



State of New Jersey Local Government Services

Year: 2026 **Municipal User Friendly Budget**

MUNICIPALITY: 1904 Byram Township - County of Sussex Adopted

Municode: 1904 **Filename:** 1904_fba_2026.xlsm

Website: www.byramtwp.org

Phone Number: 973-347-2500

Mailing Address: 10 Mansfield Dr

Municipality: Stanhope **State:** NJ **Zip:** 07874

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Alexander		Rubenstein	12/31/2029	arubenstein@byramtwp.org

Chief Administrative Officer

Joseph		Sabatini		jsabatini@byramtwp.org
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Chief Financial Officer

First Name	Middle Name	Last Name	Cert. Number	Business Email
Ashleigh		Frueholz	N-912	afueholz@byramtwp.org

Municipal Clerk

Cynthia		Church	C-1933	cchurch@byramtwp.org
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Registered Municipal Accountant

Raymond	A	Sarinelli	563	rasarinelli@nisivoccia.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Lisa		Franco	12/31/2027	cfranco@byramtwp.org
Jack		Gallagher	12/31/2027	jpgallagher@byramtwp.org
Richard		Proctor	12/31/2027	rproctor@byramtwp.org
Louis		Esposito	12/31/2026	lesposito@byramtwp.org

Government Type: Council-Manager (Faulkner)

Election Type: Non-Partisan (November)

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	1.020	\$9,477,421.00	25.40%	\$2,613.24	Municipal Purpose Tax	ESTIMATED	\$10,154,023.50
Municipal Library			0.00%	\$0.00	Municipal Library		
Municipal Open Space	0.011	\$110,430.00	0.30%	\$28.18	Municipal Open Space	ESTIMATED	\$110,430.00
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	1.510	\$14,015,943.00	37.56%	\$3,868.62	Local School District	ESTIMATED	\$14,296,261.86
Regional School District	0.803	\$7,457,355.00	19.99%	\$2,057.29	Regional School District	ESTIMATED	\$7,606,502.10
County Purposes	0.621	\$5,761,653.45	15.44%	\$1,591.00	County Purposes	ESTIMATED	\$5,892,975.19
County Library	0.051	\$469,036.73	1.26%	\$130.66	County Library	ESTIMATED	\$479,734.95
County Board of Health		\$2.03	0.00%	\$0.00	County Board of Health		
County Open Space	0.003	\$21,898.19	0.06%	\$7.69	County Open Space	ESTIMATED	\$22,413.99
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2025 Budget)	4.019	\$37,313,739.40	100.00%	\$10,296.68	Total ESTIMATED amount to be raised by taxes		\$38,562,341.59
Total Taxable Valuation as of October 1, 2025 \$926,615,600.00 (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy 4,072,757.86		
Current Year (2026) Average Residential Assessment \$256,400.00 Prior Year (2025) Average Residential Assessment \$256,200.00					Budget Appropriations, before Reserve for Uncollected Taxes 13,026,781.36		
<u>Prior Year to Current Year Comparison</u>					Total Non-Municipal Tax Levy \$28,408,318.09		
<u>Comparison - Municipal Purposes Tax Rate</u>					Amount to be Raised by Taxes - Before RUT \$37,362,341.59		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) \$1,200,000.00		
1.020	1.096	7.45%			Total Amount to be Raised by Taxes \$38,562,341.59		
<u>Comparison - Municipal Purposes Tax Levy</u>					% of Tax Collections used to Calculate RUT 96.88%		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		If % used exceeds the actual collection % then reference the statutory exception used		
\$9,477,421.00	\$10,154,023.50	7.14%	\$676,602.50				
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>					<u>Tax Collections - ACTUAL as of Prior Year</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Revenue, Collections CY 2025 36,801,869.71		
\$2,613.24	\$2,810.14	7.53%	\$196.90		Total Tax Levy, CY 2025 37,422,852.70		
					% of Taxes Collected, CY 2025 98.34%		
					Delinquent Taxes - December 31, 2025 \$564,338.91		

