



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: **Filename:** 0256_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
Joseph		DeSalvo Jr.	12/31/2019	jdesalvo@rutherford-nj.com

Chief Administrative Officer

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

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

Margaret		Scanlon		mscanlon@rutherford-nj.com
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Registered Municipal Accountant

James		Cerullo		jcerullo@fwcc-cpa.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Frank		Nunziato	12/31/2018	fnunziato@rutherford-nj.com
Sean		Walker	12/31/2018	swalker@rutherford-nj.com
Mark		Goldsack	12/31/2019	mgoldsack@rutherford-nj.com
Thomas		Mullahey	12/31/2019	tmullahey@rutherford-nj.com
Stephanie		McGowan	12/31/2020	smcgowan@rutherford-nj.com
Edward		Narucki	12/31/2020	enarucki@rutherford-nj.com

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2017 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	0.847	\$22,967,601.69	31.80%	\$3,642.10
Municipal Library	0.035	\$960,735.86	1.33%	\$150.50
Municipal Open Space			0.00%	\$0.00
Fire Districts (avg. rate/total levies)			0.00%	\$0.00
Other Special Districts (total levies)			0.00%	\$0.00
Local School District	1.516	\$41,102,731.00	56.90%	\$6,518.80
Regional School District			0.00%	\$0.00
County Purposes	0.255	\$6,911,376.23	9.57%	\$1,096.50
County Library			0.00%	\$0.00
County Board of Health			0.00%	\$0.00
County Open Space	0.010	\$288,035.07	0.40%	\$43.00
Other County Levies (total)			0.00%	\$0.00
Total (Calendar Year 2017 Budget)	2.663	\$72,230,479.85	100.00%	\$11,450.90

Total Taxable Valuation as of October 1, 2017 \$2,713,039,226.00
 (To be used to calculate the current year tax rate)
 Current Year Average Residential Assessment \$430,000.00

Prior Year to Current Year Comparison

Comparison - Municipal Purposes Tax Rate

Prior Year	Current Year	% Change (+/-)
0.847	0.845	-0.24%

Comparison - Municipal Purposes Tax Levy

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$22,967,601.69	\$22,920,438.32	-0.21%	(\$47,163.37)

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

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$3,642.10	\$3,633.50	-0.24%	(\$8.60)

Sheet UFB-1

Current Year 2018 Budget

Taxes	Actual/Estimated	Tax Levy
Municipal Purpose Tax	ACTUAL	\$22,920,438.32
Municipal Library	ACTUAL	\$995,820.70
Municipal Open Space		
Fire Districts (total levies)		
Other Special Districts (total levies)		
Local School District	ESTIMATED	\$42,541,326.59
Regional School District		
County Purposes	ESTIMATED	\$7,151,390.70
County Library		
County Board of Health		
County Open Space	ESTIMATED	\$300,000.00
Other County Levies (total)		
Total ESTIMATED amount to be raised by taxes		\$73,908,976.31

Revenue Anticipated, Excluding Tax Levy	7,624,131.49
Budget Appropriations, before Reserve for Uncollected Taxes	30,365,390.51
Total Non-Municipal Tax Levy	\$49,992,717.29
Amount to be Raised by Taxes - Before RUT	\$72,733,976.31
Reserve for Uncollected Taxes (RUT)	\$1,175,000.00
Total Amount to be Raised by Taxes	\$73,908,976.31

% of Tax Collections used to Calculate RUT 98.41%

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

Tax Collections - ACTUAL as of Prior Year

Total Tax Revenue, Collections CY 2017	71,782,676.93
Total Tax Levy, CY 2017	72,315,609.68
% of Taxes Collected, CY 2017	99.26%

