



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode:

Filename: 0256_fba_2021.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
Frank		Nunziato	12/31/2023	fnunziato@rutherfordboronj.com

Chief Administrative Officer

Robert		Kakoleski		rkakoleski@rutherfordboronj.com
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Chief Financial Officer

Gordon	Leo	Stelter		gstelter@rutherfordboronj.com
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Municipal Clerk

Margaret	M	Scanlon		mscanlon@rutherfordboronj.com
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Registered Municipal Accountant

Gary		Vinci		gvinci@lvhcpa.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Stephanie		McGowan	12/31/2023	smcgowan@rutherfordboronj.com
Matthew		Cokeley	12/31/2023	mcokeley@rutherfordboronj.com
Ray		Guzman	12/31/2021	rguzman@rutherfordboronj.com
Maria		Begg-Roberson	12/31/2021	mbegg-roberson@rutherfordboronj.com
Mark		Goldsack	12/31/2022	mgoldsack@rutherfordboronj.com
Thomas		Mullahey	12/31/2022	tmullahey@rutherfordboronj.com

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2020 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2021 Budget</u>		
	<u>Calendar Year</u>	<u>Calendar Year</u>	<u>% of</u>	<u>Avg Residential</u>	<u>Taxes</u>	<u>Actual/Estimated</u>	<u>Tax Levy</u>
	<u>Tax Rate</u>	<u>Tax Levy</u>	<u>Total Levy</u>	<u>Taxpayer Impact</u>			
Municipal Purpose Tax	0.859	\$23,371,175.80	30.15%	\$3,702.29	Municipal Purpose Tax	ACTUAL	\$23,981,071.75
Municipal Library	0.038	\$1,028,491.35	1.33%	\$163.78	Municipal Library	ACTUAL	\$1,051,931.93
Municipal Open Space			0.00%	\$0.00	Municipal Open Space		
Municipal Arts and Culture			0.00%	\$0.00	Municipal Arts and Culture		
Fire Districts (avg. rate/total levies)			0.00%	\$0.00	Fire Districts (total levies)		
Other Special Districts (total levies)			0.00%	\$0.00	Other Special Districts (total levies)		
Local School District	1.672	\$45,440,715.00	58.62%	\$7,206.32	Local School District	ACTUAL	\$46,715,530.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.271	\$7,367,108.94	9.50%	\$1,168.01	County Purposes	ESTIMATED	\$7,661,793.30
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.011	\$309,522.20	0.40%	\$47.41	County Open Space	ESTIMATED	\$321,903.09
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2020 Budget)	2.851	\$77,517,013.29	100.00%	\$12,287.81	Total ESTIMATED amount to be raised by taxes		\$79,732,230.07
Total Taxable Valuation as of October 1, 2020 <u>\$2,721,634,280.00</u> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy 8,125,013.82		
Current Year Average Residential Assessment <u>\$431,000.00</u>					Budget Appropriations, before Reserve for Uncollected Taxes 32,033,017.50		
<u>Prior Year to Current Year Comparison</u>					Total Non-Municipal Tax Levy \$54,699,226.39		
<u>Comparison - Municipal Purposes Tax Rate</u>					Amount to be Raised by Taxes - Before RUT \$78,607,230.07		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) \$1,125,000.00		
0.859	0.881	2.56%			Total Amount to be Raised by Taxes \$79,732,230.07		
<u>Comparison - Municipal Purposes Tax Levy</u>					% of Tax Collections used to Calculate RUT <u>98.59%</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		If % used exceeds the actual collection % then reference the statutory exception used		
\$23,371,175.80	\$23,981,071.75	2.61%	\$609,895.95		Tax Collections - ACTUAL as of Prior Year		
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>					Total Tax Revenue, Collections CY 2020 76,919,185.55		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Levy, CY 2020 77,647,523.37		
\$3,702.29	\$3,797.11	2.56%	\$94.82		% of Taxes Collected, CY 2020 <u>99.06%</u>		
Sheet UFB-1					Delinquent Taxes - December 31, 2020 <u>\$613,653.35</u>		

