



State of New Jersey Local Government Services

Year: 2021 **Municipal User Friendly Budget**

MUNICIPALITY: 1406 Chester Borough - County of Morris Introduced

Municode: 1406 **Filename:** 1406_fbi_2021.xlsm

Website: chesterborough.org

Phone Number: 908-879-3660

Mailing Address: 50 North Road

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

Municipality: Chester **State:** NJ **Zip:** 07930

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Janet		Hoven	12/31/2022	jhoven@chesterborough.org

Chief Administrative Officer

Margaret		Nortstrom		administrator@chesterborough.org
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Chief Financial Officer

Jason		Gabloff		jgabloff@chesterborough.org
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Municipal Clerk

Denean		Probasco		dprobasco@chesterborough.org
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Registered Municipal Accountant

Heidi		Wohleb		hwohleb@nisivoccia.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Christopher		Heil	12/31/2021	cheil@chesterborough.org
Kyle		Holman	12/31/2021	kholman@chesterborough.org
Karen		Ferrone	12/31/2022	kferrone@chesterborough.org
Russell		Goodwin	12/31/2022	rgoodwin@chesterborough.org
Elizabeth		Gugliemini	12/31/2023	egugliemini@chesterborough.org
Gary		Marschuetz	12/31/2023	gmarschuetz@chesterborough.org



USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2020 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2021 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	0.913	\$3,686,144.13	33.79%	\$4,670.91	Municipal Purpose Tax	ACTUAL	\$3,752,029.29
Municipal Library	0.032	\$130,913.27	1.20%	\$163.71	Municipal Library	ACTUAL	\$132,372.02
Municipal Open Space	0.010	\$40,365.90	0.37%	\$51.16	Municipal Open Space	ACTUAL	\$40,419.79
Municipal Arts and Culture			0.00%	\$0.00	Municipal Arts and Culture		
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	0.945	\$3,814,899.00	34.97%	\$4,834.62	Local School District	ESTIMATED	\$3,891,197.00
Regional School District	0.548	\$2,210,096.00	20.26%	\$2,803.57	Regional School District	ESTIMATED	\$2,254,298.00
County Purposes	0.247	\$996,702.12	9.14%	\$1,263.65	County Purposes	ESTIMATED	\$1,016,636.00
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.008	\$29,617.34	0.27%	\$40.93	County Open Space	ESTIMATED	\$30,210.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2020 Budget)	2.703	\$10,908,737.76	100.00%	\$13,828.55	Total ESTIMATED amount to be raised by taxes		\$11,117,162.10
Total Taxable Valuation as of October 1, 2020 \$ 404,197,900.00 (To be used to calculate the current year tax rate) Current Year Average Residential Assessment <u>\$511,600.00</u>					Revenue Anticipated, Excluding Tax Levy 1,141,084.16 Budget Appropriations, before Reserve for Uncollected Taxes 4,605,485.47 Total Non-Municipal Tax Levy 7,232,760.79 Amount to be Raised by Taxes - Before RUT 10,697,162.10 Reserve for Uncollected Taxes (RUT) 420,237.71 Total Amount to be Raised by Taxes 11,117,399.81		
<u>Prior Year to Current Year Comparison</u>					% of Tax Collections used to Calculate RUT <u>96.22%</u> If % used exceeds the actual collection % then reference the statutory exception used		
<u>Comparison - Municipal Purposes Tax Rate</u>					<u>Tax Collections - ACTUAL as of Prior Year</u>		
	Prior Year	Current Year	% Change (+/-)		Total Tax Revenue, Collections CY 2020		10,837,518.94
	0.913	0.928	1.64%		Total Tax Levy, CY 2020		10,919,519.68
<u>Comparison - Municipal Purposes Tax Levy</u>					% of Taxes Collected, CY 2020		99.25%
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	Delinquent Taxes - December 31, 2020		\$82,000.74
	\$3,686,144.13	\$3,752,029.29	1.79%	\$65,885.16			
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>							
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)			
	\$4,670.91	\$4,747.65	1.64%	\$76.74			

