



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: **Filename:** 1707_fba_2025.xlsm

Website:

Phone Number:

Mailing Address:

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

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
LaDaena		Londo	12/31/2027	mayorlthomas@pennsgrove-nj.org

Chief Administrative Officer

David		Wise		
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Chief Financial Officer

First Name	Middle Name	Last Name	Cert. Number	Business Email
Stephen	F.	Labb	N-0416	slabb@pennsgrove-nj.org

Municipal Clerk

Sharon	R.	Williams	C-1395	swilliams@pennsgrove-nj.org
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Registered Municipal Accountant

Fred		Caltabiano		fcaltabiano@bowman.cpa
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Tracy		Marinero	12/31/2025	tmarinero@pennsgrove-nj.org
Anjeanette		Scott	12/31/2025	ascott@pennsgrove-nj.org
Deborah		Scott	12/31/2026	dscott@pennsgrove-nj.org
Johnathan		Carter	12/31/2026	jcarter@pennsgrove-nj.org
Cassonya		Worlye	12/31/2027	cmincey@pennsgrove-nj.org
Johnathan	C.	Rambo	12/31/2027	jrambo@pennsgrove-nj.org

Government Type:

Election Type:

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2024 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2025 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	2.534	\$3,447,432.78	45.70%	\$2,204.58	Municipal Purpose Tax	ACTUAL	\$3,571,767.92
Municipal Library			0.00%	\$0.00	Municipal Library		
Municipal Open Space			0.00%	\$0.00	Municipal Open Space		
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			0.00%	\$0.00	Local School District		
Regional School District	1.410	\$1,918,132.00	25.43%	\$1,226.70	Regional School District	ESTIMATED	\$2,014,038.60
County Purposes	1.574	\$2,140,476.97	28.37%	\$1,369.38	County Purposes	ESTIMATED	\$2,247,500.82
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.028	\$37,977.36	0.50%	\$24.36	County Open Space	ESTIMATED	\$39,876.23
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2024 Budget)	5.546	\$7,544,019.11	100.00%	\$4,825.02	Total ESTIMATED amount to be raised by taxes		\$7,873,183.57
Total Taxable Valuation as of October 1, 2024 <u>\$136,137,350.00</u> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <u>5,049,559.44</u>		
Current Year (2025) Average Residential Assessment <u>\$87,000.00</u>					Budget Appropriations, before Reserve for Uncollected Taxes <u>7,558,447.58</u>		
Prior Year (2024) Average Residential Assessment <u>\$87,000.00</u>					Total Non-Municipal Tax Levy <u>\$4,301,415.65</u>		
<u>Prior Year to Current Year Comparison</u>					Amount to be Raised by Taxes - Before RUT <u>\$6,810,303.79</u>		
<u>Comparison - Municipal Purposes Tax Rate</u>					Reserve for Uncollected Taxes (RUT) <u>\$1,062,879.78</u>		
Prior Year	Current Year	% Change (+/-)			Total Amount to be Raised by Taxes <u>\$7,873,183.57</u>		
2.534	2.623	3.51%			% of Tax Collections used to Calculate RUT <u>86.50%</u>		
<u>Comparison - Municipal Purposes Tax Levy</u>					If % used exceeds the actual collection % then reference the statutory exception used <u>40A:4-41c(1) 3 Year Average</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		<u>Tax Collections - ACTUAL as of Prior Year</u>		
\$3,447,432.78	\$3,571,767.92	3.61%	\$124,335.14		Total Tax Revenue, Collections CY 2024 <u>6,457,481.54</u>		
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>					Total Tax Levy, CY 2024 <u>7,574,027.70</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		% of Taxes Collected, CY 2024 <u>85.26%</u>		
\$2,204.58	\$2,282.01	3.51%	\$77.43		Delinquent Taxes - December 31, 2024 <u>\$850,870.27</u>		

