



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: **Filename:** 0203_fba_2022.xlsm

Website:

Phone Number:

Mailing Address:

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	12/31/2024	tlodato@bergenfield.com
Hernando		Rivera	12/31/2024	hrivera@bergenfield.com
Pascual		Marc	12/31/2023	mpascual@bergenfield.com

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2021 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2022 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	1.105	\$29,931,959.00	33.26%	\$3,536.00	Municipal Purpose Tax	ACTUAL	\$30,162,500.00
Municipal Library	0.040	\$1,091,011.00	1.21%	\$128.00	Municipal Library	ACTUAL	\$1,162,375.00
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	1.870	\$50,653,741.00	56.28%	\$5,984.00	Local School District	ESTIMATED	\$51,666,816.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.295	\$7,990,688.39	8.88%	\$944.00	County Purposes	ESTIMATED	\$8,150,502.00
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.012	\$331,206.98	0.37%	\$38.40	County Open Space	ESTIMATED	\$340,578.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2021 Budget)	3.322	\$89,998,606.37	100.00%	\$10,630.40	Total ESTIMATED amount to be raised by taxes		\$91,482,771.00
Total Taxable Valuation as of October 1, 2021 <u>\$2,717,204.00</u> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <u>10,874,470.00</u>		
Current Year Average Residential Assessment <u>\$320,000.00</u>					Budget Appropriations, before Reserve for Uncollected Taxes <u>40,199,345.00</u>		
<u>Prior Year to Current Year Comparison</u>					Total Non-Municipal Tax Levy <u>\$60,157,896.00</u>		
<u>Comparison - Municipal Purposes Tax Rate</u>					Amount to be Raised by Taxes - Before RUT <u>\$89,482,771.00</u>		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) <u>\$2,000,000.00</u>		
1.105	1.110	0.45%			Total Amount to be Raised by Taxes <u>\$91,482,771.00</u>		
<u>Comparison - Municipal Purposes Tax Levy</u>					% of Tax Collections used to Calculate RUT <u>97.81%</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		If % used exceeds the actual collection % then reference the statutory exception used		
\$29,931,959.00	\$30,162,500.00	0.77%	\$230,541.00		<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 2021 <u>89,463,891.00</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Levy, CY 2021 <u>90,584,334.00</u>		
\$3,536.00	\$3,552.00	0.45%	\$16.00		% of Taxes Collected, CY 2021 <u>98.76%</u>		
					Delinquent Taxes - December 31, 2021 <u>\$960,651.00</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	-1.08%	(\$54,786.00)	\$5,054,786.00	\$5,000,000.00	\$5,000,000.00							
08	Local Revenue	-12.35%	(\$116,939.00)	\$946,945.00	\$830,006.00	\$830,006.00							
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	-4.58%	(\$26,879.00)	\$586,879.00	\$560,000.00	\$560,000.00							
Special Revenue Items w/ Prior Written Consent													
11	Shared Services Agreements	2.11%	\$2,841.00	\$134,659.00	\$137,500.00	\$137,500.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
10	Public and Private Revenue	67.70%	\$599,593.00	\$885,714.00	\$1,485,307.00	\$1,485,307.00							
08	Other Special Items	90.94%	\$85,730.00	\$94,270.00	\$180,000.00	\$180,000.00							
15	Receipts from Delinquent Taxes	-20.97%	(\$185,733.00)	\$885,733.00	\$700,000.00	\$700,000.00							
Amount to be raised by taxation													
07	Local Tax for Municipal Purposes	-3.59%	(\$1,122,666.00)	\$31,285,166.00	\$30,162,500.00	\$30,162,500.00							
07	Minimum Library Tax	6.54%	\$71,364.00	\$1,091,011.00	\$1,162,375.00	\$1,162,375.00							
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	-1.74%	(\$747,475.00)	\$42,946,820.00	\$42,199,345.00	\$42,199,345.00	\$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	8.87%	\$183,230.00	\$2,065,950.00	\$2,249,180.00									
21	Land-Use Administration		3.00	24.08%	\$5,550.00	\$23,050.00	\$28,600.00									
22	Uniform Construction Code	6.00	3.00	12.18%	\$58,700.00	\$481,900.00	\$540,600.00									
23	Insurance			-7.42%	(\$490,817.00)	\$6,612,176.00	\$6,121,359.00									
25	Public Safety	64.00	28.00	2.19%	\$213,630.00	\$9,732,620.00	\$9,946,250.00									
26	Public Works	39.00	3.00	5.54%	\$243,030.00	\$4,387,550.00	\$4,630,580.00									
27	Health and Human Services	3.00	4.00	3.10%	\$12,794.00	\$412,236.00	\$425,030.00									
28	Parks and Recreation	2.00	1.00	3.56%	\$21,200.00	\$595,100.00	\$616,300.00									
29	Education (including Library)	13.00	14.00	2.89%	\$42,200.00	\$1,457,800.00	\$1,500,000.00									
30	Unclassified			-66.75%	(\$479,984.00)	\$719,046.00	\$239,062.00									
31	Utilities and Bulk Purchases			8.87%	\$323,878.00	\$3,649,622.00	\$3,973,500.00									
32	Landfill / Solid Waste Disposal			2.92%	\$33,000.00	\$1,132,000.00	\$1,165,000.00									
35	Contingency			#DIV/0!	\$0.00	\$0.00	\$0.00									
36	Statutory Expenditures			1.05%	\$36,489.00	\$3,459,451.00	\$3,495,940.00									
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00									
42	Shared Services		3.00	-0.72%	(\$1,000.00)	\$138,500.00	\$137,500.00									
43	Court and Public Defender	2.00		0.11%	\$225.00	\$211,500.00	\$211,725.00									
44	Capital			96.23%	\$947,516.00	\$984,668.00	\$1,932,184.00									
45	Debt			-20.35%	(\$366,234.00)	\$1,799,380.00	\$1,433,146.00									
46	Deferred Charges			10.96%	\$153,389.00	\$1,400,000.00	\$1,553,389.00									
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00									
50	Reserve for Uncollected Taxes			2.56%	\$50,000.00	\$1,950,000.00	\$2,000,000.00									
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00									
	Total	139.00	66.00	2.39%	\$986,796.00	\$41,212,549.00	\$42,199,345.00	\$0.00	\$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, 2021 Value)			
	# of Parcels	Assessed Value	% of Total
1 Vacant Land	33	\$4,559,300.00	0.17%
2 Residential	6,871	\$2,288,016,800.00	84.20%
3A/3B Farm	0	\$0.00	0.00%
4A Commercial	272	\$257,050,200.00	9.46%
4B Industrial	47	\$42,017,100.00	1.55%
4C Apartments	46	\$125,561,200.00	4.62%
5A/5B Railroad	8	\$3,900.00	0.00%
6A/6B Business Personal Property	1	\$100,000.00	0.00%
Total	7,278	\$2,717,308,500.00	100.00%

