



State of New Jersey

Local Government Services

Year: 2020 Municipal User Friendly Budget

MUNICIPALITY: 0250 Ridgefield Park Village - County of Bergen Adopted

Municode: 0250 Filename: 0250_fba_2020.xlsm

Website: www.ridgefieldpark.org

Phone Number: 201-641-4950

Mailing Address: 234 Main Street

[Email the UFB if not using Outlook](#)

Municipality: Ridgefield Park State: NJ Zip: 07660

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
John	H.	Anlian	May 2024	

Chief Administrative Officer

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Chief Financial Officer

Vincent		Buono		vbuono@ridgefieldpark.org
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Municipal Clerk

Tara		O'Grady		togrady@ridgefieldpark.org
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Registered Municipal Accountant

Paul		Cuva		Pcuva@w-cpa.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Adam	A.	MacNeill	May 2024	
Mark	C.	Olson	May 2024	
William	G.	Gerkin	May 2024	
Wanda	C.	Portorreal	May 2024	

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2019 Calendar Year Property Tax Levies - ALL entities levying property taxes					Current Year 2020 Budget		
	Calendar Year Tax Rate	Calendar Year Tax Levy	% of Total Levy	Avg Residential Taxpayer Impact	Taxes	Actual/Estimated	Tax Levy
Municipal Purpose Tax	1.371	\$16,428,804.00	34.81%	\$3,693.46	Municipal Purpose Tax	ACTUAL	\$16,896,840.00
Municipal Library	0.044	\$526,843.00	1.12%	\$118.54	Municipal Library	ACTUAL	\$524,510.00
Municipal Open Space			0.00%	\$0.00	Municipal Open Space		
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	2.199	\$26,345,253.00	55.82%	\$5,924.08	Local School District	ACTUAL	\$26,872,158.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.315	\$3,734,851.00	7.91%	\$848.61	County Purposes	ESTIMATED	\$3,734,851.00
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.010	\$159,803.00	0.34%	\$26.94	County Open Space	ESTIMATED	\$162,999.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2019 Budget)					Total ESTIMATED amount to be raised by taxes		
Total Taxable Valuation as of		October 1, 2019	\$1,197,601,000.00		Revenue Anticipated, Excluding Tax Levy		
(To be used to calculate the current year tax rate)							
Current Year Average Residential Assessment			\$269,399.00		Budget Appropriations, before Reserve for Uncollected Taxes		
					Total Non-Municipal Tax Levy		
					Amount to be Raised by Taxes - Before RUT		
					Reserve for Uncollected Taxes (RUT)		
					Total Amount to be Raised by Taxes		
					% of Tax Collections used to Calculate RUT		
					If % used exceeds the actual collection % then		
					reference the statutory exception used		
					Tax Collections - ACTUAL as of Prior Year		
					Total Tax Revenue, Collections CY 2019		
					Total Tax Levy, CY 2019		
					% of Taxes Collected, CY 2019		
					Delinquent Taxes - December 31, 2019		
Sheet UFB-1							

