



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
Joseph		DeSalvo Jr.	12/31/2015	jdesalvo@rutherford-nj.com

Chief Administrative Officer

Joseph		DeSalvo Jr.		jdesalvo@rutherford-nj.com
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Chief Financial Officer

Gordon	L.	Stelter		gstelter@rutherford-nj.com
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Municipal Clerk

Margaret		Scanlon		mscanlon@rutherford-nj.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Frank		Nunziato	12/31/2015	fnunziato@rutherford-nj.com
Ray		Tetro	12/31/2015	rtetro@rutherford-nj.com
Jack		Manzo	12/31/2016	jmanzo@rutherford-nj.com
Mark		O'Connor	12/31/2016	moconnor@rutherford-nj.com
Stephanie		McGowan	12/31/2017	smcgowan@rutherford-nj.com
Carolyn		Smith	12/31/2017	csmith@rutherford-nj.com

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	12.86%	\$90,000.00	\$700,000.00	\$790,000.00	\$790,000.00							
08	Local Revenue	-9.88%	(\$108,507.83)	\$1,098,507.83	\$990,000.00	\$990,000.00							
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$1,384,589.00	\$1,384,589.00	\$1,384,589.00							
08	Uniform Construction Code Fees	-15.30%	(\$92,130.00)	\$602,130.00	\$510,000.00	\$510,000.00							
	<i>Special Revenue Items w/ Prior Written Consent</i>												
11	Shared Services Agreements	#DIV/0!	\$0.00		\$0.00								
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-1.62%	(\$3,796.34)	\$234,940.27	\$231,143.93	\$231,143.93							
08	Other Special Items	7.09%	\$90,126.50	\$1,271,795.01	\$1,361,921.51	\$1,361,921.51							
15	Receipts from Delinquent Taxes	1.75%	\$10,755.56	\$614,244.44	\$625,000.00	\$625,000.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	-0.03%	(\$7,174.54)	\$23,059,956.13	\$23,052,781.59	\$23,052,781.59							
07	Minimum Library Tax	0.44%	\$3,790.34	\$864,442.59	\$868,232.93	\$868,232.93							
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	-0.06%	(\$16,936.31)	\$29,830,605.27	\$29,813,668.96	\$29,813,668.96	\$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		-4.37%	(\$79,079.00)	\$1,810,125.00	\$1,731,046.00	\$1,711,046.00	\$20,000.00								
21	Land-Use Administration		9.99%	\$3,362.00	\$33,650.00	\$37,012.00	\$37,012.00									
22	Uniform Construction Code		-9.14%	(\$33,493.00)	\$366,550.00	\$333,057.00	\$333,057.00									
23	Insurance		3.35%	\$172,744.00	\$5,154,542.00	\$5,327,286.00	\$5,327,286.00									
25	Public Safety		-1.18%	(\$71,084.94)	\$6,048,624.50	\$5,977,539.50	\$5,976,239.00	\$1,300.50								
26	Public Works		-3.57%	(\$119,925.28)	\$3,357,616.60	\$3,237,691.30	\$3,185,978.00	\$51,713.30								
27	Health and Human Services		-1.60%	(\$9,813.54)	\$613,783.50	\$603,970.00	\$599,595.00	\$4,375.00								
28	Parks and Recreation		-4.27%	(\$26,319.00)	\$616,865.00	\$590,546.00	\$580,916.00	\$9,630.00								
29	Education (including Library)		1.98%	\$19,200.00	\$968,000.00	\$987,200.00	\$987,200.00									
30	Unclassified		-87.50%	(\$350,000.00)	\$400,000.00	\$50,000.00	\$50,000.00									
31	Utilities and Bulk Purchases		-0.59%	(\$16,537.00)	\$2,811,787.00	\$2,795,250.00	\$2,795,250.00									
32	Landfill / Solid Waste Disposal		0.00%	\$0.00	\$590,000.00	\$590,000.00	\$590,000.00									
35	Contingency		0.00%	\$0.00	\$3,500.00	\$3,500.00	\$3,500.00									
36	Statutory Expenditures		-2.45%	(\$57,700.00)	\$2,354,000.00	\$2,296,300.00	\$2,296,300.00									
37	Judgements		#DIV/0!	\$0.00		\$0.00										
42	Shared Services		#DIV/0!	\$0.00		\$0.00										
43	Court and Public Defender		-17.59%	(\$32,250.12)	\$183,327.10	\$151,077.00	\$151,077.00									
44	Capital		634.42%	\$1,376,700.00	\$217,000.00	\$1,593,700.00	\$1,444,700.00	\$149,000.00								
45	Debt		-0.02%	(\$505.97)	\$2,242,000.00	\$2,241,494.00	\$2,241,494.00									
46	Deferred Charges		-95.88%	(\$395,440.08)	\$412,440.00	\$17,000.00	\$17,000.00									
48	Debt - Type 1 School District		#DIV/0!	\$0.00		\$0.00										
50	Reserve for Uncollected Taxes		4.17%	\$50,000.00	\$1,200,000.00	\$1,250,000.00	\$1,250,000.00									
55	Surplus General Budget		#DIV/0!	\$0.00		\$0.00										
	Total	0.00	0.00	1.46%	\$429,858.07	\$29,383,810.89	\$29,813,668.96	\$29,577,650.03	\$236,018.93	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**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">Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.</p>	<p align="center">Amount</p>	<p align="center">Comment/Explanation</p>
X				State Aid	\$1,384,589.00	State Budget is under pressure, may be reduced in future years.
	X			Health Benefits	\$4,086,724.00	Increases occur annually and can be significant in amount.
X				NJMC Tax Sharing (NJSA 13:17-60 et. Seq.)	\$194,017.00	Significant variations occur in amount from year to year.
X				Surplus Anticipated	\$790,000.00	If not regenerated could be reduced.

