



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY: 0203 Bergenfield Borough - County of Bergen

Adopted

Municode: 0203

Filename: 0203_fba_2023.xlsm

Website: www.bergenfield.com

Phone Number: (201)387-4055

Mailing Address: 198 North Washington Avenue

[Email the UFB if not using Outlook](#)

Municipality: Bergenfield **State:** NJ **Zip:** 07621

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Arvin		Armatorio	12/31/2023	aamatorio@bergenfieldnj.gov

Chief Administrative Officer

Corey		Gallo		cgallo@bergenfieldnj.gov
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Chief Financial Officer

Richard		Cahill		rcahill@bergenfieldnj.gov
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Municipal Clerk

Marie		Quinones		mquinones@bergenfieldnj.gov
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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
Domingo		Almonte	12/31/2023	dalmonte@bergenfieldnj.gov
Buddy		Deauna	12/31/2025	bdeauna@bergenfieldnj.gov
Ora		Kornbluth	12/31/2025	okornbluth@bergenfieldnj.gov
Thomas		Lodato	12/31/2024	tlodato@bergenfieldnj.gov
Hernando		Rivera	12/31/2024	hrivera@bergenfieldnj.gov
Pascual		Marc	12/31/2023	mpascual@bergenfieldnj.gov

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	23.57%	\$1,178,682.00	\$5,000,000.00	\$6,178,682.00	\$6,178,682.00							
08	Local Revenue	-7.49%	(\$98,178.00)	\$1,311,105.00	\$1,212,927.00	\$1,212,927.00							
09	State Aid (without offsetting appropriation)	5.91%	\$117,069.00	\$1,981,657.00	\$2,098,726.00	\$2,098,726.00							
08	Uniform Construction Code Fees	-5.37%	(\$34,032.00)	\$634,032.00	\$600,000.00	\$600,000.00							
	Special Revenue Items w/ Prior Written Consent												
11	Shared Services Agreements	6.30%	\$9,365.00	\$148,635.00	\$158,000.00	\$158,000.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
10	Public and Private Revenue	-54.38%	(\$1,433,693.00)	\$2,636,508.00	\$1,202,815.00	\$1,202,815.00							
08	Other Special Items	-0.58%	(\$9,479.00)	\$1,629,618.00	\$1,620,139.00	\$1,620,139.00							
15	Receipts from Delinquent Taxes	-24.14%	(\$222,737.00)	\$922,737.00	\$700,000.00	\$700,000.00							
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	-3.17%	(\$1,008,476.29)	\$31,859,259.00	\$30,850,782.71	\$30,850,782.71							
07	Minimum Library Tax	8.33%	\$96,842.29	\$1,162,375.00	\$1,259,217.29	\$1,259,217.29							
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	-2.97%	(\$1,404,637.00)	\$47,285,926.00	\$45,881,289.00	\$45,881,289.00	\$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	8.00	1.46%	\$34,700.00	\$2,382,680.00	\$2,417,380.00	\$2,417,380.00							
