



State of New Jersey
Local Government Services

Year: 2023 Municipal User Friendly Budget

MUNICIPALITY: 0404 Bellmawr Borough - County of Camden

Introduced

Municode: 0404

Filename: 0404_fbi_2023.xlsm

Website: www.bellmawr.com

Phone Number: 856-933-1313

Mailing Address: 21 E Browning Road

PO Box 368

Municipality: Bellmawr

State: NJ

Zip: 08031

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Charles	J	Sauter	12/31/2026	mayor-sauter@bellmawr.com

Chief Administrative Officer

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Chief Financial Officer

Maria	A	Fasulo		finance@bellmawr.com
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Municipal Clerk

Francine	M	Wright		boroclerk@bellmawr.com
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Registered Municipal Accountant

Robert		Marrone		rmarrone@bowman.cpa
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
James	F	D'Angelo	12/31/2023	jdangelo@bellmawr.com
Johann		Fina	12/31/2023	jfina@bellmawr.com
Craig		Wilhelm	12/31/2024	craigwilhelm@bellmawr.com
William		Evans	12/31/2024	wevans@bellmawr.com
Raymond		Bider	12/31/2025	rbider@bellmawr.com
Jamie		Casey	12/31/2025	jcasey@bellmawr.com

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2022 Calendar Year Property Tax Levies - ALL entities levying property taxes					Current Year 2023 Budget		
	Calendar Year	Calendar Year	% of	Avg Residential	Taxes	Actual/Estimated	Tax Levy
	Tax Rate	Tax Levy	Total Levy	Taxpayer Impact			
Municipal Purpose Tax	1.185	\$9,409,961.50	31.00%	\$1,988.89	Municipal Purpose Tax	ESTIMATED	\$9,805,511.55
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	1.280	\$10,159,623.00	33.46%	\$2,148.34	Local School District	ESTIMATED	\$10,362,815.46
Regional School District	0.524	\$4,160,116.00	13.70%	\$879.48	Regional School District	ESTIMATED	\$4,243,318.32
County Purposes	0.766	\$6,059,181.64	19.96%	\$1,285.65	County Purposes	ESTIMATED	\$6,180,365.27
County Library	0.051	\$401,610.86	1.32%	\$85.60	County Library	ESTIMATED	\$409,643.08
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.021	\$168,464.32	0.55%	\$35.25	County Open Space	ESTIMATED	\$171,833.61
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2022 Budget)					Total ESTIMATED amount to be raised by taxes		
Total Taxable Valuation as of October 1, 2022					Revenue Anticipated, Excluding Tax Levy		
(To be used to calculate the current year tax rate)							
Current Year Average Residential Assessment							
Prior Year to Current Year Comparison							
Comparison - Municipal Purposes Tax Rate							
Comparison - Municipal Purposes Tax Levy							
Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)							
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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	Utility	Utility	Utility	Utility
08	Surplus	28.64%	\$620,100.00	\$2,164,900.00	\$2,785,000.00	\$2,335,000.00			\$450,000.00				
08	Local Revenue	-17.52%	(\$458,789.95)	\$2,618,789.95	\$2,160,000.00	\$858,000.00			\$1,302,000.00				
09	State Aid (without offsetting appropriation)	5.91%	\$71,796.65	\$1,215,317.00	\$1,287,113.65	\$1,287,113.65							
08	Uniform Construction Code Fees	-0.93%	(\$1,686.00)	\$181,686.00	\$180,000.00	\$180,000.00							
	<i>Special Revenue Items w/ Prior Written Consent</i>												
11	Shared Services Agreements	21.12%	\$75,170.54	\$355,957.46	\$431,128.00	\$431,128.00							
08	Additional Revenue Offset by Appropriations	24.08%	\$132,098.89	\$548,628.27	\$680,727.16	\$680,727.16							
10	Public and Private Revenue	#DIV/0!	\$0.00		\$0.00								
08	Other Special Items	-23.43%	(\$542,563.43)	\$2,315,814.04	\$1,773,250.61	\$1,773,250.61							
15	Receipts from Delinquent Taxes	-45.52%	(\$292,385.43)	\$642,385.43	\$350,000.00	\$350,000.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	-5.06%	(\$523,029.10)	\$10,328,540.65	\$9,805,511.55	\$9,805,511.55							
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	-4.51%	(\$919,287.83)	\$20,372,018.80	\$19,452,730.97	\$17,700,730.97	\$0.00	\$0.00	\$1,752,000.00	\$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	Water Utility	Utility	Utility	Utility	Utility
20	General Government	5.00	13.00	35.43%	\$933,283.89	\$2,634,144.27	\$3,567,428.16	\$1,134,701.00	\$680,727.16			\$1,752,000.00				
21	Land-Use Administration		2.00	55.86%	\$9,800.00	17,545.00	\$27,345.00	\$27,345.00								
22	Uniform Construction Code	1.00	8.00	20.29%	\$31,200.00	\$153,800.00	\$185,000.00	\$185,000.00								
23	Insurance			0.60%	\$15,360.00	2,549,900.00	\$2,565,260.00	\$2,565,260.00								
25	Public Safety	16.00	74.00	8.83%	\$336,606.84	3,810,183.16	\$4,146,790.00	\$4,146,790.00								
26	Public Works	7.00	44.00	5.06%	\$132,489.99	\$2,616,717.00	\$2,749,206.99	\$2,749,206.99								
27	Health and Human Services		3.00	-4.16%	(\$2,096.00)	\$50,396.00	\$48,300.00	\$48,300.00								
28	Parks and Recreation	7.00	2.00	-0.34%	(\$2,224.77)	\$653,324.77	\$651,100.00	\$651,100.00								
29	Education (including Library)			#DIV/0!	\$0.00		\$0.00									
30	Unclassified			37.64%	\$15,860.61	\$42,139.39	\$58,000.00	\$58,000.00								
31	Utilities and Bulk Purchases			-0.38%	(\$2,625.00)	\$696,425.00	\$693,800.00	\$693,800.00								
32	Landfill / Solid Waste Disposal			#DIV/0!	\$0.00		\$0.00									
35	Contingency			#DIV/0!	\$0.00		\$0.00									
36	Statutory Expenditures			2.52%	\$40,337.76	\$1,598,744.24	\$1,639,082.00	\$1,639,082.00								
37	Judgements			#DIV/0!	\$0.00		\$0.00									
42	Shared Services			8.51%	\$33,794.38	\$397,333.62	\$431,128.00	\$431,128.00								
43	Court and Public Defender	3.00	1.00	15.04%	\$36,280.00	\$241,200.00	\$277,480.00	\$277,480.00								
44	Capital			-86.52%	(\$385,000.00)	\$445,000.00	\$60,000.00	\$60,000.00								
45	Debt			7.06%	\$100,760.28	\$1,426,295.00	\$1,527,055.28	\$1,527,055.28								
46	Deferred Charges			-100.00%	(\$19,973.11)	\$19,973.11	\$0.00									
48	Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00									
50	Reserve for Uncollected Taxes			-0.18%	(\$1,505.76)	\$824,485.82	\$822,980.06	\$822,980.06								
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00									
Total		39.00	147.00	7.00%	\$1,272,349.11	\$18,177,606.38	\$19,449,955.49	\$17,017,228.33	\$680,727.16	\$0.00	\$0.00	\$1,752,000.00	\$0.00	\$0.00	\$0.00	\$0.00

