



State of New Jersey Local Government Services

Year: **2026** Municipal User Friendly Budget

MUNICIPALITY:

Municode: Filename:

Website:

Phone Number:

Mailing Address:

Municipality: State: Zip:

Government Type:

Election Type:

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Thomas		Weaver	12/31/2027	tweaver@clementon-nj.com

Chief Administrative Officer

Jenai		Johnson		jjohnson@clementon-nj.com
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Chief Financial Officer

First Name	Middle Name	Last Name	Cert. Number	Business Email
Debra		Ciminera	N-0593	ddimattia@clementon-nj.com

Municipal Clerk

Jenai		Johnson		jjohnson@clementon-nj.com
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Registered Municipal Accountant

Todd		Saler		tsaler@pkfod.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Gwen		Cantwell	12/31/2028	gcantwell@clementon-nj.com
Robert		Dorsey	12/31/2027	rdorsey@clementon-nj.com
Greg		D'Amato	12/31/2026	gdamoto@clementon-nj.com
Christopher		McKelvey	12/31/2027	cmckelvey@clementon-nj.com
Christine		Nucera	12/31/2026	cnucera@clementon-nj.com
Thomas		Shaw	12/31/2028	tshaw@clementon-nj.com

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2025 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2026 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	1.933	\$4,979,496.44	40.48%	\$2,226.50	Municipal Purpose Tax	ACTUAL	\$5,279,565.57
Municipal Library			0.00%	\$0.00	Municipal Library		
Municipal Open Space	0.020	\$51,519.00	0.42%	\$23.04	Municipal Open Space	ACTUAL	\$51,434.54
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	1.916	\$4,936,258.00	40.12%	\$2,207.17	Local School District	ESTIMATED	\$5,100,000.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.824	\$2,122,847.76	17.26%	\$949.20	County Purposes	ESTIMATED	\$2,170,000.00
County Library	0.052	\$134,457.52	1.09%	\$60.12	County Library	ESTIMATED	\$140,000.00
County Board of Health			0.00%	\$0.00	County Board of Health		\$0.00
County Open Space	0.030	\$77,796.40	0.63%	\$34.79	County Open Space	ESTIMATED	\$80,000.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2025 Budget)	4.776	\$12,302,375.12	100.00%	\$5,500.80	Total ESTIMATED amount to be raised by taxes		\$12,821,000.11
Total Taxable Valuation as of October 1, 2025 <u>\$257,171,962.00</u> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <u>2,825,793.43</u>		
Current Year (2026) Average Residential Assessment <u>\$114,988.00</u>					Budget Appropriations, before Reserve for Uncollected Taxes <u>7,470,454.77</u>		
Prior Year (2025) Average Residential Assessment <u>\$115,179.00</u>					Total Non-Municipal Tax Levy <u>\$7,541,434.54</u>		
<u>Prior Year to Current Year Comparison</u>					Amount to be Raised by Taxes - Before RUT <u>\$12,186,095.88</u>		
<u>Comparison - Municipal Purposes Tax Rate</u>					Reserve for Uncollected Taxes (RUT) <u>\$634,904.23</u>		
	Prior Year	Current Year	% Change (+/-)		Total Amount to be Raised by Taxes <u>\$12,821,000.11</u>		
	1.933	2.053	6.20%		% of Tax Collections used to Calculate RUT <u>95.05%</u>		
<u>Comparison - Municipal Purposes Tax Levy</u>					If % used exceeds the actual collection % then reference the statutory exception used		
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	<u>Tax Collections - ACTUAL as of Prior Year</u>		
	\$4,979,496.44	\$5,279,565.57	6.03%	\$300,069.13	Total Tax Revenue, Collections CY 2025 <u>11,898,845.02</u>		
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>					Total Tax Levy, CY 2025 <u>12,335,777.10</u>		
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	% of Taxes Collected, CY 2025 <u>96.46%</u>		
	\$2,226.50	\$2,360.63	6.02%	\$134.13	Delinquent Taxes - December 31, 2025 <u>\$347,244.34</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	Water Utility	Sewer Utility	Utility	Utility	Utility
08	Surplus	-11.50%	(\$186,000.00)	\$1,617,000.00	\$1,431,000.00	\$1,300,000.00			100,000.00	31,000.00			
08	Local Revenue	5.54%	\$132,313.83	\$2,388,104.35	\$2,520,418.18	\$281,500.00	\$246,418.18		1,205,000.00	787,500.00			
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$435,714.08	\$435,714.08	\$435,714.08							