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

<u>Property Tax Assessments - Taxable Properties (October 1, 2014 Value)</u>				<u>Property Tax Assessments - Exempt Properties (October 1, 2014 Value)</u>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	57	\$22,367,100.00	0.82%	15A Public Schools	8	\$39,239,300.00	18.33%
2 Residential	5,017	\$2,169,598,500.00	79.57%	15B Other Schools	12	\$38,466,600.00	17.96%
3A/3B Farm			0.00%	15C Public Property	53	\$89,451,400.00	41.77%
4A Commercial	257	\$325,036,800.00	11.92%	15D Church and Charities	25	\$28,280,700.00	13.21%
4B Industrial	24	\$87,212,400.00	3.20%	15E Cemeteries & Graveyards			0.00%
4C Apartments	34	\$111,316,900.00	4.08%	15F Other Exempt	50	\$18,691,200.00	8.73%
5A/5B Railroad	1	\$274,100.00	0.01%				
6A/6B Business Personal Property	1	\$10,838,761.00	0.40%				
Total	5,391	\$2,726,644,561.00	100.00%	Total	148	\$214,129,200.00	100.00%
Average Ratio (%), Assessed to True Value				105.44%			
Equalized Valuation, Taxable Properties				\$2,585,967,906.87			
Total # of property tax appeals filed in 2014				County Tax Board			
				351.00			
				State Tax Court			
				97.00			
Number of 2014 County Tax Board decisions appealed to Tax Court				1.00			
Number of pending property tax appeals in State Tax Court				337.00			
Amount paid out by municipality for tax appeals in 2014				\$98,744.19			
				Percentage of Exempt vs. Non-Exempt Properties 2.67%			

<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 2014 Total Tax Rate
G Commercial/Industrial Exemption				
I Dwelling Exemption				
J Dwelling Abatement				
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	23,683.00	\$22,000.00				\$1,683.00
Supervisory Staff (Department Heads & Managers)	12.00	2.00	1,817,484.71	\$1,260,710.99		\$168,460.63	\$291,868.70	\$96,444.39
Police Officers (Including Superior Officers)	40.00		6,420,395.50	\$4,257,822.26	\$200,000.00	\$1,026,000.00	\$863,019.17	\$73,554.07
Fire Fighters (Including Superior Officers)			0.00					\$0.00
All Other Union Employees not listed above	53.00	5.00	5,480,986.93	\$3,336,282.47	\$241,620.00	\$445,805.77	\$1,183,569.15	\$273,709.54
All Other Non-Union Employees not listed above	4.00	148.00	1,196,125.22	\$736,308.28	\$250,000.00	\$35,733.60	\$98,630.76	\$75,452.58
Totals	109.00	162.00	14,938,675.36	\$9,613,124.00	\$691,620.00	\$1,676,000.00	\$2,437,087.78	\$520,843.58

