



# State of New Jersey Local Government Services

**Year:**  **Municipal User Friendly Budget**

**MUNICIPALITY:**

**Municode:**  **Filename:** 1615\_fba\_2020.xlsm

**Website:** westmilford.org

**Phone Number:** 973-728-7000

**Mailing Address:** 1480 Union Valley Road

Email the UFB if not using Outlook

**Municipality:** West Milford **State:** NJ **Zip:** 07480

**Mayor**

First Name	Middle Name	Last Name	Term Expires	Business Email
Michele		Dale	12/31/2023	Dale@WestMilford.org

**Chief Administrative Officer**

William		Senande		TwpAdministrator@WestMilford.org
---------	--	---------	--	----------------------------------

**Chief Financial Officer**

Ellen		Mageean		Treasurer@WestMilford.org
-------	--	---------	--	---------------------------

**Municipal Clerk**

William		Senande		ClerksOffice@WestMilford.org
---------	--	---------	--	------------------------------

**Registered Municipal Accountant**

James		Cerullo		jcerullo@w-cpa.com
-------	--	---------	--	--------------------

**Governing Body Members**

First Name	Middle Name	Last Name	Term Expires	Business Email
Ada		Erik	12/31/2021	Erik@WestMilford.org
Patricia		Gerst	12/31/2020	Gerst@WestMilford.org
Andie		Pegel	12/31/2020	Pegel@WestMilford.org
Marilyn		Lichtenberg	12/31/2021	Lichtenberg@WestMilford.org
Kevin		Goodsir	12/31/2022	Goodsir@WestMilford.org
Wayne		Gross	12/31/2022	Gross@WestMilford.org

**USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN**

<u>2019 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2020 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	0.821	22504035.000	21.84%	\$0.00	Municipal Purpose Tax	ACTUAL	\$22,498,533.00
Municipal Library	0.036	1007594.000	0.98%	\$0.00	Municipal Library	ACTUAL	\$1,045,736.00
Municipal Open Space	0.005	148030.000	0.14%	\$0.00	Municipal Open Space	ACTUAL	\$148,150.00
Fire Districts (avg. rate/total levies)			0.00%	\$0.00	Fire Districts (total levies)		
Other Special Districts (total levies)	0.066	1791290.000	1.74%	\$0.00	Other Special Districts (total levies)	ACTUAL	\$2,881,910.00
Local School District	2.057	56383282.000	54.71%	\$0.00	Local School District	ESTIMATED	\$57,510,948.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.764	20920582.080	20.30%	\$0.00	County Purposes	ESTIMATED	\$21,338,994.00
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.012	301967.930	0.29%	\$0.00	County Open Space	ESTIMATED	\$308,006.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
<b>Total (Calendar Year 2019 Budget)</b>	<b>3.761</b>	<b>\$103,056,781.01</b>	<b>100.00%</b>	<b>\$0.00</b>	<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$105,732,277.00</b>
Total Taxable Valuation as of October 1, 2019 <u>\$2,741,294,700.00</u> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <u>12,014,910.99</u>		
Current Year Average Residential Assessment <u>\$242,332.00</u>					Budget Appropriations, before Reserve for Uncollected Taxes <u>33,284,179.99</u>		
<u>Prior Year to Current Year Comparison</u>					Total Non-Municipal Tax Levy <u>\$82,188,008.00</u>		
<u>Comparison - Municipal Purposes Tax Rate</u>					Amount to be Raised by Taxes - Before RUT <u>\$103,457,277.00</u>		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) <u>\$2,273,205.37</u>		
0.821		-100.00%			Total Amount to be Raised by Taxes <u>\$105,730,482.37</u>		
<u>Comparison - Municipal Purposes Tax Levy</u>					% of Tax Collections used to Calculate RUT <u>97.85%</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		If % used exceeds the actual collection % then reference the statutory exception used		
\$22,504,035.00	\$22,498,533.00	-0.02%	(\$5,502.00)		Tax Collections - ACTUAL as of Prior Year		
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>					Total Tax Revenue, Collections CY 2019 <u>101,671,636.65</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Levy, CY 2019 <u>103,417,285.17</u>		
\$0.00	\$0.00	#DIV/0!	\$0.00		% of Taxes Collected, CY 2019 <u>98.31%</u>		
					Delinquent Taxes - December 31, 2019 <u>\$1,322,530.16</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 Garbage District	Utility	Utility	Utility	Utility	Utility
08	Surplus	12.08%	\$506,389.00	\$4,191,839.00	\$4,698,228.00	\$4,524,239.00		\$173,989.00					
08	Local Revenue	-27.56%	(\$632,119.87)	\$2,294,002.87	\$1,661,883.00	\$1,661,883.00							
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	-7.81%	(\$31,769.00)	\$406,769.00	\$375,000.00	\$375,000.00							
<b>Special Revenue Items w/ Prior Written Consent</b>													
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	356.23%	\$187,878.17	\$52,740.00	\$240,618.17	\$165,618.17		\$75,000.00					
08	Other Special Items	3.85%	\$38,045.33	\$988,410.49	\$1,026,455.82	\$1,026,455.82							
15	Receipts from Delinquent Taxes	-33.17%	(\$545,951.66)	\$1,645,951.66	\$1,100,000.00	\$1,100,000.00							
<b>Amount to be raised by taxation</b>													
07	Local Tax for Municipal Purposes	9.34%	\$2,269,427.07	\$24,304,781.93	\$26,574,209.00	\$23,544,269.00	\$148,030.00	\$2,881,910.00					
07	Minimum Library Tax	#DIV/0!	\$0.00		\$0.00								
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								
	<b>Total</b>	<b>4.84%</b>	<b>\$1,791,899.04</b>	<b>\$37,046,209.95</b>	<b>\$38,838,108.99</b>	<b>\$35,559,179.99</b>	<b>\$148,030.00</b>	<b>\$3,130,899.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