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	Utility	Utility	Utility	Utility	Utility
08	Surplus	19.56%	\$166,464.83	\$851,000.00	\$1,017,464.83	\$1,017,464.83							
08	Local Revenue	0.57%	\$2,134.00	\$376,217.00	\$378,351.00	\$378,351.00							
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$2,406,733.00	\$2,406,733.00	\$2,406,733.00							
08	Uniform Construction Code Fees	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
<i>Special Revenue Items w/ Prior Written Consent</i>													
11	Shared Services Agreements	#DIV/0!	\$65,000.00	\$0.00	\$65,000.00	\$65,000.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
10	Public and Private Revenue	-43.37%	(\$484,806.81)	\$1,117,917.42	\$633,110.61	\$633,110.61							
08	Other Special Items	-79.83%	(\$193,519.42)	\$242,419.42	\$48,900.00	\$48,900.00							
15	Receipts from Delinquent Taxes	0.00%	\$0.00	\$500,000.00	\$500,000.00	\$500,000.00							
<i>Amount to be raised by taxation</i>													
07	Local Tax for Municipal Purposes	3.61%	\$124,334.84	\$3,447,432.78	\$3,571,767.62	\$3,571,767.62							
07	Minimum Library Tax	#DIV/0!	\$0.00		\$0.00								
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	-3.58%	(\$320,392.56)	\$8,941,719.62	\$8,621,327.06	\$8,621,327.06	\$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	Arts and Culture Trust Fund	Utility	Utility	Utility	Utility	Utility
20	General Government	6.00	1.00	3.26%	\$31,380.00	\$961,448.00	\$992,828.00	\$992,828.00							
21	Land-Use Administration		1.00	-10.12%	(\$6,800.00)	\$67,220.00	\$60,420.00	\$60,420.00							
22	Uniform Construction Code	1.00	3.00	38.10%	\$24,000.00	\$63,000.00	\$87,000.00	\$87,000.00							
23	Insurance			15.16%	\$230,428.61	\$1,519,562.00	\$1,749,990.61	\$1,686,366.00	\$63,624.61						
25	Public Safety	17.00	3.00	-33.53%	(\$973,521.82)	\$2,903,081.43	\$1,929,559.61	\$1,570,073.61	\$359,486.00						
26	Public Works	1.00	3.00	136.26%	\$394,078.00	\$289,208.00	\$683,286.00	\$683,286.00							
27	Health and Human Services			244.00%	\$172,672.01	\$70,767.99	\$243,440.00	\$58,440.00	\$185,000.00						
28	Parks and Recreation			125.00%	\$25,000.00	\$20,000.00	\$45,000.00	\$20,000.00	\$25,000.00						
29	Education (including Library)			-5.84%	(\$765.00)	\$13,103.00	\$12,338.00	\$12,338.00							
30	Unclassified			-10.65%	(\$2,278.18)	\$21,390.90	\$19,112.72	\$19,112.72							
31	Utilities and Bulk Purchases			-4.20%	(\$15,000.00)	\$357,500.00	\$342,500.00	\$342,500.00							
32	Landfill / Solid Waste Disposal			5.73%	\$32,000.00	\$558,680.00	\$590,680.00	\$590,680.00							
35	Contingency			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
36	Statutory Expenditures			11.57%	\$56,536.00	\$488,592.00	\$545,128.00	\$545,128.00							
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
42	Shared Services			7.78%	\$6,908.14	\$88,816.28	\$95,724.42	\$95,724.42							
43	Court and Public Defender	2.00	2.00	-18.58%	(\$24,785.17)	\$133,370.00	\$108,584.83	\$108,584.83							
44	Capital			-80.00%	(\$120,000.00)	\$150,000.00	\$30,000.00	\$30,000.00							
45	Debt			-29.82%	(\$36,751.00)	\$123,231.00	\$86,480.00	\$86,480.00							
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			1.23%	\$12,919.76	\$1,049,960.02	\$1,062,879.78	\$1,062,879.78							
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
	Total	27.00	13.00	-2.18%	(\$193,978.65)	\$8,878,930.62	\$8,684,951.97	\$8,051,841.36	\$633,110.61	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

<u>Property Tax Assessments - Taxable Properties (October 1, 2024 Value)</u>				<u>Property Tax Assessments - Exempt Properties (October 1, 2024 Value)</u>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	322	\$3,270,800.00	2.40%	15A Public Schools	3	\$12,391,400.00	26.24%
2 Residential	1,209	\$105,226,400.00	77.29%	15B Other Schools	0	\$0.00	0.00%
3A/3B Farm	0	\$0.00	0.00%	15C Public Property	71	\$17,644,100.00	37.36%
4A Commercial	107	\$24,576,950.00	18.05%	15D Church and Charities	23	\$9,756,300.00	20.66%
4B Industrial	0	\$0.00	0.00%	15E Cemeteries & Graveyards	2	\$184,100.00	0.39%
4C Apartments	7	\$3,063,200.00	2.25%	15F Other Exempt	10	\$7,245,700.00	15.34%
5A/5B Railroad	1	\$0.00	0.00%				
6A/6B Business Personal Property	0	\$0.00	0.00%				
Total	1,646	\$136,137,350.00	100.00%	Total	109	\$47,221,600.00	100.00%
Average Ratio (%), Assessed to True Value				66.89%			
Equalized Valuation, Taxable Properties				\$203,524,218.87			
Total # of property tax appeals filed in 2024				County Tax Board			
				6.00			
				State Tax Court			
				1.00			
Number of 2024 County Tax Board decisions appealed to Tax Court				0.00			
Number of pending property tax appeals in State Tax Court				5.00			
Amount paid out by municipality for tax appeals in 2024				\$0.00			

