

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2015 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	0.642	\$6,699,122.14	33.47%	\$2,210.71
Municipal Library	0.049	\$507,067.16	2.53%	\$168.73
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	0.794	\$8,285,518.00	41.39%	\$2,734.12
Regional School District			0.00%	\$0.00
County Purposes	0.404	\$4,211,018.79	21.04%	\$1,391.17
County Library			0.00%	\$0.00
County Board of Health	0.008	\$83,364.84	0.42%	\$27.55
County Open Space	0.022	\$232,103.51	1.16%	\$75.76
Other County Levies (total)			0.00%	\$0.00
Total (Calendar Year 2015 Budget)	1.919	\$20,018,194.44	100.00%	\$6,608.04

Total Taxable Valuation as of October 1, 2015 \$1,050,728,600.00
 (To be used to calculate the current year tax rate)
 Current Year Average Residential Assessment \$344,348.00

Prior Year to Current Year Comparison

Comparison - Municipal Purposes Tax Rate

Prior Year	Current Year	% Change (+/-)
0.642	0.637	-0.78%

Comparison - Municipal Purposes Tax Levy

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$6,699,122.14	\$6,692,786.87	-0.09%	(\$6,335.27)

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

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$2,210.71	\$2,193.50	-0.78%	(\$17.22)

Sheet UFB-1

Current Year 2016 Budget

Taxes	Actual/Estimated	Tax Levy
Municipal Purpose Tax	ACTUAL	\$6,692,786.87
Municipal Library	ACTUAL	\$507,528.74
Municipal Open Space		
Fire Districts (total levies)		
Other Special Districts (total levies)		
Local School District	ESTIMATED	\$8,400,000.00
Regional School District		
County Purposes	ESTIMATED	\$4,304,531.65
County Library		
County Board of Health	ESTIMATED	\$83,364.84
County Open Space	ESTIMATED	\$232,103.51
Other County Levies (total)		
Total ESTIMATED amount to be raised by taxes		\$20,220,315.61

Revenue Anticipated, Excluding Tax Levy	7,983,797.62
Budget Appropriations, before Reserve for Uncollected Taxes	14,456,181.87
Total Non-Municipal Tax Levy	\$13,020,000.00
Amount to be Raised by Taxes - Before RUT	\$19,492,384.25
Reserve for Uncollected Taxes (RUT)	\$727,931.36
Total Amount to be Raised by Taxes	\$20,220,315.61

% of Tax Collections used to Calculate RUT 96.40%

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

Tax Collections - ACTUAL as of Prior Year

Total Tax Revenue, Collections CY 2015	19,406,496.13
Total Tax Levy, CY 2015	20,121,013.93
% of Taxes Collected, CY 2015	96.45%
Delinquent Taxes - December 31, 2015	\$712,103.69

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	Beach Utility	Parking Utility	Utility	Utility	Utility
08	Surplus	-10.48%	(\$448,381.23)	\$4,278,432.09	\$3,830,050.86	\$1,300,000.00		\$507,509.16	\$1,944,041.70	\$78,500.00			
08	Local Revenue	-16.15%	(\$1,681,875.51)	\$10,411,575.51	\$8,729,700.00	\$3,679,700.00		\$2,700,000.00	\$2,200,000.00	\$150,000.00			
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$423,499.00	\$423,499.00	\$423,499.00							
08	Uniform Construction Code Fees	-38.87%	(\$47,691.00)	\$122,691.00	\$75,000.00	\$75,000.00							
Special Revenue Items w/ Prior Written Consent													
11	Shared Services Agreements	-23.11%	(\$91,361.72)	\$395,361.72	\$304,000.00	\$304,000.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	2352.60%	\$391,154.02	\$16,626.43	\$407,780.45	\$407,780.45							
08	Other Special Items	8.69%	\$145,456.78	\$1,673,361.39	\$1,818,818.17	\$1,218,818.17		\$100,000.00	\$500,000.00				
15	Receipts from Delinquent Taxes	37.70%	\$157,416.26	\$417,583.74	\$575,000.00	\$575,000.00							
Amount to be raised by taxation													
07	Local Tax for Municipal Purposes	1.83%	\$120,054.80	\$6,572,732.07	\$6,692,786.87	\$6,692,786.87							
07	Minimum Library Tax	0.09%	\$461.58	\$507,067.16	\$507,528.74	\$507,528.74							
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	-5.86%	(\$1,454,766.02)	\$24,818,930.11	\$23,364,164.09	\$15,184,113.23	\$0.00	\$3,307,509.16	\$4,644,041.70	\$228,500.00	\$0.00	\$0.00	\$0.00