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								Garbage District						
20	General Government		#DIV/0!	\$2,736,120.00		\$2,736,120.00	\$2,736,120.00									
21	Land-Use Administration		#DIV/0!	\$291,235.67		\$291,235.67	\$290,261.00	\$974.67								
22	Uniform Construction Code		#DIV/0!	\$451,032.00		\$451,032.00	\$451,032.00									
23	Insurance		#DIV/0!	\$4,227,740.00		\$4,227,740.00	\$4,227,740.00									
25	Public Safety		#DIV/0!	\$7,453,287.45		\$7,453,287.45	\$7,448,601.51	\$4,685.94								
26	Public Works		#DIV/0!	\$4,727,033.00		\$4,727,033.00	\$4,727,033.00									
27	Health and Human Services		#DIV/0!	\$679,991.00		\$679,991.00	\$644,203.00	\$35,788.00								
28	Parks and Recreation		#DIV/0!	\$1,409,204.43		\$1,409,204.43	\$1,406,804.43	\$2,400.00								
29	Education (including Library)		#DIV/0!	\$1,045,736.00		\$1,045,736.00	\$1,045,736.00									
30	Unclassified		#DIV/0!	\$540,500.00		\$540,500.00	\$539,500.00	\$1,000.00								
31	Utilities and Bulk Purchases		#DIV/0!	\$857,850.00		\$857,850.00	\$857,850.00									
32	Landfill / Solid Waste Disposal		#DIV/0!	\$3,257,426.56		\$3,257,426.56		\$126,527.56			\$3,130,899.00					
35	Contingency		#DIV/0!	\$0.00		\$0.00										
36	Statutory Expenditures		#DIV/0!	\$3,216,000.00		\$3,216,000.00	\$3,216,000.00									
37	Judgements		#DIV/0!	\$0.00		\$0.00										
42	Shared Services		#DIV/0!	\$115,575.00		\$115,575.00	\$115,575.00									
43	Court and Public Defender		#DIV/0!	\$351,337.00		\$351,337.00	\$351,337.00									
44	Capital		#DIV/0!	\$542,400.00		\$542,400.00	\$542,400.00									
45	Debt		#DIV/0!	\$4,468,341.00		\$4,468,341.00	\$4,468,341.00									
46	Deferred Charges		#DIV/0!	\$44,269.88		\$44,269.88	\$44,269.88									
48	Debt - Type 1 School District		#DIV/0!	\$0.00		\$0.00										
50	Reserve for Uncollected Taxes		#DIV/0!	\$0.00		\$0.00										
55	Surplus General Budget		#DIV/0!	\$0.00		\$0.00										
	Total	0.00	0.00	\$36,415,078.99	\$0.00	\$36,415,078.99	\$33,112,803.82	\$171,376.17	\$0.00	\$3,130,899.00	\$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, 2019 Value)				Property Tax Assessments - Exempt Properties (October 1, 2019 Value)			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	1,080	\$67,939,100.00	2.48%	15A Public Schools	24	\$52,745,000.00	18.93%
2 Residential	9,852	\$2,387,463,500.00	87.04%	15B Other Schools			0.00%
3A/3B Farm	352	\$49,062,800.00	1.79%	15C Public Property	424	\$155,855,200.00	55.94%
4A Commercial	300	\$194,950,000.00	7.11%	15D Church and Charities	31	\$26,124,100.00	9.38%
4B Industrial	29	\$41,891,200.00	1.53%	15E Cemeteries & Graveyards	8	\$793,500.00	0.28%
4C Apartments	2	\$1,543,600.00	0.06%	15F Other Exempt	130	\$43,090,600.00	15.47%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property			0.00%				
<b>Total</b>	<b>11,615</b>	<b>\$2,742,850,200.00</b>	<b>100.00%</b>	<b>Total</b>	<b>617</b>	<b>\$278,608,400.00</b>	<b>100.00%</b>
Average Ratio (%), Assessed to True Value				87.38%			
Equalized Valuation, Taxable Properties				\$3,138,990,844.59			
Total # of property tax appeals filed in 2019				County Tax Board		115.00	
				State Tax Court			
Number of 2019 County Tax Board decisions appealed to Tax Court				0.00			
Number of pending property tax appeals in State Tax Court				7.00			
Amount paid out by municipality for tax appeals in 2019				\$80,549.80			
				Percentage of Exempt vs. Non-Exempt Properties			
				10.16%			