Delinquent Taxes - December 31, 2017 \$439,484.76

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	49.23%	\$800,000.00	\$1,625,000.00	\$2,425,000.00	\$2,425,000.00							
08	Local Revenue	-9.51%	(\$129,828.62)	\$1,364,828.62	\$1,235,000.00	\$1,235,000.00							
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	-23.27%	(\$128,873.40)	\$553,873.40	\$425,000.00	\$425,000.00							
	Special Revenue Items w/ Prior Written Consent												
11	Shared Services Agreements	#DIV/0!	\$147,000.00	\$0.00	\$147,000.00	\$147,000.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
10	Public and Private Revenue	-81.92%	(\$601,174.31)	\$733,888.52	\$132,714.21	\$132,714.21							
08	Other Special Items	2.86%	\$39,599.17	\$1,385,229.11	\$1,424,828.28	\$1,424,828.28							
15	Receipts from Delinquent Taxes	-46.18%	(\$386,069.76)	\$836,069.76	\$450,000.00	\$450,000.00							
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	-3.64%	(\$866,031.70)	\$23,786,470.02	\$22,920,438.32	\$22,920,438.32							
07	Minimum Library Tax	3.65%	\$35,084.84	\$960,735.86	\$995,820.70	\$995,820.70							
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	-3.34%	(\$1,090,293.78)	\$32,630,684.29	\$31,540,390.51	\$31,540,390.51	\$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	9.00	11.00	9.50%	\$145,250.00	\$1,528,500.00	\$1,673,750.00	\$1,673,750.00							
21	Land-Use Administration		4.00	20.45%	\$11,800.00	\$57,700.00	\$69,500.00	\$69,500.00							
22	Uniform Construction Code	3.00	6.00	-0.13%	(\$300.00)	\$224,000.00	\$223,700.00	\$223,700.00							
23	Insurance			2.92%	\$147,000.00	\$5,033,000.00	\$5,180,000.00	\$5,180,000.00							
25	Public Safety	44.00	29.00	2.25%	\$147,335.02	\$6,560,305.45	\$6,707,640.47	\$6,707,640.47							
26	Public Works	37.00	1.00	-6.48%	(\$353,680.63)	\$5,458,267.84	\$5,104,587.21	\$5,008,550.00	\$96,037.21						
27	Health and Human Services	3.00	2.00	-8.15%	(\$48,384.70)	\$593,375.31	\$544,990.61	\$544,990.61							
28	Parks and Recreation	9.00	3.00	21.32%	\$127,500.00	\$598,100.00	\$725,600.00	\$695,600.00	\$30,000.00						
29	Education (including Library)	4.00	16.00	4.94%	\$50,848.44	\$1,030,288.56	\$1,081,137.00	\$1,062,540.00	\$18,597.00						
30	Unclassified			0.00%	\$0.00	\$100,000.00	\$100,000.00	\$100,000.00							
31	Utilities and Bulk Purchases			-9.42%	(\$105,262.73)	\$1,117,937.08	\$1,012,674.35	\$1,012,674.35							
32	Landfill / Solid Waste Disposal			-3.78%	(\$24,400.00)	\$645,000.00	\$620,600.00	\$620,600.00							
35	Contingency			11.11%	\$500.00	\$4,500.00	\$5,000.00	\$5,000.00							
36	Statutory Expenditures			3.80%	\$94,515.82	\$2,486,017.32	\$2,580,533.14	\$2,580,533.14							
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
42	Shared Services			124.83%	\$192,032.03	\$153,834.41	\$345,866.44	\$345,866.44							
43	Court and Public Defender	2.00	4.00	6.69%	\$12,000.00	\$179,350.00	\$191,350.00	\$191,350.00							
44	Capital			-0.97%	(\$15,627.00)	\$1,615,627.00	\$1,600,000.00	\$1,600,000.00							
45	Debt			3.34%	\$83,474.23	\$2,497,988.06	\$2,581,462.29	\$2,581,462.29							
46	Deferred Charges			-0.01%	(\$1.00)	\$17,000.00	\$16,999.00	\$16,999.00							
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
50	Reserve for Uncollected Taxes			-7.84%	(\$100,000.00)	\$1,275,000.00	\$1,175,000.00	\$1,175,000.00							
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
	Total	111.00	76.00	1.17%	\$364,599.48	\$31,175,791.03	\$31,540,390.51	\$31,395,756.30	\$144,634.21	\$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, 2017 Value)				Property Tax Assessments - Exempt Properties (October 1, 2017 Value)			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	59	\$21,521,100.00	0.79%	15A Public Schools	8	\$39,239,300.00	18.23%
2 Residential	5,015	\$2,157,806,300.00	79.53%	15B Other Schools	12	\$38,466,600.00	17.87%
3A/3B Farm			0.00%	15C Public Property	53	\$89,451,400.00	41.56%
4A Commercial	262	\$326,310,000.00	12.03%	15D Church and Charities	26	\$28,744,000.00	13.35%
4B Industrial	25	\$86,409,000.00	3.18%	15E Cemeteries & Graveyards			0.00%
4C Apartments	34	\$110,547,100.00	4.07%	15F Other Exempt	52	\$19,350,500.00	8.99%
5A/5B Railroad	1	\$274,100.00	0.01%				
6A/6B Business Personal Property	1	\$10,445,726.00	0.38%				
Total	5,397	\$2,713,313,326.00	100.00%	Total	151	\$215,251,800.00	100.00%
Average Ratio (%), Assessed to True Value				Percentage of Exempt vs. Non-Exempt Properties			
90.76%				7.93%			
Equalized Valuation, Taxable Properties							
\$2,989,547,516.53							
Total # of property tax appeals filed in 2017				County Tax Board			
				135.00			
				State Tax Court			
				37.00			
Number of 2017 County Tax Board decisions appealed to Tax Court							
				3.00			
Number of pending property tax appeals in State Tax Court							
				33.00			
Amount paid out by municipality for tax appeals in 2017							
				\$405,346.40			

