

2020 FIRE DISTRICT BUDGET

Financial Schedules Section

Instructions:

Input requested information in highlighted boxes only. Information input into yellow boxes will automatically fill throughout the rest of the workbook. Please round to the nearest whole dollar. No pennies.

The Levy Cap worksheets simplify data entry by having the user enter most data on support pages and some from this sheet. By filling in the highlighted cells on this page, each worksheet will reflect the information and automatically calculate the formulas on each individual worksheet.

Enter the name of the fire district and county below. This will populate the name of the fire district and the county throughout the workbook.

Name of Fire District:

Lower Township District 3

County:

Cape May

Levy Cap Calculation Summary

2019 Adopted Budget - Amount to be Raised by Taxation	\$	764,133
Cap Bank Available from 2017 (See Levy Cap Certification)		136,311
Cap Bank Available from 2018 (See Levy Cap Certification)		10,734
Cap Bank Available from 2019 (See Levy Cap Certification)		20,935
Cap Bank Used from 2017		58,333
Cap Bank Used from 2018		-
Cap Bank Used from 2019		-
Changes in Service Provider (+/-)		
DLGS Approved Adjustments		
Cancelled or Unexpended Referendum Amount (Enter as a positive number)		
Assessed Valuation of District for adopted budget		1,186,104,700
New Ratables - Increase in Valuations (New Construction and Additions)		2,383,000
Adopted Fire District Tax Rate (three decimals) per \$100		\$0.064
Projected Tax Rate based upon Proposed Levy		0.069202736

2020 Budget Summary

Lower Township District 3 Cape May

	<i>2020 Proposed Budget</i>	<i>2019 Adopted Budget</i>	<i>\$ Increase (Decrease) Proposed vs. Adopted</i>	<i>% Increase (Decrease) Proposed vs. Adopted</i>
REVENUES AND FUND BALANCE UTILIZED				
Total Fund Balance Utilized	\$ 175,000	\$ 570,000	\$ (395,000)	-69.3%
Total Miscellaneous Anticipated Revenues	15,300	14,700	600	4.1%
Total Sale of Assets	-	-	-	#DIV/0!
Total Interest on Investments & Deposits	4,500	400	4,100	1025.0%
Total Other Revenue	-	-	-	#DIV/0!
Total Operating Grant Revenue	1,306	1,306	-	0.0%
Total Revenues Offset with Appropriations	-	-	-	#DIV/0!
Total Revenues and Fund Balance Utilized	196,106	586,406	(390,300)	-66.6%
Amount to be Raised by Taxation to Support Budget	822,466	764,133	58,333	7.6%
Total Anticipated Revenues	1,018,572	1,350,539	(331,967)	-24.6%
APPROPRIATIONS				
Total Administration	26,600	26,600	-	0.0%
Total Cost of Operations & Maintenance	696,470	636,470	60,000	9.4%
Total Appropriations Offset with Revenue (must equal Revenues Offset with Appropriations)	-	-	-	#DIV/0!
Total Appropriated for Duly Incorporated First Aid/Rescue Squad	-	-	-	#DIV/0!
Total Deferred Charges	-	-	-	#DIV/0!
Cash Deficit, Preceeding Year (N.J.S.A. 40A:14-78.6)	-	-	-	#DIV/0!
Length of Service Award Program (LOSAP) Contribution (P.L.1997,c.388)	51,000	51,000	-	0.0%
Total Capital Appropriations	-	400,000	(400,000)	-100.0%
Total Principal Payments on Debt Service	213,362	200,082	13,280	6.6%
Total Interest Payments on Debt	31,140	36,387	(5,247)	-14.4%
Total Appropriations	1,018,572	1,350,539	(331,967)	-24.6%
ANTICIPATED SURPLUS (DEFICIT)	\$ -	\$ -	\$ -	#DIV/0!

