



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode:

Filename:

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
Christopher		Tully	12/31/2017	ctully@bergenfield.com
Arvin		Amatorio	12/31/2017	aamatorio@bergenfield.com
Ora		Kornbluth	12/31/2016	okornbluth@bergenfield.com
Thomas		Lodato	12/31/2018	tlodato@bergenfield.com
Hernando		Rivera	12/31/2018	hrivera@bergenfield.com
Charles		Steinel	12/31/2016	csteinel@bergenfield.com

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2015 Calendar Year Property Tax Levies - ALL entities levying property taxes

	Calendar Year Tax Rate	Calendar Year Tax Levy	% of Total Levy	Avg Residential Taxpayer Impact
Municipal Purpose Tax	1.071	\$28,217,514.00	34.33%	\$3,427.20
Municipal Library	0.033	\$893,063.00	1.09%	\$105.60
Municipal Open Space	0.000	\$0.00	0.00%	\$0.00
Fire Districts (avg. rate/total levies)	0.000	\$0.00	0.00%	\$0.00
Other Special Districts (total levies)	0.000	\$0.00	0.00%	\$0.00
Local School District	1.773	\$46,657,008.00	56.77%	\$5,673.60
Regional School District	0.000	\$0.00	0.00%	\$0.00
County Purposes	0.242	\$6,349,440.53	7.73%	\$774.40
County Library	0.000	\$0.00	0.00%	\$0.00
County Board of Health	0.000	\$0.00	0.00%	\$0.00
County Open Space	0.003	\$67,108.40	0.08%	\$9.60
Other County Levies (total)	0.000	\$0.00	0.00%	\$0.00
Total (Calendar Year 2015 Budget)	3.122	\$82,184,133.93	100.00%	\$9,990.40

Total Taxable Valuation as of October 1, 2015 \$2,639,600,740.00
 (To be used to calculate the current year tax rate)
 Current Year Average Residential Assessment \$320,000.00

Prior Year to Current Year Comparison

Comparison - Municipal Purposes Tax Rate

Prior Year	Current Year	% Change (+/-)
1.071	1.087	1.49%

Comparison - Municipal Purposes Tax Levy

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$28,217,514.00	\$28,688,687.00	1.67%	\$471,173.00

Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$3,427.20	\$3,478.40	1.49%	\$51.20

Sheet UFB-1

Current Year 2016 Budget

Taxes	Actual/Estimated	Tax Levy
Municipal Purpose Tax	ACTUAL	\$28,688,687.00
Municipal Library	ACTUAL	\$900,161.00
Municipal Open Space		\$0.00
Fire Districts (total levies)		\$0.00
Other Special Districts (total levies)		\$0.00
Local School District	ESTIMATED	\$48,056,718.00
Regional School District		\$0.00
County Purposes	ESTIMATED	\$6,540,594.00
County Library		\$0.00
County Board of Health		\$0.00
County Open Space	ESTIMATED	\$68,452.00
Other County Levies (total)		\$0.00

Total ESTIMATED amount to be raised by taxes \$84,254,612.00

Revenue Anticipated, Excluding Tax Levy	7,373,916.00
Budget Appropriations, before Reserve for Uncollected Taxes	35,312,764.00
Total Non-Municipal Tax Levy	\$54,665,764.00
Amount to be Raised by Taxes - Before RUT	\$82,604,612.00
Reserve for Uncollected Taxes (RUT)	\$1,650,000.00
Total Amount to be Raised by Taxes	\$84,254,612.00

% of Tax Collections used to Calculate RUT 98.04%

If % used exceeds the actual collection % then reference the statutory exception used

Tax Collections - ACTUAL as of Prior Year

Total Tax Revenue, Collections CY 2015	81,552,113.00
Total Tax Levy, CY 2015	82,430,424.00
% of Taxes Collected, CY 2015	98.93%

