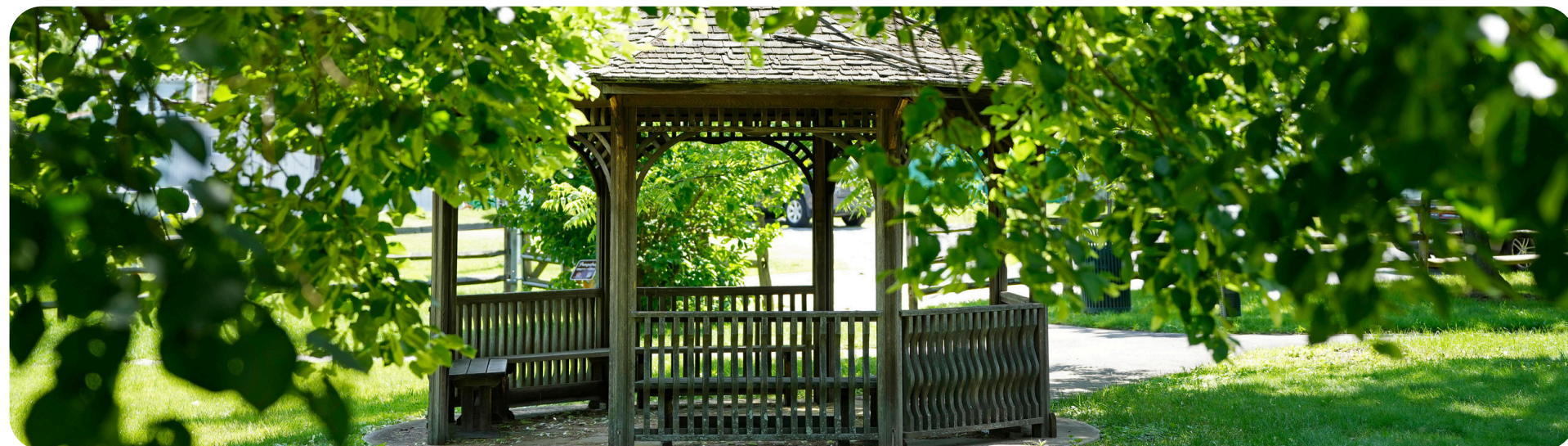




# Understanding The 2026 Budget

Your tax dollars. Your community.  
Your questions answered.

Presented by Bordentown Township



**A Plain-English  
Guide For Residents**



# What is a municipal budget?

Think of it like the township's checkbook. Just like your household budget, it shows what we expect to bring in and how we plan to spend it.

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# Why should YOU care?

Because it's your money. This budget decides whether that pothole gets fixed, whether your park stays lit, or whether snow gets plowed before you leave for work.

**Okay, so  
what even *IS*  
a budget?**



# Understanding Your Tax Bill

Where do your property taxes go?

Your tax bill has four roommates:

School  
District

60%

Municipal

Township Services  
(That's us!)