2020 Revenue Schedule

Lower Township District 3 Cape May

	2020 Proposed Budget	2019 Adopted Budget	\$ Increase (Decrease) Proposed vs. Adopted	% Increase (Decrease) Proposed vs. Adopted
<i>Fund Balance Utilized</i>				
Unrestricted Fund Balance	\$ 175,000	\$ 570,000	\$ (395,000)	-69.3%
Restricted Fund Balance	-	-	-	#DIV/0!
Total Fund Balance Utilized	<u>175,000</u>	<u>570,000</u>	<u>(395,000)</u>	<u>-69.3%</u>
<i>Miscellaneous Anticipated Revenues</i>				
Shared Services (N.J.S.A. 40A:65-1 et seq.)			-	#DIV/0!
Joint Purchasing Agreements (N.J.S.A. 40A:10 & 11)			-	#DIV/0!
Emergency Assistance (N.J.S.A. 40A:14-26)			-	#DIV/0!
Municipal Assistance (N.J.S.A. 40A:14-34)			-	#DIV/0!
Municipal Assistance - Adjoin (N.J.S.A. 40A:14-35)			-	#DIV/0!
Contracts - Volunteer Fire Co (N.J.S.A. 40A:14-68)			-	#DIV/0!
Leases - Local Municipality (N.J.S.A. 40A:14-83)			-	#DIV/0!
Rental Income	15,300	14,700	600	4.1%
Total Miscellaneous Anticipated Revenues	<u>15,300</u>	<u>14,700</u>	<u>600</u>	<u>4.1%</u>
<i>Sale of Assets (List Individually)</i>				
Asset #1			-	#DIV/0!
Asset #2			-	#DIV/0!
Asset #3			-	#DIV/0!
Asset #4			-	#DIV/0!
Total Sale of Assets	<u>-</u>	<u>-</u>	<u>-</u>	<u>#DIV/0!</u>
<i>Interest on Investments & Deposits (List Accounts Separately)</i>				
Investment Account #1 Crest Savings Bank	4,500	400	4,100	1025.0%
Investment Account #2			-	#DIV/0!
Investment Account #3			-	#DIV/0!
Investment Account #4			-	#DIV/0!
Total Interest on Investments & Deposits	<u>4,500</u>	<u>400</u>	<u>4,100</u>	<u>1025.0%</u>
<i>Other Revenue (List in Detail)</i>				
Other Revenue #1			-	#DIV/0!
Other Revenue #2			-	#DIV/0!
Other Revenue #3			-	#DIV/0!
Other Revenue #4			-	#DIV/0!
Total Other Revenue	<u>-</u>	<u>-</u>	<u>-</u>	<u>#DIV/0!</u>
<i>Operating Grant Revenue (List in Detail)</i>				
Supplemental Fire Service Act (P.L.1985,c.295)	1,306	1,306	-	0.0%
Other Grant #1			-	#DIV/0!
Other Grant #2			-	#DIV/0!
Other Grant #3			-	#DIV/0!
Other Grant #4			-	#DIV/0!
Other Grant #5			-	#DIV/0!
Total Operating Grant Revenue	<u>1,306</u>	<u>1,306</u>	<u>-</u>	<u>0.0%</u>
<i>Revenues Offset with Appropriations</i>				
<u>Uniform Fire Safety Act (P.L.1983,c.383)</u>				
Reserves Utilized			-	#DIV/0!
Annual Registration Fees			-	#DIV/0!
Penalties and Fines			-	#DIV/0!
Other Revenues			-	#DIV/0!
Total Uniform Fire Safety Act	<u>-</u>	<u>-</u>	<u>-</u>	<u>#DIV/0!</u>
<u>Other Revenues Offset with Appropriations (List)</u>				
Other Offset Revenues #1			-	#DIV/0!
Other Offset Revenues #2			-	#DIV/0!
Other Offset Revenues #3			-	#DIV/0!
Other Offset Revenues #4			-	#DIV/0!
Total Other Revenues Offset with Appropriations	<u>-</u>	<u>-</u>	<u>-</u>	<u>#DIV/0!</u>
Total Revenues Offset with Appropriations	<u>-</u>	<u>-</u>	<u>-</u>	<u>#DIV/0!</u>
TOTAL REVENUES AND FUND BALANCE UTILIZED	<u>\$ 196,106</u>	<u>\$ 586,406</u>	<u>\$ (390,300)</u>	<u>-66.6%</u>

2020 Appropriations Schedule

Lower Township District 3 Cape May

	2020 Proposed Budget	2019 Adopted Budget	\$ Increase (Decrease) Proposed vs. Adopted	% Increase (Decrease) Proposed vs. Adopted
<i>Administration - Personnel</i>				
Salary & Wages (excluding Commissioners)	\$ -		\$ -	#DIV/0!
Commissioners	\$ 24,400	\$ 24,400	-	0.0%
Fringe Benefits	-		-	#DIV/0!
Total Administration - Personnel	<u>24,400</u>	<u>24,400</u>	<u>-</u>	<u>0.0%</u>
<i>Administration - Other (List)</i>				
Other Admin Expense #1 Elections	2,200	2,200	-	0.0%
Other Admin Expense #2			-	#DIV/0!
Other Admin Expense #3			-	#DIV/0!
Contingent Expenses			-	#DIV/0!
Other Assets, Non-Bondable #1			-	#DIV/0!
Other Assets, Non-Bondable #2			-	#DIV/0!
Other Assets, Non-Bondable #3			-	#DIV/0!
Total Administration - Other	<u>2,200</u>	<u>2,200</u>	<u>-</u>	<u>0.0%</u>
Total Administration	<u>26,600</u>	<u>26,600</u>	<u>-</u>	<u>0.0%</u>
<i>Cost of Operations & Maintenance - Personnel</i>				
Salary & Wages	-		-	#DIV/0!
Fringe Benefits	-		-	#DIV/0!
Total Operations & Maintenance - Personnel	<u>-</u>	<u>-</u>	<u>-</u>	<u>#DIV/0!</u>
<i>Cost of Operations & Maintenance - Other (List)</i>				
Other Operations & Maintenance Expense #1	696,470	636,470	60,000	9.4%
Other Operations & Maintenance Expense #2			-	#DIV/0!
Other Operations & Maintenance Expense #3			-	#DIV/0!
Contingent Expenses			-	#DIV/0!
Other Assets, Non-Bondable #1			-	#DIV/0!
Other Assets, Non-Bondable #2			-	#DIV/0!
Other Assets, Non-Bondable #3			-	#DIV/0!
Total Operations & Maintenance - Other	<u>696,470</u>	<u>636,470</u>	<u>60,000</u>	<u>9.4%</u>
Total Operations & Maintenance	<u>696,470</u>	<u>636,470</u>	<u>60,000</u>	<u>9.4%</u>
<i>Appropriations Offset with Revenue - Personnel</i>				
Salary & Wages	-		-	#DIV/0!
Fringe Benefits	-		-	#DIV/0!
Total Appropriations Offset with Revenue - Personnel	<u>-</u>	<u>-</u>	<u>-</u>	<u>#DIV/0!</u>
<i>Appropriations Offset with Revenue - Other (List)</i>				
Other Expense #1			-	#DIV/0!
Other Expense #2			-	#DIV/0!
Other Expense #3			-	#DIV/0!
Contingent Expenses			-	#DIV/0!
Other Assets, Non-Bondable #1			-	#DIV/0!
Other Assets, Non-Bondable #2			-	#DIV/0!
Other Assets, Non-Bondable #3			-	#DIV/0!
Total Appropriations Offset with Revenue - Other	<u>-</u>	<u>-</u>	<u>-</u>	<u>#DIV/0!</u>
Total Appropriations Offset with Revenue	<u>-</u>	<u>-</u>	<u>-</u>	<u>#DIV/0!</u>
<i>Duly Incorporated First Aid/Rescue Squad Associations</i>				
Vehicles			-	#DIV/0!
Equipment			-	#DIV/0!
Materials & Supplies			-	#DIV/0!
Total Duly Incorporated First Aid/Rescue Squad Associations	<u>-</u>	<u>-</u>	<u>-</u>	<u>#DIV/0!</u>
<i>Emergency Appropriations & Deferred Charges (List)</i>				
Emergency Appropriation #1			-	#DIV/0!
Emergency Appropriation #2			-	#DIV/0!
Emergency Appropriation #3			-	#DIV/0!
Deferred Charge #1 (cite statute)			-	#DIV/0!
Deferred Charge #2 (cite statute)			-	#DIV/0!
Declared State of Emergency (N.J.S.A. 40A:4-45.45 10b)			-	#DIV/0!
Total Deferred Charges	<u>-</u>	<u>-</u>	<u>-</u>	<u>#DIV/0!</u>
Cash Deficit, Preceding Year (N.J.S.A. 40A:14-78.6)			-	#DIV/0!
Length of Service Award Program (LOSAP) Contribution (N.J.S.A. 40A:14-78.6)	51,000	51,000	-	0.0%
Total Capital Appropriations	-	400,000	(400,000)	-100.0%
Total Principal Payments on Debt Service	213,362	200,082	13,280	6.6%
Total Interest Payments on Debt	31,140	36,387	(5,247)	-14.4%
TOTAL APPROPRIATIONS	<u>\$ 1,018,572</u>	<u>\$ 1,350,539</u>	<u>\$ (331,967)</u>	<u>-24.6%</u>

