



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

Municode: **Filename:** 0233_fbi_2017.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
WILLIAM		LAFORET	12/31/2020	wlafort@mahwahtwp.org

Chief Administrative Officer

QUENTIN		WIEST		qwiest@mahwahtwp.org
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Chief Financial Officer

KENNETH		SESHOLTZ		ksesholtz@mahwahtwp.org
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Municipal Clerk

KATHRINE		COVIELLO		kcoviello@mahwahtwp.org
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Registered Municipal Accountant

LOUIS		MAI		Lmaicparma@aol.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
JANET		ARIEMMA	12/31/2018	jariemma@mahwahtwp.org
GEORGE		ERVIN	11/8/2017	gervin@mahwahtwp.org
ROBERT		HERMANSSEN	12/31/2018	rhermanssen@mahwahtwp.org
DAVID		MAY	11/8/2017	dmay@mahwahtwp.org
STEVEN		SBARRA	12/31/2020	ssbarra@mahwahtwp.org
JONATHAN		WONG	12/31/2018	jwong@mahwahtwp.org
JAMES		WYSOCKI	12/31/2020	jwysocki@mahwahtwp.org

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2016 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2017 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	0.385	\$21,957,162.88	22.09%	\$1,828.54	Municipal Purpose Tax	ACTUAL	\$22,615,356.27
Municipal Library	0.035	\$1,963,768.91	1.98%	\$166.23	Municipal Library	ACTUAL	\$2,004,076.83
Municipal Open Space	0.010	\$569,143.80	0.57%	\$47.49	Municipal Open Space	ACTUAL	\$570,444.18
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	1.061	\$60,379,034.00	60.75%	\$5,039.16	Local School District	ESTIMATED	\$62,190,405.02
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.253	\$14,365,779.45	14.45%	\$1,201.61	County Purposes	ESTIMATED	\$14,796,752.83
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.003	\$148,080.50	0.15%	\$14.25	County Open Space	ESTIMATED	\$518,881.66
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2016 Budget)	1.747	\$99,382,969.54	100.00%	\$8,297.29	Total ESTIMATED amount to be raised by taxes		\$102,695,916.79
Total Taxable Valuation as of October 1, 2016 <u>\$5,704,441,808.00</u> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <u>14,674,284.33</u>		
Current Year Average Residential Assessment <u>\$474,944.85</u>					Budget Appropriations, before Reserve for Uncollected Taxes <u>36,469,579.72</u>		
<u>Prior Year to Current Year Comparison</u>					Total Non-Municipal Tax Levy <u>\$78,076,483.69</u>		
<u>Comparison - Municipal Purposes Tax Rate</u>					Amount to be Raised by Taxes - Before RUT <u>\$99,871,779.08</u>		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) <u>\$2,824,137.71</u>		
0.385	0.396	2.86%			Total Amount to be Raised by Taxes <u>\$102,695,916.79</u>		
<u>Comparison - Municipal Purposes Tax Levy</u>					% of Tax Collections used to Calculate RUT <u>97.25%</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		If % used exceeds the actual collection % then reference the statutory exception used		
\$21,957,162.88	\$22,615,356.27	3.00%	\$658,193.39				
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>					<u>Tax Collections - ACTUAL as of Prior Year</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Revenue, Collections CY 2016 <u>99,161,043.72</u>		
\$1,828.54	\$1,880.78	2.86%	\$52.24		Total Tax Levy, CY 2016 <u>99,638,407.14</u>		
					% of Taxes Collected, CY 2016 <u>99.52%</u>		
					Delinquent Taxes - December 31, 2016 <u>\$415,987.91</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	Water Utility	Sewer Utility	Utility	Utility	Utility	Utility
08	Surplus	-13.20%	(\$1,406,273.50)	\$10,652,955.50	\$9,246,682.00	\$4,400,000.00		\$3,102,740.00	\$1,743,942.00				
08	Local Revenue	-29.02%	(\$3,361,354.74)	\$11,584,354.74	\$8,223,000.00	\$848,000.00		\$3,175,000.00	\$4,200,000.00				