17%

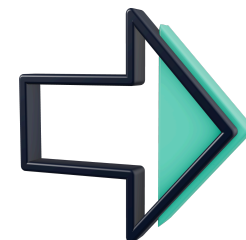
Burlington  
County

14%

Fire  
Districts

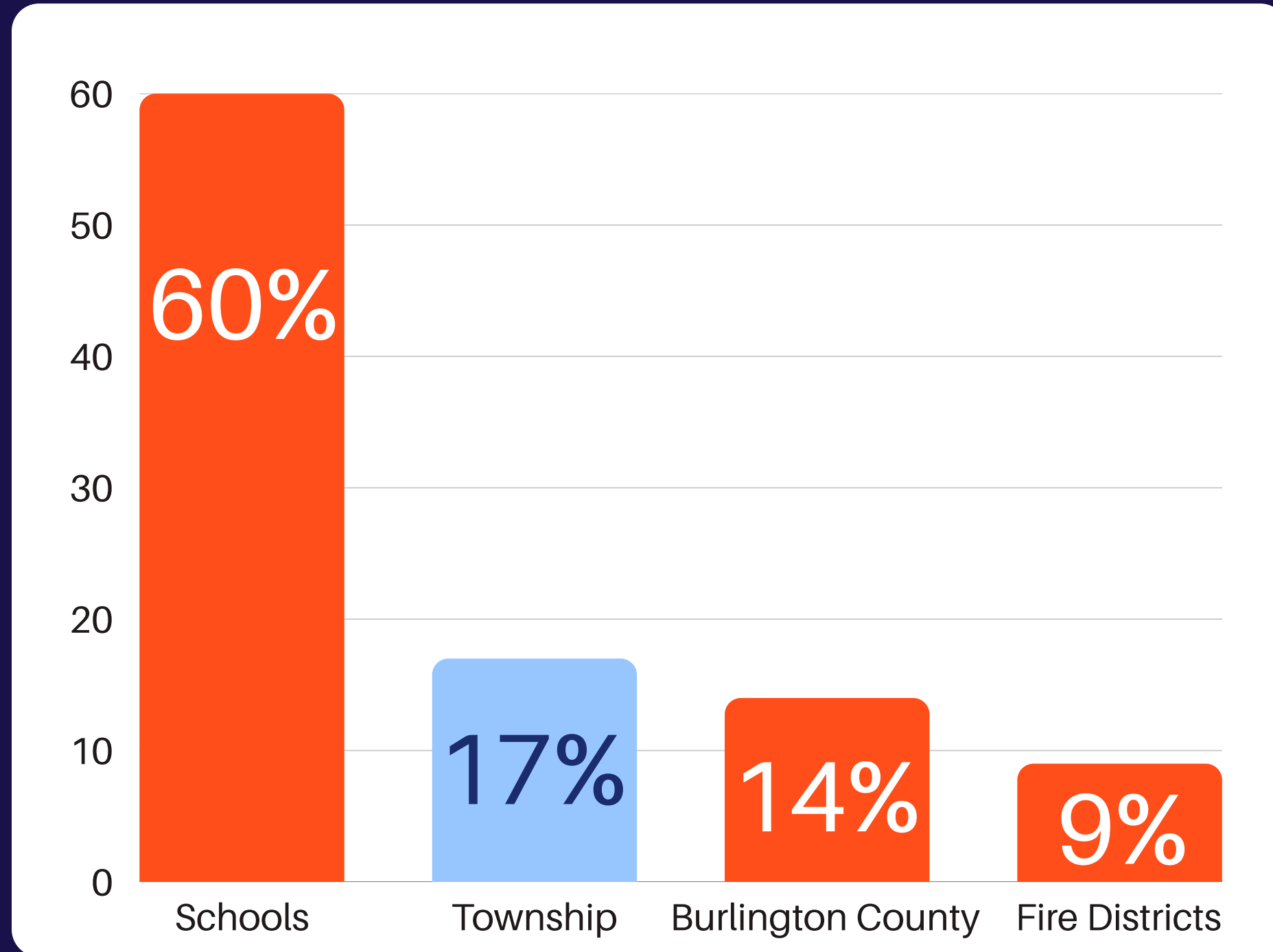
9%

Did you know?



Only 17% of your tax bill is used by the Township.