2020 Schedule of Salaries and Benefits

Lower Township District 3
Cape May

Administrative Positions Excluding Commissioners (List Individually)	Number of Staff	Annual Wages	2020 Proposed Budget Salary & Wages	PERS Contribution	Employee Group Health Insurance	PFRS Contribution	Other Fringe Benefits	2020 Proposed Budget Fringe Benefits
Position #1	-	-	-	-	-	-	-	\$
Position #2	-	-	-	-	-	-	-	-
Position #3	-	-	-	-	-	-	-	-
Position #4	-	-	-	-	-	-	-	-
Position #5	-	-	-	-	-	-	-	-
Position #6	-	-	-	-	-	-	-	-
Position #7	-	-	-	-	-	-	-	-
Position #8	-	-	-	-	-	-	-	-
Total Administration	-	-	-	-	-	-	-	-

Operation & Maintenance Positions (List Individually)	Number of Staff	Annual Wages	2020 Proposed Budget Salary & Wages	PERS Contribution	Employee Group Health Insurance	PFRS Contribution	Other Fringe Benefits	2020 Proposed Budget Fringe Benefits
Position #1	-	-	-	-	-	-	-	\$
Position #2	-	-	-	-	-	-	-	-
Position #3	-	-	-	-	-	-	-	-
Position #4	-	-	-	-	-	-	-	-
Position #5	-	-	-	-	-	-	-	-
Position #6	-	-	-	-	-	-	-	-
Position #7	-	-	-	-	-	-	-	-
Position #8	-	-	-	-	-	-	-	-
Position #9	-	-	-	-	-	-	-	-
Position #10	-	-	-	-	-	-	-	-
Position #11	-	-	-	-	-	-	-	-
Position #12	-	-	-	-	-	-	-	-
Position #13	-	-	-	-	-	-	-	-
Position #14	-	-	-	-	-	-	-	-
Total Operation & Maintenance	-	-	-	-	-	-	-	-

Salary Offset by Revenue Positions (List Individually)	Number of Staff	Annual Wages	2020 Proposed Budget Salary & Wages	PERS Contribution	Employee Group Health Insurance	PFRS Contribution	Other Fringe Benefits	2020 Proposed Budget Fringe Benefits
Position #1	-	-	-	-	-	-	-	\$
Position #2	-	-	-	-	-	-	-	-
Position #3	-	-	-	-	-	-	-	-
Position #4	-	-	-	-	-	-	-	-
Position #5	-	-	-	-	-	-	-	-
Position #6	-	-	-	-	-	-	-	-
Position #7	-	-	-	-	-	-	-	-
Position #8	-	-	-	-	-	-	-	-
Total Offset by Revenue	-	-	-	-	-	-	-	-
Total Administration, Operations & Offset by Revenue	-	-	-	-	-	-	-	-

2020 Proposed Capital Budget

Lower Township District 3
Cape May

CAPITAL IMPROVEMENTS (N.J.S.A. 40A:14-84)

List Project Separately	Asset Type	Time of General Election February or November	Date of Approval	Affirmative Vote Percentage	2020 Proposed	2019 Adopted
					Budget	Budget
Capital Improvement #1 Repair replace HVAC	Build/Equip	February	12/24/18	100%	\$	400,000
Capital Improvement #2						
Capital Improvement #3						
Capital Improvement #4						
Capital Improvement #5						
Capital Improvement #6						
Capital Improvement #7						
Total Capital Improvements					-	400,000

DOWN PAYMENTS/CAPITAL FINANCED IMPROVEMENTS (N.J.S.A. 40A:14-85)

