



State of New Jersey Local Government Services

Year: 2026 **Municipal User Friendly Budget**

MUNICIPALITY: 0118 Northfield City - County of Atlantic Introduced

Municode: 0118 **Filename:** 0118_fbi_2026.xlsm

Website: www.cityofnorthfield.org

Phone Number: 609-641-2832

Mailing Address: 1600 Shore Road

Municipality: Northfield **State:** NJ **Zip:** 08225

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Erland		Chau	12/31/2027	echau@cityofnorthfield.org

Chief Administrative Officer

Mary		Canesi		mcanesi@cityofnorthfield.org
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Chief Financial Officer

First Name	Middle Name	Last Name	Cert. Number	Business Email
Dawn	M.	Stollenwerk	N0470	dstollenwerk@cityofnorthfield.org

Municipal Clerk

Mary		Canesi	C-1531	mcanesi@cityofnorthfield.org
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Registered Municipal Accountant

Nancy		Sbrolla	6/24/1901	nsbrolla@ford-scott.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Greg		DeWees	12/31/2029	gdeweess@cityofnorthfield.org
Dave		Notaro	12/31/2026	dnataro@cityofnorthfield.org
Brian		Smith	12/31/2027	bsmith@cityofnorthfield.org
Renee		Carfagno	12/31/2028	rcarfagno@cityofnorthfield.org
Cynthia		Kern	12/31/2028	ckern@cityofnorthfield.org
Thomas		Polistina	12/31/2026	tpolistina@cityofnorthfield.org
Carolyn		Bucci	12/31/2027	cbucci@cityofnorthfield.org

Government Type: Select Government Type

Election Type: Partisan

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	1.080	\$9,565,208.96	28.59%	\$2,371.80	Municipal Purpose Tax	ACTUAL	
Municipal Library	0.047	\$420,086.00	1.26%	\$103.22	Municipal Library	ACTUAL	
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	1.299	\$11,509,636.00	34.40%	\$2,852.75	Local School District	ESTIMATED	
Regional School District	0.787	\$6,971,555.00	20.84%	\$1,728.34	Regional School District	ESTIMATED	
County Purposes	0.527	\$4,668,798.41	13.95%	\$1,157.35	County Purposes	ESTIMATED	
County Library	0.000	\$0.00	0.00%	\$0.00	County Library		
County Board of Health	0.022	\$195,208.11	0.58%	\$48.31	County Board of Health	ESTIMATED	
County Open Space	0.014	\$127,136.33	0.38%	\$30.75	County Open Space	ESTIMATED	
Other County Levies (total)	0.000		0.00%	\$0.00	Other County Levies (total)	ESTIMATED	
Total (Calendar Year 2025 Budget)	3.776	\$33,457,628.81	100.00%	\$8,292.52	Total ESTIMATED amount to be raised by taxes		\$0.00
Total Taxable Valuation as of October 1, 2025 \$886,748,500.00 (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy \$0.00		
Current Year (2026) Average Residential Assessment \$220,352.25 Prior Year (2025) Average Residential Assessment \$219,611.14					Budget Appropriations, before Reserve for Uncollected Taxes \$0.00		
					Total Non-Municipal Tax Levy \$0.00		
					Amount to be Raised by Taxes - Before RUT \$0.00		
					Reserve for Uncollected Taxes (RUT) \$0.00		
					Total Amount to be Raised by Taxes \$0.00		
<u>Prior Year to Current Year Comparison</u>							
<u>Comparison - Municipal Purposes Tax Rate</u>							
	Prior Year	Current Year	% Change (+/-)				
	1.080		-100.00%				
<u>Comparison - Municipal Purposes Tax Levy</u>							
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)			
	\$9,565,208.96	\$0.00	-100.00%	(\$9,565,208.96)			
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>							
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)			
	\$2,371.80	\$0.00	-100.00%	(\$2,371.80)			
					% of Tax Collections used to Calculate RUT 96.75%		
					If % used exceeds the actual collection % then reference the statutory exception used \$0.00		
					<u>Tax Collections - ACTUAL as of Prior Year</u>		
					Total Tax Revenue, Collections CY 2025 33,142,930.36		
					Total Tax Levy, CY 2025 33,497,307.47		
					% of Taxes Collected, CY 2025 98.94%		
					Delinquent Taxes - December 31, 2025 \$295,317.71		

