



# State of New Jersey Local Government Services

Year: **2026** Municipal User Friendly Budget

MUNICIPALITY: 0813 Newfield Borough - County of Gloucester Adopted

Municode: 0813 Filename: 0813\_fba\_2026.xlsm

Website: www.newfield.net

Phone Number: 856-697-1100

Mailing Address: 18 Catawba Avenue

Municipality: Newfield State: NJ Zip: 08344

**Mayor**

First Name	Middle Name	Last Name	Term Expires	Business Email
Charles	D	Grova, Jr.	12/31/2026	mayor@newfieldboro.org

**Chief Administrative Officer**

Toni	L	VanCamp		tvancamp@newfieldboro.org
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**Chief Financial Officer**

			Cert. Number	
Robert	E	Scharlé	N 0497	scharler@comcast.net

**Municipal Clerk**

Toni	L	VanCamp	10/1/1982	tvancamp@newfieldboro.org
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**Registered Municipal Accountant**

Robert		Inverso	CR00436	rinverso@iscpasnj.com
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**Governing Body Members**

First Name	Middle Name	Last Name	Term Expires	Business Email
Michael		Carrow	12/31/2026	Councilpresident@newfieldboro.org
Thomas		Corwonski	12/31/2028	Councilcorwonski@newfieldboro.org
Joseph		Curcio, III	12/31/2026	Councilcurcio@newfieldboro.org
Bradley		Miller	12/31/2027	Councilmiller@newfieldboro.org
Stephanie		Engle	12/31/2028	Councilengle@newfieldboro.org
Christina		Renzi	12/31/2027	Councilrenzi@newfieldboro.org