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

FCOA	Budgeted Positions		% 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/Sewer Utility	Beach Utility	Parking Utility	Utility	Utility	Utility	
	Full-Time	Part-Time														
20	General Government	7.00	8.00	-8.45%	(\$79,785.00)	\$944,100.00	\$864,315.00	\$658,815.00			\$205,500.00					
21	Land-Use Administration			98.28%	\$28,500.00	\$29,000.00	\$57,500.00	\$57,500.00								
22	Uniform Construction Code		6.00	3.27%	\$3,705.00	\$113,225.00	\$116,930.00	\$116,930.00								
23	Insurance			1.57%	\$41,500.00	\$2,642,500.00	\$2,684,000.00	\$2,477,000.00			\$207,000.00					
25	Public Safety	33.00	103.00	20.57%	\$729,058.88	\$3,544,975.00	\$4,274,033.88	\$3,536,850.00	\$2,183.88		\$735,000.00					
26	Public Works	24.00	30.00	4.21%	\$96,154.02	\$2,286,126.43	\$2,382,280.45	\$1,229,500.00	\$17,780.45	\$827,500.00	\$307,500.00					
27	Health and Human Services			1.93%	\$750.00	\$38,850.00	\$39,600.00	\$39,600.00								
28	Parks and Recreation	1.00	300.00	8.86%	\$222,400.00	\$2,510,100.00	\$2,732,500.00	\$857,500.00			\$1,875,000.00					
29	Education (including Library)	1.00	6.00	0.09%	\$461.58	\$507,067.16	\$507,528.74	\$507,528.74								
30	Unclassified			0.00%	\$0.00	\$164,500.00	\$164,500.00	\$11,000.00			\$75,000.00	\$78,500.00				
31	Utilities and Bulk Purchases			-5.56%	(\$217,412.92)	\$3,907,000.00	\$3,689,587.08	\$1,646,000.00		\$1,996,087.08	\$47,500.00					
32	Landfill / Solid Waste Disposal			27.04%	\$102,166.81	\$377,833.19	\$480,000.00	\$430,000.00			\$50,000.00					
35	Contingency			0.00%	\$0.00	\$1,000.00	\$1,000.00	\$1,000.00								
36	Statutory Expenditures			-1.08%	(\$14,833.02)	\$1,377,371.00	\$1,362,537.98	\$895,159.13		\$40,837.15	\$401,541.70	\$25,000.00				
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
42	Shared Services			-14.37%	(\$51,000.00)	\$355,000.00	\$304,000.00	\$304,000.00								
43	Court and Public Defender			-0.02%	(\$45.00)	\$204,525.00	\$204,480.00	\$204,480.00								
44	Capital			10.69%	\$70,000.00	\$655,000.00	\$725,000.00	\$725,000.00	\$390,000.00	\$85,000.00	\$125,000.00	\$125,000.00				
45	Debt			-5.70%	(\$120,790.90)	\$2,120,126.24	\$1,999,335.34	\$1,026,250.41		\$358,084.93	\$615,000.00					
46	Deferred Charges			#DIV/0!	\$47,104.26	\$47,104.26	\$47,104.26	\$47,104.26								
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
50	Reserve for Uncollected Taxes			44.75%	\$225,026.63	\$502,904.73	\$727,931.36	\$727,931.36								
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
	Total	66.00	453.00	4.86%	\$1,082,960.34	\$22,281,203.75	\$23,364,164.09	\$14,774,148.90	\$409,964.33	\$0.00	\$3,307,509.16	\$4,644,041.70	\$228,500.00	\$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
				n/a			

