



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: **Filename:** 0203_fbi_2021.xlsm

Website:

Phone Number:

Mailing Address:

Email the UFB if not using Outlook **Municipality:** **State:** **Zip:**

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Arvin		Armatorio	12/31/2023	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
Rafael		Marte	12/31/2023	rmarte@bergenfield.com
Buddy		Deauna	12/31/2022	bdeauna@bergenfield.com
Ora		Kornbluth	12/31/2022	okornbluth@bergenfield.com
Thomas		Lodato	12/31/2021	tlodato@bergenfield.com
Hernando		Rivera	12/31/2021	hrivera@bergenfield.com
Pascual		Marc	12/31/2023	mpascual@bergenfield.com

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2020 Calendar Year Property Tax Levies - ALL entities levying property taxes					Current Year 2021 Budget		
	Calendar Year Tax Rate	Calendar Year Tax Levy	% of Total Levy	Avg Residential Taxpayer Impact	Taxes	Actual/Estimated	Tax Levy
Municipal Purpose Tax	1.105	\$29,670,658.00	33.50%	\$3,536.00	Municipal Purpose Tax	ACTUAL	\$29,931,959.00
Municipal Library	0.040	\$1,063,812.00	1.20%	\$128.00	Municipal Library	ACTUAL	\$1,091,011.00
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	1.859	\$49,886,063.00	56.32%	\$5,948.80	Local School District	ESTIMATED	\$51,382,645.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.285	\$7,634,646.47	8.62%	\$912.00	County Purposes	ESTIMATED	\$8,193,758.00
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.011	\$320,458.30	0.36%	\$35.20	County Open Space	ESTIMATED	
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2020 Budget)	3.300	\$88,575,637.77	100.00%	\$10,560.00	Total ESTIMATED amount to be raised by taxes		\$90,599,373.00
Total Taxable Valuation as of October 1, 2020 \$2,684,233,230.00 (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy 9,633,405.00		
Current Year Average Residential Assessment \$320,000.00					Budget Appropriations, before Reserve for Uncollected Taxes 38,706,375.00		
<u>Prior Year to Current Year Comparison</u>					Total Non-Municipal Tax Levy \$59,576,403.00		
<u>Comparison - Municipal Purposes Tax Rate</u>					Amount to be Raised by Taxes - Before RUT \$88,649,373.00		
	Prior Year	Current Year	% Change (+/-)		Reserve for Uncollected Taxes (RUT) \$1,950,000.00		
	1.105	1.105	0.00%		Total Amount to be Raised by Taxes \$90,599,373.00		
<u>Comparison - Municipal Purposes Tax Levy</u>					% of Tax Collections used to Calculate RUT 97.85%		
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	If % used exceeds the actual collection % then reference the statutory exception used		
	\$29,670,658.00	\$29,931,959.00	0.88%	\$261,301.00	<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 2020 88,297,427.00		
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	Total Tax Levy, CY 2020 89,384,743.00		
	\$3,536.00	\$3,536.00	0.00%	\$0.00	% of Taxes Collected, CY 2020 98.78%		
					Delinquent Taxes - December 31, 2020 \$1,663,071.00		