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	Sewer Utility	Utility	Utility	Utility	Utility
08	Surplus	6.90%	\$150,000.00	\$2,175,000.00	\$2,325,000.00	\$2,235,000.00			\$90,000.00				
08	Local Revenue	-13.93%	(\$161,172.70)	\$1,157,172.70	\$996,000.00	\$691,000.00			\$305,000.00				
09	State Aid (without offsetting appropriation)	-1.51%	(\$9,702.32)	\$643,661.32	\$633,959.00	\$633,959.00							
08	Uniform Construction Code Fees	#DIV/0!	\$0.00		\$0.00								
Special Revenue Items w/ Prior Written Consent													
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	243.73%	\$101,559.39	\$41,669.47	\$143,228.86	\$143,228.86							
08	Other Special Items	0.00%	\$1.00	\$34,569.00	\$34,570.00	\$34,570.00							
15	Receipts from Delinquent Taxes	-10.45%	(\$37,929.62)	\$362,929.62	\$325,000.00	\$325,000.00							
Amount to be raised by taxation													
07	Local Tax for Municipal Purposes	0.06%	\$5,892.39	\$10,148,131.11	\$10,154,023.50	\$10,154,023.50							
07	Minimum Library Tax	#DIV/0!	\$0.00		\$0.00								
54	Open Space Levy Tax	-0.25%	(\$281.06)	\$110,711.06	\$110,430.00		\$110,430.00						
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	0.33%	\$48,367.08	\$14,673,844.28	\$14,722,211.36	\$14,216,781.36	\$110,430.00	\$0.00	\$395,000.00	\$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	Sewer Utility	Utility	Utility	Utility	Utility	
20	General Government	5.00	10.00	0.51%	\$6,281.00	\$1,220,984.00	\$1,227,265.00	\$1,227,265.00								
21	Land-Use Administration	2.00		1.27%	\$2,500.00	\$197,370.00	\$199,870.00	\$199,870.00								
22	Uniform Construction Code			0.00%	\$0.00	\$100.00	\$100.00	\$100.00								
23	Insurance			36.33%	\$670,125.00	\$1,844,413.00	\$2,514,538.00	\$2,514,338.00			\$200.00					
25	Public Safety	15.00	2.00	0.37%	\$8,676.86	\$2,360,145.00	\$2,368,821.86	\$2,367,245.00	\$1,576.86							
26	Public Works	13.00		-3.41%	(\$87,743.45)	\$2,575,195.45	\$2,487,452.00	\$2,121,200.00	\$149,652.00		\$216,600.00					
27	Health and Human Services		1.00	-9.06%	(\$3,945.00)	\$43,545.00	\$39,600.00	\$37,600.00	\$2,000.00							
28	Parks and Recreation	1.00		-1.52%	(\$1,788.50)	\$118,028.00	\$116,239.50	\$115,260.00	\$979.50							
29	Education (including Library)			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
30	Unclassified			0.00%	\$0.00	\$100.00	\$100.00	\$100.00								
31	Utilities and Bulk Purchases			1.43%	\$7,500.00	\$524,175.00	\$531,675.00	\$456,575.00			\$75,100.00					
32	Landfill / Solid Waste Disposal			2.09%	\$22,000.00	\$1,050,200.00	\$1,072,200.00	\$1,072,200.00								
35	Contingency			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
36	Statutory Expenditures			-5.14%	(\$61,953.00)	\$1,206,370.00	\$1,144,417.00	\$1,122,867.00			\$21,550.00					
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
42	Shared Services			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
43	Court and Public Defender			2.01%	\$3,000.00	\$149,400.00	\$152,400.00	\$152,400.00								
44	Capital			21.34%	\$220,330.00	\$1,032,323.00	\$1,252,653.00	\$1,171,103.00			\$81,550.00					
45	Debt			-25.51%	(\$107,680.00)	\$422,130.00	\$314,450.00	\$314,450.00								
46	Deferred Charges			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
50	Reserve for Uncollected Taxes			0.00%	\$0.00	\$1,200,000.00	\$1,200,000.00	\$1,200,000.00								
55	Surplus General Budget			0.00%	\$0.00	\$110,430.00	\$110,430.00	\$110,430.00								
	Total	36.00	13.00	4.82%	\$677,302.91	\$14,054,908.45	\$14,732,211.36	\$14,072,573.00	\$154,208.36	\$110,430.00	\$0.00	\$395,000.00	\$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	392	\$12,083,200.00	1.30%	15A Public Schools	2	\$11,062,500.00	13.98%
2 Residential	3,155	\$809,055,700.00	87.31%	15B Other Schools			0.00%
3A/3B Farm	171	\$20,570,200.00	2.22%	15C Public Property	252	\$45,127,100.00	57.02%
4A Commercial	115	\$80,209,800.00	8.66%	15D Church and Charities	15	\$8,427,800.00	10.65%
4B Industrial	3	\$1,881,100.00	0.20%	15E Cemeteries & Graveyards			0.00%
4C Apartments	4	\$2,815,600.00	0.30%	15F Other Exempt	46	\$14,532,000.00	18.36%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property			0.00%				
Total	3,840	\$926,615,600.00	100.00%	Total	315	\$79,149,400.00	100.00%
Average Ratio (%), Assessed to True Value				58.12%			
Equalized Valuation, Taxable Properties				\$1,594,314,521.68			
Total # of property tax appeals filed in 2025							
				County Tax Board	3.00		
				State Tax Court	1.00		
Number of 2025 County Tax Board decisions appealed to Tax Court				1.00			
Number of pending property tax appeals in State Tax Court				1.00			
Amount paid out by municipality for tax appeals in 2025				\$0.00			
					Percentage of Exempt vs. Non-Exempt Properties <u>8.54%</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				
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		5.00	18,900.00	\$17,500.00				\$1,400.00
Supervisory Staff (Department Heads & Managers)	7.00	1.00	1,154,200.00	\$788,900.00		\$81,400.00	\$223,500.00	\$60,400.00
Police Officers (Including Superior Officers)	15.00		3,007,746.00	\$1,619,400.00	\$206,125.00	\$564,321.00	\$494,000.00	\$123,900.00
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above	12.00	4.00	1,672,850.00	\$967,500.00	\$112,250.00	\$115,500.00	\$403,600.00	\$74,000.00
All Other Non-Union Employees not listed above	2.00	1.00	248,100.00	\$140,600.00		\$20,000.00	\$76,700.00	\$10,800.00
Totals	36.00	11.00	6,101,796.00	\$3,533,900.00	\$318,375.00	\$781,221.00	\$1,197,800.00	\$270,500.00

