style="float: right;"><u>98.00%</u></span>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		If % used exceeds the actual collection % then reference the statutory exception used <span style="float: right;"><u>40A:4-41c(1) 3 yr avg</u></span>		
\$197,124,665.00	\$128,410,646.00	-34.86%	(\$68,714,019.00)		<b><u>Tax Collections - ACTUAL as of Prior Year</u></b>		
<b><u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u></b>					Total Tax Revenue, Collections CY 2014 <span style="float: right;"><u>337,094,258.00</u></span>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Levy, CY 2014 <span style="float: right;"><u>347,223,794.00</u></span>		
\$3,060.63	\$3,056.95	-0.12%	(\$3.67)		% of Taxes Collected, CY 2014 <span style="float: right;"><u>97.08%</u></span>		
<b>Sheet UFB-1</b>					Delinquent Taxes - December 31, 2014 <span style="float: right;"><u>\$1,577,837.48</u></span>		

**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	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
08	Local Revenue	-24.55%	(\$2,921,927.00)	\$11,903,250.00	\$8,981,323.00	\$8,981,323.00							
09	State Aid (without offsetting appropriation)	51.92%	\$10,000,000.00	\$19,260,714.00	\$29,260,714.00	\$29,260,714.00							
08	Uniform Construction Code Fees	-21.18%	(\$403,154.00)	\$1,903,154.00	\$1,500,000.00	\$1,500,000.00							
	<b>Special Revenue Items w/ Prior Written Consent</b>												
11	Shared Services Agreements	-29.14%	(\$65,785.00)	\$225,785.00	\$160,000.00	\$160,000.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
10	Public and Private Revenue	146.27%	\$22,838,769.00	\$15,613,734.00	\$38,452,503.00	\$38,452,503.00							
08	Other Special Items	193.47%	\$32,582,763.00	\$16,841,473.00	\$49,424,236.00	\$49,424,236.00							
15	Receipts from Delinquent Taxes	-38.16%	(\$1,542,952.00)	\$4,042,952.00	\$2,500,000.00	\$2,500,000.00							
	<b>Amount to be raised by taxation</b>												
07	Local Tax for Municipal Purposes	-20.63%	(\$33,374,496.00)	\$161,785,142.00	\$128,410,646.00	\$128,410,646.00							
07	Minimum Library Tax	-25.35%	(\$1,275,044.00)	\$5,030,736.00	\$3,755,692.00	\$3,755,692.00							
54	Open Space Levy Tax	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
07	Addition to Local District School Tax	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
08	Deficit General Budget	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
	<b>Total</b>	<b>10.92%</b>	<b>\$25,838,174.00</b>	<b>\$236,606,940.00</b>	<b>\$262,445,114.00</b>	<b>\$262,445,114.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**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	92.00	10.00	28.90%	\$2,270,720.00	\$7,858,275.00	\$10,128,995.00	\$9,942,396.00	\$186,599.00						
21	Land-Use Administration	7.00	1.00	-6.24%	(\$52,535.00)	\$842,448.00	\$789,913.00	\$789,913.00							
22	Uniform Construction Code	54.00	5.00	-7.94%	(\$282,248.00)	\$3,556,926.00	\$3,274,678.00	\$3,274,678.00							
23	Insurance			-34.25%	(\$15,420,687.00)	\$45,027,274.00	\$29,606,587.00	\$29,606,587.00							
25	Public Safety	624.00	261.00	23.66%	\$16,620,502.00	\$70,250,306.00	\$86,870,808.00	\$65,336,351.00	\$21,534,457.00						
26	Public Works	117.00	1.00	62.46%	\$8,417,583.00	\$13,477,623.00	\$21,895,206.00	\$11,790,230.00	\$10,104,976.00						
27	Health and Human Services	49.00		-21.99%	(\$1,104,018.00)	\$5,019,801.00	\$3,915,783.00	\$3,534,367.00	\$381,416.00						
28	Parks and Recreation	63.00	73.00	119.38%	\$5,285,907.00	\$4,427,867.00	\$9,713,774.00	\$3,165,115.00	\$6,548,659.00						
29	Education (including Library)			-25.35%	(\$1,275,044.00)	\$5,030,736.00	\$3,755,692.00	\$3,755,692.00							
30	Unclassified			346.48%	\$29,535,140.00	\$8,524,249.00	\$38,059,389.00	\$38,059,389.00							
31	Utilities and Bulk Purchases			-7.43%	(\$542,000.00)	\$7,292,000.00	\$6,750,000.00	\$6,750,000.00							
32	Landfill / Solid Waste Disposal			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
35	Contingency			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
36	Statutory Expenditures			-78.09%	(\$17,690,252.00)	\$22,654,351.00	\$4,964,099.00	\$4,964,099.00							
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
42	Shared Services			0.00%	\$0.00	\$160,000.00	\$160,000.00	\$160,000.00							
43	Court and Public Defender			-21.69%	(\$477,815.00)	\$2,203,432.00	\$1,725,617.00	\$1,725,617.00							
44	Capital			-95.43%	(\$4,173,759.00)	\$4,373,759.00	\$200,000.00	\$200,000.00							
45	Debt			-5.96%	(\$2,198,461.00)	\$36,895,825.00	\$34,697,364.00	\$34,697,364.00							
46	Deferred Charges			-75.85%	(\$2,826,250.00)	\$3,726,250.00	\$900,000.00	\$900,000.00							
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
50	Reserve for Uncollected Taxes			-0.50%	(\$25,191.00)	\$5,062,400.00	\$5,037,209.00	\$5,037,209.00							
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
	<b>Total</b>	<b>1,006.00</b>	<b>351.00</b>	<b>6.52%</b>	<b>\$16,061,592.00</b>	<b>\$246,383,522.00</b>	<b>\$262,445,114.00</b>	<b>\$223,689,007.00</b>	<b>\$38,756,107.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>



## ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

<u>Property Tax Assessments - Taxable Properties (October 1, 2014 Value)</u>				<u>Property Tax Assessments - Exempt Properties (October 1, 2014 Value)</u>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	2,221	\$462,757,500.00	6.30%	15A Public Schools	34	\$426,397,200.00	8.60%
2 Residential	10,916	\$1,910,222,855.00	25.99%	15B Other Schools			0.00%
3A/3B Farm			0.00%	15C Public Property	989	\$2,137,380,600.00	43.09%
4A Commercial	1,581	\$4,792,899,500.00	65.21%	15D Church and Charities	153	\$215,927,900.00	4.35%
4B Industrial	9	\$4,069,800.00	0.06%	15E Cemeteries & Graveyards			0.00%
4C Apartments	166	\$172,916,700.00	2.35%	15F Other Exempt	860	\$2,180,115,700.00	43.96%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property	1	\$7,027,851.00	0.10%				
<b>Total</b>	<b>14,894</b>	<b>\$7,349,894,206.00</b>	<b>100.00%</b>	<b>Total</b>	<b>2,036</b>	<b>\$4,959,821,400.00</b>	<b>100.00%</b>
Average Ratio (%), Assessed to True Value				100.05%			
Equalized Valuation, Taxable Properties				\$7,346,221,095.45			
Total # of property tax appeals filed in 2014		County Tax Board	4,098.00				
		State Tax Court	327.00				
Number of 2014 County Tax Board decisions appealed to Tax Court				128.00			
Number of pending property tax appeals in State Tax Court				445.00			
Amount paid out by municipality for tax appeals in 2014			\$54,740,341.64				
				Percentage of Exempt vs. Non-Exempt Properties			
				12.03%			

<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 2014 Total Tax Rate
G Commercial/Industrial Exemption	1	\$99,368.64	\$8,911,800.00	\$298,367.06
I Dwelling Exemption				
J Dwelling Abatement				
K New Dwelling/Conversion Exemption	1	\$6,498.47	\$254,300.00	\$8,513.96
L New Dwelling/Conversion Abatement	1	\$19,485.36	\$725,000.00	\$24,273.00
N Multiple Dwelling Exemption				
O Multiple Dwelling Abatement				
<b>Total 5 Yr Exemptions/Abatements</b>	<b>3</b>	<b>125,352.47</b>	<b>9,891,100.00</b>	<b>331,154.02</b>



**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	10.00		23,125,219.43	\$360,760.00		\$30,664.60	\$22,706,196.69	\$27,598.14
Supervisory Staff (Department Heads & Managers)	91.00		7,248,168.70	\$6,199,542.57	\$47,400.00	\$526,961.12		\$474,265.01
Police Officers (Including Superior Officers)	296.00	36.00	38,036,140.95	\$32,591,306.00	\$2,202,000.00	\$2,770,261.01		\$472,573.94
Fire Fighters (Including Superior Officers)	236.00		26,822,339.13	\$23,878,616.76	\$567,800.00	\$2,029,682.42		\$346,239.94
All Other Union Employees not listed above	355.00	315.00	25,320,640.98	\$20,844,266.88	\$1,110,025.00	\$1,771,762.68		\$1,594,586.42
All Other Non-Union Employees not listed above	18.00		1,585,485.72	\$1,365,032.91		\$116,027.80		\$104,425.02
<b>Totals</b>	<b>1006.00</b>	<b>351.00</b>	<b>122,137,994.91</b>	<b>\$85,239,525.12</b>	<b>\$3,927,225.00</b>	<b>\$7,245,359.64</b>	<b>\$22,706,196.69</b>	<b>\$3,019,688.46</b>

