



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: **Filename:** 1615_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
Michele		Dale	12/31/2019	Dale@WestMilford.org

Chief Administrative Officer

Robert		Casey		TwpAdministrator@WestMilford.org
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Chief Financial Officer

Ellen		Mageean		Treasurer@WestMilford.org
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Municipal Clerk

Diane		Curcio		ClerksOffice@WestMilford.org
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Registered Municipal Accountant

James		Cerullo		kimmycer@optonline.net
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Pete		McGuinness	12/31/2019	McGuinness@WestMilford.org
Andie		Pegel	12/31/2020	Pegel@WestMilford.org
Ada		Erik	12/31/2021	Erik@WestMilford.org
Lou		Signorino	12/31/2019	Signorino@WestMilford.org
Particia		Gerst	12/31/2020	Gerst@WestMilford.org
Marilyn		Lichtenberg	12/31/2021	Lichtenberg@WestMilford.org

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2018 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2019 Budget</u>		
	Calendar Year Tax Rate	Calendar Year Tax Levy	% of Total Levy	Avg Residential Taxpayer Impact	Taxes	Actual/Estimated	Tax Levy
Municipal Purpose Tax	0.824	\$22,569,035.00	21.95%	\$1,992.55	Municipal Purpose Tax	ESTIMATED	\$22,504,035.00
Municipal Library	0.036	\$995,972.00	0.97%	\$87.93	Municipal Library	ESTIMATED	\$1,007,594.00
Municipal Open Space	0.005	\$148,017.00	0.14%	\$13.07	Municipal Open Space	ESTIMATED	\$148,030.00
Fire Districts (avg. rate/total levies)			0.00%	\$0.00	Fire Districts (total levies)		
Other Special Districts (total levies)	0.036	\$1,791,290.00	1.74%	\$158.15	Other Special Districts (total levies)	ESTIMATED	\$1,791,290.00
Local School District	2.021	\$55,376,021.00	53.86%	\$4,891.40	Local School District	ESTIMATED	\$56,386,282.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.789	\$21,626,228.89	21.04%	\$1,909.31	County Purposes	ESTIMATED	\$20,920,582.08
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	\$300,308.11	0.29%	\$26.51	County Open Space	ESTIMATED	\$302,304.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2018 Budget)	3.722	\$102,806,872.00	100.00%	\$9,078.92	Total ESTIMATED amount to be raised by taxes		\$103,060,117.08
Total Taxable Valuation as of October 1, 2018 <u>\$2,741,062,700.00</u> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <u>10,969,774.00</u>		
Current Year Average Residential Assessment <u>\$242,000.00</u>					Budget Appropriations, before Reserve for Uncollected Taxes <u>3,253,403.00</u>		
<u>Prior Year to Current Year Comparison</u>					Total Non-Municipal Tax Levy <u>\$79,548,488.08</u>		
<u>Comparison - Municipal Purposes Tax Rate</u>					Amount to be Raised by Taxes - Before RUT <u>\$71,832,117.08</u>		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) <u>\$1,591,080.70</u>		
0.824	0.849	3.03%			Total Amount to be Raised by Taxes <u>\$73,423,197.78</u>		
<u>Comparison - Municipal Purposes Tax Levy</u>					% of Tax Collections used to Calculate RUT <u>97.83%</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		If % used exceeds the actual collection % then reference the statutory exception used		
\$22,569,035.00	\$22,504,035.00	-0.29%	(\$65,000.00)		Tax Collections - ACTUAL as of Prior Year		
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>					Total Tax Revenue, Collections CY 2018 <u>101,120,588.13</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Levy, CY 2018 <u>102,806,872.00</u>		
\$1,992.55	\$2,054.58	3.11%	\$62.03		% of Taxes Collected, CY 2018 <u>98.36%</u>		
Sheet UFB-1					Delinquent Taxes - December 31, 2018 <u>\$3,697,685.03</u>		

