



**State of New Jersey
Local Government Services**

Year: 2026 Municipal User Friendly Budget

MUNICIPALITY: 1220 South Amboy City - County of Middlesex

Adopted

Municode: 1220

Filename: 1220_fba_2026.xlsm

Website: www.southamboynj.gov

Phone Number:

732-727-4600

Mailing Address:

140 North Broadway

Municipality:	South Amboy	State:	NJ	Zip:	08879
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Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Fred	A	Henry	12/31/2026	mayor@southamboynj.gov

Chief Administrative Officer

David	A	Kales	ba@southamboyntj.gov
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Chief Financial Officer

Daniel	S	Balka	N-1700	balkad@southamboyNJ.gov
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Municipal Clerk

Katie Rose		Walenty	walentyk@southamboynj.gov
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Registered Municipal Accountant

Gary	W	Higgins	gahiggins@pkfod.com
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Governing Body Members

[illegible]

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2025 Calendar Year Property Tax Levies - ALL entities levying property taxes					Current Year 2026 Budget		
	Calendar Year	Calendar Year	% of	Avg Residential	Taxes	Actual/Estimated	Tax Levy
	Tax Rate	Tax Levy	Total Levy	Taxpayer Impact			
Municipal Purpose Tax	1.282	\$11,568,340.44	39.86%	\$3,529.35	Municipal Purpose Tax	ACTUAL	\$11,299,171.44
Municipal Library	0.052	\$467,244.71	1.61%	\$143.16	Municipal Library	ACTUAL	\$510,056.02
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	1.340	\$12,091,529.00	41.66%	\$3,689.02	Local School District	ESTIMATED	\$12,575,190.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.496	\$4,472,313.78	15.41%	\$1,365.49	County Purposes	ESTIMATED	\$4,702,574.00
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.047	\$423,411.93	1.46%	\$129.39	County Open Space	ESTIMATED	\$431,880.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2025 Budget)	3.217	\$29,022,839.86	100.00%	\$8,856.40	Total ESTIMATED amount to be raised by taxes		\$29,518,871.46
Total Taxable Valuation as of October 1, 2025					Revenue Anticipated, Excluding Tax Levy		12,740,227.13
(To be used to calculate the current year tax rate)					Budget Appropriations, before Reserve for Uncollected Taxes		24,325,954.59
Current Year (2026) Average Residential Assessment					Total Non-Municipal Tax Levy		\$17,709,644.00
Prior Year (2025) Average Residential Assessment					Amount to be Raised by Taxes - Before RUT		\$29,295,371.46
					Reserve for Uncollected Taxes (RUT)		\$223,500.00
					Total Amount to be Raised by Taxes		\$29,518,871.46
Prior Year to Current Year Comparison					% of Tax Collections used to Calculate RUT		99.24%
Comparison - Municipal Purposes Tax Rate					If % used exceeds the actual collection % then reference the statutory exception used		
Comparison - Municipal Purposes Tax Levy					Tax Collections - ACTUAL as of Prior Year		
					Total Tax Revenue, Collections CY 2025		29,048,217.00
					Total Tax Levy, CY 2025		29,074,456.00
					% of Taxes Collected, CY 2025		99.91%
					Delinquent Taxes - December 31, 2025		\$160.00
Sheet UFB-1							

