



# State of New Jersey Local Government Services

**Year:**  **Municipal User Friendly Budget**

**MUNICIPALITY:**

**Municode:**  **Filename:** 0203\_fba\_2018.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
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	12/31/2018	tlodato@bergenfield.com
Rafael		Marte	12/31/2020	rmarte@bergenfield.com
Hernando		Rivera	12/31/2018	hrivera@bergenfield.com

**USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN**

<u>2017 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2018 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	\$29,152,761.00	34.15%	\$3,520.00	Municipal Purpose Tax	ACTUAL	\$29,362,132.00
Municipal Library	0.035	\$916,144.00	1.07%	\$112.00	Municipal Library	ACTUAL	\$943,236.00
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	1.826	\$48,375,738.00	56.67%	\$5,843.20	Local School District	ESTIMATED	\$49,827,010.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.251	\$6,649,944.83	7.79%	\$803.20	County Purposes	ESTIMATED	\$6,919,437.00
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	\$276,694.11	0.32%	\$32.00	County Open Space	ESTIMATED	\$282,228.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
<b>Total (Calendar Year 2017 Budget)</b>	<b>3.222</b>	<b>\$85,371,281.94</b>	<b>100.00%</b>	<b>\$10,310.40</b>	<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$87,334,043.00</b>
Total Taxable Valuation as of October 1, 2017 <u>\$2,671,770,400.00</u> (To be used to calculate the current year tax rate) Current Year Average Residential Assessment <u>\$320,000.00</u>					Revenue Anticipated, Excluding Tax Levy <u>8,639,328.00</u> Budget Appropriations, before Reserve for Uncollected Taxes <u>37,144,696.00</u> Total Non-Municipal Tax Levy <u>\$57,028,675.00</u> Amount to be Raised by Taxes - Before RUT <u>\$85,534,043.00</u> Reserve for Uncollected Taxes (RUT) <u>\$1,800,000.04</u> Total Amount to be Raised by Taxes <u>\$87,334,043.04</u>		
<b><u>Prior Year to Current Year Comparison</u></b>					% of Tax Collections used to Calculate RUT <u>97.94%</u>  If % used exceeds the actual collection % then reference the statutory exception used		
<b><u>Comparison - Municipal Purposes Tax Rate</u></b>					<b><u>Tax Collections - ACTUAL as of Prior Year</u></b>		
	Prior Year	Current Year	% Change (+/-)		Total Tax Revenue, Collections CY 2017		<u>84,876,203.00</u>
	1.100	1.090	-0.91%		Total Tax Levy, CY 2017		<u>86,004,543.00</u>
<b><u>Comparison - Municipal Purposes Tax Levy</u></b>					% of Taxes Collected, CY 2017		<u>98.69%</u>
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	Delinquent Taxes - December 31, 2017		<u>\$1,658,493.00</u>
	\$29,152,761.00	\$29,362,132.00	0.72%	\$209,371.00			
<b><u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u></b>							
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)			
	\$3,520.00	\$3,488.00	-0.91%	(\$32.00)			