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 2017 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
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
NJ Meadowlands Commission	Other	\$125,000.00	\$24,235,300.00	\$645,386.04															
Rutherford Senior Manor	Aff. Housing	\$23,767.04	\$3,612,700.00	\$149,466.20															
Total Long Term Exemptions - Column Total					Total Long Term Exemptions - Column Total					Total Long Term Exemptions - Column Total					Total Long Term Exemptions - Column Total				
		148,767.04	29,848,000.00	794,852.24			\$0.00	\$0.00	\$0.00			\$0.00	\$0.00	\$0.00			\$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	59,242.92	\$22,000.00			\$35,559.92	\$1,683.00
Supervisory Staff (Department Heads & Managers)	11.00	1.00	1,806,096.10	\$1,346,494.48		\$112,129.88	\$244,464.91	\$103,006.83
Police Officers (Including Superior Officers)	40.00	1.00	7,496,672.60	\$4,874,055.00	\$300,000.00	\$1,267,073.00	\$970,172.69	\$85,371.91
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above	54.00	6.00	5,530,111.14	\$3,486,331.35	\$214,200.00	\$550,455.76	\$996,033.38	\$283,090.65
All Other Non-Union Employees not listed above	4.00	42.00	1,041,015.00	\$805,477.90	\$5,000.00	\$40,774.50	\$127,761.04	\$62,001.56
Totals	109.00	57.00	15,933,137.76	\$10,534,358.73	\$519,200.00	\$1,970,433.14	\$2,373,991.95	\$535,153.94

