



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: **Filename:** 0704_fbi_2025.xlsm

Website:

Phone Number:

Mailing Address:

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

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Melissa		Skabich	7/1/2025	skabich@cedargrovenj.org

Chief Administrative Officer

Joseph	M.	Zichelli		zichelli@cedargrovenj.org
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Chief Financial Officer

			Cert. Number	
Rebecca	M.	Roth	N-0757	roth@cedargrovenj.org

Municipal Clerk

Dale	A.	Forde	C-1534	dforde@cedargrovenj.org
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Registered Municipal Accountant

Andrew		Kucinski	#583	akucinski@nisivoccia.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Michele		Mega	7/1/2025	mega@cedargrovenj.org
Kerry		Peterson	7/1/2025	peterson@cedargrovenj.org
John		Zazzali	7/1/2027	zazzali@cedargrovenj.org
Joseph		Maceri	7/1/2027	maceri@cedargrovenj.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	0.524	\$11,842,545.10	20.04%	\$2,501.05	Municipal Purpose Tax	ACTUAL	\$12,254,481.64
Municipal Library	0.042	\$936,464.44	1.58%	\$200.47	Municipal Library	ACTUAL	\$1,006,751.41
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)	0.081	\$1,835,048.96	3.11%	\$386.61	Other Special Districts (total levies)	ACTUAL	\$1,872,000.00
Local School District	1.493	\$33,752,807.00	57.13%	\$7,126.09	Local School District	ESTIMATED	\$34,428,000.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.455	\$10,294,912.13	17.42%	\$2,171.72	County Purposes	ESTIMATED	\$10,566,730.13
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.019	\$421,833.21	0.71%	\$90.69	County Open Space	ESTIMATED	\$430,269.87
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2024 Budget)	2.614	\$59,083,610.84	100.00%	\$12,476.62	Total ESTIMATED amount to be raised by taxes		\$60,558,233.05
Total Taxable Valuation as of October 1, 2024 \$2,261,045,100.00 (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy 11,278,790.64		
Current Year (2025) Average Residential Assessment \$478,700.00 Prior Year (2024) Average Residential Assessment \$477,300.00					Budget Appropriations, before Reserve for Uncollected Taxes 23,377,305.82		
<u>Prior Year to Current Year Comparison</u>					Total Non-Municipal Tax Levy \$47,297,000.00		
<u>Comparison - Municipal Purposes Tax Rate</u>					Amount to be Raised by Taxes - Before RUT \$59,395,515.18		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) \$1,162,718.08		
0.524	0.538	2.67%			Total Amount to be Raised by Taxes \$60,558,233.26		
<u>Comparison - Municipal Purposes Tax Levy</u>					% of Tax Collections used to Calculate RUT 98.08%		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		If % used exceeds the actual collection % then reference the statutory exception used		
\$11,842,545.10	\$12,254,481.64	3.48%	\$411,936.54				
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>					<u>Tax Collections - ACTUAL as of Prior Year</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Revenue, Collections CY 2024 58,564,719.36		
\$2,501.05	\$2,575.41	2.97%	\$74.35		Total Tax Levy, CY 2024 59,459,670.30		
					% of Taxes Collected, CY 2024 98.49%		
					Delinquent Taxes - December 31, 2024 \$861,167.90		