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

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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	Arts and Culture Trust Fund	Utility	Utility	Utility	Utility	Utility
08	Surplus	-3.51%	(\$100,000.00)	\$2,850,000.00	\$2,750,000.00	\$2,750,000.00							
08	Local Revenue	19.89%	\$204,586.34	\$1,028,613.66	\$1,233,200.00	\$1,233,200.00							
09	State Aid (without offsetting appropriation)	0.00%	(\$0.01)	\$1,384,589.01	\$1,384,589.00	\$1,384,589.00							
08	Uniform Construction Code Fees	-0.97%	(\$4,300.00)	\$444,300.00	\$440,000.00	\$440,000.00							
	Special Revenue Items w/ Prior Written Consent												
11	Shared Services Agreements	-0.09%	(\$141.41)	\$157,141.41	\$157,000.00	\$157,000.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-48.42%	(\$351,675.18)	\$726,310.82	\$374,635.64	\$374,635.64							
08	Other Special Items	3.94%	\$46,846.87	\$1,188,742.31	\$1,235,589.18	\$1,235,589.18							
15	Receipts from Delinquent Taxes	10.76%	\$53,448.32	\$496,551.68	\$550,000.00	\$550,000.00							
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	0.40%	\$94,880.74	\$23,886,191.01	\$23,981,071.75	\$23,981,071.75							
07	Minimum Library Tax	2.28%	\$23,440.58	\$1,028,491.35	\$1,051,931.93	\$1,051,931.93							
54	Open Space Levy Tax	#DIV/0!	\$0.00		\$0.00								
56	Arts and Cultural 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	-0.10%	(\$32,913.75)	\$33,190,931.25	\$33,158,017.50	\$33,158,017.50	\$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	Arts and Culture Trust Func	Utility	Utility	Utility	Utility	Utility	
	Full-Time	Part-Time														
20 General Government	11.00	10.00	5.07%	\$88,250.00	\$1,738,950.00	\$1,827,200.00	\$1,827,200.00									
21 Land-Use Administration	2.00	2.00	15.70%	\$23,500.00	\$149,700.00	\$173,200.00	\$173,200.00									
22 Uniform Construction Code	2.00	6.00	8.83%	\$19,950.00	\$225,850.00	\$245,800.00	\$245,800.00									
23 Insurance			-0.45%	(\$22,000.00)	\$4,942,000.00	\$4,920,000.00	\$4,920,000.00									
25 Public Safety	45.00	34.00	6.82%	\$493,750.00	\$7,238,522.30	\$7,732,272.40	\$7,723,722.80	\$8,549.50								
26 Public Works	39.00	4.00	-2.79%	(\$160,919.53)	\$5,766,543.40	\$5,605,623.90	\$5,459,650.00	\$145,973.90								
27 Health and Human Services	5.00		2.38%	\$13,500.00	\$567,260.00	\$580,760.00	\$580,760.00									
28 Parks and Recreation	8.00	3.00	19.66%	\$133,518.00	\$679,000.00	\$812,518.00	\$777,500.00	\$35,018.00								
29 Education (including Library)	8.00	11.00	2.11%	\$24,424.11	\$1,159,407.00	\$1,183,831.10	\$1,179,324.00	\$4,507.10								
30 Unclassified			-2.99%	(\$10,000.00)	\$335,000.00	\$325,000.00	\$315,000.00	\$10,000.00								
31 Utilities and Bulk Purchases			-6.70%	(\$67,787.75)	\$1,011,287.70	\$943,500.00	\$943,500.00									
32 Landfill / Solid Waste Disposal			-0.50%	(\$5,000.00)	\$1,005,000.00	\$1,000,000.00	\$1,000,000.00									
35 Contingency			0.00%	\$0.00	\$5,000.00	\$5,000.00	\$5,000.00									
36 Statutory Expenditures			10.50%	\$295,814.00	\$2,818,196.00	\$3,114,010.00	\$3,114,010.00									
37 Judgements			#DIV/0!	\$0.00		\$0.00										
42 Shared Services			0.04%	\$139.55	\$362,898.40	\$363,038.00	\$363,038.00									
43 Court and Public Defender	2.00	4.00	3.26%	\$8,000.00	\$245,050.00	\$253,050.00	\$253,050.00									
44 Capital			-63.07%	(\$769,413.00)	\$1,220,000.00	\$450,587.00	\$270,000.00	\$180,587.00								
45 Debt			13.41%	\$293,303.30	\$2,186,696.60	\$2,480,000.00	\$2,480,000.00									
46 Deferred Charges			54.81%	\$6,240.60	\$11,386.20	\$17,626.90	\$17,626.90									
48 Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00										
50 Reserve for Uncollected Taxes			0.00%	\$0.00	\$1,125,000.00	\$1,125,000.00	\$1,125,000.00									
55 Surplus General Budget			#DIV/0!	\$0.00		\$0.00										
Total	122.00	74.00	1.11%	\$365,269.57	\$32,792,747.93	\$33,158,017.50	\$32,773,381.86	\$384,635.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**USER FRIENDLY BUDGET SECTION
STRUCTURAL BUDGET IMBALANCES**

				Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.	Amount	Comment/Explanation
<i>Revenues at Risk</i>	<i>Non-recurring appropriation reductions</i>	<i>Future Year Appropriation Increases</i>	<i>Structural Imbalance Offsets</i>			
X				State Aid	\$1,384,589.00	State budget is under pressure, no increase in recent years, may be reduced in future years.
X				Surplus Anticipated	\$2,750,000.00	Could be reduced if not regenerated.
X				Potential Significant Varying Revenue Shortfalls	???	Continuation of COVID-19 Pandemic
	X	X		Employee Group Insurance	\$150,000.00	Increase expected for 2022.
		X		Police Salaries and Wages	\$200,000.00	Annual contractual increase plus significant step increases for newer officers.
		X		Pension	\$299,314.00	Unknown, pension costs fluctuate significantly from year to year.
		X		Potential Emergency Appropriations	???	Continuation of COVID-19 Pandemic

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

<u>Property Tax Assessments - Taxable Properties (October 1, 2020 Value)</u>				<u>Property Tax Assessments - Exempt Properties (October 1, 2020 Value)</u>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	63	\$25,173,800.00	0.92%	15A Public Schools	8	\$39,239,300.00	23.23%
2 Residential	5,014	\$2,168,412,800.00	79.67%	15B Other Schools	7	\$15,347,600.00	9.09%
3A/3B Farm			0.00%	15C Public Property	51	\$65,759,000.00	38.93%
4A Commercial	255	\$319,635,800.00	11.74%	15D Church and Charities	26	\$28,744,000.00	17.02%
4B Industrial	25	\$87,535,000.00	3.22%	15E Cemeteries & Graveyards			0.00%
4C Apartments	34	\$110,257,800.00	4.05%	15F Other Exempt	54	\$19,835,200.00	11.74%
5A/5B Railroad	1	\$274,100.00	0.01%				
6A/6B Business Personal Property	1	\$10,619,080.00	0.39%				
Total	5,393	\$2,721,908,380.00	100.00%	Total	146	\$168,925,100.00	100.00%
Average Ratio (%), Assessed to True Value		86.12%		Percentage of Exempt vs. Non-Exempt Properties			
Equalized Valuation, Taxable Properties		\$3,160,599,605.20		6.21%			
Total # of property tax appeals filed in 2020		County Tax Board		44.00			
		State Tax Court		24.00			
Number of 2020 County Tax Board decisions appealed to Tax Court				6.00			
Number of pending property tax appeals in State Tax Court				31.00			
Amount paid out by municipality for tax appeals in 2020				\$7,355.58			

<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 2020 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)	9.00	2.00	1,801,644.69	\$1,384,673.71		\$104,684.79	\$206,358.65	\$105,927.54
Police Officers (Including Superior Officers)	41.00		8,742,069.78	\$5,808,999.25	\$321,478.45	\$1,628,300.00	\$882,139.20	\$101,152.88
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above	60.00	9.00	6,052,228.65	\$3,782,450.55	\$296,541.67	\$697,898.63	\$963,294.90	\$312,042.90
All Other Non-Union Employees not listed above	4.00	45.00	1,232,124.66	\$876,938.12	\$30,718.25	\$46,526.58	\$208,506.00	\$69,435.71
Totals	114.00	63.00	17,851,750.79	\$11,875,061.63	\$648,738.37	\$2,477,410.00	\$2,260,298.75	\$590,242.04