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
								Garbage District					
08	Surplus	27.57%	\$918,536.66	\$3,331,622.34	\$4,250,159.00	\$4,191,839.00		\$58,320.00					
08	Local Revenue	-17.76%	(\$328,757.67)	\$1,851,167.67	\$1,522,410.00	\$1,452,410.00		\$70,000.00					
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$3,161,715.00	\$3,161,715.00	\$3,161,715.00							
08	Uniform Construction Code Fees	-21.32%	(\$94,817.00)	\$444,817.00	\$350,000.00	\$350,000.00							
	Special Revenue Items w/ Prior Written Consent												
11	Shared Services Agreements	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
10	Public and Private Revenue	-73.00%	(\$114,732.27)	\$157,172.27	\$42,440.00	\$42,440.00							
08	Other Special Items	30.28%	\$227,616.50	\$751,753.50	\$979,370.00	\$979,370.00							
15	Receipts from Delinquent Taxes	-14.10%	(\$180,573.32)	\$1,280,573.32	\$1,100,000.00	\$1,100,000.00							
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	6.41%	\$1,464,523.07	\$22,830,801.93	\$24,295,325.00	\$22,504,035.00		\$1,791,290.00					
07	Minimum Library Tax	1.17%	\$11,622.00	\$995,972.00	\$1,007,594.00	\$1,007,594.00							
54	Open Space Levy Tax	0.00%	\$0.00	\$148,017.00	\$148,017.00	\$0.00	\$148,017.00						
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	5.45%	\$1,903,417.97	\$34,953,612.03	\$36,857,030.00	\$34,789,403.00	\$148,017.00	\$1,919,610.00	\$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		#DIV/0!	\$2,588,921.00		\$2,588,921.00	\$2,588,921.00			Garbage District					
21	Land-Use Administration		#DIV/0!	\$284,996.00		\$284,996.00	\$284,996.00								
22	Uniform Construction Code		#DIV/0!	\$391,510.00		\$391,510.00	\$391,510.00								
23	Insurance		#DIV/0!	\$4,213,850.00		\$4,213,850.00	\$4,213,850.00								
25	Public Safety		#DIV/0!	\$8,332,145.00		\$8,332,145.00	\$8,332,145.00								
26	Public Works		#DIV/0!	\$3,705,228.00		\$3,705,228.00	\$3,705,228.00								
27	Health and Human Services		#DIV/0!	\$682,235.00		\$682,235.00	\$682,235.00								
28	Parks and Recreation		#DIV/0!	\$1,519,523.00		\$1,519,523.00	\$1,519,523.00								
29	Education (including Library)		#DIV/0!	\$1,007,594.00		\$1,007,594.00	\$1,007,594.00								
30	Unclassified		#DIV/0!	\$2,640,244.00		\$2,640,244.00	\$720,634.00			\$1,919,610.00					
31	Utilities and Bulk Purchases		#DIV/0!	\$820,350.00		\$820,350.00	\$820,350.00								
32	Landfill / Solid Waste Disposal		#DIV/0!	\$0.00		\$0.00	\$0.00								
35	Contingency		#DIV/0!	\$0.00		\$0.00	\$0.00								
36	Statutory Expenditures		#DIV/0!	\$3,159,000.00		\$3,159,000.00	\$3,159,000.00								
37	Judgements		#DIV/0!	\$0.00		\$0.00	\$0.00								
42	Shared Services		#DIV/0!	\$0.00		\$0.00	\$0.00								
43	Court and Public Defender		#DIV/0!	\$308,387.00		\$308,387.00	\$308,387.00								
44	Capital		#DIV/0!	\$270,000.00		\$270,000.00	\$270,000.00								
45	Debt		#DIV/0!	\$4,505,030.00		\$4,505,030.00	\$4,505,030.00								
46	Deferred Charges		#DIV/0!	\$30,000.00		\$30,000.00	\$30,000.00								
48	Debt - Type 1 School District		#DIV/0!	\$0.00		\$0.00	\$0.00								
50	Reserve for Uncollected Taxes		#DIV/0!	\$2,250,000.00		\$2,250,000.00	\$2,250,000.00								
55	Surplus General Budget		#DIV/0!	\$0.00		\$0.00	\$0.00								
	Total	0.00	0.00	#DIV/0!	\$36,709,013.00	\$0.00	\$36,709,013.00	\$34,789,403.00	\$0.00	\$0.00	\$1,919,610.00	\$0.00	\$0.00	\$0.00	\$0.00