Delinquent Taxes - December 31, 2015 \$1,281,314.00

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	40.21%	\$764,028.00	\$1,900,000.00	\$2,664,028.00	\$2,664,028.00							
08	Local Revenue	-23.57%	(\$390,871.00)	\$1,658,171.00	\$1,267,300.00	\$1,267,300.00							
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	-37.81%	(\$243,158.00)	\$643,158.00	\$400,000.00	\$400,000.00							
Special Revenue Items w/ Prior Written Consent													
11	Shared Services Agreements	-25.00%	(\$8,750.00)	\$35,000.00	\$26,250.00	\$26,250.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
10	Public and Private Revenue	-11.03%	(\$35,304.00)	\$319,985.00	\$284,681.00	\$284,681.00							
08	Other Special Items	-70.19%	(\$117,747.00)	\$167,747.00	\$50,000.00	\$50,000.00							
15	Receipts from Delinquent Taxes	-22.61%	(\$204,498.00)	\$904,498.00	\$700,000.00	\$700,000.00							
Amount to be raised by taxation													
07	Local Tax for Municipal Purposes	1.65%	\$466,611.00	\$28,222,076.00	\$28,688,687.00	\$28,688,687.00							
07	Minimum Library Tax	0.79%	\$7,098.00	\$893,063.00	\$900,161.00	\$900,161.00							
54	Open Space Levy Tax	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
07	Addition to Local District School Tax	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
08	Deficit General Budget	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
	Total	0.65%	\$237,409.00	\$36,725,355.00	\$36,962,764.00	\$36,962,764.00	\$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	9.00	11.00	5.89%	\$93,250.00	\$1,582,150.00	\$1,675,400.00	\$1,675,400.00								
21		1.00	118.05%	\$7,850.00	\$6,650.00	\$14,500.00	\$14,500.00								
22	4.00	7.00	-4.95%	(\$19,000.00)	\$383,600.00	\$364,600.00	\$364,600.00								
23			10.76%	\$642,711.00	\$5,974,093.00	\$6,616,804.00	\$6,616,804.00								
25	64.00	37.00	2.18%	\$193,491.00	\$8,873,392.00	\$9,066,883.00	\$9,066,883.00								
26	35.00	10.00	2.85%	\$108,200.00	\$3,793,700.00	\$3,901,900.00	\$3,901,900.00								
27	5.00	6.00	-3.50%	(\$14,650.00)	\$418,250.00	\$403,600.00	\$403,600.00								
28	6.00	60.00	0.36%	\$3,130.00	\$875,700.00	\$878,830.00	\$878,830.00								
29			-5.49%	(\$80,000.00)	\$1,456,000.00	\$1,376,000.00	\$1,376,000.00								
30			-59.65%	(\$253,500.00)	\$425,000.00	\$171,500.00	\$171,500.00								
31			-2.38%	(\$82,349.00)	\$3,462,430.00	\$3,380,081.00	\$3,380,081.00								
32			-0.23%	(\$2,331.00)	\$1,003,378.00	\$1,001,047.00	\$1,001,047.00								
35			0.00%	\$0.00	\$2,500.00	\$2,500.00	\$2,500.00								
36			8.10%	\$214,081.00	\$2,642,505.00	\$2,856,586.00	\$2,856,586.00								
37			-100.00%	(\$25,000.00)	\$25,000.00	\$0.00	\$0.00								
42			-25.00%	(\$8,750.00)	\$35,000.00	\$26,250.00	\$26,250.00								
43	2.00	1.00	2.15%	\$3,719.00	\$173,136.00	\$176,855.00	\$176,855.00								
44			70.84%	\$311,000.00	\$439,000.00	\$750,000.00	\$750,000.00								
45			-0.02%	(\$607.00)	\$2,650,035.00	\$2,649,428.00	\$2,649,428.00								
46			-100.00%	(\$66,318.00)	\$66,318.00	\$0.00	\$0.00								
48			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
50			6.45%	\$100,000.00	\$1,550,000.00	\$1,650,000.00	\$1,650,000.00								
55			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
Total	125.00	133.00	3.14%	\$1,124,927.00	\$35,837,837.00	\$36,962,764.00	\$36,962,764.00	\$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, 2015 Value)			
	# of Parcels	Assessed Value	% of Total
1 Vacant Land	47	\$7,673,200.00	0.29%
2 Residential	6,872	\$2,205,008,400.00	83.54%
3A/3B Farm	0	\$0.00	0.00%
4A Commercial	276	\$268,446,900.00	10.17%
4B Industrial	48	\$42,589,900.00	1.61%
4C Apartments	43	\$115,784,000.00	4.39%
5A/5B Railroad	8	\$3,900.00	0.00%
6A/6B Business Personal Property	1	\$98,340.00	0.00%
Total	7,295	\$2,639,604,640.00	100.00%