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	\$12,655.28	\$404,968.96	42.00	\$13,181.02	\$553,602.84
Parent & Child	10.00	\$18,100.91	\$181,009.10	5.00	\$23,652.77	\$118,263.84
Employee & Spouse (or Partner)	15.00	\$30,974.50	\$464,617.50	16.00	\$33,213.68	\$531,418.80
Family	47.00	\$37,461.77	\$1,760,703.19	43.00	\$40,261.43	\$1,731,241.44
Employee Cost Sharing Contribution (enter as negative -)			(\$551,000.00)			(\$555,000.00)
Subtotal	104.00		\$2,260,298.75	106.00		\$2,379,526.92
<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	25	\$10,885.73	\$272,143.25	22	\$11,023.64	\$242,520.12
Parent & Child	4	\$25,273.41	\$101,093.64	3	\$28,877.52	\$86,632.56
Employee & Spouse (or Partner)	32	\$22,191.75	\$710,136.00	34	\$23,623.13	\$803,186.40
Family	4	\$47,977.96	\$191,911.84	4	\$48,833.88	\$195,335.52
Employee Cost Sharing Contribution (enter as negative -)			(\$99,000.00)			(\$95,000.00)
Subtotal	65.00		\$1,176,284.73	63.00		\$1,232,674.60
GRAND TOTAL	169.00		\$3,436,583.48	169.00		\$3,612,201.52

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 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
Police - PBA Local 300	3195.00	\$1,752,814.25	X		
Department of Public Works - Local 108	2738.00	\$702,428.42	X		
White Collar Union - AFSME Local 52	1613.00	\$523,028.06	X		
Other Contracted and at will Employees	1458.00	\$621,257.20	X	X	X
Totals	9004.00	\$3,599,527.93			
Total Funds Reserved as of end of 2020		\$98,863.03			
Total Funds Appropriated in 2021		\$150,000.00			

UFB-9 Accumulated Absence Liability

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

			Current Year	2022	2023	All Additional Future
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt	\$53,750,000.00	\$53,750,000.00				
Regional School Debt						
Utility Fund Debt						
Arts and Culture		\$0.00				
0		\$0.00				
0		\$0.00				
0		\$0.00				
0		\$0.00				
0		\$0.00				
Municipal Purposes						
Debt Authorized	\$17,627.00	\$17,627.00				
Notes Outstanding		\$0.00				
Bonds Outstanding	\$26,660,000.00	\$26,660,000.00				
Loans and Other Debt	\$792,303.00	\$792,303.00				
Total (Current Year)	\$81,219,930.00	\$53,750,000.00				
Population (2010 census)	18,061					
Per Capita Gross Debt	\$4,496.98					
Per Capita Net Debt	\$1,520.95					
3 Yr. Average Property Valuation	\$3,057,553,483.00					
Net Debt as % of 3 Year Avg Property Valuation	0.90%					
Utility Fund - Principal						
Utility Fund - Interest						
Bond Anticipation Notes - Principal						
Bond Anticipation Notes - Interest						
Bonds - Principal	\$1,725,000.00	\$1,755,000.00	\$1,800,000.00	\$21,380,000.00		
Bonds - Interest	\$700,000.00	\$631,638.00	\$578,988.00	\$3,632,948.00		
Loans & Other Debt - Principal	\$22,346.42	\$22,795.57	\$23,253.77	\$405,448.77		
Loans & Other Debt - Interest	\$9,425.72	\$8,976.57	\$8,518.37	\$66,519.86		
Total	\$2,456,772.14	\$2,418,410.14	\$2,410,760.14	\$25,484,916.63		
Total Principal	\$1,747,346.42	\$1,777,795.57	\$1,823,253.77	\$21,785,448.77		
Total Interest	\$709,425.72	\$640,614.57	\$587,506.37	\$3,699,467.86		
% of Total Current Year Budget	7.41%					
Description	Debt Not Listed Above					
Total Guarantees - Governmental						
Total Guarantees - Other	\$21,988.06	\$21,988.06	\$21,988.05	\$241,868.66		
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						

USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

Providing or Receiving Services?	Providing Services To/Receiving Services From	Type of Shared Service Provided	Notes (Enter more specifics if needed)	Begin Date	End Date	Amount to be Received/Paid
Receiving	County of Bergen	Health Services		1/1/2021	12/31/2021	\$62,038.05
Providing	Carlstadt and East Rutherford	Vehicle Fuel		1/1/2021	12/31/2021	\$172,000.00
Providing	East Rutherford	Construction Code Official Services		1/1/2021	12/31/2021	\$129,000.00
Providing	Rutherford Library	Payroll Services, Benefits and Utility Costs		1/1/2021	12/31/2021	\$230,000.00

USER FRIENDLY BUDGET SECTION - Notes

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