We collect it all, but **only control part of it.**



What we  
can control



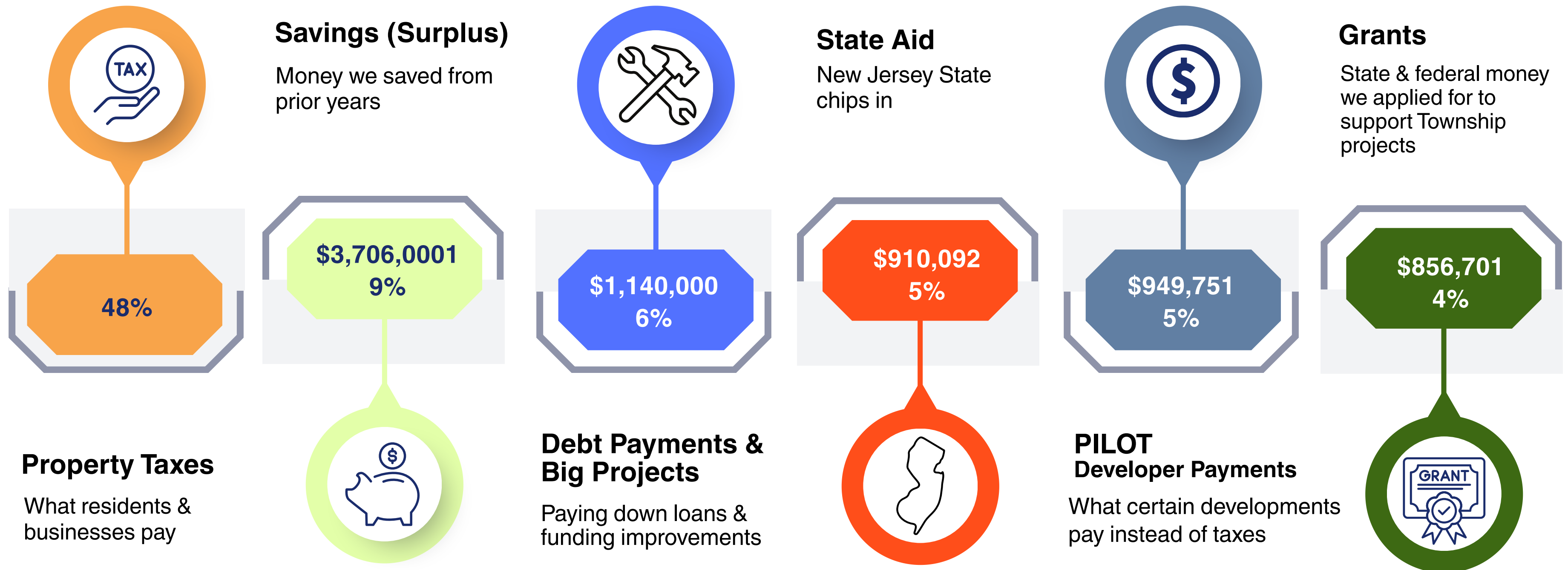
And what  
we don't

# Where The Money Comes From

It's not just property taxes.

2026 Budget: \$19,671,604

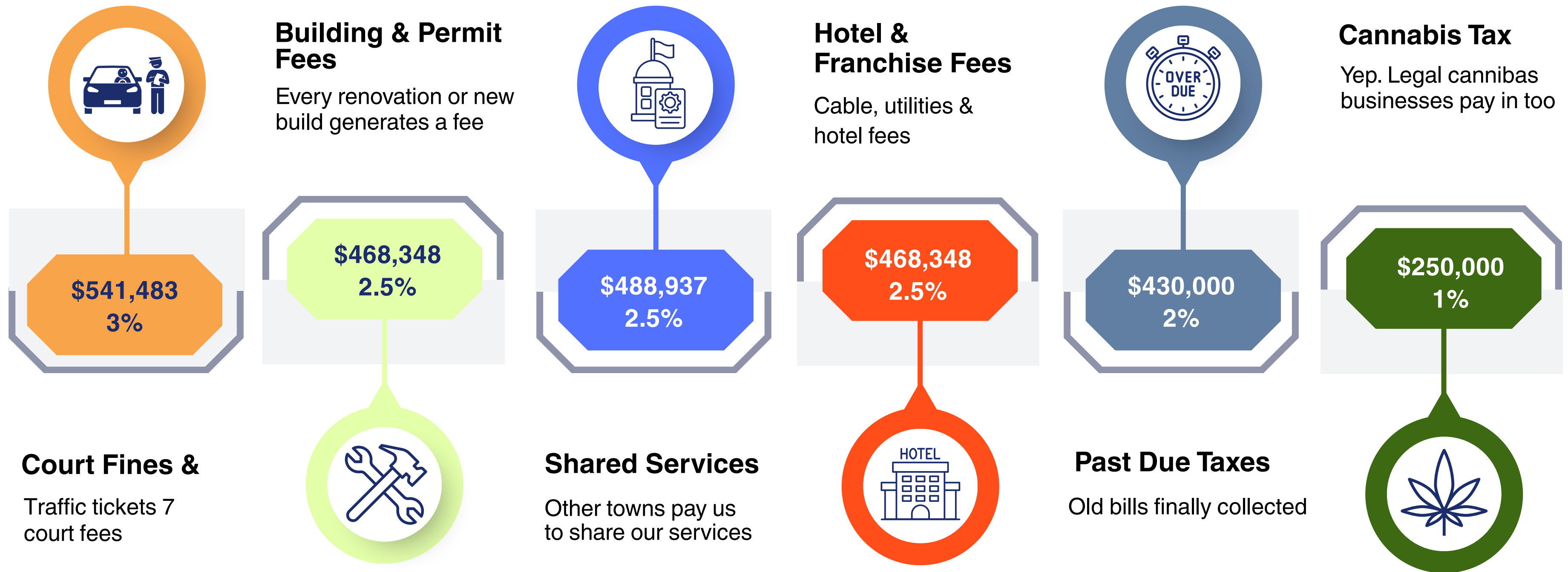
Amount To Be Raised By  
Property Taxation: \$9,410,291



# Where The Money Comes From

More ways we bring in revenue.

