



## ***From the President... continued***

Recently, Mayor Perillo asked for a new ordinance regarding council members paying more of their health benefits. Currently, council members pay \$90 per month. Under the Mayor's proposal, council members would pay 15% of their benefits. Council members commented on this ordinance at first reading but all decided not to second the motion and the ordinance died at inception. Council members comments ranged from the amount of time dedicated to their jobs to signaling further study on the issue. Fairness In Taxes spoke out in favor of the Mayor's ordinance with the common thread being council has a chance to demonstrate leadership by example. It was very interesting to watch how each council member treated an issue "near and dear" to their own pocketbook. Council has been criticized in the past for not tabling an issue if they were not ready to discuss it. This time around they effectively tabled the issue - I guess they have learned

To date there has been very little work done by council on the 2010 budget. The only change this year is that departments heads presented information about their number of staff, budget amount, function, etc. As we approach mid November the budget process seems to be starting very late. In fact, as of this writing, the initial presentation for the 2010 budget by the City's Chief Financial Officer and the Mayor has not taken place. Some things never change!!

## ***BUDGET REVIEW COMMITTEE - Pete Guinosso***

### **PROPERTY TAX FREEZE FOR SENIORS AND DISABLED RESIDENTS**

**REMINDER** - The New Jersey State Legislature has raised income thresholds for seniors 65 and older or disabled New Jersey residents to have their property taxes frozen at current levels. Homeowners who make as much as \$80,000 a year can now qualify for the freeze. The new limits are as follows:

- \$70,000 – single or combined income during tax year 2008
- \$80,000 – single or combined income during tax year 2009

Disabled residents, or those age 65 or older who meet the income threshold must also meet the following requirements under the program:

- have lived in New Jersey continuously for the last ten years;
- owned and lived in a home or a mobile home for the past three years;
- paid full amount of property taxes or site fees of a mobile home that were due up to the year in which you are claiming reimbursement.

Applicants with questions or who want to check the status of their reimbursement checks may call the Property Tax Reimbursement Hotline at 1-800-882-6597. Information about the program is also available on the Division of Taxation's Web site at [www.state.nj.us/treasury/taxation/propfrez.shtml](http://www.state.nj.us/treasury/taxation/propfrez.shtml). Please keep in mind that you must apply every year for the reimbursement.

### ***APPEALING YOUR TAX ASSESSMENT***

If you are a taxpayer that is considering an appeal of your taxes because of a decline in the market value of your property there are several factors that you need to consider before attempting an appeal. An Appeal Brochure and an Appeal Application is available on the Cape May County website @ [www.capemaycountygov.net](http://www.capemaycountygov.net). or call 609-465-1000 for more information. If you have any further questions please send us an email @ [www.fairnessintaxes.com](http://www.fairnessintaxes.com) or call our hotline 609-398-6411.

**BUDGET REVIEW COMMITTEE - HEALTHCARE - Pete Guinosso**

The City budgeted a total of \$6,145,000 in Health Insurance costs in 2009 and the City is anticipating a 15 percent increase for 2010, or \$7,066,750. It is the second largest line item in the budget and it has increased an average of double digit percentage points over the last three years. In 2009, the City joined the state health benefits program.

Under the State Health Benefits Program:

- 1) In 2009, a family plan costs \$17,695.20; in 2010, that same plan will cost \$20,355.36. An increase of 15 percent.
- 2) A parent/child plan will increase from \$10,276.92 to \$11,761.92 a 14 percent increase in 2010.
- 3) A spouse plan will increase from \$15,827.52 to \$18,224.16 a 15 percent increase in 2010.
- 4) A single plan will go from \$7,227.48 to \$8,292.12. a 14.7 percent increase in 2010.

Under the present agreement the amount employees will contribute toward this cost ranges from 2.4 percent to 5.3 percent for a family plan and 5.7 percent to 13 percent for a single plan.

The following table illustrates the cost associated with the private sector healthcare vs the public sector.

PRIVATE SECTOR 2010		OCEAN CITY EMPLOYEES 2010 (ACTIVE & RETIRED)	
Average Premium Cost	\$9,120	Average Premium Cost	\$14,133*
Average Employee Contribution	\$2,085	Average Employee Contribution	\$780*
Average Out of Pocket Expense	\$1,938	Average Out of Pocket Expense	To be determined

\*(approximate)

According to Hewitt, a global human resources consulting and outsourcing company, the average total health care premium per employee in the private sector - for large companies - will increase from \$8,607 in 2009 to \$9,120 in 2010.

According to a recent Hewitt survey, nearly two-thirds (65 percent) of private sector employers are asking workers to bear a greater burden of health care costs. For 2010, private sector employers are striking a balance between increased payroll contributions and out-of-pocket costs. Many companies are shifting from fixed dollar co-payments to coinsurance models, where employees pay a percentage of the out-of-pocket costs for each health care service.