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	WATER Utility	SEWER Utility	POOL Utility	SOLID WASTE DISTRICT	Utility
08	Surplus	-3.05%	(\$236,802.88)	\$7,755,734.31	\$7,518,931.43	\$7,400,000.00	\$0.00	\$0.00	\$22,456.44	\$13,859.10	\$0.00	\$82,615.89	
08	Local Revenue	-6.26%	(\$439,736.44)	\$7,022,314.92	\$6,582,578.48	\$1,421,054.30	\$0.00	\$0.00	\$2,331,718.51	\$2,355,190.01	\$474,615.66	\$0.00	
09	State Aid (without offsetting appropriation)	-9.30%	(\$108,785.20)	\$1,169,850.20	\$1,061,065.00	\$1,061,065.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
08	Uniform Construction Code Fees	-0.35%	(\$1,212.00)	\$346,212.00	\$345,000.00	\$345,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	<i>Special Revenue Items w/ Prior Written Consent</i>												
11	Shared Services Agreements	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10	Public and Private Revenue	-50.90%	(\$428,059.46)	\$841,035.75	\$412,976.29	\$412,976.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
08	Other Special Items	-47.97%	(\$220,070.11)	\$458,765.36	\$238,695.25	\$238,695.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
15	Receipts from Delinquent Taxes	-38.59%	(\$251,381.69)	\$651,381.69	\$400,000.00	\$400,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	-0.59%	(\$84,601.57)	\$14,245,566.32	\$14,160,964.75	\$12,254,481.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,906,483.11	
07	Minimum Library Tax	7.51%	\$70,286.97	\$936,464.44	\$1,006,751.41	\$1,006,751.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
54	Open Space Levy Tax	#DIV/0!	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
56	Arts and Cultural Levy Tax	#DIV/0!	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
08	Deficit General Budget	#DIV/0!	\$568,937.80		\$568,937.80	\$0.00	\$0.00	\$0.00	\$398,034.74	\$42,618.46	\$128,284.60	\$0.00	
	Total	-3.38%	(\$1,131,424.58)	\$33,427,324.99	\$32,295,900.41	\$24,540,023.89	\$0.00	\$0.00	\$2,752,209.69	\$2,411,667.57	\$602,900.26	\$1,989,099.00	\$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	Arts and Culture Trust Fund	WATER Utility	SEWER Utility	POOL Utility	SOLID WASTE Utility	Utility	
	Full-Time	Part-Time														
20	General Government	11.00	1.00	14.30%	\$160,576.00	\$1,122,624.00	\$1,283,200.00	\$1,283,200.00								
21	Land-Use Administration	0.00	1.00	25.09%	\$6,720.00	\$26,780.00	\$33,500.00	\$33,500.00								
22	Uniform Construction Code	2.00	2.00	-17.33%	(\$53,922.00)	\$311,072.00	\$257,150.00	\$257,150.00								
23	Insurance	0.00	0.00	0.68%	\$20,088.00	\$2,937,452.00	\$2,957,540.00	\$2,957,540.00								
25	Public Safety	32.00	19.00	9.63%	\$547,733.83	\$5,688,851.20	\$6,236,585.03	\$6,232,120.00	\$4,465.03							
26	Public Works	27.00	6.00	-16.99%	(\$1,127,741.61)	\$6,636,001.61	\$5,508,260.00	\$971,660.00	\$398,390.00		\$2,076,500.00	\$1,661,500.00	\$400,210.00			
27	Health and Human Services	1.00	1.00	1.85%	\$4,259.00	\$230,641.00	\$234,900.00	\$234,900.00								
28	Parks and Recreation	3.00	39.00	15.43%	\$82,076.68	\$532,000.00	\$614,076.68	\$601,425.00	\$12,651.68							
29	Education (including Library)	6.00	5.00	6.55%	\$61,848.41	\$944,903.00	\$1,006,751.41	\$1,006,751.41								
30	Unclassified	0.00	0.00	23.08%	\$6,000.00	\$26,000.00	\$32,000.00	\$32,000.00								
31	Utilities and Bulk Purchases	0.00	0.00	8.79%	\$62,538.75	\$711,111.25	\$773,650.00	\$773,650.00								
32	Landfill / Solid Waste Disposal	1.00	4.00	-10.40%	(\$225,200.00)	\$2,164,999.00	\$1,939,799.00	\$0.00						\$1,939,799.00		
35	Contingency	0.00	0.00	25.00%	\$2,500.00	\$10,000.00	\$12,500.00	\$12,500.00								
36	Statutory Expenditures	0.00	0.00	21.31%	\$478,512.81	\$2,245,943.19	\$2,724,456.00	\$2,290,432.00			\$182,421.00	\$180,721.00	\$21,582.00	\$49,300.00		
37	Judgements	0.00	0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
42	Shared Services	0.00	0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
43	Court and Public Defender	2.00	3.00	-30.13%	(\$103,536.00)	\$343,574.00	\$240,038.00	\$240,038.00								
44	Capital	0.00	0.00	-8.00%	(\$154,000.00)	\$1,926,000.00	\$1,772,000.00	\$1,772,000.00								
45	Debt	0.00	0.00	23.57%	\$882,787.50	\$3,744,650.25	\$4,627,437.75	\$3,693,995.00			\$378,331.50	\$438,611.25	\$116,500.00			
46	Deferred Charges	0.00	0.00	#DIV/0!	\$879,338.57	\$0.00	\$879,338.57	\$568,937.80			\$114,957.19	\$130,835.32	\$64,608.26			
48	Debt - Type 1 School District	0.00	0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
50	Reserve for Uncollected Taxes	0.00	0.00	0.96%	\$11,061.31	\$1,151,656.76	\$1,162,718.07	\$1,162,718.07								
55	Surplus General Budget	0.00	0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
	Total	85.00	81.00	5.01%	\$1,541,641.25	\$30,754,259.26	\$32,295,900.51	\$24,124,517.28	\$415,506.71	\$0.00	\$0.00	\$2,752,209.69	\$2,411,667.57	\$602,900.26	\$1,989,099.00	\$0.00