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	0.00%	\$0.00	\$2,000,000.00	\$2,000,000.00	\$2,000,000.00							
08	Local Revenue	-10.51%	(\$211,475.00)	\$2,011,975.00	\$1,800,500.00	\$1,800,500.00							
09	State Aid (without offsetting appropriation)	0.00%	\$0.45	\$639,926.55	\$639,927.00	\$639,927.00							
08	Uniform Construction Code Fees	-2.98%	(\$4,149.00)	\$139,149.00	\$135,000.00	\$135,000.00							
Special Revenue Items w/ Prior Written Consent													
11	Shared Services Agreements	#DIV/0!	\$11,520.00		\$11,520.00	\$11,520.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00	\$0.00							
10	Public and Private Revenue	-16.68%	(\$63,022.75)	\$377,891.28	\$314,868.53	\$314,868.53							
08	Other Special Items	-18.33%	(\$31,487.84)	\$171,770.00	\$140,282.16	\$140,282.16							
15	Receipts from Delinquent Taxes	-32.35%	(\$107,592.00)	\$332,592.00	\$225,000.00	\$225,000.00							
Amount to be raised by taxation													
07	Local Tax for Municipal Purposes	-4.58%	(\$472,183.93)	\$10,313,173.42	\$9,840,989.49	\$9,840,989.49							
07	Minimum Library Tax	14.98%	\$62,939.00	\$420,086.00	\$483,025.00	\$483,025.00							
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	-4.97%	(\$815,451.07)	\$16,406,563.25	\$15,591,112.18	\$15,591,112.18	\$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	5.00	11.00	9.73%	\$77,567.00	\$797,500.00	\$875,067.00	\$875,067.00								
21		3.00	-52.71%	(\$109,000.00)	\$206,800.00	\$97,800.00	\$97,800.00								
22	1.00	4.00	22.88%	\$27,000.00	\$118,000.00	\$145,000.00	\$145,000.00								
23			17.41%	\$459,824.75	\$2,640,723.25	\$3,100,548.00	\$3,100,548.00								
25	27.00	15.00	-1.60%	(\$63,432.90)	\$3,954,082.54	\$3,890,649.64	\$3,735,170.00	\$155,479.64							
26	10.00		0.42%	\$3,295.40	\$791,905.60	\$795,201.00	\$795,201.00								
27			-19.15%	(\$4,439.79)	\$23,187.68	\$18,747.89	\$9,300.00	\$9,447.89							
28			9.88%	\$4,000.00	\$40,500.00	\$44,500.00	\$44,500.00								
29			14.98%	\$62,939.00	\$420,086.00	\$483,025.00	\$483,025.00								
30			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
31			0.00%	\$0.00	\$495,001.00	\$495,001.00	\$495,001.00								
32			-0.55%	(\$5,000.00)	\$910,000.00	\$905,000.00	\$905,000.00								
35			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
36			1.31%	\$16,440.25	\$1,258,670.75	\$1,275,111.00	\$1,275,111.00								
37			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
42	1.00		-27.16%	(\$320,947.00)	\$1,181,520.00	\$860,573.00	\$860,573.00								
43			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
44			39.72%	\$104,935.00	\$264,190.00	\$369,125.00	\$115,000.00	\$254,125.00							
45			-4.67%	(\$54,695.00)	\$1,172,195.00	\$1,117,500.00	\$1,117,500.00								
46			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
48			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
50			4.78%	\$50,992.23	\$1,067,271.42	\$1,118,263.65	\$1,118,263.65								
55			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
Total	44.00	33.00	1.63%	\$249,478.94	\$15,341,633.24	\$15,591,112.18	\$15,172,059.65	\$419,052.53	\$0.00	\$0.00	\$0.00	\$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	164	\$9,876,500.00	1.11%	15A Public Schools	3	\$7,396,200.00	6.06%
2 Residential	3,143	\$692,567,100.00	78.10%	15B Other Schools	0	\$0.00	0.00%
3A/3B Farm	3	\$600,600.00	0.07%	15C Public Property	67	\$83,111,100.00	68.05%
4A Commercial	216	\$167,461,800.00	18.88%	15D Church and Charities	19	\$21,782,200.00	17.84%
4B Industrial	0		0.00%	15E Cemeteries & Graveyards	1	\$5,000.00	0.00%
4C Apartments	4	\$16,242,500.00	1.83%	15F Other Exempt	48	\$9,835,700.00	8.05%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property			0.00%				
Total	3,530	\$886,748,500.00	100.00%	Total	138	\$122,130,200.00	100.00%
Average Ratio (%), Assessed to True Value				61.13%			
Equalized Valuation, Taxable Properties				\$1,450,594,634.39			
Total # of property tax appeals filed in 2025				County Tax Board		9.00	
				State Tax Court		3.00	
Number of 2025 County Tax Board decisions appealed to Tax Court				0.00			
Number of pending property tax appeals in State Tax Court				1.00			
Amount paid out by municipality for tax appeals in 2025				\$21,542.45			
				Percentage of Exempt vs. Non-Exempt Properties			
				13.77%			