Average Ratio (%), Assessed to True Value	97.49%
Equalized Valuation, Taxable Properties	\$2,707,564,509.18

Total # of property tax appeals filed in 2015	County Tax Board	88.00
	State Tax Court	56.00
Number of 2015 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 2015	\$168,542.00
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Property Tax Assessments - Exempt Properties (October 1, 2015 Value)			
	# of Parcels	Assessed Value	% of Total
15A Public Schools	10	\$83,774,100.00	36.80%
15B Other Schools	1	\$278,500.00	0.12%
15C Public Property	75	\$82,587,900.00	36.28%
15D Church and Charities	41	\$50,349,300.00	22.12%
15E Cemeteries & Graveyards	1	\$248,000.00	0.11%
15F Other Exempt	30	\$10,384,200.00	4.56%
Total	158	\$227,622,000.00	100.00%

Percentage of Exempt vs.
Non-Exempt Properties 8.62%

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 2015 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
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 2015 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2015 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2015 Total Tax Rate	Project Name	Type of Project (use drop-down for data entry)	PILOT Billing	Assessed Value	Taxes if Billed In Full 2015 Total Tax Rate
Housing Authority-Bergen County	Aff. Housing	\$166,249.00	\$13,500,000.00	\$421,470.00															
Total Long Term Exemptions - Column Total		166,249.00	13,500,000.00	421,470.00	Total Long Term Exemptions - Column Total		\$0.00	\$0.00	\$0.00	Total Long Term Exemptions - Column Total		\$0.00	\$0.00	\$0.00	Total Long Term Exemptions - Column Total		\$0.00	\$0.00	\$0.00
Mark "X" if Grand Total																			

**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	47,433.00	\$31,275.00		\$3,404.00		\$12,754.00
Supervisory Staff (Department Heads & Managers)	8.00	3.00	1,377,938.42	\$972,555.00		\$119,142.00	\$211,840.96	\$74,400.46
Police Officers (Including Superior Officers)	45.00		10,939,094.42	\$7,196,134.00	\$271,300.00	\$1,417,515.00	\$1,482,886.72	\$571,258.70
Fire Fighters (Including Superior Officers)	7.00		1,025,360.10	\$600,000.00	\$115,000.00	\$123,262.00	\$132,400.60	\$54,697.50
All Other Union Employees not listed above	64.00	121.00	6,046,373.31	\$4,201,550.00	\$208,500.00	\$531,031.00	\$767,923.48	\$337,368.83
All Other Non-Union Employees not listed above	1.00	2.00	201,750.00	\$201,750.00		\$27,232.00	\$52,960.24	\$15,433.88
Totals	125.00	133.00	19,637,949.24	\$13,203,264.00	\$594,800.00	\$2,221,586.00	\$2,648,012.00	\$1,065,913.36