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	Arts and Culture Trust Fund	Sewer Utility	Solid Waste Utility	Pool Utility	Utility	Utility
08	Surplus	11.61%	\$100,645.44	\$867,137.99	\$967,783.43	\$650,000.00	\$40,419.79		\$81,225.00	\$10,400.00	\$185,738.64		
08	Local Revenue	7.58%	\$73,899.83	\$974,359.33	\$1,048,259.16	\$260,013.16			\$378,189.00	\$138,900.00	\$271,157.00		
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$146,071.00	\$146,071.00	\$146,071.00							
08	Uniform Construction Code Fees	-28.09%	(\$15,627.00)	\$55,627.00	\$40,000.00	\$40,000.00							
	<i>Special Revenue Items w/ Prior Written Consent</i>												
11	Shared Services Agreements	-100.00%	(\$29,159.17)	\$29,159.17	\$0.00								
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-100.00%	(\$73.23)	\$73.23	\$0.00								
08	Other Special Items	-50.00%	(\$30,000.00)	\$60,000.00	\$30,000.00	\$30,000.00							
15	Receipts from Delinquent Taxes	-65.88%	(\$144,819.93)	\$219,819.93	\$75,000.00	\$75,000.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	1.79%	\$65,885.16	\$3,686,144.13	\$3,752,029.29	\$3,752,029.29							
07	Minimum Library Tax	1.11%	\$1,458.75	\$130,913.27	\$132,372.02	\$132,372.02							
54	Open Space Levy Tax	#DIV/0!	\$0.00		\$0.00								
56	Arts and Cultural 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	0.36%	\$22,209.85	\$6,169,305.05	\$6,191,514.90	\$5,085,485.47	\$40,419.79	\$0.00	\$459,414.00	\$149,300.00	\$456,895.64	\$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	Arts and Culture Trust Fund	sewer Utility	solid waste Utility	pool Utility	Utility	Utility	
20	General Government	2.00	11.00	6.60%	\$16,053.89	\$243,365.90	\$259,419.79		\$40,419.79		\$18,000.00	\$6,000.00	\$195,000.00			
21	Land-Use Administration	1.00		#DIV/0!	\$0.00		\$0.00									
22	Uniform Construction Code		3.00	#DIV/0!	\$0.00		\$0.00									
23	Insurance			#DIV/0!	\$0.00		\$0.00									
25	Public Safety			#DIV/0!	\$0.00		\$0.00									
26	Public Works	5.00		-8.59%	(\$52,500.00)	\$611,300.00	\$558,800.00				\$398,800.00		\$160,000.00			
27	Health and Human Services		1.00	#DIV/0!	\$0.00		\$0.00									
28	Parks and Recreation		70.00	#DIV/0!	\$0.00		\$0.00									
29	Education (including Library)			#DIV/0!	\$0.00		\$0.00									
30	Unclassified			#DIV/0!	\$0.00		\$0.00									
31	Utilities and Bulk Purchases			#DIV/0!	\$0.00		\$0.00									
32	Landfill / Solid Waste Disposal			2.89%	\$4,000.00	\$138,600.00	\$142,600.00					\$142,600.00				
35	Contingency			#DIV/0!	\$0.00		\$0.00									
36	Statutory Expenditures			-25.53%	(\$6,000.00)	\$23,500.00	\$17,500.00				\$1,800.00	\$700.00	\$15,000.00			
37	Judgements			#DIV/0!	\$0.00		\$0.00									
42	Shared Services			#DIV/0!	\$0.00		\$0.00									
43	Court and Public Defender	1.00	3.00	#DIV/0!	\$0.00		\$0.00									
44	Capital			117.39%	\$27,000.00	\$23,000.00	\$50,000.00				\$30,000.00		\$20,000.00			
45	Debt			#DIV/0!	\$5,225.00		\$5,225.00				\$2,625.00		\$2,600.00			
46	Deferred Charges			#DIV/0!	\$132,484.64		\$132,484.64	\$60,000.00			\$8,189.00		\$64,295.64			
48	Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00									
50	Reserve for Uncollected Taxes			#DIV/0!	\$0.00		\$0.00									
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00									
	Total	9.00	88.00	12.14%	\$126,263.53	\$1,039,765.90	\$1,166,029.43	\$60,000.00	\$0.00	\$40,419.79	\$0.00	\$459,414.00	\$149,300.00	\$456,895.64	\$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>	<p align="center">Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.</p>	Amount	Comment/Explanation
X					utility fund balance	\$30,000.00	The Borough uses a small amount of sewer utility fund balance as revenue in the budget. Understanding that this may not be sustainable, we are looking ot minimize the use of utility fund balance