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	11.11%	\$220,000.00	\$1,980,000.00	\$2,200,000.00	\$2,200,000.00							
08	Local Revenue	-4.18%	(\$104,065.00)	\$2,491,235.00	\$2,387,170.00	\$2,387,170.00							
09	State Aid (without offsetting appropriation)	0.00%	(\$0.44)	\$3,918,453.00	\$3,918,452.56	\$3,918,452.56							
08	Uniform Construction Code Fees	-0.02%	(\$38.00)	\$164,038.00	\$164,000.00	\$164,000.00							
	<i>Special Revenue Items w/ Prior Written Consent</i>												
11	Shared Services Agreements	#DIV/0!	\$0.00		\$0.00								
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-96.49%	(\$12,759,906.43)	\$13,223,473.00	\$463,566.57	\$463,566.57							
08	Other Special Items	55.64%	\$1,271,651.00	\$2,285,387.00	\$3,557,038.00	\$3,557,038.00							
15	Receipts from Delinquent Taxes	-100.00%	(\$7,941.00)	\$7,941.00	\$0.00	\$0.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	-3.90%	(\$460,282.85)	\$11,809,454.29	\$11,349,171.44	\$11,349,171.44							
07	Minimum Library Tax	9.16%	\$42,811.31	\$467,244.71	\$510,056.02	\$510,056.02							
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	-32.46%	(\$11,797,771.41)	\$36,347,226.00	\$24,549,454.59	\$24,549,454.59	\$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	General Government	10.00	7.00	2.44%	\$48,555.00	\$1,990,105.00	\$2,038,660.00	\$2,038,660.00								
21	Land-Use Administration	0.00	0.00	-2.14%	(\$1,400.00)	\$65,400.00	\$64,000.00	\$64,000.00								
22	Uniform Construction Code	3.00	10.00	-12.40%	(\$61,000.00)	\$492,000.00	\$431,000.00	\$431,000.00								
23	Insurance	0.00	0.00	14.50%	\$558,500.00	\$3,852,500.00	\$4,411,000.00	\$4,411,000.00								
25	Public Safety	36.00	15.00	2.87%	\$169,390.04	\$5,900,666.53	\$6,070,056.57	\$6,067,320.00	\$2,736.57							
26	Public Works	23.00	2.00	-77.85%	(\$11,887,810.62)	\$15,270,040.62	\$3,382,230.00	\$2,921,400.00	\$460,830.00							
27	Health and Human Services	2.00	3.00	-2.04%	(\$7,118.00)	\$349,602.00	\$342,484.00	\$342,484.00								
28	Parks and Recreation	1.00	0.00	-78.47%	(\$605,000.00)	\$771,000.00	\$166,000.00	\$166,000.00								
29	Education (including Library)	0.00	0.00	9.16%	\$42,811.31	\$467,244.71	\$510,056.02	\$510,056.02								
30	Unclassified	0.00	0.00	190.91%	\$105,000.00	\$55,000.00	\$160,000.00	\$160,000.00								
31	Utilities and Bulk Purchases	0.00	0.00	0.11%	\$2,000.00	\$1,797,500.00	\$1,799,500.00	\$1,799,500.00								
32	Landfill / Solid Waste Disposal	0.00	0.00	0.00%	\$0.00	\$16,000.00	\$16,000.00	\$16,000.00								
35	Contingency	0.00	0.00	0.00%	\$0.00	\$4,000.00	\$4,000.00	\$4,000.00								
36	Statutory Expenditures	0.00	0.00	1.04%	\$23,398.00	\$2,249,881.00	\$2,273,279.00	\$2,273,279.00								
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	1.00	9.56%	\$16,250.00	\$170,000.00	\$186,250.00	\$186,250.00								
44	Capital	0.00	0.00	0.00%	\$0.00	\$75,000.00	\$75,000.00	\$75,000.00								
45	Debt	0.00	0.00	-4.92%	(\$124,011.00)	\$2,520,450.00	\$2,396,439.00	\$2,396,439.00								
46	Deferred Charges	0.00	0.00	-100.00%	(\$39,558.00)	\$39,558.00	\$0.00	\$0.00								
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	0.00%	\$0.00	\$223,500.00	\$223,500.00	\$223,500.00								
55	Surplus General Budget	0.00	0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
Total		77.00	38.00	-32.39%	(\$11,759,993.27)	\$36,309,447.86	\$24,549,454.59	\$24,085,888.02	\$463,566.57	\$0.00	\$0.00	\$0.00	\$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, 2025 Value)			
	# of Parcels	Assessed Value	% of Total
1 Vacant Land	94	\$16,969,900.00	1.90%
2 Residential	2,756	\$761,263,200.00	85.03%
3A/3B Farm	0	\$0.00	0.00%
4A Commercial	140	\$82,627,300.00	9.23%
4B Industrial	8	\$20,176,200.00	2.25%
4C Apartments	13	\$14,249,400.00	1.59%
5A/5B Railroad	0	\$0.00	0.00%
6A/6B Business Personal Property	1	\$0.00	0.00%
Total	3,012	\$895,286,000.00	100.00%

Average Ratio (%), Assessed to True Value	58.97%
Equalized Valuation, Taxable Properties	\$1,518,205,867.39