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**

	<b>Current Year # of Covered Members (Medical &amp; Rx)</b>	<b>Current Year Annual Cost Estimate per Employee</b>	<b>Total Current Year Cost</b>
<b><u>Active Employees - Health Benefits - Annual Cost</u></b>			
Single Coverage	309.00	\$11,883.34	\$3,671,952.06
Parent & Child	229.00	\$19,860.82	\$4,548,127.78
Employee & Spouse (or Partner)	103.00	\$23,766.44	\$2,447,943.32
Family	391.00	\$31,744.16	\$12,411,966.56
Employee Cost Sharing Contribution (enter as negative - )			(\$4,408,322.11)
<b>Subtotal</b>	<b>1,032.00</b>	<b>\$87,254.76</b>	<b>\$18,671,667.61</b>
<b><u>Elected Officials - Health Benefits - Annual Cost</u></b>			
Single Coverage	1	\$9,109.44	\$9,109.44
Parent & Child	2	\$19,860.81	\$39,721.62
Employee & Spouse (or Partner)	1	\$23,766.44	\$23,766.44
Family	3	\$31,744.16	\$95,232.48
Employee Cost Sharing Contribution (enter as negative - )			(\$14,693.58)
<b>Subtotal</b>	<b>7.00</b>	<b>\$84,480.85</b>	<b>\$153,136.40</b>
<b><u>Retirees - Health Benefits - Annual Cost</u></b>			
Single Coverage	212	\$10,402.98	\$2,205,431.76
Parent & Child	43	\$20,464.44	\$879,970.92
Employee & Spouse (or Partner)	174	\$21,553.08	\$3,750,235.92
Family	140	\$36,251.64	\$5,075,229.60
Employee Cost Sharing Contribution (enter as negative - )			
<b>Subtotal</b>	<b>569.00</b>	<b>\$88,672.14</b>	<b>\$11,910,868.20</b>
<b>GRAND TOTAL</b>	<b>1,608.00</b>	<b>\$260,407.75</b>	<b>\$30,735,672.21</b>

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.

<b>Is medical coverage provided by the SHBP (Yes or No)?</b>	<b>YES</b>
<b>Is prescription drug coverage provided by the SHBP (Yes or No)?</b>	<b>NO</b>



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

	Gross	Deductions	Net				
	Debt		Debt	Current Year	2016	2017	All Additional Future
				Budget	Budget	Budget	Years' Budgets
Local School Debt	\$85,866,000.00	\$85,866,000.00	\$0.00				
Regional School Debt			\$0.00				
Utility Fund Debt							
0			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
<u>Municipal Purposes</u>							
Debt Authorized	\$100,480,000.00		\$100,480,000.00				
Notes Outstanding	\$52,800,000.00		\$52,800,000.00				
Bonds Outstanding	\$217,856,000.00		\$217,856,000.00				
Loans and Other Debt			\$0.00				
<b>Total (Current Year)</b>	<b>\$457,002,000.00</b>	<b>\$85,866,000.00</b>	<b>\$371,136,000.00</b>	<b>\$34,697,364.00</b>	<b>\$36,782,941.35</b>	<b>\$28,321,787.41</b>	<b>\$304,960,736.15</b>
Population (2010 census)	<u>37,986</u>						
Per Capita Gross Debt	<u>\$12,030.80</u>						
Per Capita Net Debt	<u>\$9,770.34</u>						
3 Yr. Average Property Valuation		<u>\$13,787,069,551.33</u>					
Net Debt as % of 3 Year Avg Property Valuation		<u>2.69%</u>					
Utility Fund - Principal							
Utility Fund - Interest							
Bond Anticipation Notes - Principal				\$800,000.00			
Bond Anticipation Notes - Interest				\$561,500.00			
Bonds - Principal				\$24,210,000.00	\$23,760,000.00	\$17,162,000.00	\$206,484,000.00
Bonds - Interest				\$9,125,864.00	\$13,022,941.35	\$11,159,787.41	\$98,476,736.15
Loans & Other Debt - Principal							
Loans & Other Debt - Interest							
<b>Total</b>				<b>\$34,697,364.00</b>	<b>\$36,782,941.35</b>	<b>\$28,321,787.41</b>	<b>\$304,960,736.15</b>
Total Principal				\$25,010,000.00	\$23,760,000.00	\$17,162,000.00	\$206,484,000.00
Total Interest				\$9,687,364.00	\$13,022,941.35	\$11,159,787.41	\$98,476,736.15
% of Total Current Year Budget				<u>13.22%</u>			
Description	Debt Not Listed Above						
Total Guarantees - Governmental				\$18,357,689.00	\$16,543,437.00	\$14,719,148.00	
Total Guarantees - Other							
Total Capital/Equipment Leases							
Total Other							
<b>Bond Rating</b>	<u>Moody's</u>	<u>Standard &amp; Poors</u>	<u>Fitch</u>				
Rating	Caa1	B					
Year of Last Rating	2015	2015					
<b>Mark "X" if Municipality has no bond rating</b>							





**USER FRIENDLY BUDGET SECTION - Notes**

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

The Human Resources / Health Benefits Office did not have a report that showed the breakdown of the personnel costs for health benefits, so the totals were put into the first line under Governing Body (see UFB-7). This total was net of the employee contributions. Also, per the DLGS, the majority of the payments for Health Benefits and Pensions were deferred in 2015 (see UFB-3: Line 8 S - FCOA 23 & Line 18 S - FCOA 36).