List Project Separately	Asset Type	Date of Local Finance Board Approval	Date of Voter Approval	Affirmative Vote Percentage	2020 Proposed	2019 Adopted
					Budget	Budget
Capital Improvement #1					-	-
Capital Improvement #2					-	400,000
Capital Improvement #3						
Capital Improvement #4						
Capital Improvement #5						
Capital Improvement #6						
Capital Improvement #7						
Total Down Payments					-	-
Total Capital Improvements & Down Payments					-	400,000
RESERVE FOR FUTURE CAPITAL OUTLAYS						
TOTAL CAPITAL APPROPRIATIONS					-	400,000

Capital Appropriations Offset with Restricted Fund		
Capital Appropriations Offset with Grants		
Capital Appropriations Offset with Unrestricted Fund		

Debt Service Schedule - Principal

Lower Township District 3
Cape May

	Date of Voter Approval	% of Voter Approval	Date of Local Finance Board Approval	Current Year (2019)	2020	2021	2022	2023	2024	2025	Thereafter	Total Principal Outstanding
General Obligation Bonds												
General Obligation Bond #1	02/19/13	73%	05/11/16	\$ 90,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 110,000	\$ 110,000	\$ 120,000	\$ 410,000	\$ 1,050,000
General Obligation Bond #2												
General Obligation Bond #3												
General Obligation Bond #4												
Total Principal - General Obligation Bonds				90,000	100,000	100,000	100,000	110,000	110,000	120,000	410,000	1,050,000
Bond Anticipation Notes												
BAN #1												
BAN #2												
BAN #3												
BAN #4												
Total Principal - BANS				-	-	-	-	-	-	-	-	-
Capital Leases												
Capital Lease #1	02/20/10	76%	08/13/15	110,082	113,362	116,740	120,219					350,321
Capital Lease #2												
Capital Lease #3												
Capital Lease #4												
Total Principal - Capital Leases				110,082	113,362	116,740	120,219					350,321
Intergovernmental Loans												
Intergovernmental #1												
Intergovernmental #2												
Intergovernmental #3												
Intergovernmental #4												
Total Principal - Intergovernmental Loans				-	-	-	-	-	-	-	-	-
Other Bonds or Notes Payable												
Other Bonds or Notes #1												
Other Bonds or Notes #2												
Other Bonds or Notes #3												
Other Bonds or Notes #4												
Total Principal - Other Bonds or Notes				200,082	213,362	216,740	220,219	110,000	110,000	120,000	410,000	1,400,321
TOTAL PRINCIPAL-ALL OBLIGATIONS				\$ 200,082	\$ 213,362	\$ 216,740	\$ 220,219	\$ 110,000	\$ 110,000	\$ 120,000	\$ 410,000	\$ 1,400,321

Enter each debt issuance separately according to type of debt obligation above. Enter the principal due for each year indicated and thereafter until maturity.

Capital Appropriations Offset with Restricted Fund
Capital Appropriations Offset with Grants
Capital Appropriations Offset with Unrestricted Fund

Debt Service Schedule - Interest

Lower Township District 3
Cape May

	Current Year (2019)	2020	2021	2022	2023	2024	2025	Thereafter	Total Interest Payments Outstanding
<i>General Obligation Bonds</i>									
General Obligation Bond #1	\$ 22,667	\$ 20,700	\$ 18,630	\$ 16,560	\$ 14,387	\$ 12,110	\$ 10,005	\$ 12,662	\$ 105,054
General Obligation Bond #2									
General Obligation Bond #3									
General Obligation Bond #4									
Total Interest - General Obligation Bonds	22,667	20,700	18,630	16,560	14,387	12,110	10,005	12,662	105,054
<i>Bond Anticipation Notes</i>									
BAN #1									
BAN #2									
BAN #3									
BAN #4									
Total Interest Payments - BANs									
<i>Capital Leases</i>									
Capital Lease #1	13,720	10,440	7,061	3,583					21,084
Capital Lease #2									
Capital Lease #3									
Capital Lease #4									
Total Interest Payments - Capital Leases	13,720	10,440	7,061	3,583					21,084
<i>Intergovernmental Loans</i>									
Intergovernmental #1									
Intergovernmental #2									
Intergovernmental #3									
Intergovernmental #4									
Total Interest Payments - Intergovernmental									
<i>Other Bonds or Notes Payable</i>									
Other Bonds or Notes #1									
Other Bonds or Notes #2									
Other Bonds or Notes #3									
Other Bonds or Notes #4									
Total Interest Payments - Other Bonds or Notes									
TOTAL INTEREST ALL OBLIGATIONS	\$ 36,387	\$ 31,140	\$ 25,691	\$ 20,143	\$ 14,387	\$ 12,110	\$ 10,005	\$ 12,662	\$ 126,138

Enter each debt issuance separately according to type of debt obligation on the "Debt Service - Principal" tab. The debt issuance description will carry to this schedule from data entered on that worksheet. Enter the interest payment due for each year indicated and thereafter until maturity.

Capital Appropriations Offset with Restricted Fund
 Capital Appropriations Offset with Grants
 Capital Appropriations Offset with Unrestricted Fund

2020 Fund Balance Reconciliation

Lower Township District 3 Cape May

UNRESTRICTED FUND BALANCE

Beginning balance January 1, 2019 (1)	\$	897,409
Less: Utilized in 2019 Adopted Budget		570,000
Proposed balance available		327,409
Estimated results of operations for the year ending December 31, 2019		150,000
Anticipated balance December 31, 2019		477,409
Less: Fund Balance utilized in 2020 Proposed Budget		175,000
Plus: Accrued Unfunded Pension Liability (1)		
Plus: Accrued Unfunded Other Post-Employment Benefit Liability (1)		
Proposed balance after utilization in 2020 Proposed Budget	\$	302,409

RESTRICTED FUND BALANCE

Beginning balance January 1, 2019 (1)	\$	135,868
Less: Utilized in 2019 Adopted Budget		-
Proposed balance available		135,868
Estimated results of operations for the year ending December 31, 2019		-
Anticipated balance December 31, 2019		135,868
Less: Restricted Fund Balance used in 2020 Proposed Budget for Capital Purposes		
Less: Restricted Fund Balance released via Referendum Resolution		-
Proposed balance after utilization in 2020 Proposed Budget	\$	135,868

(1) This line item must agree to audited financial statements.