08	Uniform Construction Code Fees	-16.99%	(\$15,356.00)	\$90,356.00	\$75,000.00	\$75,000.00							
Special Revenue Items w/ Prior Written Consent													
11	Shared Services Agreements	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
10	Public and Private Revenue	-61.66%	(\$550,504.87)	\$892,746.77	\$342,241.90	\$342,241.90							
08	Other Special Items	-50.92%	(\$94,767.86)	\$186,105.31	\$91,337.45	\$91,337.45							
15	Receipts from Delinquent Taxes	-20.29%	(\$76,350.59)	\$376,350.59	\$300,000.00	\$300,000.00							
Amount to be raised by taxation													
07	Local Tax for Municipal Purposes	1.31%	\$68,243.01	\$5,211,322.56	\$5,279,565.57	\$5,279,565.57							
07	Minimum Library Tax	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
54	Open Space Levy Tax	-0.41%	(\$213.95)	\$51,648.49	\$51,434.54		\$51,434.54						
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	-6.42%	(\$722,636.43)	\$11,249,348.15	\$10,526,711.72	\$8,105,359.00	\$297,852.72	\$0.00	\$1,305,000.00	\$818,500.00	\$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	Sewer Utility	Utility	Utility	Utility
20			5.58%	\$34,925.80	\$626,281.00	\$661,206.80	\$661,206.80	\$0.00							
21			3.50%	\$700.00	\$20,000.00	\$20,700.00	\$20,700.00								
22			4.29%	\$5,400.00	\$125,800.00	\$131,200.00	\$131,200.00								
23			28.70%	\$434,173.92	\$1,512,841.00	\$1,947,014.92	\$1,767,014.92				\$65,000.00	\$115,000.00			
25			3.47%	\$65,900.06	\$1,897,325.78	\$1,963,225.84	\$1,710,914.55	\$252,311.29							
26			2.81%	\$47,448.40	\$1,689,950.20	\$1,737,398.60	\$573,151.00	\$0.00			\$687,523.80	\$476,723.80			
27			6.57%	\$4,962.50	\$75,502.00	\$80,464.50	\$75,302.00	\$5,162.50							
28			-1.65%	(\$1,000.00)	\$60,500.00	\$59,500.00	\$9,500.00	\$0.00	\$50,000.00						
29			#DIV/0!	\$0.00	\$0.00	\$0.00									
30			10.60%	\$24,593.21	\$232,010.51	\$256,603.72	\$8,751.00		\$247,852.72						
31			-3.56%	(\$9,000.00)	\$252,600.00	\$243,600.00	\$243,600.00								
32			0.59%	\$1,274.87	\$216,571.99	\$217,846.86	\$203,500.00	\$14,346.86							
35			0.00%	\$0.00	\$1.00	\$1.00	\$1.00								
36			2.93%	\$25,689.00	\$876,785.00	\$902,474.00	\$785,771.60				\$59,851.20	\$56,851.20			
37			#DIV/0!	\$0.00	\$0.00	\$0.00									
42			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
43			0.72%	\$1,000.00	\$139,800.00	\$140,800.00	\$140,800.00								
44			-59.20%	(\$517,988.75)	\$874,910.00	\$356,921.25	\$40,000.00	\$281,921.25	\$0.00		\$35,000.00	\$0.00			
45			-26.46%	(\$419,447.00)	\$1,385,397.00	\$1,165,850.00	\$538,300.00				\$457,625.00	\$169,925.00			
46			#DIV/0!	\$7,000.00	\$0.00	\$7,000.00	\$7,000.00								
48			#DIV/0!	\$0.00	\$0.00	\$0.00									
50			-1.00%	(\$6,437.70)	\$641,341.93	\$634,904.23	\$634,904.23								
55			#DIV/0!	\$0.00	\$0.00	\$0.00									
Total	0.00	0.00	-2.78%	(\$300,805.69)	\$10,827,517.41	\$10,526,711.72	\$7,551,617.10	\$553,741.90	\$297,852.72	\$0.00	\$1,305,000.00	\$818,500.00	\$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	184	\$3,656,200.00	1.42%	15A Public Schools	3	\$7,172,800.00	13.33%
2 Residential	1,779	\$204,563,500.00	79.46%	15B Other Schools			0.00%
3A/3B Farm	2	\$166,300.00	0.06%	15C Public Property	230	\$10,273,600.00	19.09%
4A Commercial	81	\$32,921,600.00	12.79%	15D Church and Charities	11	\$3,011,900.00	5.60%
4B Industrial			0.00%	15E Cemeteries & Graveyards			0.00%
4C Apartments	8	\$15,864,300.00	6.16%	15F Other Exempt	173	\$33,368,100.00	61.99%
5A/5B Railroad	1	\$278,900.00	0.11%				
6A/6B Business Personal Property	1	\$62.00	0.00%				
Total	2,056	\$257,450,862.00	100.00%	Total	417	\$53,826,400.00	100.00%
Average Ratio (%), Assessed to True Value		62.40%		Percentage of Exempt vs. Non-Exempt Properties			
Equalized Valuation, Taxable Properties		\$412,581,509.62		20.91%			
Total # of property tax appeals filed in 2025		County Tax Board					
		State Tax Court					
Number of 2025 County Tax Board decisions appealed to Tax Court							
Number of pending property tax appeals in State Tax Court							
Amount paid out by municipality for tax appeals in 2025							

Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements			
	# of Parcels	PILOT Billing/Revenue	Taxes if Billed in Full 2025 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

**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		6.00	57,844.80	\$53,560.00				\$4,284.80
Supervisory Staff (Department Heads & Managers)	3.00		267,836.41	\$230,720.00		\$18,658.81		\$18,457.60
Police Officers (Including Superior Officers)	12.00	2.00	2,149,074.00	\$1,483,200.00	\$60,000.00	\$487,218.00		\$118,656.00
Fire Fighters (Including Superior Officers)		3.00	6,480.00	\$6,000.00				\$480.00
All Other Union Employees not listed above	12.00	1.00	1,383,448.73	\$1,161,582.50	\$35,000.00	\$93,939.63		\$92,926.60
All Other Non-Union Employees not listed above	3.00	14.00	310,881.55	\$267,800.00		\$21,657.55		\$21,424.00
Totals	30.00	26.00	4,175,565.49	\$3,202,862.50	\$95,000.00	\$621,473.99	\$0.00	\$256,229.00

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	7.00	\$18,364.90	\$128,554.30	8.00	\$17,097.62	\$136,780.96
Parent & Child	4.00	\$33,004.98	\$132,019.92	2.00	\$32,293.92	\$64,587.84
Employee & Spouse (or Partner)	5.00	\$32,242.98	\$161,214.90	4.00	\$34,461.45	\$137,845.80
Family	9.00	\$53,394.83	\$480,553.47	13.00	\$49,144.67	\$638,880.71
Employee Cost Sharing Contribution (enter as negative -)			(\$200,000.00)			(\$90,000.00)
Subtotal	25.00		\$702,342.59	27.00		\$888,095.31
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			\$0.00	0		\$0.00
Parent & Child	3	\$31,716.56	\$95,149.68	3	\$23,444.60	\$70,333.80
Employee & Spouse (or Partner)	8	\$31,225.85	\$249,806.80	8	\$23,452.95	\$187,623.60
Family	4	\$60,901.05	\$243,604.20	2	\$43,544.88	\$87,089.76
Employee Cost Sharing Contribution (enter as negative -)			(\$2,500.00)			(\$2,500.00)
Subtotal	15.00		\$586,060.68	13.00		\$342,547.16
GRAND TOTAL	40.00		\$1,288,403.27	40.00		\$1,230,642.47

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 Debt	Deductions	Net Debt	Current Year Budget				
				2027 Budget	2028 Budget	All Additional Future Years' Budgets		
Local School Debt			\$0.00	Utility Fund - Principal	\$450,000.00	\$465,000.00	\$340,000.00	\$3,330,000.00
Regional School Debt			\$0.00	Utility Fund - Interest	\$177,550.00	\$164,025.00	\$145,300.00	\$562,600.00
<u>Utility Fund Debt</u>				Bond Anticipation Notes - Principal				
Water	\$4,588,374.00	\$4,588,374.00	\$0.00	Bond Anticipation Notes - Interest				
Sewer	\$1,113,209.09	\$576,583.29	\$536,625.80	Bonds - Principal	\$350,000.00	\$365,000.00	\$385,000.00	\$2,200,000.00
			\$0.00	Bonds - Interest	\$138,300.00	\$120,425.00	\$101,675.00	\$229,225.00
			\$0.00	Loans & Other Debt - Principal				
			\$0.00	Loans & Other Debt - Interest				
			\$0.00					
<u>Municipal Purposes</u>				Total	\$1,115,850.00	\$1,114,450.00	\$971,975.00	\$6,321,825.00
Debt Authorized (BNI)	\$1,001,561.35		\$1,001,561.35	Total Principal	\$800,000.00	\$830,000.00	\$725,000.00	\$5,530,000.00
Notes Outstanding			\$0.00	Total Interest	\$315,850.00	\$284,450.00	\$246,975.00	\$791,825.00
Bonds Outstanding	\$3,300,000.00		\$3,300,000.00	% of Total Current Year Budget	10.60%			
Loans and Other Debt			\$0.00					
Total (Current Year)	\$10,003,144.44	\$5,164,957.29	\$4,838,187.15	<u>Description</u>	<u>Debt Not Listed Above</u>			
				Total Guarantees - Governmental				
				Total Guarantees - Other	\$37,827.17	\$18,726.32		
				Total Capital/Equipment Leases				
				Total Other				
Population (2020 census)	5,338			<u>Bond Rating</u>	<u>Moody's</u>	<u>Standard & Poors</u>	<u>Fitch</u>	
Per Capita Gross Debt	\$1,873.95			Rating		A+		
Per Capita Net Debt	\$906.37			Year of Last Rating		2023		
3 Year Average Property Valuation		\$377,510,984.00		Mark "X" if Municipality has no bond rating				
Net Debt as % of 3 Year Average Property Valuation		1.28%						