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	2.05%	\$101,362.00	\$4,953,424.00	\$5,054,786.00	\$5,054,786.00							
08	Local Revenue	-25.37%	(\$284,820.00)	\$1,122,742.00	\$837,922.00	\$837,922.00							
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	-0.16%	(\$864.00)	\$531,864.00	\$531,000.00	\$531,000.00							
Special Revenue Items w/ Prior Written Consent													
11	Shared Services Agreements	-5.98%	(\$7,543.00)	\$126,043.00	\$118,500.00	\$118,500.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
10	Public and Private Revenue	-87.34%	(\$2,273,593.00)	\$2,603,133.00	\$329,540.00	\$329,540.00							
08	Other Special Items	-15.71%	(\$14,911.00)	\$94,911.00	\$80,000.00	\$80,000.00							
15	Receipts from Delinquent Taxes	-37.26%	(\$415,752.00)	\$1,115,752.00	\$700,000.00	\$700,000.00							
Amount to be raised by taxation													
07	Local Tax for Municipal Purposes	-0.63%	(\$188,708.00)	\$30,120,667.00	\$29,931,959.00	\$29,931,959.00							
07	Minimum Library Tax	2.56%	\$27,199.00	\$1,063,812.00	\$1,091,011.00	\$1,091,011.00							
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	-6.99%	(\$3,057,630.00)	\$43,714,005.00	\$40,656,375.00	\$40,656,375.00	\$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	7.00	-2.39%	(\$49,325.00)	\$2,060,275.00	\$2,010,950.00	\$2,010,950.00								
21	Land-Use Administration		3.00	15.34%	\$2,400.00	\$15,650.00	\$18,050.00	\$18,050.00								
22	Uniform Construction Code	5.00	3.00	5.08%	\$23,300.00	\$459,100.00	\$482,400.00	\$482,400.00								
23	Insurance			1.63%	\$106,354.00	\$6,505,822.00	\$6,612,176.00	\$6,612,176.00								
25	Public Safety	64.00	28.00	2.82%	\$271,020.00	\$9,614,100.00	\$9,885,120.00	\$9,885,120.00								
26	Public Works	36.00	3.00	1.67%	\$70,250.00	\$4,202,300.00	\$4,272,550.00	\$4,272,550.00								
27	Health and Human Services	3.00	2.00	2.05%	\$8,218.00	\$401,018.00	\$409,236.00	\$409,236.00								
28	Parks and Recreation	2.00	48.00	-1.15%	(\$10,000.00)	\$867,100.00	\$857,100.00	\$857,100.00								
29	Education (including Library)	12.00	11.00	2.82%	\$40,000.00	\$1,417,800.00	\$1,457,800.00	\$1,457,800.00								
30	Unclassified			-22.02%	(\$66,960.00)	\$304,029.00	\$237,069.00	\$237,069.00								
31	Utilities and Bulk Purchases			-1.87%	(\$69,231.00)	\$3,708,853.00	\$3,639,622.00	\$3,639,622.00								
32	Landfill / Solid Waste Disposal			0.00%	\$0.00	\$1,007,000.00	\$1,007,000.00	\$1,007,000.00								
35	Contingency			0.00%	\$0.00	\$2,500.00	\$2,500.00	\$2,500.00								
36	Statutory Expenditures			6.74%	\$218,301.00	\$3,241,150.00	\$3,459,451.00	\$3,459,451.00								
37	Judgements			-100.00%	(\$178,000.00)	\$178,000.00	\$0.00	\$0.00								
42	Shared Services		3.00	-2.87%	(\$3,500.00)	\$122,000.00	\$118,500.00	\$118,500.00								
43	Court and Public Defender	2.00		605.00%	\$181,500.00	\$30,000.00	\$211,500.00	\$211,500.00								
44	Capital			-78.28%	(\$2,976,616.00)	\$3,802,587.00	\$825,971.00	\$825,971.00								
45	Debt			-0.49%	(\$8,820.00)	\$1,808,200.00	\$1,799,380.00	\$1,799,380.00								
46	Deferred Charges			1.82%	\$25,000.00	\$1,375,000.00	\$1,400,000.00	\$1,400,000.00								
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
50	Reserve for Uncollected Taxes			2.63%	\$50,000.00	\$1,900,000.00	\$1,950,000.00	\$1,950,000.00								
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
	Total	134.00	108.00	-5.50%	(\$2,366,109.00)	\$43,022,484.00	\$40,656,375.00	\$40,656,375.00	\$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, 2020 Value)				Property Tax Assessments - Exempt Properties (October 1, 2020 Value)			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	41	\$5,413,300.00	0.20%	15A Public Schools	10	\$83,774,100.00	36.00%
2 Residential	6,871	\$2,276,685,400.00	84.02%	15B Other Schools	1	\$278,500.00	0.12%
3A/3B Farm	0	\$0.00	0.00%	15C Public Property	73	\$82,398,600.00	35.41%
4A Commercial	273	\$261,932,600.00	9.67%	15D Church and Charities	48	\$50,871,200.00	21.86%
4B Industrial	48	\$42,302,100.00	1.56%	15E Cemeteries & Graveyards	1	\$248,000.00	0.11%
4C Apartments	46	\$123,096,300.00	4.54%	15F Other Exempt	43	\$15,115,800.00	6.50%
5A/5B Railroad	8	\$3,900.00	0.00%				
6A/6B Business Personal Property	1	\$100,000.00	0.00%				
Total	7,288	\$2,709,533,600.00	100.00%	Total	176	\$232,686,200.00	100.00%
Average Ratio (%), Assessed to True Value				82.01%			
Equalized Valuation, Taxable Properties				3,303,906,352.88			
Total # of property tax appeals filed in 2020				County Tax Board 92.00			
				State Tax Court 31.00			
Number of 2020 County Tax Board decisions appealed to Tax Court				10.00			
Number of pending property tax appeals in State Tax Court				50.00			
Amount paid out by municipality for tax appeals in 2020				\$73,559.00			
<p align="center">Percentage of Exempt vs. Non-Exempt Properties 8.59%</p>							