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				
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
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		8.00	76,383.06	\$70,955.00	\$0.00	\$0.00	\$0.00	\$5,428.06
Supervisory Staff (Department Heads & Managers)	5.00		883,050.97	\$561,602.00	\$0.00	\$117,936.42	\$160,550.00	\$42,962.55
Police Officers (Including Superior Officers)	21.00		3,723,865.00	\$2,350,000.00	\$70,000.00	\$846,000.00	\$406,165.00	\$51,700.00
Fire Fighters (Including Superior Officers)	4.00	13.00	965,905.00	\$590,000.00	\$35,000.00	\$212,400.00	\$115,525.00	\$12,980.00
All Other Union Employees not listed above	11.00	0.00	1,136,118.75	\$555,500.00	\$15,000.00	\$116,655.00	\$406,468.00	\$42,495.75
All Other Non-Union Employees not listed above	3.00	12.00	701,692.00	\$490,000.00	\$10,000.00	\$102,900.00	\$61,307.00	\$37,485.00
Totals	44.00	33.00	7,487,014.78	\$4,618,057.00	\$130,000.00	\$1,395,891.42	\$1,150,015.00	\$193,051.36

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	9.00	\$22,114.00	\$199,026.00	13.00	\$17,910.00	\$232,830.00
Parent & Child	5.00	\$36,530.00	\$182,650.00	6.00	\$30,162.00	\$180,972.00
Employee & Spouse (or Partner)	6.00	\$42,276.00	\$253,656.00	5.00	\$34,853.00	\$174,265.00
Family	14.00	\$58,700.00	\$821,800.00	15.00	\$50,183.00	\$752,745.00
Employee Cost Sharing Contribution (enter as negative -)			(\$368,720.00)			(\$312,952.18)
Subtotal	34.00		\$1,088,412.00	39.00		\$1,027,859.82
<u>Elected Officials - Health Benefits - Annual Cost</u>						
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
<u>Retirees - Health Benefits - Annual Cost</u>						
Single Coverage	14	\$14,186.00	\$198,604.00	12	\$16,325.20	\$195,902.40
Parent & Child	0		\$0.00	0	\$0.00	\$0.00
Employee & Spouse (or Partner)	18	\$27,024.00	\$486,432.00	19	\$23,636.48	\$449,093.12
Family	8	\$53,684.00	\$429,472.00	9	\$39,328.16	\$353,953.44
Employee Cost Sharing Contribution (enter as negative -)			(\$59,700.00)			(\$57,742.20)
Subtotal	40.00		\$1,054,808.00	40.00		\$941,206.76
GRAND TOTAL	74.00		\$2,143,220.00	79.00		\$1,969,066.58

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	\$8,600,000.00	\$8,600,000.00	\$0.00			
Regional School Debt	\$3,649,461.66	\$3,649,461.33	\$0.33			
<u>Utility Fund Debt</u>						
		\$0.00				
		\$0.00				
		\$0.00				
		\$0.00				
		\$0.00				
<u>Municipal Purposes</u>						
Debt Authorized (BNI)	\$731,500.00	\$731,500.00				
Notes Outstanding	\$3,838,000.00	\$3,838,000.00				
Bonds Outstanding	\$6,520,000.00	\$6,520,000.00				
Loans and Other Debt		\$0.00				
Total (Current Year)	\$23,338,961.66	\$12,249,461.33	\$11,089,500.33			
Population (2020 census)	8,434					
Per Capita Gross Debt	\$2,767.25					
Per Capita Net Debt	\$1,314.86					
3 Year Average Property Valuation		\$1,263,052,942.67				
Net Debt as % of 3 Year Average Property Valuation		0.88%				
Utility Fund - Principal						
Utility Fund - Interest						
Bond Anticipation Notes - Principal			\$0.00			
Bond Anticipation Notes - Interest			\$115,500.00			
Bonds - Principal			\$790,000.00	\$805,000.00	\$535,000.00	\$4,390,000.00
Bonds - Interest			\$212,000.00	\$178,943.00	\$152,068.00	\$753,793.00
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			\$1,117,500.00	\$983,943.00	\$687,068.00	\$5,143,793.00
Total Principal			\$790,000.00	\$805,000.00	\$535,000.00	\$4,390,000.00
Total Interest			\$327,500.00	\$178,943.00	\$152,068.00	\$753,793.00
% of Total Current Year Budget			7.17%			
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	Aa2	AA-				
Year of Last Rating	2022	2026				
Mark "X" if Municipality has no bond rating						

USER FRIENDLY BUDGET SECTION - Notes

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