We at Fairness In Taxes believe that all public employees should be required to contribute their fair share of the cost of their health care. Additionally, the public employee's out-of-pocket costs should be more closely aligned with the out of pocket cost of the private sector.

**INTERESTING FACTS - Pete Guinosso**

In the United States, New Jersey is ranked number one (1) in amount of property taxes paid per capita and Ocean City NJ is ranked third (3) highest municipality in the state among those with populations over 10,000.

Rank 1	Atlantic City (ATLANTIC)	\$7,340
Rank 2	Asbury Park (MONMOUTH)	\$6,076
Rank 3	Ocean City (CAPE MAY)	\$5,664
Rank 4	Camden (CAMDEN)	\$5,522
Rank 5	Pleasantville (ATLANTIC)	\$5,339
Rank 6	Newark (ESSEX)	\$5,197 .....

**EDUCATIONAL REVIEW - Vic Staniec**

On Tuesday, September 29, 2009, the voters of Ocean City approved a \$3.46M bond issue proposed by the Ocean City School Board. The total cost of the project was \$8.5M with \$3.4M coming from a state grant and \$1.64 million set aside in the school budget. By a vote of 856 yes votes to 286 no votes, approval was given to the following repairs to the intermediate school:

- 1) replace the leaking roof;
- 2) install a new gas HVAC system to replace the current electric heat system;
- 3) replace all the doors in the school in order to make them fire retardant and handicap accessible, as required by the state;
- 4) and install new energy efficient lighting.

Fairness In Taxes supported the bond issue because of the high utility costs that the School District is being forced to pay due to the outdated electrical heating system. Additionally, the roof is outdated and has many problems. If the bond issue had not passed at this time we would have lost the opportunity to receive the state grant of \$3.4M.

With an enrollment of 315 Primary School students, 475 in the Intermediate School and 1273 students in our High School, Fairness In Taxes feels our school buildings are underutilized. Since the Intermediate School has a capacity of 1000 students and is being modernized, Fairness In Taxes proposes that the Primary School students be relocated to the Intermediate School campus.

The Primary School is in need of a new roof and a new heating system at a cost in excess of \$6M. Fairness In Taxes would rather see that money used to retrofit the Intermediate School to house K-8 students. The School Board is studying this proposal, and has hired an architectural firm to come up with a plan.

An ad hoc committee has been formed to gather information, but is meeting opposition from the Ocean City Education Association (the school district union). Fairness In Taxes has calculated that relocating the Primary School students to the Intermediate School will result in a large cash savings for the School District.

The Ocean City School Board Finance Committee will meet at 6:30 PM on the 3rd Wednesday of every month in the Community Room of the Ocean City High School. The public is encouraged to attend.

The Ocean City School District has a new website: [oceancityschools.org](http://oceancityschools.org)

Future projects include: The new roof, to be constructed at the Intermediate School will be able to support a solar energy system. A feasibility study for solar energy has been submitted to the State, and the Ocean City School Board is await-

## ***NJ - HIGHEST TAXED STATE - Jim Tweed***

Stop complaining about the politicians because you're the one to blame. We all are. New Jersey is the highest taxed state in the union for a reason. It happened because we allowed it and in a democracy we get the government we deserve.

I recently attended a meeting to hear candidates who were running for state office. It should have been an agreeable affair because everybody there agreed we were overtaxed. I arrived feeling hopeful. What I heard were the same platitudes about government spending and waste that we've been listening to for years. When pushed for specifics the only thing I heard was something about eliminating the Department of Environmental Protection. If that's the best we can come up with then maybe we deserve all those toxic dump sites in the pine woods we used to worry about. Just cover them over with a housing development or a golf course and don't worry about the water we drink from underground aquifers.

The truth often comes from just answering the simplest question: like "where is all the money going?" Do you think the "real money" is going to protecting our environment, or does it go to salaries, pensions, and benefits of all the public employees unions? Any politician who tries to pin the burden on a single department is just trying to distract us with a scapegoat. If we fall for it, then shame on us.

Taxes aren't going to go down until the people we elect are bold enough to follow the money. And they're not going to be bold enough to do that until we are.

## ***PLANNING & ZONING - Fred Hoffman***

City planning has as its primary goal the creation of an environment conducive to a better quality of life. Planning does not, nor should it, have materialistic gain as its primary objective. Nature provides us with empirical evidence that you cannot overburden the land with more organisms than it can support. The beasts of the field adhere to this concept. Does the land support the structure, or does the structure diminish the land? Is a façade, a parapet, or a deck more esthetically pleasing than a yard, a tree, or a streetscape that caresses open space?

Science says to us, noise is a stressor highly capable of producing physical and psychological damage. Dense populations exacerbate emotional stress, antisocial behavior, and increase safety problems. Do architectural enhancements contribute more to the quality of life, than natural lights, free-flowing air and privacy?