2020 Referendums

Lower Township District 3
Cape May

Summary of Referendum Line Items	2020 Proposed Budget Amount Requested	2019 Final Budget
Total Referendum Line Items	\$ -	\$ -

Tax Levy Requested minus Maximum Allowable Levy
As this page is adjusted this amount changes, should = \$0
(For Reference Purposes Only - from Levy Cap Summary based on
Information provided by the district- see instructions.)

\$ -

Summary of Release of Restricted Fund Balance Referendum Line Items	2020 Proposed Budget Amount Requested	2019 Final Budget
Total Release of Restricted Fund Balance	\$ -	\$ -

2020 Levy Cap Summary

Lower Township District 3 Cape May

LEVY CAP CALCULATION

Prior Year Amount to be Raised by Taxation for Fire District Purposes	\$	764,133
Changes in Service Provider (+/-)		-
DLGS Approved Adjustments		-
Net Prior Year Tax Levy for Municipal Purposes for Cap Calculation		764,133
Plus: 2% Cap Increase		15,283
ADJUSTED TAX LEVY PRIOR TO EXCLUSIONS		779,416

Exclusions

Shared Service Exclusion		-
Change in Total Debt Service Appropriation		8,033
Allowable Pension Increases		-
Allowable Increase in Health Care Costs		-
Changes in LOSAP Contributions (+/-)		-
Extraordinary Costs due to a "Declared" Emergency		-
Net Capital Improvement Fund and/or Down Payment on Improvements and Reserve for Future Capital Outlays		-
Total Exclusions		8,033
Less: Cancelled or Unexpended Referendum Amounts		-

Increase in Ratable Valuation (New Construction/Additions)	\$	2,383,000
Prior Year Local Fire District Tax Rate (3 decimals/\$100)		\$0.064

ADJUSTED TAX LEVY		788,974
Amount Utilized from Levy Cap Bank from 2017		58,333
Amount Utilized from Levy Cap Bank from 2018		-
Amount Utilized from Levy Cap Bank from 2019		-
Maximum Tax Levy Before Referendum		847,307
Amount Proposed for Levy Cap Referendum		-
MAXIMUM ALLOWABLE AMOUNT TO BE RAISED BY TAXATION	\$	847,307

CAP BANK CALCULATION

Amount to be Raised by Taxation	\$	822,466
Cap Bank Available from Prior Year (2017) for 2020 Budget		136,311
Cap Bank Available from Prior Year (2018) for 2020 Budget		10,734
Revised Cap Bank from Prior Year (2019) Available for 2020 Budget		10,734
Cap Bank Available from Prior Year (2019) for 2020 Budget		20,935
Revised Cap Bank from Prior Year (2019) Available for 2021 Budget		20,935
Cap Bank from Current Year (2020) Available for 2021 Budget		(33,492)
Cap Bank Available from 2020 for 2021 Budget	\$	24,841

2020 Levy Cap Exclusion Calculations

Lower Township District 3 Cape May

PENSION CONTRIBUTION CALCULATION

2020 Proposed Budget PERS Contribution Appropriated	\$	-
2020 Proposed Budget PFRS Contribution Appropriated		-
Anticipated Revenues for Fringe Benefits Directly Offsetting Pension Costs		-
Net 2020 Base Amount		-
2019 Adopted Budget PERS Contribution		
2019 Adopted Budget PFRS Contribution		
Realized Revenues for Fringe Benefits Directly Offsetting Pension Costs		-
Net 2019 Base Amount		-
Pension Contribution Exclusion	\$	-

LOSAP CALCULATION

2020 Proposed Budget LOSAP Appropriation	\$	51,000
2019 Adopted Budget LOSAP Appropriation		51,000
LOSAP Exclusion (+/-)	\$	-

DEBT SERVICE CALCULATION

2020 Proposed Budget Total Debt Service Appropriation	\$	244,502
2020 Proposed Budget Debt Service Appropriation Offset from Restricted Fund		-
2020 Proposed Budget Debt Service Appropriation Offset from Grant Revenue		-
2020 Proposed Budget Debt Service Appropriation Offset from Unrestricted Fund		-
2020 Base Amount		244,502
2019 Adopted Budget Total Debt Service Appropriation		236,469
2019 Adopted Budget Capital Appropriation Offset from Restricted Fund		-
2019 Adopted Budget Capital Appropriation Offset from Grant Fund		-
2019 Adopted Budget Capital Appropriation Offset from Unrestricted Fund		-
2019 Base Amount		236,469
Debt Service Exclusion	\$	8,033

CAPITAL APPROPRIATION CALCULATION

2020 Proposed Budget Total Capital Appropriation	\$	-
2020 Proposed Budget Capital Appropriation Offset from Restricted Fund		-
2020 Proposed Budget Capital Appropriation Offset from Grant Revenue		-
2020 Proposed Budget Capital Appropriation Offset from Unrestricted Fund		-
2020 Base Amount		-
2019 Adopted Budget Total Capital Appropriation		400,000
2019 Adopted Budget Capital Appropriation Offset from Restricted Fund		-
2019 Adopted Budget Capital Appropriation Offset from Grant Revenue		-
2019 Adopted Budget Capital Appropriation Offset from Unrestricted Fund		-
2019 Base Amount		400,000
Capital Expenditure Exclusion	\$	-