**USER FRIENDLY BUDGET SECTION
STRUCTURAL BUDGET IMBALANCES**

Revenues at Risk	Non-recurring appropriation reductions	Future Year Appropriation Increases	Structural Imbalance Offsets	<p align="center">Line Item. Put "X" in cell to the left that corresponds to the type of imbalance.</p>	Amount	Comment/Explanation
				NONE		

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2018 Value)				Property Tax Assessments - Exempt Properties (October 1, 2018 Value)			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	1,098	\$69,399,300.00	2.53%	15A Public Schools	24	\$52,745,000.00	18.77%
2 Residential	9,854	\$2,389,459,300.00	87.17%	15B Other Schools	0	\$0.00	0.00%
3A/3B Farm	344	\$48,119,200.00	1.76%	15C Public Property	406	\$155,291,800.00	55.27%
4A Commercial	278	\$190,758,100.00	6.96%	15D Church and Charities	32	\$26,286,400.00	9.36%
4B Industrial	29	\$42,015,100.00	1.53%	15E Cemeteries & Graveyards	8	\$793,500.00	0.28%
4C Apartments	2	\$1,543,600.00	0.06%	15F Other Exempt	153	\$45,836,300.00	16.31%
5A/5B Railroad	0	\$0.00	0.00%				
6A/6B Business Personal Property	2	\$100.00	0.00%				
Total	11,607	\$2,741,294,700.00	100.00%	Total	623	\$280,953,000.00	100.00%

Average Ratio (%), Assessed to True Value	90.68%
Equalized Valuation, Taxable Properties	\$3,023,042,236.44

Total # of property tax appeals filed in 2018	County Tax Board	99.00
	State Tax Court	0.00
Number of 2018 County Tax Board decisions appealed to Tax Court		1.00
Number of pending property tax appeals in State Tax Court		120.00

Amount paid out by municipality for tax appeals in 2018	\$24,587.32
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Percentage of Exempt vs. Non-Exempt Properties	10.25%
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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 2018 Total Tax Rate
G Commercial/Industrial Exemption	1	\$865.40	\$2,585,300.00	\$97,000.46
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	1	865.40	2,585,300.00	97,000.46

**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	0.00	7.00	36,623.00	\$33,871.00	\$0.00	\$160.00	\$0.00	\$2,592.00
Supervisory Staff (Department Heads & Managers)	8.00	0.00	1,068,570.90	\$875,644.90	\$0.00	\$91,648.00	\$49,669.00	\$51,609.00
Police Officers (Including Superior Officers)	44.00	0.00	8,350,058.04	\$5,529,907.04	\$524,596.00	\$1,629,664.00	\$564,021.00	\$101,870.00
Fire Fighters (Including Superior Officers)	0.00	0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
All Other Union Employees not listed above	79.00	31.00	8,616,831.96	\$5,933,795.67	\$408,100.00	\$784,111.29	\$973,890.00	\$516,935.00
All Other Non-Union Employees not listed above	8.00	101.00	1,369,454.82	\$1,062,241.17	\$3,000.00	\$92,385.65	\$125,299.00	\$86,529.00
Totals	139.00	139.00	19,441,538.72	\$13,435,459.78	\$935,696.00	\$2,597,968.94	\$1,712,879.00	\$759,535.00