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$4,913,416.00	\$4,913,416.00	\$4,913,416.00							
08	Uniform Construction Code Fees	-17.24%	(\$203,079.00)	\$1,178,079.00	\$975,000.00	\$975,000.00							
	<i>Special Revenue Items w/ Prior Written Consent</i>												
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	-38.90%	(\$167,703.52)	\$431,071.85	\$263,368.33	\$263,368.33							
08	Other Special Items	9.11%	\$271,006.45	\$2,974,493.55	\$3,245,500.00	\$2,859,500.00		\$141,000.00	\$245,000.00				
15	Receipts from Delinquent Taxes	-0.77%	(\$3,213.72)	\$418,213.72	\$415,000.00	\$415,000.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	-6.40%	(\$1,547,149.92)	\$24,162,506.19	\$22,615,356.27	\$22,615,356.27							
07	Minimum Library Tax	2.05%	\$40,307.92	\$1,963,768.91	\$2,004,076.83	\$2,004,076.83							
54	Open Space Levy Tax	0.00%	(\$18.61)	\$570,462.79	\$570,444.18		\$570,444.18						
07	Addition to Local District School Tax	#DIV/0!	\$0.00		\$0.00								
08	Deficit General Budget	#DIV/0!	\$0.00		\$0.00								
	Total	-10.84%	(\$6,377,478.64)	\$58,849,322.25	\$52,471,843.61	\$39,293,717.43	\$570,444.18	\$6,418,740.00	\$6,188,942.00	\$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	Water Utility	Sewer Utility	Utility	Utility	Utility	Utility	
	Full-Time	Part-Time														
20	General Government	15.71	10.11	2.71%	\$53,100.00	\$1,961,859.00	\$2,014,959.00	\$2,013,459.00	\$1,500.00							
21	Land-Use Administration	3.92	0.08	18.42%	\$69,300.00	\$376,200.00	\$445,500.00	\$370,550.00	\$74,950.00							
22	Uniform Construction Code	7.68	0.21	-0.99%	(\$6,495.00)	\$654,855.00	\$648,360.00	\$648,360.00								
23	Insurance			3.09%	\$242,500.00	\$7,842,250.00	\$8,084,750.00	\$6,850,000.00		\$736,750.00	\$498,000.00					
25	Public Safety	62.00	13.23	3.02%	\$262,477.96	\$8,693,417.62	\$8,955,895.58	\$8,929,630.00	\$26,265.58							
26	Public Works	41.50		-2.43%	(\$155,399.84)	\$6,392,146.84	\$6,236,747.00	\$3,083,165.00	\$80,000.00	\$2,229,170.00	\$844,412.00					
27	Health and Human Services	9.00	1.00	4.49%	\$35,170.00	\$784,120.00	\$819,290.00	\$819,290.00								
28	Parks and Recreation	2.50	2.06	-3.01%	(\$38,135.62)	\$1,266,474.80	\$1,228,339.18	\$629,895.00	\$28,000.00	\$570,444.18						
29	Education (including Library)			2.05%	\$40,307.92	\$1,963,768.91	\$2,004,076.83	\$2,004,076.83								
30	Unclassified			-0.08%	(\$235.00)	\$289,570.00	\$289,335.00	\$289,335.00								
31	Utilities and Bulk Purchases			2.86%	\$181,735.00	\$6,358,565.00	\$6,540,300.00	\$1,040,300.00		\$1,700,000.00	\$3,800,000.00					
32	Landfill / Solid Waste Disposal			15.98%	\$256,299.32	\$1,603,692.68	\$1,859,992.00	\$1,804,420.00	\$55,572.00							
35	Contingency			0.00%	\$0.00	\$5,000.00	\$5,000.00	\$5,000.00								
36	Statutory Expenditures			-1.21%	(\$37,870.57)	\$3,125,137.00	\$3,087,266.43	\$2,773,341.43		\$192,820.00	\$121,105.00					
37	Judgements			#DIV/0!	\$0.00		\$0.00									
42	Shared Services			#DIV/0!	\$0.00		\$0.00									
43	Court and Public Defender	4.00	1.00	-5.32%	(\$18,567.96)	\$349,167.96	\$330,600.00	\$330,600.00								
44	Capital			-3.66%	(\$33,700.00)	\$920,250.00	\$886,550.00	\$236,550.00		\$360,000.00	\$290,000.00					
45	Debt			-21.07%	(\$1,488,530.00)	\$7,063,460.00	\$5,574,930.00	\$4,374,930.00		\$1,200,000.00						
46	Deferred Charges			64.55%	\$319.65	\$495.23	\$814.88	\$389.88			\$425.00					
48	Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00									
50	Reserve for Uncollected Taxes			2.36%	\$65,048.81	\$2,759,088.90	\$2,824,137.71	\$2,824,137.71								
55	Surplus General Budget			0.00%	\$0.00	\$635,000.00	\$635,000.00				\$635,000.00					
	Total	146.31	27.69	-1.08%	(\$572,675.33)	\$53,044,518.94	\$52,471,843.61	\$39,027,429.85	\$266,287.58	\$570,444.18	\$6,418,740.00	\$6,188,942.00	\$0.00	\$0.00	\$0.00	\$0.00