CONTINUED

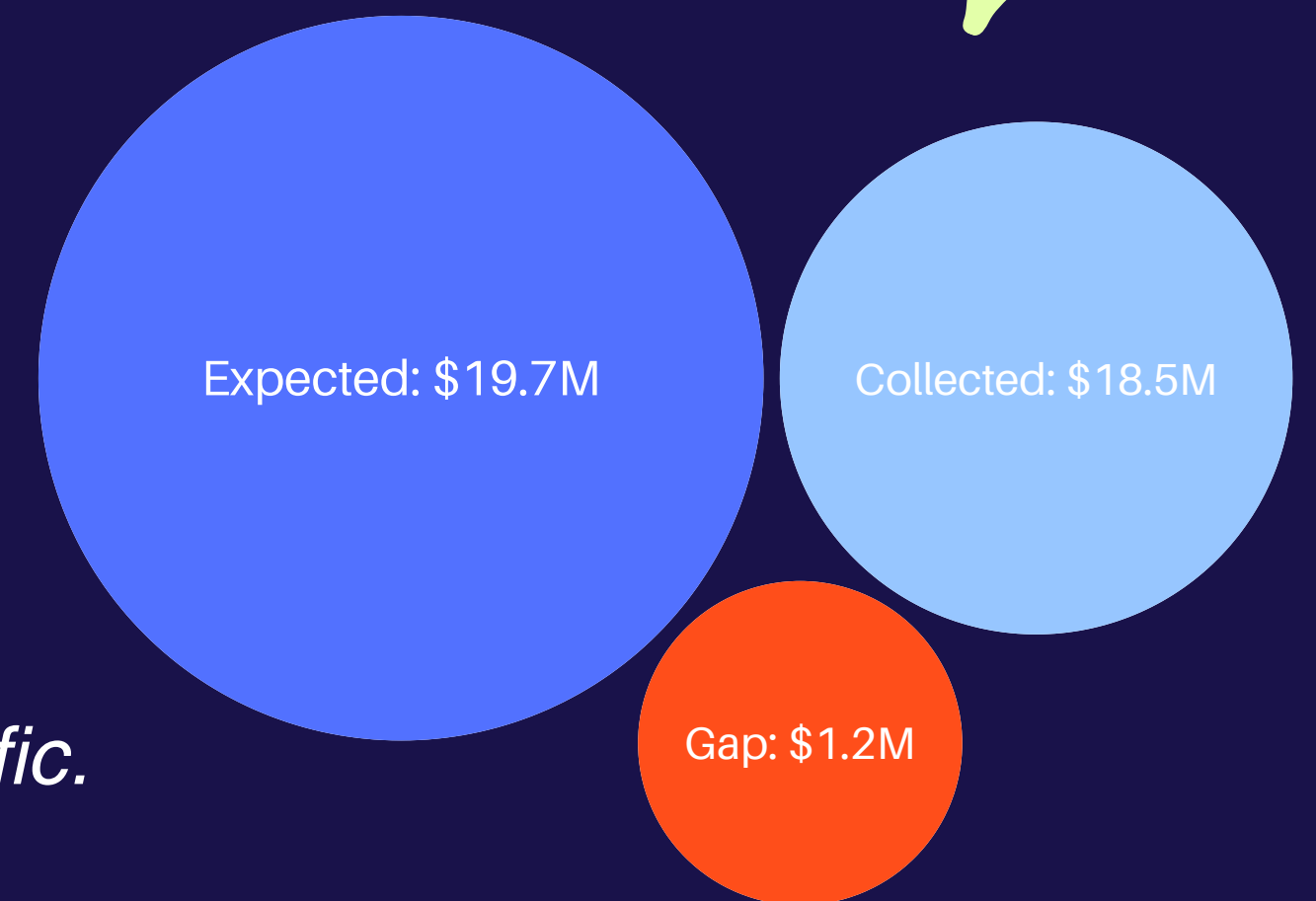


# Why do we budget for unpaid taxes?

Not everyone pays on time, but we still need to cover expenses

We have to plan as if 100% will come in... just to stay balanced

*Think of it like leaving early for a flight just in case there's traffic. You plan for the worst so you're never stranded.*



# Our Healthy Surplus: The Rainy Day Fund

You know that friend who always has cash set aside for when life gets weird? That's us. When a pipe bursts, a storm hits, or costs spike – we don't scramble or borrow. We've got it covered.