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	37.04%	\$1,000,000.00	\$2,700,000.00	\$3,700,000.00	\$3,700,000.00							
08	Local Revenue	-14.62%	(\$208,214.00)	\$1,424,214.00	\$1,216,000.00	\$1,216,000.00							
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	-21.29%	(\$135,241.00)	\$635,241.00	\$500,000.00	\$500,000.00							
	<b>Special Revenue Items w/ Prior Written Consent</b>												
11	Shared Services Agreements	-100.00%	(\$11,667.00)	\$11,667.00	\$0.00	\$0.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-24.88%	(\$143,003.00)	\$574,674.00	\$431,671.00	\$431,671.00							
08	Other Special Items	-39.95%	(\$39,921.00)	\$99,921.00	\$60,000.00	\$60,000.00							
15	Receipts from Delinquent Taxes	-19.85%	(\$185,717.00)	\$935,717.00	\$750,000.00	\$750,000.00							
	<b>Amount to be raised by taxation</b>												
07	Local Tax for Municipal Purposes	-1.94%	(\$580,281.00)	\$29,942,413.00	\$29,362,132.00	\$29,362,132.00							
07	Minimum Library Tax	2.96%	\$27,092.00	\$916,144.00	\$943,236.00	\$943,236.00							
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	-0.71%	(\$276,952.00)	\$39,221,648.00	\$38,944,696.00	\$38,944,696.00	\$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 Full-Time	Positions Part-Time	% 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
20	General Government	10.00	12.00	-1.56%	(\$26,935.00)	\$1,725,550.00	\$1,698,615.00	\$1,698,615.00							
21	Land-Use Administration		1.00	0.00%	\$0.00	\$14,500.00	\$14,500.00	\$14,500.00							
22	Uniform Construction Code	6.00	5.00	0.83%	\$3,225.00	\$388,475.00	\$391,700.00	\$391,700.00							
23	Insurance			0.41%	\$27,750.00	\$6,838,650.00	\$6,866,400.00	\$6,866,400.00							
25	Public Safety	67.00	37.00	0.58%	\$52,880.00	\$9,154,300.00	\$9,207,180.00	\$9,207,180.00							
26	Public Works	37.00	6.00	3.02%	\$120,623.00	\$3,993,277.00	\$4,113,900.00	\$4,113,900.00							
27	Health and Human Services	4.00	8.00	-2.56%	(\$11,395.00)	\$444,800.00	\$433,405.00	\$433,405.00							
28	Parks and Recreation	5.00	52.00	2.89%	\$25,500.00	\$881,200.00	\$906,700.00	\$906,700.00							
29	Education (including Library)	13.00	21.00	0.00%	\$1.00	\$1,375,300.00	\$1,375,301.00	\$1,375,301.00							
30	Unclassified			-18.30%	(\$58,168.00)	\$317,774.00	\$259,606.00	\$259,606.00							
31	Utilities and Bulk Purchases			6.08%	\$207,770.00	\$3,415,791.00	\$3,623,561.00	\$3,623,561.00							
32	Landfill / Solid Waste Disposal			-4.11%	(\$40,000.00)	\$973,000.00	\$933,000.00	\$933,000.00							
35	Contingency			0.00%	\$0.00	\$2,500.00	\$2,500.00	\$2,500.00							
36	Statutory Expenditures			3.17%	\$95,098.00	\$3,000,474.00	\$3,095,572.00	\$3,095,572.00							
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
42	Shared Services			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
43	Court and Public Defender	2.00	1.00	4.14%	\$7,750.00	\$187,300.00	\$195,050.00	\$195,050.00							
44	Capital			-13.16%	(\$86,835.00)	\$659,720.00	\$572,885.00	\$572,885.00							
45	Debt			3.38%	\$89,775.00	\$2,659,625.00	\$2,749,400.00	\$2,749,400.00							
46	Deferred Charges			18366.52%	\$701,601.00	\$3,820.00	\$705,421.00	\$705,421.00							
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
50	Reserve for Uncollected Taxes			2.86%	\$50,000.00	\$1,750,000.00	\$1,800,000.00	\$1,800,000.00							
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
	<b>Total</b>	<b>144.00</b>	<b>143.00</b>	<b>3.07%</b>	<b>\$1,158,640.00</b>	<b>\$37,786,056.00</b>	<b>\$38,944,696.00</b>	<b>\$38,944,696.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**USER FRIENDLY BUDGET SECTION  
STRUCTURAL BUDGET IMBALANCES**

<i>Revenues at Risk</i>	<i>Non-recurring appropriation reductions</i>	<i>Future Year Appropriation Increases</i>	<i>Structural Imbalance Offsets</i>	<p align="center"><b>Line Item.</b> Put "X" in cell to the left that corresponds to the type of imbalance.</p>	<p align="center"><b>Amount</b></p>	<p align="center"><b>Comment/Explanation</b></p>
				There are none		

## ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

<b>Property Tax Assessments - Taxable Properties (October 1, 2017 Value)</b>				<b>Property Tax Assessments - Exempt Properties (October 1, 2017 Value)</b>				
	# 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	\$2,242,246,400.00	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	\$265,023,200.00	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	\$115,281,300.00	4.31%	15F Other Exempt	34	\$11,646,100.00	5.12%	
5A/5B Railroad			0.00%					
6A/6B Business Personal Property			0.00%					
<b>Total</b>	<b>7,283</b>	<b>\$2,671,770,400.00</b>	<b>100.00%</b>	<b>Total</b>	<b>164</b>	<b>\$227,529,900.00</b>	<b>100.00%</b>	
Average Ratio (%), Assessed to True Value				93.66%				
Equalized Valuation, Taxable Properties				\$2,852,626,948.54				
Total # of property tax appeals filed in 2017				County Tax Board		230.00		
				State Tax Court		42.00		
Number of 2017 County Tax Board decisions appealed to Tax Court				Not Known				
Number of pending property tax appeals in State Tax Court				Not Known				
Amount paid out by municipality for tax appeals in 2017				\$332,603.00				
				Percentage of Exempt vs. Non-Exempt Properties				8.52%

