



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode:

Filename: 0256_fba_2019.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	jdeslavo@rutherfordboronj.com

Chief Administrative Officer

Robert		Kakoleski		rkakoleski@rutherfordboronj.com
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Chief Financial Officer

Gordon	L	Stelter		gstelter@rutherfordboronj.com
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Municipal Clerk

Margaret		Scanlon		mscanlon@rutherfordboronj.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
Mark		Goldsack	12/31/2019	mgoldsack@rutherfordboronj.com
Thomas		Mullahey	12/31/2019	tmullahey@rutherfordboronj.com
Stephanie		McGowan	12/31/2020	smcgowan@rutherfordboronj.com
Edward		Narucki	12/31/2020	enarucki@rutherfordboronj.com
Maria		Begg-Roberson	12/31/2021	mbegg-roberson@rutherfordboronj.com
Frank		Nunziato	12/31/2021	fnunziato@rutherfordboronj.com

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2018 Calendar Year Property Tax Levies - ALL entities levying property taxes

	<u>Calendar Year</u> <u>Tax Rate</u>	<u>Calendar Year</u> <u>Tax Levy</u>	<u>% of</u> <u>Total Levy</u>	<u>Avg Residential</u> <u>Taxpayer Impact</u>
Municipal Purpose Tax	0.845	\$22,920,438.32	31.28%	\$3,641.95
Municipal Library	0.037	\$995,820.70	1.36%	\$159.47
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	1.551	\$42,062,891.00	57.40%	\$6,684.81
Regional School District			0.00%	\$0.00
County Purposes	0.258	\$6,999,009.44	9.55%	\$1,111.98
County Library			0.00%	\$0.00
County Board of Health			0.00%	\$0.00
County Open Space	0.010	\$299,444.11	0.41%	\$43.10
Other County Levies (total)			0.00%	\$0.00
Total (Calendar Year 2018 Budget)	2.701	\$73,277,603.57	100.00%	\$11,641.31

Total Taxable Valuation as of	October 1, 2018	<u>\$2,716,191,971.00</u>
<small>(To be used to calculate the current year tax rate)</small>		
Current Year Average Residential Assessment		<u>\$431,000.00</u>

Prior Year to Current Year Comparison

Comparison - Municipal Purposes Tax Rate

Prior Year	Current Year	% Change (+/-)
0.845	0.844	-0.12%

Comparison - Municipal Purposes Tax Levy

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$22,920,438.32	\$22,927,786.42	0.03%	\$7,348.10

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

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$3,641.95	\$3,637.64	-0.12%	(\$4.31)

Sheet UFB-1

Current Year 2019 Budget

<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
Municipal Purpose Tax	ACTUAL	\$22,927,786.42
Municipal Library	ACTUAL	\$987,602.07
Municipal Open Space		
Fire Districts (total levies)		
Other Special Districts (total levies)		
Local School District	ESTIMATED	\$43,535,092.19
Regional School District		
County Purposes	ESTIMATED	\$7,243,974.77
County Library		
County Board of Health		
County Open Space	ESTIMATED	\$309,924.65
Other County Levies (total)		
Total ESTIMATED amount to be raised by taxes		\$75,004,380.10

Revenue Anticipated, Excluding Tax Levy	8,261,146.42
Budget Appropriations, before Reserve for Uncollected Taxes	30,976,534.91
Total Non-Municipal Tax Levy	51,088,991.61
Amount to be Raised by Taxes - Before RUT	73,804,380.10
Reserve for Uncollected Taxes (RUT)	1,200,000.00
Total Amount to be Raised by Taxes	\$75,004,380.10

% of Tax Collections used to Calculate RUT	<u>98.40%</u>
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If % used exceeds the actual collection % then reference the statutory exception used

Tax Collections - ACTUAL as of Prior Year

Total Tax Revenue, Collections CY 2018	72,807,820.37
Total Tax Levy, CY 2018	73,416,608.46
% of Taxes Collected, CY 2018	<u>99.17%</u>