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2024 Value)			
	# of Parcels	Assessed Value	% of Total
1 Vacant Land	84	\$48,223,800.00	2.12%
2 Residential	3,923	\$1,877,808,400.00	82.47%
3A/3B Farm	4	\$2,164,000.00	0.10%
4A Commercial	157	\$195,447,400.00	8.58%
4B Industrial	41	\$95,021,900.00	4.17%
4C Apartments	7	\$56,742,000.00	2.49%
5A/5B Railroad	0	\$0.00	0.00%
6A/6B Business Personal Property	1	\$1,417,400.00	0.06%
Total	4,217	\$2,276,824,900.00	100.00%
Average Ratio (%), Assessed to True Value		74.85%	
Equalized Valuation, Taxable Properties		\$3,041,850,233.80	
Total # of property tax appeals filed in 2024		County Tax Board	3.00
		State Tax Court	5.00
Number of 2024 County Tax Board decisions appealed to Tax Court			1.00
Number of pending property tax appeals in State Tax Court			4.00
Amount paid out by municipality for tax appeals in 2024			\$84,315.17

Property Tax Assessments - Exempt Properties (October 1, 2024 Value)			
	# of Parcels	Assessed Value	% of Total
15A Public Schools	5	\$44,512,800.00	9.35%
15B Other Schools	0	\$0.00	0.00%
15C Public Property	92	\$111,123,100.00	23.35%
15D Church and Charities	18	\$32,369,400.00	6.80%
15E Cemeteries & Graveyards	0	\$0.00	0.00%
15F Other Exempt	526	\$287,887,400.00	60.49%
Total	641	\$475,892,700.00	100.00%
Percentage of Exempt vs. Non-Exempt Properties		20.90%	

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 2024 Total Tax Rate
G Commercial/Industrial Exemption				
I Dwelling Exemption				
J Dwelling Abatement	467	\$5,945,712.25	\$247,964,826.48	\$6,481,800.56
K New Dwelling/Conversion Exemption				
L New Dwelling/Conversion Abatement				
N Multiple Dwelling Exemption				
O Multiple Dwelling Abatement	1	\$208,000.00	\$8,444,300.00	\$220,734.00
Total 5 Yr Exemptions/Abatements	468	6,153,712.25	256,409,126.48	6,702,534.57

**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	0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Supervisory Staff (Department Heads & Managers)	9.00	0.00	1,464,666.37	\$931,526.59	\$0.00	\$130,378.00	\$331,500.00	\$71,261.78
Police Officers (Including Superior Officers)	31.00	0.00	9,155,485.73	\$4,711,366.09	\$623,415.82	\$1,755,093.00	\$1,657,500.00	\$408,110.82
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	24.00	0.00	1,790,262.00	\$1,840,711.80	\$228,000.00	\$248,903.00	\$403,339.00	\$158,256.45
All Other Non-Union Employees not listed above	21.00	81.00	2,442,565.44	\$1,532,169.71	\$17,500.00	\$213,346.00	\$561,000.00	\$118,549.73
Totals	85.00	81.00	14,852,979.53	\$9,015,774.18	\$868,915.82	\$2,347,720.00	\$2,953,339.00	\$756,178.79