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

<u>Property Tax Assessments - Taxable Properties (October 1, 2016 Value)</u>				<u>Property Tax Assessments - Exempt Properties (October 1, 2016 Value)</u>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	378	\$91,422,600.00	1.60%	15A Public Schools	13	\$78,753,700.00	15.11%
2 Residential	9,285	\$4,409,862,900.00	77.31%	15B Other Schools	1	\$3,678,100.00	0.71%
3A/3B Farm	37	\$16,507,400.00	0.29%	15C Public Property	377	\$379,637,900.00	72.83%
4A Commercial	162	\$794,286,300.00	13.92%	15D Church and Charities	33	\$34,564,600.00	6.63%
4B Industrial	80	\$338,063,200.00	5.93%	15E Cemeteries & Graveyards	4	\$1,700,500.00	0.33%
4C Apartments	8	\$49,592,700.00	0.87%	15F Other Exempt	19	\$22,960,600.00	4.40%
5A/5B Railroad	6	\$0.00	0.00%				
6A/6B Business Personal Property	1	\$4,706,708.00	0.08%				
Total	9,957	\$5,704,441,808.00	100.00%	Total	447	\$521,295,400.00	100.00%
Average Ratio (%), Assessed to True Value		94.66%		Percentage of Exempt vs. Non-Exempt Properties			
Equalized Valuation, Taxable Properties		\$6,026,243,194.59		9.14%			
Total # of property tax appeals filed in 2016		County Tax Board		33.00			
		State Tax Court		25.00			
Number of 2016 County Tax Board decisions appealed to Tax Court				4.00			
Number of pending property tax appeals in State Tax Court				56.00			
Amount paid out by municipality for tax appeals in 2016				\$277,589.81			

<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 2016 Total Tax Rate
G Commercial/Industrial Exemption				
I Dwelling Exemption				
J Dwelling Abatement				
K New Dwelling/Conversion Exemption			N/A	
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		8.00	72,550.00	\$65,000.00				\$7,550.00
Supervisory Staff (Department Heads & Managers)	11.90	4.11	1,900,834.33	\$1,274,700.00	\$16,500.00	\$160,342.20	\$330,492.13	\$118,800.00
Police Officers (Including Superior Officers)	52.00		10,286,768.66	\$6,690,100.00	\$466,400.00	\$1,534,613.38	\$1,171,278.53	\$424,376.75
Fire Fighters (Including Superior Officers)		3.00	371,750.00	\$14,500.00	\$70,000.00			\$287,250.00
All Other Union Employees not listed above	74.75	2.25	8,587,131.16	\$4,598,100.00	\$741,750.00	\$601,260.33	\$1,951,197.58	\$694,823.25
All Other Non-Union Employees not listed above	7.66	10.33	1,058,145.80	\$561,250.00	\$183,050.00	\$65,550.52	\$166,345.28	\$81,950.00
Totals	146.31	27.69	22,277,179.95	\$13,203,650.00	\$1,477,700.00	\$2,361,766.43	\$3,619,313.52	\$1,614,750.00