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
Active Employees - Health Benefits - Annual Cost						
Single Coverage	44.00	\$9,500.00	\$418,000.00	39.00	\$12,625.47	\$492,393.33
Parent & Child	10.00	\$19,400.00	\$194,000.00	13.00	\$19,295.63	\$250,843.19
Employee & Spouse (or Partner)	20.00	\$26,350.00	\$527,000.00	20.00	\$26,293.55	\$525,871.00
Family	58.00	\$34,500.00	\$2,001,000.00	53.00	\$34,060.67	\$1,805,215.51
Employee Cost Sharing Contribution (enter as negative -)			(\$491,988.00)			(\$839,446.00)
Subtotal	132.00		\$2,648,012.00	125.00		\$2,234,877.03
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	39	\$9,603.00	\$374,517.00	38	\$8,851.06	\$336,340.28
Parent & Child	5	\$28,577.00	\$142,885.00	5	\$27,422.64	\$137,113.20
Employee & Spouse (or Partner)	46	\$24,531.00	\$1,128,426.00	42	\$24,339.51	\$1,022,259.42
Family	21	\$47,274.00	\$992,754.00	21	\$45,759.10	\$960,941.10
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	111.00		\$2,638,582.00	106.00		\$2,456,654.00
GRAND TOTAL	243.00		\$5,286,594.00	231.00		\$4,691,531.03

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
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		\$151,130.00	X		
Department of Public Works		\$617,676.00	X		
Fire Department		\$12,356.00	X		
Police Department		\$681,199.00	X		
Non-Union		\$48,667.00		X	
Corey Gallo, Administrator		\$9,006.00			X
Marie Quinones, Borough Clerk		\$1,952.00			X
Kim Grimaldi, Court Clerk		\$2,697.00	x		
Lidia Leszczynski, Tax Collector		\$0.00		X	
David Volpe, Health Department		\$35,250.00	x		
Peter Field, Roads Supervisor		\$49,644.00	X		
Frederick Hoyt, Roads Supervisor		\$59,743.00	X		
Philip Neville, DPW Supervisor		\$53,715.00	X		
Harry Hillenius, Construction Code Official		\$4,279.00		X	
Richard Cahill, CFO-Part time		\$0.00		X	
George Reggo, Tax Assessor-Part time		\$0.00		X	
Kathy Madalone, Police Chief		\$70,162.00			X
James Kirsch, Fire Chief		\$52,011.00	X		
Totals	0.00	\$1,849,487.00			
Total Funds Reserved as of end of 2015		\$1,839,625.00			
Total Funds Appropriated in 2016		\$25,000.00			

UFB-9 Accumulated Absence Liability

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

	Gross Debt	Deductions	Net Debt	Current Year				
				Budget	2017 Budget	2018 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	\$1,983,128.00			
0			\$0.00	Bond Anticipation Notes - Interest				
0			\$0.00	Bonds - Principal				
0			\$0.00	Bonds - Interest				
0			\$0.00	Loans & Other Debt - Principal				
0			\$0.00	Loans & Other Debt - Interest				
0			\$0.00	Total	\$1,983,128.00	\$0.00	\$0.00	\$0.00
Municipal Purposes				Total Principal	\$1,983,128.00	\$0.00	\$0.00	\$0.00
Debt Authorized	\$2,659,860.00	\$277,709.00	\$2,382,151.00	Total Interest	\$0.00	\$0.00	\$0.00	\$0.00
Notes Outstanding	\$5,523,000.00		\$5,523,000.00	% of Total Current Year Budget	5.37%			
Bonds Outstanding	\$3,020,000.00		\$3,020,000.00					
Loans and Other Debt			\$0.00					
Total (Current Year)	\$11,202,860.00	\$277,709.00	\$10,925,151.00	Description	Debt Not Listed Above			
Population (2010 census)	26,939			Total Guarantees - Governmental				
Per Capita Gross Debt	\$415.86			Total Guarantees - Other				
Per Capita Net Debt	\$405.55			Total Capital/Equipment Leases				
3 Yr. Average Property Valuation		\$2,646,191,685.00		Total Other				
Net Debt as % of 3 Year Avg Property Valuation		0.41%		Bond Rating	<u>Moody's</u>	<u>Standard & Poors</u>	<u>Fitch</u>	
				Rating	AA3			
				Year of Last Rating	2014			
				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)
