



State of New Jersey

Local Government Services

Year: 2026 **Municipal User Friendly Budget**

MUNICIPALITY: 0315 Florence Township - County of Burlington Adopted

Municode: 0315 **Filename:** 0315_fba_2026.xlsm

Website: www.florence-nj.gov

Phone Number: 609-499-2525

Mailing Address: 711 Broad Street

Municipality: Florence **State:** NJ **Zip:** 08518

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Kristan	I	Marter	12/31/2027	mayor@florence-nj.gov

Chief Administrative Officer

Thomas	A	Sahol		tsahol@florence-nj.gov
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Chief Financial Officer

			Cert. Number	
Michelle	L	Chiemiego	N-1855	mchiemiego@florence-nj.gov

Municipal Clerk

Nancy	L	Erlston	C1876	clerk@florence-nj.gov
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Registered Municipal Accountant

Todd		Saler	4/20/1901	tsaler@pkfod.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Joseph		Frappolli	12/31/2029	
John		Fratinaro	12/31/2027	
Fred		Gabriele	12/31/2029	
Talaya		Loftin	12/31/2027	
Gina		Sullivan	12/31/2029	

Government Type: Council-Manager (1923) ▼ 8

Election Type: Non-Partisan (November) ▼ 4



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/Sewer Utility	Utility	Utility	Utility	Utility
08	Surplus	44.36%	\$692,407.00	\$1,560,837.00	\$2,253,244.00	\$725,000.00	\$0.00	\$0.00	\$1,528,244.00				
08	Local Revenue	-0.78%	(\$59,824.83)	\$7,673,324.83	\$7,613,500.00	\$878,500.00	\$0.00	\$0.00	\$6,735,000.00				
09	State Aid (without offsetting appropriation)	0.00%	(\$0.08)	\$1,367,477.08	\$1,367,477.00	\$1,367,477.00	\$0.00	\$0.00	\$0.00				
08	Uniform Construction Code Fees	-0.53%	(\$2,866.60)	\$537,866.60	\$535,000.00	\$535,000.00	\$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				
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
10	Public and Private Revenue	-99.39%	(\$503,109.72)	\$506,177.63	\$3,067.91	\$3,067.91	\$0.00	\$0.00	\$0.00				
08	Other Special Items	9.37%	\$419,556.08	\$4,476,244.88	\$4,895,800.96	\$4,895,800.96	\$0.00	\$0.00	\$0.00				
15	Receipts from Delinquent Taxes	32.62%	\$84,861.58	\$260,138.42	\$345,000.00	\$345,000.00	\$0.00	\$0.00	\$0.00				
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	3.83%	\$284,224.51	\$7,424,140.77	\$7,708,365.28	\$7,708,365.28	\$0.00	\$0.00	\$0.00				
07	Minimum Library Tax	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
54	Open Space Levy Tax	0.08%	\$106.92	\$134,787.55	\$134,894.47	\$0.00	\$134,894.47	\$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				
07	Addition to Local District School Tax	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
08	Deficit General Budget	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
	Total	3.82%	\$915,354.86	\$23,940,994.76	\$24,856,349.62	\$16,458,211.15	\$134,894.47	\$0.00	\$8,263,244.00	\$0.00	\$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	Arts and Culture Trust Fund	Water/Sewer Utility	Utility	Utility	Utility	Utility	
	Full-Time	Part-Time														
20	General Government		7.94%	\$481,723.15	\$6,065,636.32	\$6,547,359.47	\$1,157,142.00	\$0.00	\$134,894.47	\$0.00	\$5,255,323.00	\$0.00				
21	Land-Use Administration		3.76%	\$1,600.00	\$42,500.00	\$44,100.00	\$44,100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
22	Uniform Construction Code		9.39%	\$48,742.00	\$519,345.00	\$568,087.00	\$568,087.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
23	Insurance		14.32%	\$298,452.00	\$2,083,580.00	\$2,382,032.00	\$1,380,032.00	\$0.00	\$0.00	\$0.00	\$1,002,000.00	\$0.00				
25	Public Safety		6.46%	\$312,444.50	\$4,833,874.41	\$5,146,318.91	\$5,146,318.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
26	Public Works		6.81%	\$130,101.00	\$1,909,588.00	\$2,039,689.00	\$2,039,689.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
27	Health and Human Services		0.00%	\$0.00	\$42,194.00	\$42,194.00	\$42,194.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
28	Parks and Recreation		-3.67%	(\$10,908.00)	\$297,457.00	\$286,549.00	\$286,549.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
29	Education (including Library)		3.20%	\$4,978.00	\$155,592.00	\$160,570.00	\$160,570.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
30	Unclassified		588.24%	\$50,000.00	\$8,500.00	\$58,500.00	\$58,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
31	Utilities and Bulk Purchases		9.94%	\$53,500.00	\$538,500.00	\$592,000.00	\$592,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
32	Landfill / Solid Waste Disposal		0.00%	\$0.00	\$55,700.00	\$55,700.00	\$55,700.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
35	Contingency		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
36	Statutory Expenditures		-0.27%	(\$5,989.92)	\$2,235,069.00	\$2,229,079.08	\$1,812,152.08	\$0.00	\$0.00	\$0.00	\$416,927.00	\$0.00				
37	Judgements		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
42	Shared Services		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
43	Court and Public Defender		4.23%	\$10,744.00	\$253,806.00	\$264,550.00	\$264,550.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
44	Capital		0.00%	\$0.00	\$50,000.00	\$50,000.00	\$50,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
45	Debt		9.10%	\$321,749.00	\$3,537,600.00	\$3,859,349.00	\$2,270,355.00	\$0.00	\$0.00	\$0.00	\$1,588,994.00	\$0.00				
46	Deferred Charges		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
48	Debt - Type 1 School District		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
50	Reserve for Uncollected Taxes		72.42%	\$222,721.00	\$307,551.16	\$530,272.16	\$530,272.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
55	Surplus General Budget		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
	Total	0.00	0.00	8.37%	\$1,919,856.73	\$22,936,492.89	\$24,856,349.62	\$16,458,211.15	\$0.00	\$134,894.47	\$0.00	\$8,263,244.00	\$0.00	\$0.00	\$0.00	\$0.00