HEALTH INSURANCE EXCLUSION CALCULATION

SFY 2020	100%
2020 Proposed Budget Administration Health Insurance Appropriation	\$ -
2020 Proposed Budget Operations & Maintenance Health Insurance Appropriation	-
2020 Proposed Budget Group Health Insurance	-
2019 Adopted Budget Administration Health Insurance Appropriation	
2019 Adopted Budget Operations & Maintenance Health Insurance Appropriation	
2019 Adopted Budget Group Health Insurance	-
Net Increase (Decrease)	-
Net Increase Divided by 2019 Amount Budgeted = % Increase	0.00%
SFY 2020 State Health Average 0% Less 2% = % Increase Added to Current Levy	0.00%
% Increase less % Increase Exclusion = % Increase Inside Cap	0.00%
% Increase Inside Cap * 2019 Expended = Added Amount Inside Cap	\$ -
% Increase Exclusion * 2019 Expended = 2020 Appropriation Added to Levy	\$ -
Amount Above the Levy Exclusion (Actual Increase - State Health Benefit Average)	\$ -
2020 Increase in Appropriation	\$ -

Fire District Schedule of Commissioners and Officers (Continued)

Lower Township District 3
Cape May

Name	Title	Average Hours per Week Dedicated to Position	Position	Reportable Compensation from Fire District (W-2/1099)			Estimated amount of other compensation from the Fire District (health benefits, pension, etc.)	Names of Other Public Entities where individual is an Employee or Member of the Governing Body	Positions held at Other Public Entities Listed in Column N	Average Hours per Week Dedicated to Positions at Other Public Entities Listed in Column N	Reportable Compensation from Other Public Entities (W-2/1099)	Estimated amount of other compensation from Other Public Entities (health benefits, pension, payment in lieu of health benefits, etc.)	Total Compensation All Public Entities
				Commissioner	Former Officer	Base Salary/Stipend							
1 Gary Douglass	Treasurer	15 X		Commissioner		\$ 6,300		Lower Twp	DPW Super	50	\$ 95,000	\$ 5,000	\$ 106,300
2 Steven Douglass Dennis	Secretary	15 X				5,800		none					5,800
3 Robertson Jeffrey Van	Chairman	10 X				4,100		LT Bureau Fire		2	1,400		5,500
4 Mourik	Vice Chairman Asst	10 X				4,100		Middle Twp Fire 2		1	500		4,100
5 Robert Sweeten	Sac/Treasurer	10 X				4,100							4,600
6													-
7													-
8													-
9													-
10													-
11													-
12													-
13													-
14													-
15													-
Total:						\$ 24,400	\$ -				\$ 96,900	\$ 5,000	\$ 126,300

Enter the total number of employees/ independent contractors who received more than \$100,000 in total reportable compensation for the most recent fiscal year completed:

Schedule of Health Benefits - Detailed Cost Analysis

Lower Township District 3
Cape May

	# of Covered Members (Medical & Rx)		Annual Cost Estimate per Employee		# of Covered Members (Medical & Rx) Current Year	Annual Cost per Employee Current Year	Total Current Year Cost	\$ Increase (Decrease)	% Increase (Decrease)
	Proposed Budget	Proposed Budget	Proposed Budget	Proposed Budget					
Active Employees - Health Benefits - Annual Cost									
Single Coverage							\$ -	\$ -	#DIV/0!
Parent & Child							-	-	#DIV/0!
Employee & Spouse (or Partner)							-	-	#DIV/0!
Family							-	-	#DIV/0!
Employee Cost Sharing Contribution (enter as negative -)							-	-	#DIV/0!
Subtotal	0	0			0		-	-	#DIV/0!
Commissioners - Health Benefits - Annual Cost									
Single Coverage							-	-	#DIV/0!
Parent & Child							-	-	#DIV/0!
Employee & Spouse (or Partner)							-	-	#DIV/0!
Family							-	-	#DIV/0!
Employee Cost Sharing Contribution (enter as negative -)							-	-	#DIV/0!
Subtotal	0	0			0		-	-	#DIV/0!
Retirees - Health Benefits - Annual Cost									
Single Coverage							-	-	#DIV/0!
Parent & Child							-	-	#DIV/0!
Employee & Spouse (or Partner)							-	-	#DIV/0!
Family							-	-	#DIV/0!
Employee Cost Sharing Contribution (enter as negative -)							-	-	#DIV/0!
Subtotal	0	0			0		-	-	#DIV/0!
GRAND TOTAL							\$ -	\$ -	#DIV/0!

Is medical coverage provided by the SHBP (Yes or No)?
 Is prescription drug coverage provided by the SHBP (Yes or No)?

Lower Township Fire District 3

COST OF OPERATIONS

	PROPOSED	CURRENT
	2020	2019
Firefighting Equipment	\$ 79,000.00	\$ 59,000.00
Commissioners	\$ 52,000.00	\$ 50,000.00
Advertising	\$ 1,000.00	\$ 1,000.00
Insurance	\$ 50,000.00	\$ 42,000.00
Contingent	\$ 25,000.00	\$ 25,000.00
Maint. & Repair	\$ 160,770.00	\$ 160,770.00
Professional Fees	\$ 25,700.00	\$ 25,700.00
Supplies	\$ 4,500.00	\$ 2,500.00
Education & Training	\$ 15,000.00	\$ 10,000.00
Office Equipment	\$ 9,000.00	\$ 4,000.00
Utilities	\$ 75,500.00	\$ 62,500.00
Erma Vol. Fire Company	\$ 54,000.00	\$ 54,000.00
Hydrant Fees	\$ 20,000.00	\$ 15,000.00
Contracted Services	\$ 90,000.00	\$ 90,000.00
Bureau of Fire Safety	\$ 35,000.00	\$ 35,000.00
Repair/Replace HVAC System		\$ 400,000.00
Total	\$ 696,470.00	\$ 1,036,470.00

