



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: **Filename:** 0203_fbi_2019.xlsm

Website:

Phone Number:

Mailing Address:

Municipality: **State:** **Zip:**

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Norman		Schmelz	12/31/2019	mayor@bergenfield.com

Chief Administrative Officer

Corey		Gallo		boroadmin@bergenfield.com
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Chief Financial Officer

Richard		Cahill		cfo@bergenfield.com
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Municipal Clerk

Marie		Quinones		boroclerk@bergenfield.com
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Registered Municipal Accountant

Paul		Lerch		plerch@lvhcpa.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Arvin		Amatorio	12/31/2020	aamatorio@bergenfield.com
Buddy		Deauna	12/31/2019	bdeauna@bergenfield.com
Ora		Kornbluth	12/31/2019	okornbluth@bergenfield.com
Thomas		Lodato	12/31/2021	tlodato@bergenfield.com
Rafael		Marte	12/31/2020	rmarte@bergenfield.com
Hernando		Rivera	12/31/2021	hrivera@bergenfield.com

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2018 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2019 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	1.100	\$29,362,132.00	33.97%	\$3,520.00	Municipal Purpose Tax	ACTUAL	\$29,415,504.00
Municipal Library	0.035	\$943,236.00	1.09%	\$112.00	Municipal Library	ACTUAL	\$1,014,358.00
Municipal Open Space			0.00%	\$0.00	Municipal Open Space		
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	1.842	\$49,157,916.00	56.88%	\$5,894.40	Local School District	ESTIMATED	\$50,632,653.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.251	\$6,678,862.12	7.73%	\$803.20	County Purposes	ESTIMATED	\$6,910,242.00
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.010	\$285,775.88	0.33%	\$32.00	County Open Space	ESTIMATED	\$291,491.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2018 Budget)	3.238	\$86,427,922.00	100.00%	\$10,361.60	Total ESTIMATED amount to be raised by taxes		\$88,264,248.00
Total Taxable Valuation as of October 1, 2018 <u>\$2,669,703,540.00</u> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <u>10,279,776.00</u>		
Current Year Average Residential Assessment <u>\$320,000.00</u>					Budget Appropriations, before Reserve for Uncollected Taxes <u>38,859,638.00</u>		
<u>Prior Year to Current Year Comparison</u>					Total Non-Municipal Tax Levy <u>\$57,834,386.00</u>		
<u>Comparison - Municipal Purposes Tax Rate</u>					Amount to be Raised by Taxes - Before RUT <u>\$86,414,248.00</u>		
	Prior Year	Current Year	% Change (+/-)		Reserve for Uncollected Taxes (RUT) <u>\$1,850,000.00</u>		
	1.100	1.100	0.00%		Total Amount to be Raised by Taxes <u>\$88,264,248.00</u>		
<u>Comparison - Municipal Purposes Tax Levy</u>					% of Tax Collections used to Calculate RUT <u>97.90%</u>		
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	If % used exceeds the actual collection % then reference the statutory exception used		
	\$29,362,132.00	\$29,415,504.00	0.18%	\$53,372.00	<u>Tax Collections - ACTUAL as of Prior Year</u>		
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>					Total Tax Revenue, Collections CY 2018 <u>85,725,680.00</u>		
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	Total Tax Levy, CY 2018 <u>86,784,003.00</u>		
	\$3,520.00	\$3,520.00	0.00%	\$0.00	% of Taxes Collected, CY 2018 <u>98.78%</u>		
					Delinquent Taxes - December 31, 2018 <u>\$1,682,473.00</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	Utility	Utility	Utility	Utility	Utility	Utility
08	Surplus	46.20%	\$1,709,320.00	\$3,700,000.00	\$5,409,320.00	\$5,409,320.00							
08	Local Revenue	-18.36%	(\$276,120.00)	\$1,504,324.00	\$1,228,204.00	\$1,228,204.00							
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$1,981,657.00	\$1,981,657.00	\$1,981,657.00							
08	Uniform Construction Code Fees	-17.93%	(\$109,251.00)	\$609,251.00	\$500,000.00	\$500,000.00							
Special Revenue Items w/ Prior Written Consent													
11	Shared Services Agreements	#DIV/0!	\$106,344.00	\$0.00	\$106,344.00	\$106,344.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
10	Public and Private Revenue	-71.26%	(\$605,737.00)	\$849,988.00	\$244,251.00	\$244,251.00							
08	Other Special Items	-42.75%	(\$44,812.00)	\$104,812.00	\$60,000.00	\$60,000.00							
15	Receipts from Delinquent Taxes	-21.91%	(\$210,396.00)	\$960,396.00	\$750,000.00	\$750,000.00							
Amount to be raised by taxation													
07	Local Tax for Municipal Purposes	-3.34%	(\$1,017,050.00)	\$30,432,554.00	\$29,415,504.00	\$29,415,504.00							
07	Minimum Library Tax	7.54%	\$71,122.00	\$943,236.00	\$1,014,358.00	\$1,014,358.00							
54	Open Space 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	-0.92%	(\$376,580.00)	\$41,086,218.00	\$40,709,638.00	\$40,709,638.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