Average Ratio (%), Assessed to True Value	77.70%
Equalized Valuation, Taxable Properties	\$3,497,179,536.68

Total # of property tax appeals filed in 2021	County Tax Board	30.00
	State Tax Court	18.00
Number of 2021 County Tax Board decisions appealed to Tax Court		3.00
Number of pending property tax appeals in State Tax Court		15.00

Amount paid out by municipality for tax appeals in 2021	\$87,063.65
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Property Tax Assessments - Exempt Properties (October 1, 2021 Value)			
	# of Parcels	Assessed Value	% of Total
15A Public Schools	10	\$83,774,100.00	35.52%
15B Other Schools	1	\$278,500.00	0.12%
15C Public Property	73	\$84,647,000.00	35.89%
15D Church and Charities	47	\$50,540,200.00	21.43%
15E Cemeteries & Graveyards	1	\$248,000.00	0.11%
15F Other Exempt	46	\$16,345,000.00	6.93%
Total	178	\$235,832,800.00	100.00%

Percentage of Exempt vs. Non-Exempt Properties 8.68%

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 2021 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	103,507.00	\$96,000.00	\$0.00	\$163.00	\$0.00	\$7,344.00
Supervisory Staff (Department Heads & Managers)	9.00	3.00	1,678,109.21	\$1,249,537.00	\$0.00	\$165,319.00	\$173,248.21	\$90,005.00
Police Officers (Including Superior Officers)	48.00		10,423,360.61	\$7,189,000.00	\$360,000.00	\$1,773,994.00	\$996,125.61	\$104,241.00
Fire Fighters (Including Superior Officers)	8.00		1,197,086.51	\$826,100.00	\$47,500.00	\$197,111.00	\$114,397.51	\$11,978.00
All Other Union Employees not listed above	79.00		5,549,844.72	\$3,860,989.00	\$402,600.00	\$475,659.00	\$535,230.72	\$275,366.00
All Other Non-Union Employees not listed above	12.00	46.00	2,375,873.95	\$1,775,274.00	\$0.00	\$223,857.00	\$245,933.95	\$130,809.00
Totals	156.00	56.00	21,327,782.00	\$14,996,900.00	\$810,100.00	\$2,836,103.00	\$2,064,936.00	\$619,743.00