Is the Local Government required to comply with NJSA 11A (Civil Service)? - YES or NO

NO

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	38.00	\$17,778.88	\$675,597.44	38.00	\$17,122.72	\$650,663.36
Parent & Child	12.00	\$32,563.77	\$390,765.24	11.00	\$31,372.61	\$345,098.71
Employee & Spouse (or Partner)	25.00	\$32,425.72	\$810,643.00	20.00	\$31,297.36	\$625,947.20
Family	56.00	\$46,737.64	\$2,617,307.84	57.00	\$45,000.61	\$2,565,034.77
Employee Cost Sharing Contribution (enter as negative -)			(\$875,000.00)			(\$800,000.00)
Subtotal	131.00		\$3,619,313.52	126.00		\$3,386,744.04
<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	28	\$17,778.88	\$497,808.64	27	\$17,122.72	\$462,313.44
Parent & Child	3	\$32,546.84	\$97,640.52	4	\$31,395.04	\$125,580.16
Employee & Spouse (or Partner)	39	\$32,425.72	\$1,264,603.08	37	\$31,297.36	\$1,158,002.32
Family	19	\$46,731.84	\$887,904.96	20	\$44,936.18	\$898,723.60
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	89.00		\$2,747,957.20	88.00		\$2,644,619.52
GRAND TOTAL	220.00		\$6,367,270.72	214.00		\$6,031,363.56

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	2018	2019	All Additional Future
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt	\$9,117,000.00	\$9,117,000.00	\$0.00			
Regional School Debt			\$0.00			
Utility Fund Debt						
Water	\$5,475,470.93	\$5,475,470.93	\$0.00			
Sewer	\$268,200.00	\$268,200.00	\$0.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
<u>Municipal Purposes</u>						
Debt Authorized	\$943,389.88		\$943,389.88			
Notes Outstanding	\$13,327,000.00		\$13,327,000.00			
Bonds Outstanding	\$15,530,000.00	\$593,693.85	\$14,936,306.15			
Loans and Other Debt			\$0.00			
Total (Current Year)	\$44,661,060.81	\$15,454,364.78	\$29,206,696.03			
Population (2010 census)	<u>25,890</u>					
Per Capita Gross Debt	<u>\$1,725.03</u>					
Per Capita Net Debt	<u>\$1,128.11</u>					
3 Yr. Average Property Valuation		<u>\$5,946,817,252.67</u>				
Net Debt as % of 3 Year Avg Property Valuation		<u>0.49%</u>				
Utility Fund - Principal			\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$473,000.00
Utility Fund - Interest			\$200,000.00	\$175,000.00	\$150,000.00	\$125,000.00
Bond Anticipation Notes - Principal			\$1,250,000.00			
Bond Anticipation Notes - Interest			\$193,790.00			
Bonds - Principal			\$2,270,000.00	\$2,285,000.00	\$2,255,000.00	\$8,720,000.00
Bonds - Interest			\$661,140.00	\$570,340.00	\$490,500.00	\$995,500.00
Loans & Other Debt - Principal						
Loans & Other Debt - Interest						
Total			\$5,574,930.00	\$4,030,340.00	\$3,895,500.00	\$10,313,500.00
Total Principal			\$4,520,000.00	\$3,285,000.00	\$3,255,000.00	\$9,193,000.00
Total Interest			\$1,054,930.00	\$745,340.00	\$640,500.00	\$1,120,500.00
% of Total Current Year Budget			<u>10.62%</u>			
Description	Debt Not Listed Above					
Total Guarantees - Governmental						
Total Guarantees - Other			N/A			
Total Capital/Equipment Leases						
Total Other						
<u>Bond Rating</u>	<u>Moody's</u>	<u>Standard & Poors</u>	<u>Fitch</u>			
Rating	Aaa	AAA				
Year of Last Rating	2014	2014				
Mark "X" if Municipality has no bond rating						

USER FRIENDLY BUDGET SECTION - Notes

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