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
<u>Active Employees - Health Benefits - Annual Cost</u>			
Single Coverage	35.00	\$12,992.62	\$454,741.70
Parent & Child	1.00	\$23,389.22	\$23,389.22
Employee & Spouse (or Partner)	23.00	\$32,453.88	\$746,439.24
Family	39.00	\$40,056.86	\$1,562,217.54
Employee Cost Sharing Contribution (enter as negative -)			(\$349,699.92)
Subtotal	98.00	\$108,892.58	\$2,437,087.78
<u>Elected Officials - Health Benefits - Annual Cost</u>			
Single Coverage			\$0.00
Parent & Child			\$0.00
Employee & Spouse (or Partner)			\$0.00
Family	1	\$34,178.04	\$34,178.04
Employee Cost Sharing Contribution (enter as negative -)			(\$3,500.00)
Subtotal	1.00	\$34,178.04	\$30,678.04
<u>Retirees - Health Benefits - Annual Cost</u>			
Single Coverage	12	\$12,992.62	\$155,911.44
Parent & Child	13	\$23,389.22	\$304,059.86
Employee & Spouse (or Partner)	40	\$28,788.88	\$1,151,555.20
Family	6	\$40,056.86	\$240,341.16
Employee Cost Sharing Contribution (enter as negative -)			(\$196,800.08)
Subtotal	71.00	\$105,227.58	\$1,655,067.58
GRAND TOTAL	170.00	\$248,298.20	\$4,122,833.40

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)?

NO

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

NO

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

	Gross	Deductions	Net	Current Year	2016	2017	All Additional Future
	Debt		Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt	\$14,790,000.00	\$14,790,000.00	\$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				
<u>Municipal Purposes</u>							
Debt Authorized	\$1,275,999.00		\$1,275,999.00				
Notes Outstanding	\$6,552,001.00		\$6,552,001.00				
Bonds Outstanding	\$8,166,000.00		\$8,166,000.00				
Loans and Other Debt	\$652,018.00		\$652,018.00				
Total (Current Year)	\$31,436,018.00	\$14,790,000.00	\$16,646,018.00				
Population (2010 census)	18,061						
Per Capita Gross Debt	\$1,740.55						
Per Capita Net Debt	\$921.66						
3 Yr. Average Property Valuation		\$2,587,056,532.33					
Net Debt as % of 3 Year Avg Property Valuation		0.64%					
Utility Fund - Principal							
Utility Fund - Interest							
Bond Anticipation Notes - Principal	\$408,000.00	\$400,000.00					
Bond Anticipation Notes - Interest	\$40,000.00	\$50,000.00					
Bonds - Principal	\$1,390,000.00	\$1,444,000.00	\$1,380,000.00	\$3,952,000.00			
Bonds - Interest	\$345,000.00	\$290,000.00	\$225,000.00	\$285,000.00			
Loans & Other Debt - Principal							
Loans & Other Debt - Interest							
Total	\$2,183,000.00	\$2,184,000.00	\$1,605,000.00	\$4,237,000.00			
Total Principal	\$1,798,000.00	\$1,844,000.00	\$1,380,000.00	\$3,952,000.00			
Total Interest	\$385,000.00	\$340,000.00	\$225,000.00	\$285,000.00			
% of Total Current Year Budget	7.32%						
Description	Debt Not Listed Above						
Total Guarantees - Governmental							
Total Guarantees - Other	\$10,994.03	\$21,988.06	\$21,988.06	\$373,796.95			
Total Capital/Equipment Leases	\$47,500.00	\$4,000.00					
Total Other							
Bond Rating	<u>Moody's</u>	<u>Standard & Poors</u>	<u>Fitch</u>				
Rating	A3						
Year of Last Rating	2009						
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)