USER FRIENDLY BUDGET SECTION

STRUCTURAL BUDGET IMBALANCES

[illegible]

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2022 Value)				Property Tax Assessments - Exempt Properties (October 1, 2022 Value)					
		# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total	
1	Vacant Land	66	\$8,702,200.00	1.07%	15A	Public Schools	4	\$19,584,700.00	15.35%
2	Residential	3,380	\$567,295,500.00	69.65%	15B	Other Schools			0.00%
3A/3B	Farm			0.00%	15C	Public Property	72	\$56,730,400.00	44.46%
4A	Commercial	120	\$80,064,000.00	9.83%	15D	Church and Charities	19	\$19,739,600.00	15.47%
4B	Industrial	49	\$101,113,800.00	12.41%	15E	Cemeteries & Graveyards	4	\$9,198,300.00	7.21%
4C	Apartments	8	\$57,283,100.00	7.03%	15F	Other Exempt	55	\$22,355,100.00	17.52%
5A/5B	Railroad			0.00%					
6A/6B	Business Personal Property			0.00%					
Total		3,623	\$814,458,600.00	100.00%	Total		154	\$127,608,100.00	100.00%
Average Ratio (%), Assessed to True Value		89.39%							
Equalized Valuation, Taxable Properties		\$911,129,432.82							
Total # of property tax appeals filed in 2022		County Tax Board	11.00						
		State Tax Court	8.00						
Number of 2022 County Tax Board decisions appealed to Tax Court			2.00						
Number of pending property tax appeals in State Tax Court			10.00						
Amount paid out by municipality for tax appeals in 2022									
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USER FRIENDLY BUDGET SECTION

Long Term Tax Exemptions

[illegible]