21	Land-Use Administration		3.00	14.11%	\$6,150.00	\$43,600.00	\$49,750.00	\$49,750.00							
22	Uniform Construction Code	6.00	4.00	-1.84%	(\$9,500.00)	\$515,600.00	\$506,100.00	\$506,100.00							
23	Insurance			24.72%	\$1,556,758.00	\$6,296,359.00	\$7,853,117.00	\$7,853,117.00							
25	Public Safety	63.00	24.00	9.01%	\$836,825.00	\$9,286,750.00	\$10,123,575.00	\$10,123,575.00							
26	Public Works	37.00	13.00	-1.61%	(\$76,890.00)	\$4,776,580.00	\$4,699,690.00	\$4,699,690.00							
27	Health and Human Services	3.00	3.00	-1.00%	(\$4,250.00)	\$425,030.00	\$420,780.00	\$420,780.00							
28	Parks and Recreation	2.00	2.00	1.57%	\$11,068.00	\$703,300.00	\$714,368.00	\$714,368.00							
29	Education (including Library)	12.00	17.00	3.33%	\$50,000.00	\$1,500,000.00	\$1,550,000.00	\$1,550,000.00							
30	Unclassified			-56.02%	(\$1,533,693.00)	\$2,737,947.00	\$1,204,254.00	\$1,204,254.00							
31	Utilities and Bulk Purchases			-1.66%	(\$68,500.00)	\$4,133,500.00	\$4,065,000.00	\$4,065,000.00							
32	Landfill / Solid Waste Disposal			13.23%	\$154,160.00	\$1,165,000.00	\$1,319,160.00	\$1,319,160.00							
35	Contingency			-100.00%	(\$2,500.00)	\$2,500.00	\$0.00	\$0.00							
36	Statutory Expenditures			7.55%	\$266,047.00	\$3,525,940.00	\$3,791,987.00	\$3,791,987.00							
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
42	Shared Services		3.00	0.32%	\$501.00	\$157,499.00	\$158,000.00	\$158,000.00							
43	Court and Public Defender	2.00		-3.31%	(\$7,000.00)	\$211,725.00	\$204,725.00	\$204,725.00							
44	Capital			-25.98%	(\$502,045.00)	\$1,932,184.00	\$1,430,139.00	\$1,430,139.00							
45	Debt			131.74%	\$1,888,054.00	\$1,433,147.00	\$3,321,201.00	\$3,321,201.00							
46	Deferred Charges			-99.87%	(\$1,551,326.00)	\$1,553,389.00	\$2,063.00	\$2,063.00							
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
50	Reserve for Uncollected Taxes			2.50%	\$50,000.00	\$2,000,000.00	\$2,050,000.00	\$2,050,000.00							
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
	Total	135.00	77.00	2.45%	\$1,098,559.00	\$44,782,730.00	\$45,881,289.00	\$45,881,289.00	\$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, 2022 Value)			
	# of Parcels	Assessed Value	% of Total
1 Vacant Land	28	\$3,762,900.00	0.14%
2 Residential	6,873	\$2,303,117,200.00	84.52%
3A/3B Farm	0	\$0.00	0.00%
4A Commercial	272	\$256,687,800.00	9.42%
4B Industrial	46	\$41,273,800.00	1.51%
4C Apartments	44	\$119,913,900.00	4.40%
5A/5B Railroad	8	\$3,900.00	0.00%
6A/6B Business Personal Property	1	\$100,000.00	0.00%
Total	7,272	\$2,724,859,500.00	100.00%