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

<u>Property Tax Assessments - Taxable Properties (October 1, 2020 Value)</u>				<u>Property Tax Assessments - Exempt Properties (October 1, 2020 Value)</u>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	40	\$4,146,500.00	1.03%	15A Public Schools	2	\$725,000.00	1.58%
2 Residential	463	\$236,886,400.00	58.61%	15B Other Schools	0	\$0.00	0.00%
3A/3B Farm	14	\$1,058,500.00	0.26%	15C Public Property	22	\$20,931,200.00	45.47%
4A Commercial	140	\$160,501,500.00	39.71%	15D Church and Charities	19	\$19,041,400.00	41.37%
4B Industrial	0	\$0.00	0.00%	15E Cemeteries & Graveyards	1	\$680,000.00	1.48%
4C Apartments	1	\$1,605,000.00	0.40%	15F Other Exempt	12	\$4,653,900.00	10.11%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property			0.00%				
Total	658	\$404,197,900.00	100.00%	Total	56	\$46,031,500.00	100.00%
Average Ratio (%), Assessed to True Value				Percentage of Exempt vs. Non-Exempt Properties			
105.40%				11.39%			
Equalized Valuation, Taxable Properties							
\$383,489,468.69							
Total # of property tax appeals filed in 2020							
County Tax Board				2.00			
State Tax Court				0.00			
Number of 2020 County Tax Board decisions appealed to Tax Court				0.00			
Number of pending property tax appeals in State Tax Court				2.00			
Amount paid out by municipality for tax appeals in 2020				\$1,722.10			

<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

<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 2020 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2020 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2020 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2020 Total Tax Rate
Cole Apartments	Aff. Housing	\$27,439.92	\$2,671,500.00	\$69,111.71															
Total Long Term Exemptions - Column Total		27,439.92	2,671,500.00	69,111.71	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					Mark "X" if Grand Total					Mark "X" if Grand Total					Mark "X" if Grand Total				

**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	34,092.10	\$30,130.00		\$1,657.15	\$0.00	\$2,304.95
Supervisory Staff (Department Heads & Managers)	5.00	6.00	637,722.19	\$537,496.00		\$40,312.20	\$17,541.28	\$42,372.71
Police Officers (Including Superior Officers)			0.00					
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above			0.00					
All Other Non-Union Employees not listed above	4.00	7.00	679,050.12	\$463,448.83	\$53,250.07	\$34,758.66	\$92,138.72	\$35,453.84
Totals	9.00	20.00	1,350,864.41	\$1,031,074.83	\$53,250.07	\$76,728.01	\$109,680.00	\$80,131.49