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2015 Value)				Property Tax Assessments - Exempt Properties (October 1, 2015 Value)			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	93	\$17,167,000.00	1.64%	15A Public Schools	1	\$5,735,300.00	4.98%
2 Residential	2,662	\$919,793,000.00	87.64%	15B Other Schools			0.00%
3A/3B Farm			0.00%	15C Public Property	49	\$88,419,800.00	76.71%
4A Commercial	155	\$88,867,900.00	8.47%	15D Church and Charities	12	\$17,029,300.00	14.77%
4B Industrial			0.00%	15E Cemeteries & Graveyards			0.00%
4C Apartments	28	\$23,701,200.00	2.26%	15F Other Exempt	6	\$4,074,900.00	3.54%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property			0.00%				
Total	2,938	\$1,049,529,100.00	100.00%	Total	68	\$115,259,300.00	100.00%
Average Ratio (%), Assessed to True Value				67.00%			
Equalized Valuation, Taxable Properties				\$1,566,461,343.28			
Total # of property tax appeals filed in 2015				County Tax Board		1.00	
				State Tax Court		0.00	
Number of 2015 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 2015				\$465.54			
				Percentage of Exempt vs. Non-Exempt Properties			
				10.98%			

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 2015 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**

Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions					Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions					Prior Budget Year's Payments in Lieu of Tax (PILOT) - 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 2015 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2015 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2015 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2015 Total Tax Rate
Bellevue Housing Authority	Aff. Housing	\$14,627.00	\$2,656,600.00	\$50,980.15															
701 Main St	Other	\$10,555.80	\$748,600.00	\$14,365.63															
800 Main St	Other	\$43,535.58	\$1,000,000.00	\$19,190.00															
Total Long Term Exemptions - Column Total		68,718.38	4,405,200.00	84,535.79	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		\$68,718.38	\$4,405,200.00	\$84,535.79

**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		5.00	39,038.08	\$18,800.00		\$18,799.88	\$0.00	\$1,438.20
Supervisory Staff (Department Heads & Managers)	8.00		947,452.96	\$672,124.81	\$3,000.00	\$84,015.60	\$127,295.00	\$61,017.55
Police Officers (Including Superior Officers)	23.00		3,562,831.42	\$2,105,279.00	\$282,000.00	\$540,425.12	\$477,000.00	\$158,127.30
Fire Fighters (Including Superior Officers)			0.00					\$0.00
All Other Union Employees not listed above	35.00		3,354,099.88	\$2,001,305.00	\$217,500.00	\$250,163.13	\$690,031.92	\$195,099.83
All Other Non-Union Employees not listed above		448.00	3,150,125.55	\$2,926,266.19				\$223,859.36
Totals	66.00	453.00	11,053,547.88	\$7,723,775.00	\$502,500.00	\$893,403.72	\$1,294,326.92	\$639,542.24

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	22.00	\$11,873.04	\$261,206.88	16.00	\$11,451.00	\$183,216.00
Parent & Child	6.00	\$21,252.84	\$127,517.04	4.00	\$19,352.16	\$77,408.64
Employee & Spouse (or Partner)	11.00	\$23,745.84	\$261,204.24	12.00	\$22,901.76	\$274,821.12
Family	27.00	\$33,125.88	\$894,398.76	30.00	\$30,803.16	\$924,094.80
Employee Cost Sharing Contribution (enter as negative -)			(\$250,000.00)			(\$170,400.00)
Subtotal	66.00		\$1,294,326.92	62.00		\$1,289,140.56
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	24	\$7,685.40	\$184,449.60	24	\$7,388.88	\$177,333.12
Parent & Child	2	\$22,765.56	\$45,531.12	2	\$21,664.44	\$43,328.88
Employee & Spouse (or Partner)	25	\$14,170.92	\$354,273.00	24	\$13,577.76	\$325,866.24
Family	7	\$39,402.24	\$275,815.68	8	\$37,451.64	\$299,613.12
Employee Cost Sharing Contribution (enter as negative -)			\$0.00			
Subtotal	58.00		\$860,069.40	58.00		\$846,141.36
GRAND TOTAL	124.00		\$2,154,396.32	120.00		\$2,135,281.92