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	43,859.00	\$40,000.00		\$799.00		\$3,060.00
Supervisory Staff (Department Heads & Managers)	9.00		1,081,312.22	\$719,527.41		\$149,853.44	\$156,887.52	\$55,043.85
Police Officers (Including Superior Officers)	22.00		3,571,349.46	\$2,366,357.00	\$64,453.00	\$785,177.00	\$321,050.28	\$34,312.18
Fire Fighters (Including Superior Officers)	2.00	54.00	500,524.54	\$416,030.00		\$25,681.44	\$47,413.76	\$11,399.34
All Other Union Employees not listed above	34.00		3,053,832.48	\$1,897,562.68	\$75,445.59	\$324,672.98	\$610,987.68	\$145,163.55
All Other Non-Union Employees not listed above	15.00	35.00	1,693,617.27	\$1,240,180.53	\$23,450.00	\$128,149.19	\$244,541.16	\$57,296.39
Totals	82.00	96.00	9,944,494.97	\$6,679,657.62	\$163,348.59	\$1,414,333.05	\$1,380,880.40	\$306,275.31

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
Active Employees - Health Benefits - Annual Cost						
Single Coverage	25.00	\$11,964.00	\$299,100.00	20.00	\$11,988.00	\$239,760.00
Parent & Child	10.00	\$17,472.00	\$174,720.00	7.00	\$18,240.00	\$127,680.00
Employee & Spouse (or Partner)	7.00	\$26,664.00	\$186,648.00	12.00	\$26,664.00	\$319,968.00
Family	32.00	\$29,904.00	\$956,928.00	37.00	\$30,252.00	\$1,119,324.00
Employee Cost Sharing Contribution (enter as negative -)			(\$364,000.00)			(\$332,000.00)
Subtotal	74.00		\$1,253,396.00	76.00		\$1,474,732.00
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	18	\$11,964.00	\$215,352.00	18	\$11,988.00	\$215,784.00
Parent & Child	1	\$17,472.00	\$17,472.00	1	\$18,240.00	\$18,240.00
Employee & Spouse (or Partner)	4	\$26,664.00	\$106,656.00	4	\$26,664.00	\$106,656.00
Family	8	\$29,904.00	\$239,232.00	8	\$30,252.00	\$242,016.00
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	31.00		\$578,712.00	31.00		\$582,696.00
GRAND TOTAL	105.00		\$1,832,108.00	107.00		\$2,057,428.00

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
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
Bellmawr Police Department	602.25	\$99,372.00	x		
Totals	602.25	\$99,372.00			
Total Funds Reserved as of end of 2022					
Total Funds Appropriated in 2023					

UFB-9 Accumulated Absence Liability

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

Gross Debt Deductions Net Debt				Current Year Budget2024 Budget2025 BudgetAll Additional Future Years' Budgets				
Local School Debt	\$1,988,000.00	\$1,988,000.00	\$0.00	Utility Fund - Principal	\$177,629.30	\$177,629.30	\$182,629.30	\$5,975,560.20
Regional School Debt			\$0.00	Utility Fund - Interest	\$176,362.26	\$118,517.76	\$17,183.76	\$1,589,625.40
				Bond Anticipation Notes - Principal	\$47,500.00			
Utility Fund Debt				Bond Anticipation Notes - Interest	\$112,850.92			
Water	\$10,419,595.90	\$10,419,595.90	\$0.00	Bonds - Principal	\$780,000.00	\$690,000.00	\$695,000.00	\$4,255,000.00
			\$0.00	Bonds - Interest	\$83,490.00	\$74,250.00	\$70,800.00	\$255,550.00
			\$0.00	Loans & Other Debt - Principal	\$457,104.78	\$34,716.53	\$34,716.53	\$103,132.48
			\$0.00	Loans & Other Debt - Interest	\$46,107.50	\$3,237.50	\$2,737.50	\$13,825.00
			\$0.00					
				Total	\$1,881,044.76	\$1,098,351.09	\$1,003,067.09	\$12,192,693.08
Municipal Purposes								
Debt Authorized (BNI)	\$784,169.92		\$784,169.92	Total Principal	\$1,462,234.08	\$902,345.83	\$912,345.83	\$10,333,692.68
Notes Outstanding	\$3,904,876.00	\$54,818.94	\$3,850,057.06	Total Interest	\$418,810.68	\$196,005.26	\$90,721.26	\$1,859,000.40
Bonds Outstanding	\$6,420,000.00		\$6,420,000.00	% of Total Current Year Budget	9.67%			
Loans and Other Debt	\$1,477,429.48		\$1,477,429.48					
				Description	Debt Not Listed Above			
Total (Current Year)	\$24,994,071.30	\$12,462,414.84	\$12,531,656.46	Total Guarantees - Governmental				
				Total Guarantees - Other				
				Total Capital/Equipment Leases				
				Total Other				
				Bond Rating	Moody's	Standard & Poors	Fitch	
				Rating		AA-		
				Year of Last Rating				
				Mark "X" if Municipality has no bond rating				
				Sheet UFB-10				

USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

[illegible]

USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

[illegible]

USER FRIENDLY BUDGET SECTION - LIST OF AUTHORITIES AND FIRE DISTRICTS

Please set forth below the names of all authorities and fire districts that serve your municipality

[illegible]

USER FRIENDLY BUDGET SECTION - Notes

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