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	\$13,562.14	\$583,172.16	32.00	\$13,686.08	\$437,954.43
Parent & Child	5.00	\$28,828.44	\$144,142.20	5.00	\$27,774.31	\$138,871.56
Employee & Spouse (or Partner)	14.00	\$34,057.99	\$476,811.84	19.00	\$32,865.15	\$624,437.82
Family	41.00	\$42,322.53	\$1,735,223.73	43.00	\$41,428.45	\$1,781,423.30
Employee Cost Sharing Contribution (enter as negative -)			(\$598,000.00)			(\$560,000.00)
Subtotal	103.00		\$2,341,349.93	99.00		\$2,422,687.11
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	1	\$39,559.92	\$39,559.92	1	\$37,555.44	\$37,555.44
Employee Cost Sharing Contribution (enter as negative -)			(\$4,000.00)			(\$4,000.00)
Subtotal	1.00		\$35,559.92	1.00		\$33,555.44
Retirees - Health Benefits - Annual Cost						
Single Coverage	23	\$11,565.99	\$266,017.68	40	\$12,942.55	\$517,701.96
Parent & Child	2	\$30,427.20	\$60,854.40	3	\$29,883.32	\$89,649.96
Employee & Spouse (or Partner)	38	\$27,531.87	\$1,046,211.12	16	\$52,158.57	\$834,537.12
Family	4	\$54,764.70	\$219,058.80	2	\$55,449.48	\$110,898.96
Employee Cost Sharing Contribution (enter as negative -)			(\$98,000.00)			(\$90,000.00)
Subtotal	67.00		\$1,494,142.00	61.00		\$1,462,788.00
GRAND TOTAL	171.00		\$3,871,051.85	161.00		\$3,919,030.55

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 Debt	Deductions	Net Debt	Current Year				
				Budget	2019 Budget	2020 Budget	All Additional Future Years' Budgets	
Local School Debt	\$11,115,000.00	\$11,115,000.00	\$0.00					
Regional School Debt			\$0.00					
Utility Fund Debt			\$0.00					
0			\$0.00					
0			\$0.00					
0			\$0.00					
0			\$0.00					
0			\$0.00					
0			\$0.00					
Municipal Purposes								
Debt Authorized	\$843,173.00		\$843,173.00					
Notes Outstanding	\$9,471,001.00		\$9,471,001.00					
Bonds Outstanding	\$3,890,000.00		\$3,890,000.00					
Loans and Other Debt	\$632,501.91		\$632,501.91					
Total (Current Year)	\$25,951,675.91	\$11,115,000.00	\$14,836,675.91	\$2,559,474.23	\$1,519,708.58	\$1,189,708.59	\$335,046.03	
Population (2010 census)	<u>18,061</u>							
Per Capita Gross Debt	<u>\$1,436.89</u>							
Per Capita Net Debt	<u>\$821.48</u>							
3 Yr. Average Property Valuation		<u>\$2,870,339,406.00</u>						
Net Debt as % of 3 Year Avg Property Valuation		<u>0.52%</u>						
Utility Fund - Principal								
Utility Fund - Interest								
Bond Anticipation Notes - Principal				\$900,000.00				
Bond Anticipation Notes - Interest				\$128,000.00				
Bonds - Principal				\$1,350,000.00	\$1,400,000.00	\$1,140,000.00		
Bonds - Interest				\$170,000.00	\$100,000.00	\$30,000.00		
Loans & Other Debt - Principal				\$6,684.85	\$13,570.92	\$13,843.70	\$282,844.53	
Loans & Other Debt - Interest				\$4,789.38	\$6,137.66	\$5,864.89	\$52,201.50	
Total				\$2,559,474.23	\$1,519,708.58	\$1,189,708.59	\$335,046.03	
Total Principal				\$2,256,684.85	\$1,413,570.92	\$1,153,843.70	\$282,844.53	
Total Interest				\$302,789.38	\$106,137.66	\$35,864.89	\$52,201.50	
% of Total Current Year Budget				8.11%				
Description	Debt Not Listed Above							
Total Guarantees - Governmental								
Total Guarantees - Other				\$21,988.06	\$21,988.06	\$21,988.06	\$307,832.80	
Total Capital/Equipment Leases								
Total Other								
Bond Rating				Moody's	Standard & Poors	Fitch		
Rating				Aa3				
Year of Last Rating				2015				
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)