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	Swimming Pool Utility	Utility	Utility	Utility	Utility	Utility
08	Surplus	-13.50%	(\$135,000.00)	\$1,000,000.00	\$865,000.00	\$835,000.00		\$30,000.00					
08	Local Revenue	-36.93%	(\$368,884.00)	998,884.00	\$630,000.00	\$520,000.00		110,000.00					
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$1,216,625.00	\$1,216,625.00	\$1,216,625.00							
08	Uniform Construction Code Fees	-12.81%	(\$36,733.00)	\$286,733.00	\$250,000.00	\$250,000.00							
	<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	61.43%	\$27,650.20	\$45,012.94	\$72,663.14	\$72,663.14							
08	Other Special Items	-3.18%	(\$67,067.00)	\$2,106,067.00	\$2,039,000.00	\$2,039,000.00							
15	Receipts from Delinquent Taxes	4.57%	\$21,865.56	\$478,134.44	\$500,000.00	\$500,000.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	-0.58%	(\$97,964.37)	\$16,994,804.58	\$16,896,840.21	\$16,896,840.21							
07	Minimum Library Tax	#DIV/0!	\$524,510.35		\$524,510.35	\$524,510.35							
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	-100.00%	(\$41,000.00)	41,000.00	\$0.00								
	Total	-0.75%	(\$172,622.26)	\$23,167,260.96	\$22,994,638.70	\$22,854,638.70	\$0.00	\$140,000.00	\$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	Swimming Pool Utility	Utility	Utility	Utility	Utility	Utility
20	General Government			-3.43%	(\$50,117.99)	1,459,892.15	\$1,409,774.16	1,284,774.16			125,000.00					
21	Land-Use Administration			3.18%	\$9,482.45	297,839.65	\$307,322.10	\$307,322.10								
22	Uniform Construction Code			-2.78%	(\$10,813.06)	389,550.02	\$378,736.96	378,736.96								
23	Insurance			3.32%	\$90,800.00	2,732,197.79	\$2,822,997.79	2,822,997.79								
25	Public Safety			6.66%	\$405,841.20	6,091,288.66	\$6,497,129.86	6,497,129.86								
26	Public Works			2.66%	\$73,399.25	2,757,031.86	\$2,830,431.11	2,830,431.11								
27	Health and Human Services			2.51%	\$4,699.97	187,248.60	\$191,948.57	191,948.57								
28	Parks and Recreation			4.88%	\$36,831.47	754,613.42	\$791,444.89	791,444.89								
29	Education (including Library)			-2.21%	(\$11,859.21)	536,369.56	\$524,510.35	524,510.35								
30	Unclassified			-18.40%	(\$54,186.94)	294,500.00	\$240,313.06	240,313.06								
31	Utilities and Bulk Purchases			0.63%	\$10,500.00	1,661,635.00	\$1,672,135.00	1,672,135.00								
32	Landfill / Solid Waste Disposal			0.00%	\$0.00	550,000.00	\$550,000.00	550,000.00								
35	Contingency			20.00%	\$5,000.00	25,000.00	\$30,000.00	30,000.00								
36	Statutory Expenditures			5.76%	\$112,050.00	1,944,172.00	\$2,056,222.00	\$2,056,222.00								
37	Judgements			#DIV/0!	\$0.00		\$0.00									
42	Shared Services			0.00%	\$0.00	10,000.00	\$10,000.00	10,000.00								
43	Court and Public Defender			1.85%	\$5,445.36	294,176.49	\$299,621.85	299,621.85								
44	Capital			-14.71%	(\$50,000.00)	340,000.00	\$290,000.00	275,000.00			15,000.00					
45	Debt			-20.85%	(\$383,719.22)	1,840,770.22	\$1,457,051.00	1,457,051.00								
46	Deferred Charges			-100.00%	(\$41,000.00)	\$41,000.00	\$0.00									
48	Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00									
50	Reserve for Uncollected Taxes			3.76%	\$23,000.00	612,000.00	\$635,000.00	635,000.00								
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00									
Total		0.00	0.00	0.77%	\$175,353.28	\$22,819,285.42	\$22,994,638.70	\$22,854,638.70	\$0.00	\$0.00	\$140,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

STRUCTURAL BUDGET IMBALANCES

Comment/Explanation

ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2019 Value)			
	# of Parcels	Assessed Value	% of Total
1 Vacant Land	41	\$39,992,100.00	2.70%
2 Residential	2,849	\$928,020,200.00	62.65%
3A/3B Farm			0.00%
4A Commercial	169	\$308,620,900.00	20.83%
4B Industrial	37	\$69,913,500.00	4.72%
4C Apartments	46	\$134,738,500.00	9.10%
5A/5B Railroad			0.00%
6A/6B Business Personal Property			0.00%
Total	3,142	\$1,481,285,200.00	100.00%

Average Ratio (%), Assessed to True Value		100.00%
Equalized Valuation, Taxable Properties		\$1,481,285,200.00

Total # of property tax appeals filed in 2019	County Tax Board	80.00
	State Tax Court	25.00
Number of 2019 County Tax Board decisions appealed to Tax Court		
Number of pending property tax appeals in State Tax Court		

Amount paid out by municipality for tax appeals in 2019	
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Property Tax Assessments - Exempt Properties (October 1, 2019 Value)			
	# of Parcels	Assessed Value	% of Total
15A Public Schools	5	\$40,700,100.00	25.21%
15B Other Schools		\$0.00	0.00%
15C Public Property	79	\$80,764,500.00	50.04%
15D Church and Charities	23	\$23,824,500.00	14.76%
15E Cemeteries & Graveyards		\$0.00	0.00%
15F Other Exempt	27	\$16,125,800.00	9.99%
Total	134	\$161,414,900.00	100.00%
Percentage of Exempt vs. Non-Exempt Properties		10.90%	

USER FRIENDLY BUDGET SECTION

Long Term Tax Exemptions

[illegible]

**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		5.00	18,200.00	\$18,200.00				
Supervisory Staff (Department Heads & Managers)		5.00	764,406.00	\$610,264.00		\$36,615.84		
Police Officers (Including Superior Officers)	30.00		5,250,000.00			\$420,000.00		
Fire Fighters (Including Superior Officers)			0.00					
All Other Union Employees not listed above	26.00		2,469,000.00	\$1,560,000.00	\$60,000.00	\$148,140.00		
All Other Non-Union Employees not listed above	20.00	77.00	1,818,960.00	\$1,716,000.00		\$102,960.00		
Totals	76.00	87.00	10,320,566.00	\$3,904,464.00	\$60,000.00	\$707,715.84	\$0.00	\$0.00