GALS

LEGALS

LEGALS

LEGALS

LEGALS

PUBLIC NOTICE
 Below has applied for relief under non-conformity with lot porch to property at Lots 33 and 34, etc. This property is sought from the

proposed; and for approval of said

on October 24, at 6:00 p.m., 643 documents pertaining to Planning Board Secretary working hours may appear at said the rules of the City

Caldwell Applicant Newcomb, Esquire, c/o Hillegass, P.C., 2A Perry Drive, Suite 2A, House, NJ 08210, phone: (609) 463-4601 Attorney for Applicant

PUBLIC NOTICE
 Chapter 340, Fire (6) over. Regulations and fees was introduced and council meeting held in accordance with the law. The ordinance was adopted on October 24, 2019 at 7:00PM at the meeting at which time all the provisions of said ordinance were passed up at the Township meeting and including the following: Julie A Picard, RMC Township Clerk

**TOWNSHIP OF LOWER FIRE DISTRICT #3
 SUMMARY OR SYNOPSIS OF AUDIT REPORT FOR PUBLICATION
 AS REQUIRED BY N.J.S. 40A:5A-16.**

Attention is directed to the fact that a summary or synopsis of the audit report, together with the recommendations is the minimum required to be published. Certain comparative information year (2018) and the prior year (2017) is required to be presented in the synopsis of the audit report.

**TOWNSHIP OF LOWER FIRE DISTRICT #3
 STATEMENT OF NET POSITION**

	<u>Statement of Net Position</u>	<u>Statement of Net Position</u>
	<u>Dec. 31, 2018.</u>	<u>Dec. 31, 2017</u>
ASSETS		
Cash and Cash Equivalents	\$ 1,065,900.10	\$ 1,151,896.60
Other Assets	135,868.33	71,815.63
Capital Assets, net of Accumulated Depreciation	3,344,575.23	3,449,584.53
TOTAL ASSETS	<u>\$ 4,546,343.66</u>	<u>\$ 4,673,296.76</u>
LIABILITIES		
Accounts Payable	\$ 168,491.33	\$ 99,159.63
Interest Payable	17,398.33	20,720.19
Long-Term Liabilities:		
Due within one year	200,081.53	227,778.39
Due after one year	1,400,321.46	1,600,402.99
TOTAL LIABILITIES	<u>\$ 1,786,292.65</u>	<u>\$ 1,948,061.20</u>
NET POSITION		
Invested in Capital Assets	\$ 1,744,172.24	\$ 1,621,403.15
Restricted for Other Purposes	235,868.33	171,815.63
Unrestricted	780,010.44	832,016.78
TOTAL NET POSITION	<u>\$ 2,760,051.01</u>	<u>\$ 2,725,235.56</u>

**TOWNSHIP OF LOWER FIRE DISTRICT #3
 STATEMENT OF ACTIVITIES**

	<u>Year Ended</u>	
	<u>December 31, 2018</u>	<u>December 31, 2017</u>
Functions/Programs		
Net Expenses over Program Revenues		
Governmental Activities:		
Administration	\$ 26,614.58	\$ 26,572.85
Cost of Providing Services	455,005.08	413,972.54
Depreciation	252,639.23	234,784.21
Interest on Long-Term Debt	40,050.17	60,292.15
Total Expenses	<u>774,309.06</u>	<u>735,621.75</u>
General Revenues:		
Taxes	760,856.00	754,497.00
Interest	381.57	355.45
Other Revenue	47,886.94	84,108.44
Total General Revenues	<u>809,124.51</u>	<u>838,960.89</u>
Change in Net Position	34,816.45	103,339.14
Net Position January 1	<u>2,725,235.56</u>	<u>2,621,896.42</u>
Net Position December 31	<u>\$ 2,760,051.01</u>	<u>\$ 2,725,235.56</u>

RECOMMENDATIONS:

None

The above summary or synopsis was prepared from the report of the audit of the Township of Lower Fire District #3, County of Cape May, for the calendar year 2018. This report of audit, submitted by Leon P. Costello, Registered Municipal Accountant, of Ford, Scott & Associates, L.L.C.

**TOWNSHIP OF LOWER FIRE DISTRICT #3
SUMMARY OR SYNOPSIS OF AUDIT REPORT FOR PUBLICATION
AS REQUIRED BY N.J.S. 40A:5A-16.**

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Restricted for Other Purposes	235,868.33	171,815.63
Unrestricted	780,010.44	932,016.78
TOTAL NET POSITION	\$ 2,760,051.01	\$ 2,726,235.56

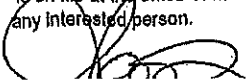
**TOWNSHIP OF LOWER FIRE DISTRICT #3
STATEMENT OF ACTIVITIES**

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Net Position January 1	2,726,235.56	2,621,896.42
Net Position December 31	\$ 2,760,051.01	\$ 2,726,235.56

RECOMMENDATIONS:

None

The above summary or synopsis was prepared from the report of the audit of the Township of Lower Fire District #3, County of Cape May, for the calendar year 2018. This report of audit, submitted by Leon P. Costello, Registered Municipal Accountant, of Ford, Soot & Associates, L.L.C. is on file at the office of the Secretary of the Board of Commissioners and may be inspected by any interested person.