<b>Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements</b>				
	# of Parcels	PILOT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2017 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				
<b>Total 5 Yr Exemptions/Abatements</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**USER FRIENDLY BUDGET SECTION  
Long Term Tax Exemptions**

Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions					Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions					Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions					Prior Budget Year's Payments in Lieu of Tax (PILOT) - Long Term Tax Exemptions				
Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2017 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2017 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2017 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2017 Total Tax Rate
Housing Authority-Bergen County	Aff. Housing	\$88,960.00	\$13,500,000.00	\$434,970.00															
<b>Total Long Term Exemptions - Column Total</b>		<b>88,960.00</b>	<b>13,500,000.00</b>	<b>434,970.00</b>	<b>Total Long Term Exemptions - Column Total</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>Total Long Term Exemptions - Column Total</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>Total Long Term Exemptions - Column Total</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
Mark "X" if Grand Total																			
															<b>Total Long Term Exemptions - GRAND TOTAL</b>		<b>\$88,960.00</b>	<b>\$13,500,000.00</b>	<b>\$434,970.00</b>

**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	45,373.00	\$42,000.00		\$160.00		\$3,213.00
Supervisory Staff (Department Heads & Managers)	10.00	2.00	1,428,568.00	\$1,002,995.00		\$146,808.00	\$233,615.00	\$45,150.00
Police Officers (Including Superior Officers)	48.00		10,989,526.00	\$7,253,000.00	\$281,300.00	\$1,582,581.00	\$1,547,696.00	\$324,949.00
Fire Fighters (Including Superior Officers)	5.00		993,581.00	\$570,000.00	\$120,000.00	\$123,831.00	\$146,009.00	\$33,741.00
All Other Union Employees not listed above	71.00	122.00	6,328,407.00	\$4,245,910.00	\$350,600.00	\$598,302.00	\$934,458.00	\$199,137.00
All Other Non-Union Employees not listed above	4.00	2.00	329,029.00	\$232,945.00		\$28,870.00	\$58,404.00	\$8,810.00
<b>Totals</b>	<b>138.00</b>	<b>133.00</b>	<b>20,114,484.00</b>	<b>\$13,346,850.00</b>	<b>\$751,900.00</b>	<b>\$2,480,552.00</b>	<b>\$2,920,182.00</b>	<b>\$615,000.00</b>

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**

	<b>Current Year # of Covered Members (Medical &amp; Rx)</b>	<b>Current Year Annual Cost Estimate per Employee</b>	<b>Total Current Year Cost</b>	<b>Prior Year # of Covered Members (Medical &amp; Rx)</b>	<b>Prior Year Annual Cost per Employee (Average)</b>	<b>Total Prior Year Cost</b>
<b>Active Employees - Health Benefits - Annual Cost</b>						
Single Coverage	43.00	\$12,326.00	\$530,018.00	40.00	\$11,800.00	\$472,000.00
Parent & Child	12.00	\$21,667.00	\$260,004.00	11.00	\$21,100.00	\$232,100.00
Employee & Spouse (or Partner)	24.00	\$25,830.00	\$619,920.00	21.00	\$23,900.00	\$501,900.00
Family	70.00	\$33,142.00	\$2,319,940.00	58.00	\$33,000.00	\$1,914,000.00
Employee Cost Sharing Contribution (enter as negative - )			(\$809,700.00)			(\$773,600.00)
<b>Subtotal</b>	<b>149.00</b>		<b>\$2,920,182.00</b>	<b>130.00</b>		<b>\$2,346,400.00</b>
<b>Elected Officials - Health Benefits - Annual Cost</b>						
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 - )						
<b>Subtotal</b>	<b>0.00</b>		<b>\$0.00</b>	<b>0.00</b>		<b>\$0.00</b>
<b>Retirees - Health Benefits - Annual Cost</b>						
Single Coverage	43	\$10,000.00	\$430,000.00	41	\$9,600.00	\$393,600.00
Parent & Child	2	\$32,000.00	\$64,000.00	6	\$22,200.00	\$133,200.00
Employee & Spouse (or Partner)	43	\$23,256.00	\$1,000,008.00	47	\$23,200.00	\$1,090,400.00
Family	11	\$55,455.00	\$610,005.00	21	\$49,400.00	\$1,037,400.00
Employee Cost Sharing Contribution (enter as negative - )						
<b>Subtotal</b>	<b>99.00</b>		<b>\$2,104,013.00</b>	<b>115.00</b>		<b>\$2,654,600.00</b>
<b>GRAND TOTAL</b>	<b>248.00</b>		<b>\$5,024,195.00</b>	<b>245.00</b>		<b>\$5,001,000.00</b>