Architectural enhancement, important as it may be, is secondary in the scheme of the hierarchy of human needs.

Ocean City has a council and mayor charged with the responsibility of running this city. How they run this city is our responsibility. If you believe city government can fix itself by itself, you are wrong! It's not supposed to be that way! The mayor and council work for us! We need a government to do for us the things we cannot do for ourselves, like enforcing the law, responding to disaster, developing laws and codes that are fair. Fair means an even playing field. Everybody gets the same breaks. To expect this from our government is reasonable.

We should expect our city government to deliberate objectively without ego and to form a consensus that is sensitive to the citizen. We should involve ourselves in the process and applaud merit and reject lack of merit.

## **MISCELLANEOUS INFORMATION**

### **VOLUNTEERS NEEDED**

We have mentioned in our newsletter many times that we need help. Well, we still do. We continue to work very hard and you could be of great assistance to us. We can't do it all!!! There are many opportunities for your involvement. Attend a school board, planning, zoning and /or a council meeting. Help with our newsletter. Join our Board!! Fact-finding! Get involved. There is a lot going on in the city and YOU are vital to our continued success.

Attend our meetings. We are reviewing our meeting dates to try to find a good time for you! Let us know what time of the day is good for you. Presently, we are scheduled to meet every First Friday in the winter @ 2PM in the Headley Room of the Ocean City Library. Please join us!!!

### **DUES**

It is that time of the year when we have to ask you for your dues. Enclosed you will find a return envelope - please update your information and forward your dues. We do appreciate your support and ask that you let us know of any concerns that you might have. Please tell your neighbors about us if you are happy with our organization if not please tell us.

**PLEASE REMEMBER THE DUES ARE \$15.**

### **SURVEY CARDS**

In our attempt to focus on what is important to our taxpayers we are enclosing a survey card which we are asking you to take a few moments to rank your concerns. Please return this card with you dues in the enclosed payment envelope.

### **WITH SADNESS**

It is with great sadness that we inform you of the death on October 7, 2009, of Marion (Dinny) Dinsmore. Dinny was a former member of the Board of Fairness In Taxes who became very involved in the community of Ocean City after retiring in 1984. He Funeral services were offered Oct. 12 from St. Peter's United Methodist Church in Ocean City. Burial followed in Seaside Cemetery, Palermo.

## ***FAIRNESS IN TAXES***

***P.O. Box 565***

**Ocean City, NJ 08226-0565**

### **FAIRNESS IN TAXES**

Is organized for the purpose of serving the taxpayers and residents of Ocean City, NJ as an advisory and fact finding group in areas such as city budget, school board budget, taxes and other related civic activity in the interests of owners of real estate in Ocean City.

Hotline 609 398-6411

Email [www.fairnessintaxes.com](http://www.fairnessintaxes.com) and select Contact Us.

Please notify us of any address changes

## ***FAIRNESS IN TAXES WEBSITE IS UP AND RUNNING***

***[www.fairnessintaxes.com](http://www.fairnessintaxes.com)***  
***CHECK FOR UPDATED INFORMATION!!***

### **A list of phone numbers of Council Members and the Mayor is as follows: (area code 609)**

<b>1st Ward</b>	John Kemenosh	312 North Street	399-6088	<a href="mailto:jkemenoshocc@aol.com">jkemenoshocc@aol.com</a>
<b>At-Large</b>	Scott Ping	5415 Haven Avenue	399-0413	<a href="mailto:Scottping2006@yahoo.com">Scottping2006@yahoo.com</a>
<b>At-Large</b>	Michael Allegretto	1423 Simpson Avenue	432-8739	<a href="mailto:Mike@michaelallegretto.com">Mike@michaelallegretto.com</a>
<b>2nd Ward</b>	Karen Bergman	637 Asbury Avenue	703-7817	<a href="mailto:karenconnects@msn.com">karenconnects@msn.com</a>
<b>Mayor</b>	Sal Perillo	8 Brittany Drive	399-0646	<a href="mailto:sal6767@yahoo.com">sal6767@yahoo.com</a>
<b>At-Large</b>	Keith Hartzell	720 Asbury Avenue	399-5324	<a href="mailto:keithhartzell@hotmail.com">keithhartzell@hotmail.com</a>
<b>3rd Ward</b>	Susan Sheppard	39 Spruce Road	425-7710	<a href="mailto:susansheppardocnj@yahoo.com">susansheppardocnj@yahoo.com</a>
<b>4th Ward</b>	Roy Wagner	2824 Wesley Avenue	399-4429	<a href="mailto:edwinaroyoc@yahoo.com">edwinaroyoc@yahoo.com</a>

Regular council meetings are held the 2nd & 4th Thursday of every month @ 7PM in Council Chambers @ City Hall.