Total # of property tax appeals filed in 2025	County Tax Board	6.00
	State Tax Court	5.00
Number of 2025 County Tax Board decisions appealed to Tax Court		2.00
Number of pending property tax appeals in State Tax Court		3.00

Amount paid out by municipality for tax appeals in 2025	\$2,499.76
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Property Tax Assessments - Exempt Properties (October 1, 2025 Value)			
	# of Parcels	Assessed Value	% of Total
15A Public Schools	3	\$7,106,100.00	2.84%
15B Other Schools	0	\$0.00	0.00%
15C Public Property	61	\$57,330,700.00	22.91%
15D Church and Charities	9	\$24,768,700.00	9.90%
15E Cemeteries & Graveyards	1	\$2,035,000.00	0.81%
15F Other Exempt	155	\$159,006,900.00	63.54%
Total	229	\$250,247,400.00	100.00%

Percentage of Exempt vs. Non-Exempt Properties	27.95%
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USER FRIENDLY BUDGET SECTION

Long Term Tax Exemptions

[illegible]

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	0.00	6.00	64,575.34	\$58,360.00	\$0.00	\$1,750.80	\$0.00	\$4,464.54
Supervisory Staff (Department Heads & Managers)	10.00	3.00	1,717,351.15	\$1,270,505.00	\$0.00	\$159,559.07	\$190,093.45	\$97,193.63
Police Officers (Including Superior Officers)	30.00	0.00	6,948,369.11	\$4,025,180.00	\$983,195.00	\$1,348,936.00	\$518,436.67	\$72,621.44
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	34.00	0.00	3,543,283.45	\$2,202,897.00	\$241,552.00	\$306,991.32	\$604,842.78	\$187,000.35
All Other Non-Union Employees not listed above	1.00	31.00	627,886.78	\$507,955.00	\$0.00	\$63,792.00	\$17,281.22	\$38,858.56
Totals	75.00	40.00	12,901,465.83	\$8,064,897.00	\$1,224,747.00	\$1,881,029.19	\$1,330,654.12	\$400,138.52

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
<u>Active Employees - Health Benefits - Annual Cost</u>						
Single Coverage	23.00	\$18,140.39	\$417,228.97	25.00	\$17,074.82	\$426,870.50
Parent & Child	7.00	\$34,597.65	\$242,183.55	4.00	\$32,463.84	\$129,855.36
Employee & Spouse (or Partner)	6.00	\$39,278.64	\$235,671.84	7.00	\$35,697.87	\$249,885.09
Family	17.00	\$52,445.28	\$891,569.76	16.00	\$49,571.01	\$793,136.16
Employee Cost Sharing Contribution (enter as negative -)			(\$456,000.00)			(\$417,000.00)
Subtotal	53.00		\$1,330,654.12	52.00		\$1,182,747.11
<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	44	\$8,641.19	\$380,212.36	34	\$7,609.33	\$258,717.22
Parent & Child	3	\$32,806.68	\$98,420.04	3	\$29,795.68	\$89,387.04
Employee & Spouse (or Partner)	15	\$26,553.33	\$398,299.95	29	\$21,726.81	\$630,077.49
Family	7	\$55,003.77	\$385,026.39	7	\$46,613.81	\$326,296.67
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	69.00		\$1,261,958.74	73.00		\$1,304,478.42
GRAND TOTAL	122.00		\$2,592,612.86	125.00		\$2,487,225.53

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

[illegible]

UFB-9 Accumulated Absence Liability

USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY

[illegible]

USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY

[illegible]

USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY

[illegible]

ACCUMULATED ABSENCE LIABILITY

Total Funds Reserved as of end of 2025:	\$62,269.80	Total Employees subject to accumulated absence restrictions of P.L. 2007, c. 92:	
Total Funds Appropriated in 2026:	\$0.00	Total Employees subject to accumulated absence restrictions of P.L. 2010, c. 3:	

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

Gross Debt				Current Year Budget				2027 Budget	2028 Budget	All Additional Future Years' Budgets					
Deductions				Debt											
Local School Debt				\$4,470,000.00				\$4,470,000.00				\$0.00			
Regional School Debt												\$0.00			
Utility Fund Debt															

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)