Average Ratio (%), Assessed to True Value	71.93%
Equalized Valuation, Taxable Properties	\$3,788,210,065.34

Total # of property tax appeals filed in 2022	County Tax Board	25.00
	State Tax Court	17.00
Number of 2022 County Tax Board decisions appealed to Tax Court		6.00
Number of pending property tax appeals in State Tax Court		80.00

Amount paid out by municipality for tax appeals in 2022	\$144,685.00
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Property Tax Assessments - Exempt Properties (October 1, 2022 Value)			
	# of Parcels	Assessed Value	% of Total
15A Public Schools	10	\$83,774,100.00	35.29%
15B Other Schools	1	\$278,500.00	0.12%
15C Public Property	81	\$84,647,000.00	35.66%
15D Church and Charities	48	\$50,910,000.00	21.45%
15E Cemeteries & Graveyards	1	\$248,000.00	0.10%
15F Other Exempt	50	\$17,532,400.00	7.39%
Total	191	\$237,390,000.00	100.00%

Percentage of Exempt vs. Non-Exempt Properties 8.71%

<u>Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements</u>				
	# of Parcels	PILOT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2022 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	2.00	1,716,336.01	\$1,177,705.00	\$0.00	\$187,972.00	\$260,564.58	\$90,094.43
Police Officers (Including Superior Officers)	42.00		11,580,589.39	\$7,100,000.00	\$1,049,800.00	\$1,836,085.00	\$1,476,532.29	\$118,172.10
Fire Fighters (Including Superior Officers)	7.00		1,228,376.97	\$723,000.00	\$115,500.00	\$204,009.00	\$173,709.72	\$12,158.25
All Other Union Employees not listed above	60.00	19.00	5,310,088.07	\$3,350,112.00	\$428,000.00	\$519,160.00	\$723,790.50	\$289,025.57
All Other Non-Union Employees not listed above	5.00	26.00	1,707,619.59	\$1,162,008.00	\$7,600.00	\$187,972.00	\$260,564.58	\$89,475.01
Totals	123.00	54.00	21,646,517.03	\$13,608,825.00	\$1,600,900.00	\$2,935,361.00	\$2,895,161.67	\$606,269.36

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	32.00	\$14,430.51	\$461,776.32	43.00	\$11,668.35	\$501,739.05
Parent & Child	11.00	\$25,864.32	\$284,507.52	10.00	\$21,425.04	\$214,250.40
Employee & Spouse (or Partner)	22.00	\$28,789.18	\$633,361.96	18.00	\$22,641.08	\$407,539.44
Family	53.00	\$40,558.99	\$2,149,626.47	51.00	\$33,314.68	\$1,699,048.68
Employee Cost Sharing Contribution (enter as negative -)			(\$674,110.92)			(\$757,641.00)
Subtotal	118.00		\$2,855,161.35	122.00		\$2,064,936.57
<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	63	\$7,110.99	\$447,992.37	72	\$6,584.62	\$474,092.64
Parent & Child	11	\$22,508.56	\$247,594.16	10	\$17,942.17	\$179,421.70
Employee & Spouse (or Partner)	74	\$17,315.89	\$1,281,375.86	83	\$12,927.39	\$1,072,973.37
Family	25	\$35,058.26	\$876,456.50	25	\$30,040.98	\$751,024.50
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	173.00		\$2,853,418.89	190.00		\$2,477,512.21
GRAND TOTAL	291.00		\$5,708,580.24	312.00		\$4,542,448.78

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

			Current Year	2024	2025	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	\$2,063.00	\$2,063.00				
Notes Outstanding	\$0.00	\$0.00				
Bonds Outstanding	\$35,465,000.00	\$34,209,552.00				
Loans and Other Debt	\$27,599.00	\$27,599.00				
Total (Current Year)	\$35,494,662.00	\$34,239,214.00				
Population (2010 census)	28,321					
Per Capita Gross Debt	\$1,253.30					
Per Capita Net Debt	\$1,208.97					
3 Yr. Average Property Valuation	\$3,512,518,818.00					
Net Debt as % of 3 Year Avg Property Valuation	0.97%					
Utility Fund - Principal						
Utility Fund - Interest						
Bond Anticipation Notes - Principal						
Bond Anticipation Notes - Interest						
Bonds - Principal			\$2,025,000.00	\$2,025,000.00	\$2,025,000.00	\$29,390,000.00
Bonds - Interest			\$1,282,000.00	\$1,216,750.00	\$1,151,500.00	\$8,916,675.00
Loans & Other Debt - Principal			\$13,663.00	\$13,937.00		
Loans & Other Debt - Interest			\$484.00	\$209.00		
Total			\$3,321,147.00	\$3,255,896.00	\$3,176,500.00	\$38,306,675.00
Total Principal			\$2,038,663.00	\$2,038,937.00	\$2,025,000.00	\$29,390,000.00
Total Interest			\$1,282,484.00	\$1,216,959.00	\$1,151,500.00	\$8,916,675.00
% of Total Current Year Budget			7.24%			
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	2022					
Mark "X" if Municipality has no bond rating						

USER FRIENDLY BUDGET SECTION - Notes

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