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
Active Employees - Health Benefits - Annual Cost						
Single Coverage	22.00	\$9,411.38	\$207,050.31	14.00	11,885.04	\$166,390.56
Parent & Child	5.00	\$17,533.69	\$87,668.45	3.00	19,926.72	\$59,780.16
Employee & Spouse (or Partner)	10.00	\$24,014.45	\$240,144.50	10.00	28,323.36	\$283,233.60
Family	21.00	\$25,467.78	\$534,823.38	28.00	33,953.76	\$950,705.28
Employee Cost Sharing Contribution (enter as negative -)			(\$210,000.00)			(\$315,000.00)
Subtotal	58.00		\$859,686.64	55.00		\$1,145,109.60
Elected Officials - Health Benefits - Annual Cost						
Single Coverage	1	\$9,320.01	\$9,320.01	1	\$11,946.24	\$11,946.24
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	1.00		\$9,320.01	1.00		\$11,946.24
Retirees - Health Benefits - Annual Cost						
Single Coverage	14	\$9,987.00	\$139,818.00	47	\$11,712.00	\$550,464.00
Parent & Child	1	\$19,236.00	\$19,236.00			\$0.00
Employee & Spouse (or Partner)	27	\$27,348.00	\$738,396.00	5	\$27,924.00	\$139,620.00
Family	9	\$32,784.00	\$295,056.00	7	\$33,468.00	\$234,276.00
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	51.00		\$1,192,506.00	59.00		\$924,360.00
GRAND TOTAL	110.00		\$2,061,512.65	115.00		\$2,081,415.84

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
NO

Is prescription drug coverage provided by the SHBP (Yes or No)?

USER FRIENDLY BUDGET SECTION
ACCUMULATED ABSENCE LIABILITY

**Legal basis for benefit
(check applicable items)**

[illegible]

UFB-9 Accumulated Absence Liability

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

		Gross Debt	Deductions	Net Debt			Current Year Budget	2021 Budget	2022 Budget	All Additional Future Years' Budgets
Local School Debt		\$0.00	\$0.00	\$0.00	Utility Fund - Principal					
Regional School Debt				\$0.00	Utility Fund - Interest					
					Bond Anticipation Notes - Principal		\$460,000.00			
Utility Fund Debt					Bond Anticipation Notes - Interest		\$80,000.00			
Swimming Pool				\$0.00	Bonds - Principal		\$800,000.00			
0				\$0.00	Bonds - Interest		\$85,925.00			
0				\$0.00	Loans & Other Debt - Principal		\$25,285.00			
0				\$0.00	Loans & Other Debt - Interest		\$5,841.00			
0				\$0.00						
0				\$0.00	Total		\$1,457,051.00	\$0.00	\$0.00	\$0.00
<u>Municipal Purposes</u>										
Debt Authorized		\$1,855,000.00		\$1,855,000.00	Total Principal		\$1,285,285.00	\$0.00	\$0.00	\$0.00
Notes Outstanding		\$3,200,000.00		\$3,200,000.00	Total Interest		\$171,766.00	\$0.00	\$0.00	\$0.00
Bonds Outstanding		\$2,800,000.00	\$285,470.00	\$2,514,530.00	% of Total Current Year Budget		6.34%			
Loans and Other Debt		\$298,356.00		\$298,356.00						
					Description		Debt Not Listed Above			
Total (Current Year)		\$8,153,356.00	\$285,470.00	\$7,867,886.00	Total Guarantees - Governmental					
					Total Guarantees - Other					
					Total Capital/Equipment Leases					
					Total Other					
					Bond Rating		Moody's	Standard & Poors	Fitch	
					Rating		Aa3			
					Year of Last Rating		2019			
					Mark "X" if Municipality has no bond rating					
Population (2010 census)		12,729								
Per Capita Gross Debt		\$640.53								
Per Capita Net Debt		\$618.11								
3 Yr. Average Property Valuation			\$1,505,601,549.00							
Net Debt as % of 3 Year Avg Property Valuation			0.52%							

Sheet UFB-10

USER FRIENDLY BUDGET SECTION - SHARED SERVICES PROVIDED AND RECEIVED

[illegible]

USER FRIENDLY BUDGET SECTION - LIST OF AUTHORITIES AND FIRE DISTRICTS

Please set forth below the names of all authorities and fire districts that serve your municipality

[illegible]

USER FRIENDLY BUDGET SECTION - Notes

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