*That's not luck. That's years of being careful with your money.*

## **Rainy Day Protection**

Emergencies happen. We handle them without touching your wallet.

## **Stable Tax Rates**

Surplus lets us absorb rising costs without automatically raising taxes every year.

## **AA Bond Rating – Earned**

Our reserve is why we borrow at lower rates, which means less of your money going to interest.

**We've  
been  
saving.**

**Here's  
why that's  
a big deal  
for you.**



# What does AA actually mean for you?



## AA Bond Rating: Moody & Standard & Poor's

*Top tier. Only the most financially responsible towns earn this.*

### Lower Borrowing Costs

Better interest rates on big projects = more money going to roads & parks; less to the bank.

### Financial Stability Guarantee

We're not just saying we're in good shape – an independent agency confirmed it.

### Your Home's Value Benefits

Fiscally strong towns attract investment & support property values.

# Where The Money Goes

No fluff. Real numbers.



**\$6,000,636**  
31%

## Employee Salaries & Benefits

Police, DPW, admin –  
their paychecks



**\$1,827,268**  
9%

## Pensions & Social Security

Required by law.  
Non-negotiable



**\$1,665,516**  
8%

## Insurance

Health, liability,  
workers' comp



**\$709,600**  
4%

## Utilities

Electric, water, gas,  
internet, etc. for  
municipal buildings &  
operations



**\$1,469,974**  
7%

## Reserve for Uncollected Taxes

Set aside just in case  
not everyone pays

# Where The Money Goes

CONTINUED



**\$1,171,650**  
6%

## Garbage & Recycling

Trash & recycling collection contracts



**\$1,082,185**  
6%

## Operating Expenses

Tech, supplies, equipment – keeping Township running daily



**\$1,072,336**  
5%

## Other / Miscellaneous

Everything else: court costs, software, small projects



**\$3,656,009**  
(\$3,456,009 + \$200,000)  
19%

## Debt Service & Capital Improvements

Loan payments + roads, parks, vehicles, buildings



**\$1,016,430**  
(\$513,530 + \$502,900)  
6%

## Emergency Services & Professional Services

Contracted EMS (ambulance coverage), lawyers, engineers, auditors

# How Each Dollar of Your **\$9,604.99** Property Tax Bill is Spent:

**\*\*Number based off of the average 2026 property tax bill for Bordentown Township**

## Breakdown of Your \$9,604.99 Tax Bill

- \$5,762.99** Schools (Bordentown Regional School District)
- \$1,632.85** Municipal Services
- \$1,344.70** County Services (Burlington County)
- \$864.45** Fire Protection (Local Fire Districts)

&

## Breakdown of \$1,632.85 for Municipal Services

- \$501.61** Employee Salaries
- \$291.91** Paying Off Debt
- \$129.74** Health Insurance
- \$145.95** Pensions & Retirement
- \$113.53** Uncollected Taxes
- \$97.10** Trash & Recycling
- \$64.87** Utilities
- \$97.10** Operational Expenses
- \$48.55** Emergency Services (EMS)
- \$48.50** Professionals
- \$16.18** Capital Improvement
- \$77.76** Miscellaneous

# How Every \$1 of Your Taxes is Spent



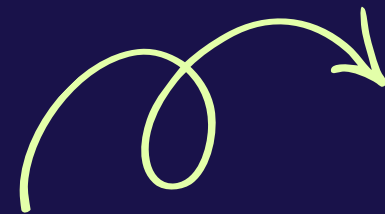
**A lot went up this year. Your tax bill? Not so much.**  
Taxes are up 1.5 cents.

*Costs are rising – we absorbed most of it.*

## **What's Driving It:**



- Pensions & health insurance increases – required by contract
- Garbage & recycling costs up – a national trend
- Utility bills increased – same as yours did
- Salaries up per existing contracts
- Required to set aside more for unpaid taxes
- EMS & contracted services cost more to renew



## **Our Commitment:**



**We've cut where we can.**

**What's left is what it actually costs to take care of Bordentown.**

*Thank you to our taxpayers for your continued support and investment in Bordentown Township.*

# Questions? Good. Ask them.

*This is your town and your money. Reach out anytime – we mean it.*



[www.bordentowntownship.com](http://www.bordentowntownship.com)



@BordentownTownship



@BordentownTownship

*Your trust drives everything we do.*

*Thank  
you*

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Township of  
**BORDENTOWN**