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	23.00	\$17,952.00	\$412,896.00	31.00	\$14,760.00	\$457,560.00
Parent & Child	3.00	\$32,112.00	\$96,336.00	6.00	\$27,588.00	\$165,528.00
Employee & Spouse (or Partner)	14.00	\$35,892.00	\$502,488.00	14.00	\$30,816.00	\$431,424.00
Family	32.00	\$50,076.00	\$1,602,432.00	36.00	\$42,984.00	\$1,547,424.00
Employee Cost Sharing Contribution (enter as negative -)			(\$603,000.00)			
Subtotal	72.00		\$2,011,152.00	87.00		\$2,601,936.00
<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 -)						
Subtotal	0.00		\$0.00	0.00		\$0.00
<u>Retirees - Health Benefits - Annual Cost</u>						
Single Coverage	14	\$21,636.00	\$302,904.00	12	\$5,004.00	\$60,048.00
Parent & Child	0	\$25,740.00	\$0.00	2	\$25,740.00	\$51,480.00
Employee & Spouse (or Partner)	26	\$31,188.00	\$810,888.00	30	\$10,008.00	\$300,240.00
Family	9	\$51,012.00	\$459,108.00	7	\$45,576.00	\$319,032.00
Employee Cost Sharing Contribution (enter as negative -)			(\$35,000.00)			(\$30,650.65)
Subtotal	49.00		\$1,537,900.00	51.00		\$700,149.35
GRAND TOTAL	121.00		\$3,549,052.00	138.00		\$3,302,085.35

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 - OUTSTANDING DEBT; PER CAPITA AND BUDGET IMPACT

	Gross	Deductions	Net					
	Debt		Debt	Current Year	2026	2027	All Additional Future	
				Budget	Budget	Budget	Years' Budgets	
Local School Debt	\$14,271,000.00	\$14,271,000.00	\$0.00	Utility Fund - Principal	\$549,000.00	\$455,000.00	\$465,000.00	\$2,571,000.00
Regional School Debt			\$0.00	Utility Fund - Interest	\$384,442.75	\$152,500.00	\$134,100.00	\$146,107.25
<u>Utility Fund Debt</u>				Bond Anticipation Notes - Principal	\$1,938,535.00			
WATER	\$4,138,000.00	\$2,263,149.80	\$1,874,850.20	Bond Anticipation Notes - Interest	\$404,280.00			
SEWER	\$4,115,000.00	\$2,726,242.60	\$1,388,757.40	Bonds - Principal	\$916,000.00	\$916,000.00	\$916,000.00	\$10,078,000.00
POOL	\$425,000.00	\$0.00	\$425,000.00	Bonds - Interest	\$435,180.00	\$407,700.00	\$380,220.00	\$2,144,280.00
SOLID WASTE	\$0.00	\$0.00	\$0.00	Loans & Other Debt - Principal	\$0.00	\$0.00	\$0.00	\$0.00
			\$0.00	Loans & Other Debt - Interest	\$0.00	\$0.00	\$0.00	\$0.00
				Total	\$4,627,437.75	\$1,931,200.00	\$1,895,320.00	\$14,939,387.25
<u>Municipal Purposes</u>				Total Principal	\$3,403,535.00	\$1,371,000.00	\$1,381,000.00	\$12,649,000.00
Debt Authorized (BNI)	\$398,474.00	\$0.00	\$398,474.00	Total Interest	\$1,223,902.75	\$560,200.00	\$514,320.00	\$2,290,387.25
Notes Outstanding	\$8,984,000.00	\$0.00	\$8,984,000.00	% of Total Current Year Budget	14.33%			
Bonds Outstanding	\$12,826,000.00	\$70,344.72	\$12,755,655.28					
Loans and Other Debt	\$0.00	\$0.00	\$0.00					
Total (Current Year)	\$45,157,474.00	\$19,330,737.12	\$25,826,736.88	Description	Debt Not Listed Above			
				Total Guarantees - Governmental				
				Total Guarantees - Other				
				Total Capital/Equipment Leases				
				Total Other				
Population (2020 census)	12,980			Bond Rating	Moody's	Standard & Poors	Fitch	
Per Capita Gross Debt	\$3,479.00			Rating		AA+		
Per Capita Net Debt	\$1,989.73			Year of Last Rating		2023		
3 Year Average Property Valuation		\$2,828,083,793.67		Mark "X" if Municipality has no bond rating				
Net Debt as % of 3 Year Average Property Valuation		0.91%						

USER FRIENDLY BUDGET SECTION - Notes

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