Government Type:	Borough
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	0.870	\$1,193,572.63	23.26%	\$1,628.25	Municipal Purpose Tax	ACTUAL	\$1,197,029.47
Municipal Library			0.00%	\$0.00	Municipal Library		
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	2.128	\$2,918,460.00	56.87%	\$3,982.66	Local School District	ESTIMATED	\$2,940,000.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.657	\$900,360.46	17.54%	\$1,229.61	County Purposes	ESTIMATED	\$916,000.00
County Library	0.044	\$60,209.68	1.17%	\$82.35	County Library	ESTIMATED	\$62,000.00
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.044	\$59,439.65	1.16%	\$82.35	County Open Space	ESTIMATED	\$62,000.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
<b>Total (Calendar Year 2025 Budget)</b>	<b>3.743</b>	<b>\$5,132,042.42</b>	<b>100.00%</b>	<b>\$7,005.21</b>	<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$5,177,029.47</b>
Total Taxable Valuation as of October 1, 2025 <u>\$137,129,500.00</u> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <u>691,896.00</u>		
Current Year (2026) Average Residential Assessment <u>\$187,102.00</u>					Budget Appropriations, before Reserve for Uncollected Taxes <u>1,630,074.00</u>		
Prior Year (2025) Average Residential Assessment <u>\$187,155.00</u>					Total Non-Municipal Tax Levy <u>\$3,980,000.00</u>		
<b><u>Prior Year to Current Year Comparison</u></b>					Amount to be Raised by Taxes - Before RUT <u>\$4,918,178.00</u>		
<b><u>Comparison - Municipal Purposes Tax Rate</u></b>					Reserve for Uncollected Taxes (RUT) <u>\$258,851.47</u>		
Prior Year	Current Year	% Change (+/-)			Total Amount to be Raised by Taxes <u>\$5,177,029.47</u>		
0.870	0.870	0.00%			% of Tax Collections used to Calculate RUT <u>95.00%</u>		
<b><u>Comparison - Municipal Purposes Tax Levy</u></b>					If % used exceeds the actual collection % then reference the statutory exception used		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		<b>Tax Collections - ACTUAL as of Prior Year</b>		
\$1,193,572.63	\$1,197,029.47	0.29%	\$3,456.84		Total Tax Revenue, Collections CY 2025 <u>5,059,079.71</u>		
<b><u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Onl)</u></b>					Total Tax Levy, CY 2025 <u>5,141,486.12</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		% of Taxes Collected, CY 2025 <u>98.40%</u>		
\$1,628.25	\$1,627.79	-0.03%	(\$0.46)		Delinquent Taxes - December 31, 2025 <u>\$67,774.99</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	Utility	Utility	Utility	Utility
08	Surplus	13.33%	\$52,000.00	\$390,000.00	\$442,000.00	\$369,000.00			\$73,000.00				
08	Local Revenue	-22.36%	(\$184,676.39)	\$826,026.39	\$641,350.00	\$91,350.00			\$550,000.00				
09	State Aid (without offsetting appropriation)	0.00%	(\$0.12)	\$131,255.12	\$131,255.00	\$131,255.00							
08	Uniform Construction Code Fees	-21.24%	(\$7,280.15)	\$34,280.15	\$27,000.00	\$27,000.00							
	<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	-87.32%	(\$11,874.96)	\$13,599.96	\$1,725.00	\$1,725.00							
08	Other Special Items	-72.73%	(\$17,509.70)	\$24,075.70	\$6,566.00	\$6,566.00							
15	Receipts from Delinquent Taxes	-74.65%	(\$191,436.30)	\$256,436.30	\$65,000.00	\$65,000.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	-12.99%	(\$178,690.56)	\$1,375,720.03	\$1,197,029.47	\$1,197,029.47							
07	Minimum Library Tax	#DIV/0!	\$0.00		\$0.00								
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	-17.68%	(\$539,468.18)	\$3,051,393.65	\$2,511,925.47	\$1,888,925.47	\$0.00	\$0.00	\$623,000.00	\$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	Water Utility	Utility	Utility	Utility	Utility
20	2.00	8.00	6.12%	\$14,954.00	\$244,196.00	\$259,150.00	\$259,150.00								
21			-11.98%	(\$2,000.00)	\$16,700.00	\$14,700.00	\$14,700.00								
22		5.00	8.22%	\$4,800.00	\$58,425.00	\$63,225.00	\$63,225.00								
23			9.08%	\$8,364.00	\$92,130.00	\$100,494.00	\$100,494.00								
25			2.05%	\$10,200.00	\$497,225.00	\$507,425.00	\$507,425.00								
26	2.00	3.00	5.09%	\$35,925.04	\$705,474.96	\$741,400.00	\$284,900.00				\$456,500.00				
27			#DIV/0!	\$10,000.00	\$0.00	\$10,000.00	\$10,000.00								
28			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
29			12.50%	\$3,000.00	\$24,000.00	\$27,000.00	\$27,000.00								
30			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
31			-5.48%	(\$8,000.00)	\$146,000.00	\$138,000.00	\$138,000.00								
32			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
35			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
36			-6.77%	(\$5,148.00)	\$76,028.00	\$70,880.00	\$57,180.00				\$13,700.00				
37			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
42			4.17%	\$1,000.00	\$24,000.00	\$25,000.00	\$25,000.00								
43			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
44			-60.00%	(\$15,000.00)	\$25,000.00	\$10,000.00	\$5,000.00				\$5,000.00				
45			-6.51%	(\$19,900.00)	\$305,700.00	\$285,800.00	\$138,000.00				\$147,800.00				
46			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
48			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
50			0.78%	\$2,002.84	\$256,848.63	\$258,851.47	\$258,851.47								
55			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
Total	4.00	16.00	1.63%	\$40,197.88	\$2,471,727.59	\$2,511,925.47	\$1,888,925.47	\$0.00	\$0.00	\$0.00	\$623,000.00	\$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)			
	# of Parcels	Assessed Value	% of Total
1 Vacant Land	64	\$2,084,900.00	1.52%
2 Residential	640	\$119,779,300.00	87.35%
3A/3B Farm	25	\$1,703,500.00	1.24%
4A Commercial	35	\$8,844,500.00	6.45%
4B Industrial	8	\$3,919,900.00	2.86%
4C Apartments	2	\$797,400.00	0.58%
5A/5B Railroad	5	\$0.00	0.00%
6A/6B Business Personal Property	1	\$0.00	0.00%
<b>Total</b>	<b>780</b>	<b>\$137,129,500.00</b>	<b>100.00%</b>

  

Average Ratio (%), Assessed to True Value	65.45%
Equalized Valuation, Taxable Properties	\$209,517,952.64

  

Total # of property tax appeals filed in 2025	County Tax Board	0.00
	State Tax Court	0.00
Number of 2025 County Tax Board decisions appealed to Tax Court		0.00
Number of pending property tax appeals in State Tax Court		0.00

  

Amount paid out by municipality for tax appeals in 2025	\$0.00
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Property Tax Assessments - Exempt Properties (October 1, 2025 Value)			
	# of Parcels	Assessed Value	% of Total
15A Public Schools	2	\$2,665,600.00	24.09%
15B Other Schools	0	\$0.00	0.00%
15C Public Property	11	\$2,405,100.00	21.74%
15D Church and Charities	9	\$3,698,300.00	33.43%
15E Cemeteries & Graveyards	3	\$246,900.00	2.23%
15F Other Exempt	11	\$2,048,200.00	18.51%
<b>Total</b>	<b>36</b>	<b>\$11,064,100.00</b>	<b>100.00%</b>

  

Percentage of Exempt vs. Non-Exempt Properties 8.07%

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		None	
I Dwelling Exemption			
J Dwelling Abatement			
K New Dwelling/Conversion Exemption			
L New Dwelling/Conversion Abatement			
N Multiple Dwelling Exemption			
O Multiple Dwelling Abatement			
<b>Total 5 Yr Exemptions/Abatements</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>