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
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
CWA Department of Public Works	1399.25	\$287,761.85	x		
CWA Clerical & Dispatchers	804.25	\$136,169.86	x		
PBA-Police Officers	2343.75	\$716,056.71	x		
Supervisors Unit	1255.25	\$257,975.45	x		
Totals	5802.50	\$1,397,963.87			
Total Funds Reserved as of end of 2015					
Total Funds Appropriated in 2016					

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

	Gross Debt	Deductions	Net Debt	Current Year Budget	2017 Budget	2018 Budget	All Additional Future Years' Budgets	
	Local School Debt	\$2,060,000.00	\$2,060,000.00	\$0.00	Utility Fund - Principal	\$645,000.00	\$2,200,000.00	\$2,200,000.00
Regional School Debt			\$0.00	Utility Fund - Interest	\$275,000.00	\$275,000.00	\$275,000.00	
Utility Fund Debt				Bond Anticipation Notes - Principal	\$187,200.00			
Water/Sewer	\$9,498,445.50	\$9,498,445.50	\$0.00	Bond Anticipation Notes - Interest	\$88,417.56			
Beach	\$9,525,000.00	\$9,525,000.00	\$0.00	Bonds - Principal	\$495,000.00	\$510,000.00	\$540,000.00	\$4,900,000.00
Parking	\$0.00		\$0.00	Bonds - Interest	\$196,434.73	\$194,456.26	\$178,056.26	\$1,174,406.28
0			\$0.00	Loans & Other Debt - Principal	\$58,046.41	\$5,507.99	\$5,618.70	\$2,851.57
0			\$0.00	Loans & Other Debt - Interest	\$1,151.71	\$252.16	\$141.45	\$28.52
0			\$0.00	Total	\$1,946,250.41	\$3,185,216.41	\$3,198,816.41	\$20,055,731.87
Municipal Purposes				Total Principal	\$1,385,246.41	\$2,715,507.99	\$2,745,618.70	\$18,881,297.07
Debt Authorized	\$7,659,312.63		\$7,659,312.63	Total Interest	\$561,004.00	\$469,708.42	\$453,197.71	\$1,174,434.80
Notes Outstanding	\$9,367,200.00		\$9,367,200.00	% of Total Current Year Budget	8.33%			
Bonds Outstanding	\$6,445,000.00		\$6,445,000.00	Description	Debt Not Listed Above			
Loans and Other Debt	\$72,024.67		\$72,024.67	Total Guarantees - Governmental				
Total (Current Year)	\$44,626,982.80	\$21,083,445.50	\$23,543,537.30	Total Guarantees - Other				
Population (2010 census)	5,794			Total Capital/Equipment Leases				
Per Capita Gross Debt	\$7,702.28			Total Other				
Per Capita Net Debt	\$4,063.43			Bond Rating	Moody's	Standard & Poors	Fitch	
3 Yr. Average Property Valuation		\$1,527,435,356.00		Rating	Aa3			
Net Debt as % of 3 Year Avg Property Valuation		1.54%		Year of Last Rating	2014			
				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
Providing	Lake Como	Code Enforcemetn				\$10,070.00
Providing	Lake Como	Court				\$86,260.00
Providing	Spring Lake Heights	Dispatching		1/1/2011	12/31/2015	\$107,075.00
Providing	Spring Lake	CMFO/Tax Collector		1/1/2015	12/31/2017	\$46,485.00
Providing	Spring Lake	Court		1/1/2015	12/31/2017	\$54,110.00
Receiving	Spring Lake	Payroll entry/processing		1/1/2015	12/31/2017	\$17,500.00

USER FRIENDLY BUDGET SECTION - Notes

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

SHEET 2 FCOA line item 07 Local Tax for Municipal Purposes shows a \$ difference to prior year of \$120,054.80. This is an inaccurate amount as to the true Anticipated Amount to be Raised by Taxation of 2016 compared to 2015 is actually a decrease of \$5,873.69

Sheet 2 reflects the amount that was Realized in revenue in 2015 rather than the amount Anticipated. The Realized amount (collections) of Local Taxes did have a slight decrease which as a result has left additional delinquent taxes outstanding as a revenue for 2016.