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	33.00	\$9,579.64	\$316,128.12	26.00	\$9,638.31	\$250,596.06
Parent & Child	11.00	\$15,326.18	\$168,587.98	10.00	\$15,266.40	\$152,664.00
Employee & Spouse (or Partner)	20.00	\$21,686.40	\$433,728.00	25.00	\$21,855.84	\$546,396.00
Family	46.00	\$25,535.48	\$1,174,632.08	47.00	\$26,530.21	\$1,246,919.87
Employee Cost Sharing Contribution (enter as negative -)			(\$649,790.04)			
Subtotal	110.00		\$1,443,286.14	108.00		\$2,196,575.93
Elected Officials - Health Benefits - Annual Cost						
Single Coverage	0	\$0.00	\$0.00	0	\$0.00	\$0.00
Parent & Child	0	\$0.00	\$0.00	0	\$0.00	\$0.00
Employee & Spouse (or Partner)	0	\$0.00	\$0.00	0	\$0.00	\$0.00
Family	0	\$0.00	\$0.00	0	\$0.00	\$0.00
Employee Cost Sharing Contribution (enter as negative -)			\$0.00			
Subtotal	0.00		\$0.00	0.00		\$0.00
Retirees - Health Benefits - Annual Cost						
Single Coverage	6	\$9,864.00	\$59,184.00	7	\$10,753.71	\$75,275.97
Parent & Child	3	\$15,612.00	\$46,836.00	3	\$15,792.00	\$47,376.00
Employee & Spouse (or Partner)	8	\$22,752.00	\$182,016.00	15	\$24,001.60	\$360,024.00
Family	12	\$26,628.00	\$319,536.00	11	\$26,940.00	\$296,340.00
Employee Cost Sharing Contribution (enter as negative -)			(\$18,562.00)			
Subtotal	29.00		\$589,010.00	36.00		\$779,015.97
GRAND TOTAL	139.00		\$2,032,296.14	144.00		\$2,975,591.90

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**

Legal basis for benefit
(check applicable items)

Organization/Individuals Eligible for Benefit	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Local Ordinance	Individual Employment Agreement
Township Clerk	112.50	\$23,292.72		X	
Chief Financial Officer	36.50	\$8,236.55		X	
Court Administrator	31.50	\$6,007.43		X	
Director of Community Services & Recreation	36.75	\$1,699.25		X	
Non-aligned employees - Supervisory	1326.00	\$95,929.49		X	
Other Non-Union Employees	294.36	\$25,275.15		X	
Guild Clerical	1466.50	\$451,402.19	X		
Department of Public Works	2965.00	\$256,763.72	X		
Police	2558.00	\$367,269.61	X		
Totals	8827.11	\$1,235,876.11			
Total Funds Reserved as of end of 2018		\$100,000.00			
Total Funds Appropriated in 2019		\$200,000.00			

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

	Gross Debt	Deductions	Net Debt						
				Current Year Budget	2020 Budget	2021 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	\$545,650.00				
0			\$0.00	Bond Anticipation Notes - Interest	\$437,950.00				
0			\$0.00	Bonds - Principal	\$3,055,000.00	\$3,145,000.00	\$3,325,000.00	\$6,490,000.00	
0			\$0.00	Bonds - Interest	\$446,870.00	\$354,449.00	\$259,374.00	\$1,048,580.00	
0			\$0.00	Loans & Other Debt - Principal					
0			\$0.00	Loans & Other Debt - Interest	\$19,560.00	\$17,241.00	\$14,002.00	\$42,653.00	
0			\$0.00						
0			\$0.00	Total	\$4,505,030.00	\$3,516,690.00	\$3,598,376.00	\$7,581,233.00	
<u>Municipal Purposes</u>				Total Principal	\$3,600,650.00	\$3,145,000.00	\$3,325,000.00	\$6,490,000.00	
Debt Authorized	\$1,018,194.36		\$1,018,194.36	Total Interest	\$904,380.00	\$371,690.00	\$273,376.00	\$1,091,233.00	
Notes Outstanding	\$14,597,695.00	\$679,955.41	\$13,917,739.59	% of Total Current Year Budget	12.27%				
Bonds Outstanding	\$18,295,000.00		\$18,295,000.00						
Loans and Other Debt			\$0.00						
Total (Current Year)	\$33,910,889.36	\$679,955.41	\$33,230,933.95	Description	Debt Not Listed Above				
				Total Guarantees - Governmental					
				Total Guarantees - Other					
				Total Capital/Equipment Leases					
				Total Other					
Population (2010 census)	25,850			Bond Rating	Moody's	Standard & Poors	Fitch		
Per Capita Gross Debt	\$1,311.83			Rating		AA+			
Per Capita Net Debt	\$1,285.53			Year of Last Rating		2016			
3 Yr. Average Property Valuation		\$3,006,626,361.33		Mark "X" if Municipality has no bond rating					
Net Debt as % of 3 Year Avg Property Valuation		1.11%							

USER FRIENDLY BUDGET SECTION - Notes

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