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 2019 Total Tax Rate
G Commercial/Industrial Exemption	1	\$866.55	\$2,585,300.00	\$97,233.13
I Dwelling Exemption				
J Dwelling Abatement				
K New Dwelling/Conversion Exemption				
L New Dwelling/Conversion Abatement				
N Multiple Dwelling Exemption				
O Multiple Dwelling Abatement				
<b>Total 5 Yr Exemptions/Abatements</b>	<b>1</b>	<b>866.55</b>	<b>2,585,300.00</b>	<b>97,233.13</b>



**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	36,623.05	\$33,871.44	\$0.00	\$160.44	\$0.00	\$2,591.17
Supervisory Staff (Department Heads & Managers)	6.00		859,463.79	\$671,353.31	\$0.00	\$74,111.27	\$62,640.68	\$51,358.53
Police Officers (Including Superior Officers)	48.00		7,868,150.70	\$5,207,914.35	\$510,696.41	\$1,551,958.48	\$514,661.60	\$82,919.86
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above	78.00	25.00	8,547,919.28	\$6,037,585.17	\$407,600.00	\$753,629.95	\$857,156.74	\$491,947.42
All Other Non-Union Employees not listed above	8.00	100.00	1,395,283.97	\$1,096,258.50	\$3,000.00	\$91,513.16	\$124,928.34	\$79,583.97
<b>Totals</b>	<b>140.00</b>	<b>132.00</b>	<b>18,707,440.79</b>	<b>\$13,046,982.77</b>	<b>\$921,296.41</b>	<b>\$2,471,373.30</b>	<b>\$1,559,387.36</b>	<b>\$708,400.95</b>