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2025 Value)				Property Tax Assessments - Exempt Properties (October 1, 2025 Value)			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	89	\$12,514,900.00	0.93%	15A Public Schools	4	\$46,402,600.00	10.26%
2 Residential	4,683	\$1,046,028,500.00	77.57%	15B Other Schools	0	\$0.00	0.00%
3A/3B Farm	85	\$10,879,300.00	0.81%	15C Public Property	161	\$90,324,300.00	19.96%
4A Commercial	111	\$56,299,800.00	4.18%	15D Church and Charities	43	\$43,135,400.00	9.53%
4B Industrial	37	\$211,000,400.00	15.65%	15E Cemeteries & Graveyards	4	\$1,015,000.00	0.22%
4C Apartments	5	\$11,442,600.00	0.85%	15F Other Exempt	119	\$271,585,500.00	60.02%
5A/5B Railroad	2	\$312,000.00	0.02%				
6A/6B Business Personal Property	1	\$116.00	0.00%				
Total	5,013	\$1,348,477,616.00	100.00%	Total	331	\$452,462,800.00	100.00%
Average Ratio (%), Assessed to True Value				86.54%			
Equalized Valuation, Taxable Properties				\$1,558,213,099.14			
Total # of property tax appeals filed in 2025				County Tax Board		8.00	
				State Tax Court		2.00	
Number of 2025 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 2025				\$0.00			
				Percentage of Exempt vs. Non-Exempt Properties <u>33.55%</u>			

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 2025 Total Tax Rate
G Commercial/Industrial Exemption	1	\$57,115.69	\$5,195,000.00	\$160,317.70
I Dwelling Exemption	0	\$0.00	\$0.00	\$0.00
J Dwelling Abatement	0	\$0.00	\$0.00	\$0.00
K New Dwelling/Conversion Exemption	0	\$0.00	\$0.00	\$0.00
L New Dwelling/Conversion Abatement	0	\$0.00	\$0.00	\$0.00
N Multiple Dwelling Exemption	0	\$0.00	\$0.00	\$0.00
O Multiple Dwelling Abatement	0	\$0.00	\$0.00	\$0.00
Total 5 Yr Exemptions/Abatements	1	57,115.69	5,195,000.00	160,317.70

**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	6.00	38,357.84	\$35,632.00	\$0.00	\$0.00	\$0.00	\$2,725.84
Supervisory Staff (Department Heads & Managers)	10.00	1.00	1,478,014.79	\$1,113,004.00	\$0.00	\$182,087.45	\$97,778.54	\$85,144.80
Police Officers (Including Superior Officers)	32.00	4.00	7,128,893.25	\$4,409,165.00	\$254,000.00	\$1,620,368.13	\$508,059.00	\$337,301.12
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	35.00	14.00	3,387,594.01	\$2,104,612.00	\$168,000.00	\$344,314.52	\$609,664.68	\$161,002.81
All Other Non-Union Employees not listed above	7.00	9.00	779,607.16	\$570,437.00	\$0.00	\$93,323.49	\$72,208.24	\$43,638.43
Totals	84.00	34.00	12,812,467.05	\$8,232,850.00	\$422,000.00	\$2,240,093.59	\$1,287,710.46	\$629,813.00