Delinquent Taxes - December 31, 2018	<u>\$510,750.90</u>
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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	12.37%	\$300,000.00	\$2,425,000.00	\$2,725,000.00	\$2,725,000.00							
08	Local Revenue	-6.71%	(\$92,232.96)	\$1,375,232.96	\$1,283,000.00	\$1,283,000.00							
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	-21.00%	(\$154,213.60)	\$734,213.60	\$580,000.00	\$580,000.00							
	Special Revenue Items w/ Prior Written Consent												
11	Shared Services Agreements	-0.45%	(\$841.25)	\$185,841.25	\$185,000.00	\$185,000.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-47.97%	(\$325,402.76)	\$678,276.91	\$352,874.15	\$352,874.15							
08	Other Special Items	-15.62%	(\$236,159.46)	\$1,511,842.73	\$1,275,683.27	\$1,275,683.27							
15	Receipts from Delinquent Taxes	8.08%	\$35,515.24	\$439,484.76	\$475,000.00	\$475,000.00							
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	-2.90%	(\$684,228.76)	\$23,612,015.18	\$22,927,786.42	\$22,927,786.42							
07	Minimum Library Tax	-0.83%	(\$8,218.63)	\$995,820.70	\$987,602.07	\$987,602.07							
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	-3.50%	(\$1,165,782.18)	\$33,342,317.09	\$32,176,534.91	\$32,176,534.91	\$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	11.00	10.00	1.99%	\$31,650.00	\$1,591,750.00	\$1,623,400.00	\$1,623,400.00							
21	Land-Use Administration	2.00	3.00	56.05%	\$40,750.00	\$72,700.00	\$113,450.00	\$113,450.00							
22	Uniform Construction Code	1.00	7.00	5.73%	\$11,950.00	\$208,700.00	\$220,650.00	\$220,650.00							
23	Insurance			0.05%	\$2,500.00	\$5,015,000.00	\$5,017,500.00	\$5,017,500.00							
25	Public Safety	45.00	32.00	7.69%	\$502,318.57	\$6,529,001.22	\$7,031,319.79	\$7,026,379.84	\$4,939.95						
26	Public Works	37.00	3.00	-0.66%	(\$34,230.96)	\$5,209,878.16	\$5,175,647.20	\$5,154,300.00	\$21,347.20						
27	Health and Human Services	5.00		3.41%	\$18,609.39	\$544,990.61	\$563,600.00	\$563,600.00							
28	Parks and Recreation	9.00	3.00	2.20%	\$18,514.00	\$840,886.00	\$859,400.00	\$738,000.00	\$121,400.00						
29	Education (including Library)	4.00	15.00	-1.75%	(\$20,210.00)	\$1,156,854.00	\$1,136,644.00	\$1,115,167.00	\$21,477.00						
30	Unclassified			-10.94%	(\$35,000.00)	\$320,000.00	\$285,000.00	\$285,000.00							
31	Utilities and Bulk Purchases			-5.78%	(\$65,300.00)	\$1,130,300.00	\$1,065,000.00	\$1,065,000.00							
32	Landfill / Solid Waste Disposal			-2.98%	(\$20,600.00)	\$690,600.00	\$670,000.00	\$670,000.00							
35	Contingency			0.00%	\$0.00	\$5,000.00	\$5,000.00	\$5,000.00							
36	Statutory Expenditures			5.11%	\$131,981.15	\$2,581,533.14	\$2,713,514.29	\$2,713,514.29							
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00								
42	Shared Services			0.32%	\$1,217.55	\$380,866.44	\$382,083.99	\$382,083.99							
43	Court and Public Defender	2.00	4.00	16.04%	\$30,700.00	\$191,350.00	\$222,050.00	\$222,050.00							
44	Capital			-29.30%	(\$533,408.00)	\$1,820,408.00	\$1,287,000.00	\$1,075,000.00	\$212,000.00						
45	Debt			0.40%	\$10,234.36	\$2,581,462.29	\$2,591,696.65	\$2,591,696.65							
46	Deferred Charges			-65.77%	(\$26,094.36)	\$39,673.35	\$13,578.99	\$13,578.99							
48	Debt - Type I School District			#DIV/0!	\$0.00	\$0.00	\$0.00								
50	Reserve for Uncollected Taxes			2.13%	\$25,000.00	\$1,175,000.00	\$1,200,000.00	\$1,200,000.00							
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00								
	Total	116.00	77.00	0.28%	\$90,581.70	\$32,085,953.21	\$32,176,534.91	\$31,795,370.76	\$381,164.15	\$0.00	\$0.00	\$0.00	\$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	56,471.04	\$22,000.00			\$32,788.04	\$1,683.00
Supervisory Staff (Department Heads & Managers)	11.00	2.00	1,843,384.42	\$1,331,080.64		\$111,183.66	\$299,292.45	\$101,827.67
Police Officers (Including Superior Officers)	40.00		7,685,016.24	\$5,100,798.00	\$297,202.00	\$1,374,666.73	\$823,282.51	\$89,067.00
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above	57.00	11.00	5,846,236.04	\$3,620,352.91	\$224,200.00	\$576,133.48	\$1,131,441.35	\$294,108.30
All Other Non-Union Employees not listed above	4.00	44.00	1,036,980.62	\$842,893.63	\$25,172.84	\$40,430.42	\$62,076.65	\$66,407.08
Totals	112.00	64.00	16,468,088.36	\$10,917,125.18	\$546,574.84	\$2,102,414.29	\$2,348,881.00	\$553,093.05