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
<b>Active Employees - Health Benefits - Annual Cost</b>						
Single Coverage	35.00	\$9,794.06	\$342,792.10	33.00	\$9,579.64	\$316,128.12
Parent & Child	11.00	\$15,559.64	\$171,156.04	11.00	\$15,326.18	\$168,587.98
Employee & Spouse (or Partner)	18.00	\$21,764.67	\$391,764.06	20.00	\$21,686.40	\$433,728.00
Family	46.00	\$26,819.73	\$1,233,707.58	46.00	\$25,535.48	\$1,174,632.08
Employee Cost Sharing Contribution (enter as negative - )			(\$673,092.36)			(\$649,790.04)
<b>Subtotal</b>	<b>110.00</b>		<b>\$1,466,327.42</b>	<b>110.00</b>		<b>\$1,443,286.14</b>
<b>Elected Officials - Health Benefits - Annual Cost</b>						
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 - )						
<b>Subtotal</b>	<b>0.00</b>		<b>\$0.00</b>	<b>0.00</b>		<b>\$0.00</b>
<b>Retirees - Health Benefits - Annual Cost</b>						
Single Coverage	127	\$591.57	\$75,129.39	120	\$784.89	\$94,186.80
Parent & Child	8	\$1,003.00	\$8,024.00	4	\$1,301.00	\$5,204.00
Employee & Spouse (or Partner)	12	\$1,885.00	\$22,620.00	11	\$1,859.00	\$20,449.00
Family	13	\$2,282.00	\$29,666.00	12	\$2,219.00	\$26,628.00
Employee Cost Sharing Contribution (enter as negative - )			(\$16,740.00)			(\$18,562.00)
<b>Subtotal</b>	<b>160.00</b>		<b>\$118,699.39</b>	<b>147.00</b>		<b>\$127,905.80</b>
<b>GRAND TOTAL</b>	<b>270.00</b>		<b>\$1,585,026.81</b>	<b>257.00</b>		<b>\$1,571,191.94</b>

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	2021	2022	All Additional Future
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt	\$5,625,000.00	\$5,625,000.00	\$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				
<b>Municipal Purposes</b>						
Debt Authorized	\$29,151.60	\$29,151.60				
Notes Outstanding	\$16,949,445.00	\$16,949,445.00				
Bonds Outstanding	\$15,240,000.00	\$4,777,632.26	\$10,462,367.74			
Loans and Other Debt	\$856,595.75	\$479,587.52	\$377,008.23			
<b>Total (Current Year)</b>	<b>\$38,700,192.35</b>	<b>\$10,882,219.78</b>	<b>\$27,817,972.57</b>			
Population (2010 census)	25,850					
Per Capita Gross Debt	\$1,497.11					
Per Capita Net Debt	\$1,076.13					
3 Yr. Average Property Valuation	\$3,049,304,915.33					
Net Debt as % of 3 Year Avg Property Valuation	0.91%					
Utility Fund - Principal						
Utility Fund - Interest						
Bond Anticipation Notes - Principal			\$655,650.00			
Bond Anticipation Notes - Interest			\$296,000.00			
Bonds - Principal			\$3,145,000.00	\$3,325,000.00	\$1,450,000.00	\$5,040,000.00
Bonds - Interest			\$354,450.00	\$259,374.00	\$196,024.00	\$852,556.00
Loans & Other Debt - Principal						
Loans & Other Debt - Interest			\$17,241.00	\$14,002.00	\$10,766.00	\$31,887.00
<b>Total</b>			<b>\$4,468,341.00</b>	<b>\$3,598,376.00</b>	<b>\$1,656,790.00</b>	<b>\$5,924,443.00</b>
<b>Total Principal</b>			<b>\$3,800,650.00</b>	<b>\$3,325,000.00</b>	<b>\$1,450,000.00</b>	<b>\$5,040,000.00</b>
<b>Total Interest</b>			<b>\$667,691.00</b>	<b>\$273,376.00</b>	<b>\$206,790.00</b>	<b>\$884,443.00</b>
<b>% of Total Current Year Budget</b>			<b>12.27%</b>			
<b>Description</b>	<b>Debt Not Listed Above</b>					
Total Guarantees - Governmental						
Total Guarantees - Other						
Total Capital/Equipment Leases						
Total Other						
<b>Bond Rating</b>	<b>Moody's</b>	<b>Standard &amp; Poors</b>	<b>Fitch</b>			
Rating		AA+				
Year of Last Rating		2016				
<b>Mark "X" if Municipality has no bond rating</b>						





**USER FRIENDLY BUDGET SECTION - Notes**

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