Is the Local Government required to comply with N.J.S.A. 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	20.00	\$12,870.84	\$257,416.80	23.00	\$11,648.88	\$267,924.24
Parent & Child	5.00	\$22,104.36	\$110,521.80	4.00	\$20,310.36	\$81,241.44
Employee & Spouse (or Partner)	7.00	\$25,577.28	\$179,040.96	5.00	\$22,420.80	\$112,104.00
Family	31.00	\$34,401.60	\$1,066,449.60	32.00	\$31,183.20	\$997,862.40
Employee Cost Sharing Contribution (enter as negative -)			(\$380,601.52)			(\$370,910.87)
Subtotal	63.00		\$1,232,827.64	64.00		\$1,088,221.21
Elected Officials - Health Benefits - Annual Cost						
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	1	\$16,819.68	\$16,819.68
Family	0	\$0.00	\$0.00	0	\$0.00	\$0.00
Employee Cost Sharing Contribution (enter as negative -)			\$0.00			
Subtotal	0.00		\$0.00	1.00		\$16,819.68
Retirees - Health Benefits - Annual Cost						
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
GRAND TOTAL	63.00		\$1,232,827.64	65.00		\$1,105,040.89

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	2027	2028	All Additional Future
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt	\$10,345,000.00	\$10,345,000.00	\$0.00			
Regional School Debt	\$0.00	\$0.00	\$0.00			
<u>Utility Fund Debt</u>						
Water/Sewer	\$17,833,000.00	\$17,833,000.00	\$0.00			
	\$0.00	\$0.00	\$0.00			
	\$0.00	\$0.00	\$0.00			
	\$0.00	\$0.00	\$0.00			
	\$0.00	\$0.00	\$0.00			
<u>Municipal Purposes</u>						
Debt Authorized (BNI)	\$8,661,273.62	\$8,661,273.62				
Notes Outstanding		\$0.00				
Bonds Outstanding	\$25,060,000.00	\$716,440.69	\$24,343,559.31			
Loans and Other Debt		\$0.00				
Total (Current Year)	\$61,899,273.62	\$28,894,440.69	\$33,004,832.93			
Population (2020 census)	12,812					
Per Capita Gross Debt	\$4,831.35					
Per Capita Net Debt	\$2,576.09					
3 Year Average Property Valuation	\$1,609,730,914.00					
Net Debt as % of 3 Year Average Property Valuation	2.05%					
Utility Fund - Principal	\$1,005,000.00	\$1,035,000.00	\$1,075,000.00	\$13,185,000.00		
Utility Fund - Interest	\$583,994.00	\$543,394.00	\$505,744.00	\$4,054,501.00		
Bond Anticipation Notes - Principal	\$0.00					
Bond Anticipation Notes - Interest	\$113,905.00					
Bonds - Principal	\$1,350,000.00	\$1,370,000.00	\$1,430,000.00	\$19,875,000.00		
Bonds - Interest	\$806,450.00	\$745,750.00	\$683,450.00	\$4,148,700.00		
Loans & Other Debt - Principal	\$0.00	\$0.00	\$0.00	\$0.00		
Loans & Other Debt - Interest	\$0.00	\$0.00	\$0.00	\$0.00		
Total	\$3,859,349.00	\$3,694,144.00	\$3,694,194.00	\$41,263,201.00		
Total Principal	\$2,355,000.00	\$2,405,000.00	\$2,505,000.00	\$33,060,000.00		
Total Interest	\$1,504,349.00	\$1,289,144.00	\$1,189,194.00	\$8,203,201.00		
% of Total Current Year Budget	15.53%					
Description	Debt Not Listed Above					
Total Guarantees - Governmental	\$0.00	\$0.00	\$0.00	\$0.00		
Total Guarantees - Other	\$0.00	\$0.00	\$0.00	\$0.00		
Total Capital/Equipment Leases	\$0.00	\$0.00	\$0.00	\$0.00		
Total Other	\$0.00	\$0.00	\$0.00	\$0.00		
<u>Bond Rating</u>	<u>Moody's</u>	<u>Standard & Poors</u>	<u>Fitch</u>			
Rating		AA				
Year of Last Rating		2024				
Mark "X" if Municipality has no bond rating						

USER FRIENDLY BUDGET SECTION - Notes

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