USER FRIENDLY BUDGET SECTION - APPROPRIATIONS SUMMARY (ALL OPERATING FUNDS)

FCOA	Budgeted Positions		% 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	Utility	Utility	Utility	Utility	Utility	Utility	
	Full-Time	Part-Time														
20	General Government	10.00	11.00	5.12%	\$89,710.00	\$1,752,615.00	\$1,842,325.00	\$1,842,325.00								
21	Land-Use Administration		1.00	6.46%	\$950.00	\$14,700.00	\$15,650.00	\$15,650.00								
22	Uniform Construction Code	6.00	3.00	16.81%	\$66,700.00	\$396,700.00	\$463,400.00	\$463,400.00								
23	Insurance			1.37%	\$93,974.00	\$6,881,400.00	\$6,975,374.00	\$6,975,374.00								
25	Public Safety	65.00	39.00	2.38%	\$218,870.00	\$9,198,780.00	\$9,417,650.00	\$9,417,650.00								
26	Public Works	40.00	11.00	6.54%	\$262,800.00	\$4,020,100.00	\$4,282,900.00	\$4,282,900.00								
27	Health and Human Services	4.00	8.00	-8.63%	(\$35,147.00)	\$407,405.00	\$372,258.00	\$372,258.00								
28	Parks and Recreation	10.00	48.00	-1.74%	(\$16,600.00)	\$953,700.00	\$937,100.00	\$937,100.00								
29	Education (including Library)	13.00	21.00	1.64%	\$22,499.00	\$1,375,301.00	\$1,397,800.00	\$1,397,800.00								
30	Unclassified			-80.09%	(\$212,146.00)	\$264,900.00	\$52,754.00	\$52,754.00								
31	Utilities and Bulk Purchases			-1.03%	(\$37,901.00)	\$3,673,561.00	\$3,635,660.00	\$3,635,660.00								
32	Landfill / Solid Waste Disposal			4.82%	\$45,000.00	\$933,000.00	\$978,000.00	\$978,000.00								
35	Contingency			0.00%	\$0.00	\$2,500.00	\$2,500.00	\$2,500.00								
36	Statutory Expenditures			6.75%	\$208,992.00	\$3,095,572.00	\$3,304,564.00	\$3,304,564.00								
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
42	Shared Services			#DIV/0!	\$106,344.00	\$0.00	\$106,344.00	\$106,344.00								
43	Court and Public Defender	2.00	1.00	2.24%	\$4,450.00	\$199,050.00	\$203,500.00	\$203,500.00								
44	Capital			80.18%	\$754,432.00	\$940,885.00	\$1,695,317.00	\$1,695,317.00								
45	Debt			-2.66%	(\$73,000.00)	\$2,749,400.00	\$2,676,400.00	\$2,676,400.00								
46	Deferred Charges			-29.10%	(\$205,279.00)	\$705,421.00	\$500,142.00	\$500,142.00								
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
50	Reserve for Uncollected Taxes			2.78%	\$50,000.00	\$1,800,000.00	\$1,850,000.00	\$1,850,000.00								
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
	Total	150.00	143.00	3.42%	\$1,344,648.00	\$39,364,990.00	\$40,709,638.00	\$40,709,638.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2018 Value)				Property Tax Assessments - Exempt Properties (October 1, 2018 Value)			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	42	\$6,917,400.00	0.26%	15A Public Schools	10	\$83,774,100.00	36.82%
2 Residential	6,875	\$2,240,220,200.00	83.92%	15B Other Schools	1	\$278,500.00	0.12%
3A/3B Farm	0	\$0.00	0.00%	15C Public Property	74	\$82,557,900.00	36.28%
4A Commercial	274	\$264,923,200.00	9.92%	15D Church and Charities	44	\$49,025,300.00	21.55%
4B Industrial	48	\$42,302,100.00	1.58%	15E Cemeteries & Graveyards	1	\$248,000.00	0.11%
4C Apartments	44	\$115,243,800.00	4.32%	15F Other Exempt	34	\$11,646,100.00	5.12%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property			0.00%				
Total	7,283	\$2,669,606,700.00	100.00%	Total	164	\$227,529,900.00	100.00%
Average Ratio (%), Assessed to True Value				93.66%			
Equalized Valuation, Taxable Properties				\$2,850,316,784.11			
Total # of property tax appeals filed in 2018				County Tax Board 96.00			
				State Tax Court 26.00			
Number of 2018 County Tax Board decisions appealed to Tax Court				35.00			
Number of pending property tax appeals in State Tax Court				22.00			
Amount paid out by municipality for tax appeals in 2018				\$64,888.00			
				Percentage of Exempt vs. Non-Exempt Properties 8.52%			