PUBLIC NOTICE
 below has applied for approval for retail under non-conformity with lot porch to property 24, Lots 33 and 34, Essey. This property is being sought from the proposed; and for approval of said on October 24, at 6:00 p.m., 643 documents pertaining to Spring Board Secretary working hours may appear at said the rules of the City Caldwell Applicant Newcomb, Esquire Hillegass, P.C. 2000 Highway Drive, Suite 2A, House, NJ 08210 Phone: (609) 463-4601 Attorney for Applicant
 CE
 Chapter 340, Fire (6) power. regulations and fees was introduced and council meeting held in accordance with the law. and adoption at 7:00PM at the at which time all the passage of said ed up at the Town- up to and including
 Julie A Picard, RMC Township Clerk

ted
 Station.
 of South Jersey

Name.

LOCAL AUTHORITIES
GROUP AFFIDAVIT FORM

PRESCRIBED BY
THE NEW JERSEY LOCAL FINANCE BOARD

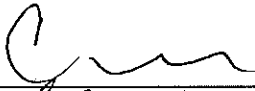
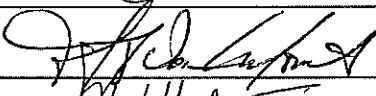
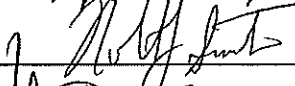
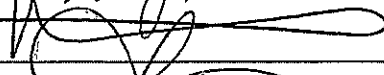

AUDIT REVIEW CERTIFICATE

We, the members of the governing body of the Lower Township Fire District #3 being of full age and being duly sworn according to law, upon our oath depose and say;

1. We are duly elected members of the Lower Township Fire District #3.
2. We certify, pursuant to N.J.S.A. 40A:5A-17, that we have each reviewed the annual audit report for the fiscal year ended December 31, 2018, and specifically the sections of the audit report entitled "**General Comments**" and "**Recommendations**."


(PRINT - NAME)

(SIGNATURE)

<u>GARY DOUGLASS</u>	<u></u>
<u>JEFFREY VAN MOURIK</u>	<u></u>
<u>Robert J. Sweeten</u>	<u></u>
<u>DENNIS S. ROBERTSON</u>	<u></u>
<u>STEVEN DOUGLASS</u>	<u></u>

SWORN to and subscribed before me

this 16TH day of APRIL, 2019


Notary Public of New Jersey
RONALD J. GELZUNAS
ATTORNEY AT LAW
STATE OF NEW JERSEY

CERTIFICATION OF NEW CONSTRUCTION/IMPROVEMENTS/ PARTIAL ASSESSMENTS

(N.J.S.A. 40A:4-45.44 et seq.)

Municipality: LOWER TOWNSHIP

County: CAPE MAY

Fire District Code: F03

Total Number of Fire Districts: 3

File Form CNC-3 by October 25 of the Current Tax Year for All Fire Districts in the Municipality

N.J.S.A. 40A:4-45.44 et seq. provides for a statutory exception to the budget cap imposed on fire districts. It uses, in part, the revenue generated by new construction and improvements in a fire district which were not reflected in the prior year's Tax List.

ASSESSOR: ENTER DATA ON LINES 1 THROUGH 2C, SIGN AND DATE THE FORM, THEN IMMEDIATELY FORWARD FORM CNC-3 TO THE TAX COLLECTOR FOR COMPLETION. SEE REVERSE SIDE.

1. For reference only: Provide the aggregate assessed value for the fire district as filed on the current Tax Year's January 10th Tax List. This is the fire district value as of October 1st of the pre-tax year before Added Assessments.

\$ 1,186,104,700 (1)

2. Provide the total valuation (not prorated) of new construction and improvements from the Added Assessment List filed on October 1st of the current tax year (Line 2a) minus the total valuation of any Added Assessment tax appeal reductions from the prior tax year (Line 2b) for the adjusted total valuation of new construction and improvements (Line 2c). Do not include Omitted Added Assessments, prior year Added Assessments, Omitted Assessments, or property transferred from the Exempt List to the Tax Assessment List, or any land, whether subdivided or not on Line 2a

\$ 2,383,000 (2a)

— \$ _____ (2b)

= \$ 2,383,000 (2c)

Assessor Signature

10/08/19

Date

TAX COLLECTOR

3. Provide the Fire District Tax Rate from the current tax year (expressed as a decimal, \$ per hundred).

.00064 (3)

4. Amount of permitted revenue increase =
Line 2c * Line 3
(N.J.S.A. 40A:4-45.45)

\$ 1,525.13 (4)

Tax Collector Signature

10/08/19

Date



State of New Jersey
 Department of Community Affairs
 Division of Local Government Services
 Bureau of Authority Regulation
 Fire District Levy Cap Certification for Fiscal Year 2020

Fire District: Lower Township Fire District No. 3

Municipality: Rio Grande

County: Cape May

FD-Code: 0505-03

2019 Levy Cap Calculation Summary

Maximum Allowable Amount to be Raised by Taxation: **\$785,068**

Amount to be Raised by Taxation: **\$764,133**

Active	By Calendar Year	Allowable	Applied In	Used From	Expired	Available
	2019	\$20,935	\$0	\$0	\$0	\$20,935
	2018	\$10,734	\$0	\$0	\$0	\$10,734
	2017	\$136,311	\$0	\$0	\$0	\$136,311
Levy Cap Bank Totals		\$167,979	\$0	\$0	\$0	\$167,979

Expired	By Calendar Year	Allowable	Applied In	Used From	Expired	Available
	2016	\$125,756	\$0	\$0	\$125,759	\$0
	2015	\$15,428	\$0	\$0	\$15,428	\$0
	2014	\$232,723	\$0	\$0	\$232,723	\$0
	2013	\$0	\$610	\$0	\$0	\$0
Levy Cap Bank Totals		\$373,906	\$610	\$0	\$373,910	\$0