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

no

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
<u>Active Employees - Health Benefits - Annual Cost</u>						
Single Coverage	0.00		\$0.00			\$0.00
Parent & Child	4.00	\$19,800.00	\$79,200.00			\$0.00
Employee & Spouse (or Partner)	0.00		\$0.00			\$0.00
Family	1.00	\$32,400.00	\$32,400.00			\$0.00
Employee Cost Sharing Contribution (enter as negative -)			\$33,164.00			
Subtotal	5.00		\$144,764.00	0.00		\$0.00
<u>Elected Officials - Health Benefits - Annual Cost</u>						
Single Coverage			\$0.00			\$0.00
Parent & Child			\$0.00			\$0.00
Employee & Spouse (or Partner)			\$0.00			\$0.00
Family			\$0.00	1	\$31,045.00	\$31,045.00
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	0.00		\$0.00	1.00		\$31,045.00
<u>Retirees - Health Benefits - Annual Cost</u>						
Single Coverage	7	\$7,200.00	\$50,400.00	6	\$7,200.00	\$43,200.00
Parent & Child			\$0.00			\$0.00
Employee & Spouse (or Partner)	4	\$13,200.00	\$52,800.00	6	\$19,703.28	\$118,219.68
Family	3	\$26,400.00	\$79,200.00	4	\$32,250.84	\$129,003.36
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	14.00		\$182,400.00	16.00		\$290,423.04
GRAND TOTAL	19.00		\$327,164.00	17.00		\$321,468.04

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
Public Works	214.22	\$63,608.60			
Administraton Staff	8.50	\$187.43			
Planning/Zoning	41.93	\$11,699.40			
Borough Clerk	30.00	\$1,307.69			
Tax/Finance	4.67	\$114.98			
Recreation	5.03	\$1,064.93			
Totals	304.35	\$77,983.02			
Total Funds Reserved as of end of 2020					
Total Funds Appropriated in 2021					

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

	Gross	Deductions	Net	Current Year	2022	2023	All Additional Future	
	Debt		Debt	Budget	Budget	Budget	Years' Budgets	
Local School Debt	\$2,417,192.07	\$2,417,192.07	\$0.00	Utility Fund - Principal	\$10,000.00	\$10,000.00	\$1,000.00	\$50,000.00
Regional School Debt	\$375,662.88	\$375,662.88	\$0.00	Utility Fund - Interest	\$5,225.00	\$6,000.00	\$6,000.00	\$6,000.00
Utility Fund Debt				Bond Anticipation Notes - Principal	\$131,250.00			
Arts and Culture			\$0.00	Bond Anticipation Notes - Interest	\$6,000.00			
Sewer	\$375,000.00	\$375,000.00	\$0.00	Bonds - Principal	\$215,000.00	\$35,000.00	\$255,000.00	\$2,415,000.00
Solid Waste			\$0.00	Bonds - Interest	\$65,373.22	\$34,383.48	\$33,818.38	\$197,919.91
Pool	\$210,000.00	\$210,000.00	\$0.00	Loans & Other Debt - Principal				
0			\$0.00	Loans & Other Debt - Interest				
0			\$0.00	Total	\$432,848.22	\$85,383.48	\$295,818.38	\$2,668,919.91
<u>Municipal Purposes</u>				Total Principal	\$356,250.00	\$45,000.00	\$256,000.00	\$2,465,000.00
Debt Authorized	\$247,500.00		\$247,500.00	Total Interest	\$76,598.22	\$40,383.48	\$39,818.38	\$203,919.91
Notes Outstanding	\$371,300.00		\$371,300.00	% of Total Current Year Budget	37.12%			
Bonds Outstanding	\$3,015,000.00		\$3,015,000.00					
Loans and Other Debt			\$0.00					
Total (Current Year)	\$7,011,654.95	\$3,377,854.95	\$3,633,800.00	Description	Debt Not Listed Above			
Population (2010 census)	1,649			Total Guarantees - Governmental				
Per Capita Gross Debt	\$4,252.06			Total Guarantees - Other				
Per Capita Net Debt	\$2,203.64			Total Capital/Equipment Leases				
3 Yr. Average Property Valuation		\$391,637,120.67		Total Other				
Net Debt as % of 3 Year Avg Property Valuation		0.93%		Bond Rating	<u>Moody's</u>	<u>Standard & Poors</u>	<u>Fitch</u>	
				Rating				
				Year of Last Rating				
				Mark "X" if Municipality has no bond rating		X		

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	Chester Borough	Tax Collection				\$20,000.00
Receiving	Bernards Twp	Board of Health Services				\$40,200.00
Receiving	Chester Townshp	Municipal Court				\$3,000.00

USER FRIENDLY BUDGET SECTION - Notes

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