Percentage of Exempt vs.
Non-Exempt Properties 34.69%

<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 2024 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>						
Project Name	Type of Project (use drop-down for data entry)	Agreement Start Date	Agreement End Date	PILOT Billing	Assessed Value	Taxes if Billed In Full 2024 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	Agreement Start Date	Agreement End Date	PILOT Billing	Assessed Value	Taxes if Billed In Full 2024 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	Agreement Start Date	Agreement End Date	PILOT Billing	Assessed Value	Taxes if Billed In Full 2024 Total Tax Rate
Penns Village Apartments	Affordable Housing			\$42,500.00	\$5,898,600.00	\$327,136.36														
Penns Grove Gardens/Apartments	Affordable Housing			\$216,000.00	\$3,468,700.00	\$192,374.10														
Penns Grove Housing Authority	Affordable Housing			\$46,164.81	\$7,066,400.00	<u>\$391,902.54</u>														
Total Long Term Exemptions - Column Total				304,664.81	16,433,700.00	911,413.00	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	X											Total Long Term Exemptions - PAGE TOTAL					\$304,664.81	\$16,433,700.00	\$911,413.00	

**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	30,618.39	\$27,060.00	\$0.00	\$1,488.30	\$0.00	\$2,070.09
Supervisory Staff (Department Heads & Managers)	8.00	1.00	876,656.11	\$616,981.00	\$27,844.00	\$102,355.00	\$80,147.00	\$49,329.11
Police Officers (Including Superior Officers)	16.00	0.00	2,223,018.64	\$1,185,766.00	\$180,000.00	\$438,733.42	\$398,715.61	\$19,803.61
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	0.00	0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
All Other Non-Union Employees not listed above	6.00	11.00	667,704.62	\$427,036.00	\$45,874.00	\$38,015.00	\$120,602.00	\$36,177.62
Totals	30.00	19.00	3,797,997.75	\$2,256,843.00	\$253,718.00	\$580,591.72	\$599,464.61	\$107,380.42

Is the Local Government required to comply with N.J.S.A. 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	8.00	\$20,378.73	\$163,029.84	6.34	\$16,989.60	\$107,714.06
Parent & Child	1.00	\$25,789.78	\$25,789.78	1.00	\$23,143.56	\$23,143.56
Employee & Spouse (or Partner)	3.00	\$29,130.93	\$87,392.79	3.00	\$32,008.80	\$96,026.40
Family	12.00	\$33,104.35	\$397,252.20	10.00	\$33,049.51	\$330,495.10
Employee Cost Sharing Contribution (enter as negative -)			(\$74,000.00)			(\$78,500.00)
Subtotal	24.00		\$599,464.61	20.34		\$478,879.12
<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	3	\$12,417.34	\$37,252.02	3	\$12,720.12	\$38,160.36
Parent & Child	1	\$25,710.58	\$25,710.58	1	\$27,070.67	\$27,070.67
Employee & Spouse (or Partner)	9	\$27,937.94	\$251,441.46	9	\$23,064.36	\$207,579.24
Family	7	\$43,661.62	\$305,631.34	7	\$38,908.90	\$272,362.30
Employee Cost Sharing Contribution (enter as negative -)			(\$8,500.00)			(\$8,129.46)
Subtotal	20.00		\$611,535.40	20.00		\$537,043.11
GRAND TOTAL	44.00		\$1,211,000.01	40.34		\$1,015,922.23

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 - OUTSTANDING DEBT; PER CAPITA AND BUDGET IMPACT

			Current Year	2026	2027	All Additional Future
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt		\$0.00				
Regional School Debt		\$0.00				
<u>Utility Fund Debt</u>						
		\$0.00				
		\$0.00				
		\$0.00				
		\$0.00				
		\$0.00				
		\$0.00				
		\$0.00				
<u>Municipal Purposes</u>						
Debt Authorized (BNI)		\$0.00				
Notes Outstanding		\$0.00				
Bonds Outstanding		\$0.00				
Loans and Other Debt		\$0.00				
Total (Current Year)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Population (2020 census)						
Per Capita Gross Debt	#DIV/0!					
Per Capita Net Debt	#DIV/0!					
3 Year Average Property Valuation						
Net Debt as % of 3 Year Average Property Valuation	#DIV/0!					
Utility Fund - Principal						
Utility Fund - Interest						
Bond Anticipation Notes - Principal						
Bond Anticipation Notes - Interest						
Bonds - Principal						
Bonds - Interest						
Loans & Other Debt - Principal						
Loans & Other Debt - Interest						
Total			\$0.00	\$0.00	\$0.00	\$0.00
Total Principal			\$0.00	\$0.00	\$0.00	\$0.00
Total Interest			\$0.00	\$0.00	\$0.00	\$0.00
% of Total Current Year Budget			0.00%			
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						
Year of Last Rating						
Mark "X" if Municipality has no bond rating						

USER FRIENDLY BUDGET SECTION - Notes

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