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	50.00	\$12,650.23	\$632,511.36	43.00	\$13,562.14	\$583,172.16
Parent & Child	5.00	\$23,833.73	\$119,168.64	5.00	\$28,828.44	\$144,142.20
Employee & Spouse (or Partner)	16.00	\$31,984.28	\$511,748.40	14.00	\$34,057.99	\$476,811.84
Family	41.00	\$40,625.96	\$1,665,664.56	41.00	\$42,322.53	\$1,735,223.73
Employee Cost Sharing Contribution (enter as negative -)			(\$613,000.00)			(\$598,000.00)
Subtotal	112.00		\$2,316,092.96	103.00		\$2,341,349.93
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	\$36,788.04	\$36,788.04	1	\$39,559.92	\$39,559.92
Employee Cost Sharing Contribution (enter as negative -)			(\$4,000.00)			(\$4,000.00)
Subtotal	1.00		\$32,788.04	1.00		\$35,559.92
Retirees - Health Benefits - Annual Cost						
Single Coverage	21	\$11,108.31	\$233,274.60	23	\$11,565.99	\$266,017.68
Parent & Child	3	\$29,133.52	\$87,400.56	2	\$30,427.20	\$60,854.40
Employee & Spouse (or Partner)	34	\$23,577.98	\$801,651.24	38	\$27,531.87	\$1,046,211.12
Family	4	\$53,548.11	\$214,192.44	4	\$54,764.70	\$219,058.80
Employee Cost Sharing Contribution (enter as negative -)			(\$83,000.00)			(\$98,000.00)
Subtotal	62.00		\$1,253,518.84	67.00		\$1,494,142.00
GRAND TOTAL	175.00		\$3,602,399.84	171.00		\$3,871,051.85

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

			Current Year	2020	2021	All Additional Future
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt	\$10,275,000.00	\$10,275,000.00				
Regional School Debt						
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	\$14,497,924.00	\$14,497,924.00				
Notes Outstanding		\$0.00				
Bonds Outstanding	\$12,490,000.00	\$12,490,000.00				
Loans and Other Debt	\$610,061.78	\$610,061.78				
Total (Current Year)	\$37,872,985.78	\$10,275,000.00	\$27,597,985.78			
Population (2010 census)	<u>18,061</u>					
Per Capita Gross Debt	<u>\$2,096.95</u>					
Per Capita Net Debt	<u>\$1,528.04</u>					
3 Yr. Average Property Valuation		<u>\$2,933,254,333.67</u>				
Net Debt as % of 3 Year Avg Property Valuation		<u>0.94%</u>				
Utility Fund - Principal						
Utility Fund - Interest						
Bond Anticipation Notes - Principal						
Bond Anticipation Notes - Interest						
Bonds - Principal			\$2,050,000.00	\$1,810,000.00	\$800,000.00	\$7,830,000.00
Bonds - Interest			\$384,331.79	\$323,062.50	\$282,337.50	\$1,319,025.00
Loans & Other Debt - Principal			\$13,570.92	\$13,843.70	\$14,121.96	\$268,722.56
Loans & Other Debt - Interest			\$6,137.66	\$5,864.89	\$5,586.64	\$46,614.86
Total			\$2,454,040.37	\$2,152,771.09	\$1,102,046.10	\$9,464,362.42
Total Principal			\$2,063,570.92	\$1,823,843.70	\$814,121.96	\$8,098,722.56
Total Interest			\$390,469.45	\$328,927.39	\$287,924.14	\$1,365,639.86
% of Total Current Year Budget			7.63%			
Description	Debt Not Listed Above					
Total Guarantees - Governmental						
Total Guarantees - Other			\$21,988.06	\$21,988.06	\$21,988.06	\$285,844.77
Total Capital/Equipment Leases						
Total Other						
Bond Rating	Moody's	Standard & Poors	Fitch			
Rating		AA+				
Year of Last Rating		2018				
Mark "X" if Municipality has no bond rating						