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
<u>Active Employees - Health Benefits - Annual Cost</u>						
Single Coverage	13.00	\$23,786.06	\$309,218.78	12.00	\$17,493.99	\$209,927.88
Parent & Child			\$0.00			\$0.00
Employee & Spouse (or Partner)	4.00	\$45,324.78	\$181,299.12	3.00	\$32,475.28	\$97,425.84
Family	13.00	\$62,379.76	\$810,936.88	16.00	\$47,974.70	\$767,595.20
Employee Cost Sharing Contribution (enter as negative -)			(\$350,284.69)			(\$285,332.32)
Subtotal	30.00		\$951,170.09	31.00		\$789,616.60
<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	10	\$7,592.40	\$75,924.00	10	\$5,652.00	\$56,520.00
Parent & Child			\$0.00			\$0.00
Employee & Spouse (or Partner)	14	\$30,191.53	\$422,681.42	13	\$21,411.40	\$278,348.20
Family	6	\$65,377.60	\$392,265.60	4	\$45,673.62	\$182,694.48
Employee Cost Sharing Contribution (enter as negative -)			(\$92,782.44)			(\$21,407.52)
Subtotal	30.00		\$798,088.58	27.00		\$496,155.16
GRAND TOTAL	60.00		\$1,749,258.67	58.00		\$1,285,771.76

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	Deductions	Net				
	Debt		Debt	Current Year	2027	2028	All Additional Future
				Budget	Budget	Budget	Years' Budgets
Local School Debt			\$0.00				
Regional School Debt			\$0.00				
<u>Utility Fund Debt</u>							
Sewer			\$0.00				
			\$0.00				
			\$0.00				
			\$0.00				
			\$0.00				
<u>Municipal Purposes</u>							
Debt Authorized (BNI)	\$1,235,000.00		\$1,235,000.00				
Notes Outstanding	\$721,100.00		\$721,100.00				
Bonds Outstanding			\$0.00				
Loans and Other Debt	\$110,861.62	\$116,596.18	-\$5,734.56				
Total (Current Year)	\$2,066,961.62	\$116,596.18	\$1,950,365.44				
Population (2020 census)	8,028						
Per Capita Gross Debt	\$257.47						
Per Capita Net Debt	\$242.95						
3 Year Average Property Valuation		\$1,442,324,461.67					
Net Debt as % of 3 Year Average Property Valuation		0.14%					
Utility Fund - Principal							
Utility Fund - Interest							
Bond Anticipation Notes - Principal				\$254,500.00			
Bond Anticipation Notes - Interest				\$28,850.00			
Bonds - Principal							
Bonds - Interest							
Loans & Other Debt - Principal				\$96,779.02	\$15,391.94		
Loans & Other Debt - Interest				\$1,428.03	\$153.92		
Total				\$381,557.05	\$15,545.86	\$0.00	\$0.00
Total Principal				\$351,279.02	\$15,391.94	\$0.00	\$0.00
Total Interest				\$30,278.03	\$153.92	\$0.00	\$0.00
% of Total Current Year Budget				2.59%			
<u>Description</u>	<u>Debt Not Listed Above</u>						
Total Guarantees - Governmental							
Total Guarantees - Other							
Total Capital/Equipment Leases							
Total Other							
<u>Bond Rating</u>	<u>Moody's</u>	<u>Standard & Poors</u>	<u>Fitch</u>				
Rating		AA+					
Year of Last Rating		2015					
Mark "X" if Municipality has no bond rating							

USER FRIENDLY BUDGET SECTION - Notes

(Press ALT-Enter to go to a new line in each cell)

UFB 10 - "Other Debt" - Forest Lakes Special Assessment Loan Prinicipal & Interest (Byram Share)	