**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		7.00	14,500.00	\$14,500.00				
Supervisory Staff (Department Heads & Managers)	1.00		148,315.16	\$94,378.00		\$15,440.24	\$31,277.00	\$7,219.92
Police Officers (Including Superior Officers)			0.00					
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above			0.00					
All Other Non-Union Employees not listed above	3.00	9.00	374,240.72	\$286,579.00	\$7,800.00	\$42,341.72	\$15,000.00	\$22,520.00
<b>Totals</b>	<b>4.00</b>	<b>16.00</b>	<b>537,055.88</b>	<b>\$395,457.00</b>	<b>\$7,800.00</b>	<b>\$57,781.96</b>	<b>\$46,277.00</b>	<b>\$29,739.92</b>

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**

	<b>Current Year # of Covered Members (Medical &amp; Rx)</b>	<b>Current Year Annual Cost Estimate per Employee</b>	<b>Total Current Year Cost</b>	<b>Prior Year # of Covered Members (Medical &amp; Rx)</b>	<b>Prior Year Annual Cost per Employee (Average)</b>	<b>Total Prior Year Cost</b>
<b><u>Active Employees - Health Benefits - Annual Cost</u></b>						
Single Coverage			\$0.00			\$0.00
Parent & Child			\$0.00			\$0.00
Employee & Spouse (or Partner)	1.00	\$44,681.00	\$44,681.00	1.00	\$33,047.00	\$33,047.00
Family			\$0.00			\$0.00
Employee Cost Sharing Contribution (enter as negative - )						
<b>Subtotal</b>	<b>1.00</b>		<b>\$44,681.00</b>	<b>1.00</b>		<b>\$33,047.00</b>
<b><u>Elected Officials - Health Benefits - Annual Cost</u></b>						
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 - )						
<b>Subtotal</b>	<b>0.00</b>		<b>\$0.00</b>	<b>0.00</b>		<b>\$0.00</b>
<b><u>Retirees - Health Benefits - Annual Cost</u></b>						
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 - )						
<b>Subtotal</b>	<b>0.00</b>		<b>\$0.00</b>	<b>0.00</b>		<b>\$0.00</b>
<b>GRAND TOTAL</b>	<b>1.00</b>		<b>\$44,681.00</b>	<b>1.00</b>		<b>\$33,047.00</b>

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)?**

<b>YES</b>
<b>YES</b>

**Is prescription drug coverage provided by the SHBP (Yes or 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	\$0.00	\$0.00	\$112,000.00	\$114,543.53	\$114,961.53	\$731,369.42
Regional School Debt		\$0.00	\$35,800.00	\$3,553.96	\$3,136.36	\$31,646.34
<b>Utility Fund Debt</b>			\$112,000.00			
Water	\$1,062,535.81	\$1,062,535.81	\$26,000.00			
		\$0.00				
		\$0.00				
		\$0.00				
		\$0.00				
		\$0.00				
<b>Municipal Purposes</b>						
Debt Authorized (BNI)		\$0.00				
Notes Outstanding	\$638,095.00	\$638,095.00				
Bonds Outstanding		\$0.00				
Loans and Other Debt		\$0.00				
<b>Total (Current Year)</b>	<b>\$1,700,630.81</b>	<b>\$1,062,535.81</b>	<b>\$285,800.00</b>	<b>\$118,097.49</b>	<b>\$118,097.89</b>	<b>\$763,015.76</b>
Population (2020 census)	1,774					
Per Capita Gross Debt	\$958.64					
Per Capita Net Debt	\$359.69					
3 Year Average Property Valuation	\$206,505,501.67					
Net Debt as % of 3 Year Average Property Valuation	0.31%					
Utility Fund - Principal			\$224,000.00	\$114,543.53	\$114,961.53	\$731,369.42
Utility Fund - Interest			\$61,800.00	\$3,553.96	\$3,136.36	\$31,646.34
Bond Anticipation Notes - Principal			11.38%			
Bond Anticipation Notes - Interest						
Bonds - Principal						
Bonds - Interest						
Loans & Other Debt - Principal						
Loans & Other Debt - Interest						
<b>Total</b>						
<b>Total Principal</b>						
<b>Total Interest</b>						
<b>% of Total Current Year Budget</b>						
<b>Description</b>	<b>Debt Not Listed Above</b>					
Total Guarantees - Governmental	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Total Guarantees - Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Total Capital/Equipment Leases	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Total Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
<b>Bond Rating</b>	<b>Moody's</b>	<b>Standard &amp; Poors</b>	<b>Fitch</b>			
<b>Rating</b>						
<b>Year of Last Rating</b>						
<b>Mark "X" if Municipality has no bond rating</b>	<b>X</b>					