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 2020 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	65,046.04	\$60,275.00		\$160.00		\$4,611.04
Supervisory Staff (Department Heads & Managers)	9.00	3.00	1,438,101.28	\$1,070,315.00		\$133,226.00	\$158,113.28	\$76,447.00
Police Officers (Including Superior Officers)	48.00		11,001,235.17	\$7,566,000.00	\$381,300.00	\$1,789,776.00	\$1,151,968.17	\$112,191.00
Fire Fighters (Including Superior Officers)	8.00		1,135,028.05	\$786,000.00	\$47,000.00	\$177,011.00	\$112,938.05	\$12,079.00
All Other Union Employees not listed above	74.00		6,114,052.72	\$4,275,578.00	\$309,500.00	\$541,232.00	\$655,040.72	\$332,702.00
All Other Non-Union Employees not listed above	25.00	86.00	1,622,088.88	\$1,202,213.00		\$158,206.00	\$180,700.88	\$80,969.00
Totals	164.00	96.00	21,375,552.14	\$14,960,381.00	\$737,800.00	\$2,799,611.00	\$2,258,761.10	\$618,999.04

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
Active Employees - Health Benefits - Annual Cost						
Single Coverage	43.00	\$11,562.83	\$497,201.69	45.00	\$11,483.58	\$516,761.10
Parent & Child	11.00	\$24,419.67	\$268,616.37	12.00	\$20,593.17	\$247,118.04
Employee & Spouse (or Partner)	16.00	\$23,028.69	\$368,459.04	18.00	\$23,321.15	\$419,780.70
Family	50.00	\$32,128.18	\$1,606,409.00	50.00	\$32,128.18	\$1,606,409.00
Employee Cost Sharing Contribution (enter as negative -)			(\$481,925.00)			(\$462,688.00)
Subtotal	120.00		\$2,258,761.10	125.00		\$2,327,380.84
Elected Officials - Health Benefits - Annual Cost						
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
Retirees - Health Benefits - Annual Cost						
Single Coverage	69	\$5,526.77	\$381,347.13	61	\$5,348.52	\$326,259.72
Parent & Child	12	\$11,234.97	\$134,819.64	10	\$14,186.08	\$141,860.80
Employee & Spouse (or Partner)	79	\$11,161.18	\$881,733.22	64	\$13,020.20	\$833,292.80
Family	29	\$21,003.86	\$609,111.94	29	\$23,379.73	\$678,012.17
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	189.00		\$2,007,011.93	164.00		\$1,979,425.49
GRAND TOTAL	309.00		\$4,265,773.03	289.00		\$4,306,806.33

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	Current Year	2022	2023	All Additional Future
	Debt		Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt			\$0.00				
Regional School Debt			\$0.00				
Utility Fund Debt							
0			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
Municipal Purposes							
Debt Authorized	\$28,369,123.00	\$277,736.00	\$28,091,387.00				
Notes Outstanding	\$0.00	\$0.00	\$0.00				
Bonds Outstanding	\$11,235,000.00		\$11,235,000.00				
Loans and Other Debt	\$54,123.00		\$54,123.00				
Total (Current Year)	\$39,658,246.00	\$277,736.00	\$39,380,510.00				
Population (2010 census)	26,764						
Per Capita Gross Debt	\$1,481.78						
Per Capita Net Debt	\$1,471.40						
3 Yr. Average Property Valuation		\$3,169,093,699.00					
Net Debt as % of 3 Year Avg Property Valuation		1.24%					
Utility Fund - Principal							
Utility Fund - Interest							
Bond Anticipation Notes - Principal							
Bond Anticipation Notes - Interest							
Bonds - Principal	\$1,535,000.00			\$1,200,000.00	\$1,200,000.00	\$1,200,000.00	\$7,300,000.00
Bonds - Interest	\$250,200.00			\$219,000.00	\$219,000.00	\$219,000.00	\$609,000.00
Loans & Other Debt - Principal	\$13,130.00			\$13,393.00	\$13,663.00	\$13,663.00	\$13,937.00
Loans & Other Debt - Interest	\$1,050.00			\$753.00	\$484.00	\$484.00	\$209.00
Total	\$1,799,380.00			\$1,433,146.00	\$1,433,147.00	\$1,433,147.00	\$7,923,146.00
Total Principal	\$1,548,130.00			\$1,213,393.00	\$1,213,663.00	\$1,213,663.00	\$7,313,937.00
Total Interest	\$251,250.00			\$219,753.00	\$219,484.00	\$219,484.00	\$609,209.00
% of Total Current Year Budget	4.43%						
Description	Debt Not Listed Above						
Total Guarantees - Governmental							
Total Guarantees - Other							
Total Capital/Equipment Leases							
Total Other							
Bond Rating	Moody's	Standard & Poors	Fitch				
Rating	AA2						
Year of Last Rating	2019						
Mark "X" if Municipality has no bond rating							

USER FRIENDLY BUDGET SECTION - Notes

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