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)?**

<b>Yes</b>
<b>Yes</b>

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

**USER FRIENDLY BUDGET SECTION  
ACCUMULATED ABSENCE LIABILITY**

Legal basis for benefit  
(check applicable items)

Organization/Individuals Eligible for Benefit	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
Clerical Staff		\$65,524.00	X		
Department of Public Works		\$507,671.00	X		
Fire Department		\$7,796.00	X		
Police Department		\$599,239.00	X		
Non-Union		\$66,996.00		X	
Corey Gallo, Administrator		\$2,277.00			X
Marie Quinones, Borough Clerk		\$0.00			X
Kim Grimaldi, Court Clerk		\$19,292.00	X		
Juan Ortiz, Tax Collector		\$1,346.00		X	
Peter Field, DPW Supervisor		\$58,561.00	X		
Frederick Hoyt, DPW Supervisor		\$57,464.00	X		
Philip Neville, DPW Supervisor		\$59,500.00	X		
Peter Giacomelli, Assistant DPW Supervisor		\$39,608.00			
Peter Marsilio, Assistant DPW Supervisor		\$48,867.00			
Michael Ravenda, Construction Code Official		\$2,769.00		X	
Richard Cahill, CFO-Part time		\$0.00		X	
George Reggo, Tax Assessor-Part time		\$0.00		X	
Cathy Madalone, Police Chief		\$88,676.00			X
James Kirsch, Fire Chief		\$59,546.00	X		
<b>Totals</b>	0.00	\$1,685,132.00			
<b>Total Funds Reserved as of end of 2017</b>		\$1,802,750.00			
<b>Total Funds Appropriated in 2018</b>		\$0.00			

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

			Current Year	2019	2020	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				
<b>Municipal Purposes</b>						
Debt Authorized	\$3,169,600.00	\$2,891,864.00				
Notes Outstanding	\$9,192,000.00	\$9,192,000.00				
Bonds Outstanding	\$2,070,000.00	\$2,070,000.00				
Loans and Other Debt	\$91,979.00	\$91,979.00				
<b>Total (Current Year)</b>	<b>\$14,523,579.00</b>	<b>\$14,245,843.00</b>				
Population (2010 census)	26,939					
Per Capita Gross Debt	\$539.13					
Per Capita Net Debt	\$528.82					
3 Yr. Average Property Valuation	\$2,759,445,338.00					
Net Debt as % of 3 Year Avg Property Valuation	0.52%					
Utility Fund - Principal						
Utility Fund - Interest						
Bond Anticipation Notes - Principal			\$2,000,000.00			
Bond Anticipation Notes - Interest			\$184,000.00			
Bonds - Principal			\$515,000.00	\$505,000.00	\$515,000.00	\$535,000.00
Bonds - Interest			\$36,000.00	\$25,592.00	\$17,956.00	\$9,150.00
Loans & Other Debt - Principal			\$12,400.00	\$12,617.00	\$12,871.00	\$54,123.00
Loans & Other Debt - Interest			\$2,000.00	\$1,529.00	\$1,276.00	\$2,463.00
<b>Total</b>			<b>\$2,749,400.00</b>	<b>\$544,738.00</b>	<b>\$547,103.00</b>	<b>\$600,736.00</b>
Total Principal			\$2,527,400.00	\$517,617.00	\$527,871.00	\$589,123.00
Total Interest			\$222,000.00	\$27,121.00	\$19,232.00	\$11,613.00
% of Total Current Year Budget			7.06%			
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	AA3					
Year of Last Rating	2017					
<b>Mark "X" if Municipality has no bond rating</b>						

**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
<b>Receiving</b>	County of Bergen	Animal Control Services		1/1/2018	12/31/2018	\$38,004.88
<b>Receiving</b>	County of Bergen	Health Services		1/1/2018	12/31/2018	\$34,793.20



**USER FRIENDLY BUDGET SECTION - Notes**

(Press ALT-Enter to go to a new line in each cell)