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 2018 Total Tax Rate
G Commercial/Industrial Exemption				
I Dwelling Exemption				
J Dwelling Abatement		Not applicable		
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		7.00	60,444.00	\$56,000.00		\$160.00		\$4,284.00
Supervisory Staff (Department Heads & Managers)	11.00	3.00	1,729,137.00	\$1,236,693.00		\$138,607.00	\$298,423.00	\$55,414.00
Police Officers (Including Superior Officers)	46.00		10,715,340.00	\$7,316,000.00	\$351,300.00	\$1,682,892.00	\$1,106,547.00	\$258,601.00
Fire Fighters (Including Superior Officers)	7.00		992,188.00	\$600,000.00	\$125,000.00	\$146,338.00	\$96,221.00	\$24,629.00
All Other Union Employees not listed above	80.00	37.00	6,525,757.00	\$4,121,108.00	\$377,300.00	\$570,734.00	\$1,228,800.00	\$227,815.00
All Other Non-Union Employees not listed above	5.00	97.00	1,423,149.00	\$1,039,693.00		\$105,993.00	\$228,206.00	\$49,257.00
Totals	149.00	144.00	21,446,015.00	\$14,369,494.00	\$853,600.00	\$2,644,724.00	\$2,958,197.00	\$620,000.00

Is the Local Government required to comply with NJSA 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	40.00	\$12,123.00	\$484,920.00	43.00	\$12,205.00	\$524,815.00
Parent & Child	12.00	\$21,562.00	\$258,744.00	12.00	\$21,443.00	\$257,316.00
Employee & Spouse (or Partner)	23.00	\$24,022.00	\$552,506.00	24.00	\$25,623.00	\$614,952.00
Family	53.00	\$33,147.00	\$1,756,791.00	70.00	\$34,416.00	\$2,409,120.00
Employee Cost Sharing Contribution (enter as negative -)			(\$777,517.00)			(\$809,700.00)
Subtotal	128.00		\$2,275,444.00	149.00		\$2,996,503.00
<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	64	\$5,129.00	\$328,256.00	56	\$7,632.00	\$427,392.00
Parent & Child	12	\$11,329.00	\$135,948.00	7	\$13,600.00	\$95,200.00
Employee & Spouse (or Partner)	65	\$11,213.00	\$728,845.00	64	\$15,125.00	\$968,000.00
Family	43	\$17,854.00	\$767,722.00	31	\$16,561.00	\$513,391.00
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	184.00		\$1,960,771.00	158.00		\$2,003,983.00
GRAND TOTAL	312.00		\$4,236,215.00	307.00		\$5,000,486.00

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 Debt	Deductions	Net Debt					
				Current Year Budget	2020 Budget	2021 Budget	All Additional Future Years' Budgets	
Local School Debt			\$0.00	Utility Fund - Principal				
Regional School Debt			\$0.00	Utility Fund - Interest				
Utility Fund Debt				Bond Anticipation Notes - Principal	\$1,761,600.00			
0			\$0.00	Bond Anticipation Notes - Interest	\$233,000.00			
0			\$0.00	Bonds - Principal	\$505,000.00	\$1,515,000.00	\$1,535,000.00	\$9,700,000.00
0			\$0.00	Bonds - Interest	\$162,500.00	\$278,956.00	\$250,150.00	\$1,023,000.00
0			\$0.00	Loans & Other Debt - Principal	\$12,700.00	\$12,871.00	\$13,130.00	\$40,993.00
0			\$0.00	Loans & Other Debt - Interest	\$1,600.00	\$1,276.00	\$1,017.00	\$1,446.00
0			\$0.00					
0			\$0.00	Total	\$2,676,400.00	\$1,808,103.00	\$1,799,297.00	\$10,765,439.00
<u>Municipal Purposes</u>								
Debt Authorized	\$15,561,600.00	\$277,736.00	\$15,283,864.00	Total Principal	\$2,279,300.00	\$1,527,871.00	\$1,548,130.00	\$9,740,993.00
Notes Outstanding	\$9,300,000.00	\$0.00	\$9,300,000.00	Total Interest	\$397,100.00	\$280,232.00	\$251,167.00	\$1,024,446.00
Bonds Outstanding	\$1,555,000.00		\$1,555,000.00	% of Total Current Year Budget	6.57%			
Loans and Other Debt	\$79,610.00		\$79,610.00					
Total (Current Year)	\$26,496,210.00	\$277,736.00	\$26,218,474.00					
				Description	Debt Not Listed Above			
				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	AA2			
				Year of Last Rating	2019			
				Mark "X" if Municipality has no bond rating				
Population (2010 census)	26,939							
Per Capita Gross Debt	\$983.56							
Per Capita Net Debt	\$973.25							
3 Yr. Average Property Valuation		\$2,873,643,507.00						
Net Debt as % of 3 Year Avg Property Valuation		0.91%						

USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

Providing or Receiving Services?	Providing Services To/Receiving Services From	Type of Shared Service Provided	Notes (Enter more specifics if needed)	Begin Date	End Date	Amount to be Received/Paid
Receiving	County of Bergen	Animal Control Services		1/1/2019	12/31/2019	\$38,807.80
Receiving	County of Bergen	Registered Environmental Health Specialist		1/1/2019	12/31/2019	\$54,130.86
Receiving	County of Begren	Public Health Officer		1/1/2019	12/31/2019	\$35,729.94
Providing	Bergenfield Board of Education	Special Law Enforcement Officers III		1/1/2019	12/31/2019	\$106,344.00

USER FRIENDLY BUDGET SECTION - Notes

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