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
Active Employees - Health Benefits - Annual Cost						
Single Coverage	43.00	\$11,668.35	\$501,739.05	43.00	\$11,562.83	\$497,201.69
Parent & Child	10.00	\$21,425.04	\$214,250.40	11.00	\$24,419.67	\$268,616.37
Employee & Spouse (or Partner)	18.00	\$22,641.08	\$407,539.44	16.00	\$23,028.69	\$368,459.04
Family	51.00	\$33,314.68	\$1,699,048.68	50.00	\$32,128.18	\$1,606,409.00
Employee Cost Sharing Contribution (enter as negative -)			(\$757,641.00)			(\$709,514.02)
Subtotal	122.00		\$2,064,936.57	120.00		\$2,031,172.08
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	72	\$6,584.62	\$474,092.64	69	\$5,526.77	\$381,347.13
Parent & Child	10	\$17,942.17	\$179,421.70	12	\$11,234.97	\$134,819.64
Employee & Spouse (or Partner)	83	\$12,927.39	\$1,072,973.37	79	\$11,161.18	\$881,733.22
Family	25	\$30,040.98	\$751,024.50	29	\$21,003.86	\$609,111.94
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	190.00		\$2,477,512.21	189.00		\$2,007,011.93
GRAND TOTAL	312.00		\$4,542,448.78	309.00		\$4,038,184.01

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
Yes

Is prescription drug coverage provided by the SHBP (Yes or No)?

**USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY**

Organization/Individuals Eligible for Benefit	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Legal basis for benefit (check applicable items)		
			Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
Clerical Staff		\$120,635.45	X		
Department of Public Works		\$515,203.50	X		
Fire Department		\$13,776.05	X		
Police Department		\$890,668.12	X		
Non-Union		\$47,237.47		X	
Corey Gallo, Administrator		\$4,312.50			X
Marie Quinones, Borough Clerk		\$4,243.19			X
Kim Grimaldi, Court Clerk		\$25,467.95	X		
Juan Ortiz, Tax Collector		\$3,046.15			X
Philip Neville, DPW Superintendent		\$80,000.00	X		
Peter Giacomelli, Assistant DPW Supervisor		\$559.96	X		
Nicholas Watkins, Assistant DPW Supervisor		\$58,235.98	X		
Ryan Brophy, Assistant DPW Supervisor		\$44,012.96	X		
Michael Ravenda, Construction Code Official		\$3,807.69			X
Richard Cahill, CFO-Part time		\$0.00			X
John Bang, Tax Assessor-Part time		\$0.00			X
Mustafah Rabboh, Police Chief		\$7,046.88			X
Robert Byrnes Jr., Fire Captain		\$2,434.88	X		
Totals	0.00	\$1,820,688.73			
Total Funds Reserved as of end of 2021		\$1,521,797.00			
Total Funds Appropriated in 2022		\$0.00			

USER FRIENDLY BUDGET SECTION - OUTSTANDING DEBT; PER CAPITA AND BUDGET IMPACT

			Current Year	2023	2024	All Additional Future
Gross Debt	Deductions	Net 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	\$25,325,452.00	\$1,355,448.00				
Notes Outstanding	\$0.00	\$0.00				
Bonds Outstanding	\$9,700,000.00	\$9,700,000.00				
Loans and Other Debt	\$40,994.00	\$40,994.00				
Total (Current Year)	\$35,066,446.00	\$1,355,448.00	\$33,710,998.00			
Population (2010 census)	26,764					
Per Capita Gross Debt	\$1,310.21					
Per Capita Net Debt	\$1,259.57					
3 Yr. Average Property Valuation		\$3,317,113,405.00				
Net Debt as % of 3 Year Avg Property Valuation		1.02%				
Utility Fund - Principal						
Utility Fund - Interest						
Bond Anticipation Notes - Principal						
Bond Anticipation Notes - Interest						
Bonds - Principal			\$1,200,000.00	\$1,200,000.00	\$1,200,000.00	\$6,100,000.00
Bonds - Interest			\$219,000.00	\$195,000.00	\$171,000.00	\$438,000.00
Loans & Other Debt - Principal			\$13,393.00	\$13,663.00	\$13,937.00	
Loans & Other Debt - Interest			\$753.00	\$484.00	\$209.00	
Total			\$1,433,146.00	\$1,409,147.00	\$1,385,146.00	\$6,538,000.00
Total Principal			\$1,213,393.00	\$1,213,663.00	\$1,213,937.00	\$6,100,000.00
Total Interest			\$219,753.00	\$195,484.00	\$171,209.00	\$438,000.00
% of Total Current Year Budget			3.40%			
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 - 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	Mid-Bergen Regional Health Commission	Public Health Officer and Registered Environmental Health Specialist		1/1/2022	12/31/2022	\$81,000.00
Providing	Bergenfield Board of Education	Special Law Enforcement Officers III		1/1/2022	12/31/2022	\$137,500.00

USER FRIENDLY BUDGET SECTION - Notes

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