



# State of New Jersey Local Government Services

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

**MUNICIPALITY:**

**Municode:**  **Filename:** 0721\_fba\_2015.xlsm

**Website:**

**Phone Number:**

**Mailing Address:**

**Township:**  **State:**  **Zip:**

**Mayor**

First Name	Middle Name	Last Name	Term Expires	Business Email
Joseph		Tempesta, Jr.	12/31/2018	jtempesta@westcaldwell.com

**Chief Administrative Officer**

Adam	W	Brewer		abrewer@westcaldwell.com
------	---	--------	--	--------------------------

**Chief Financial Officer**

Nikole	H	Monroig		nmonroig@westcaldwell.com
--------	---	---------	--	---------------------------

**Municipal Clerk**

Mary	S	Donovan		mdonovan@westcaldwell.com
------	---	---------	--	---------------------------

**Governing Body Members**

First Name	Middle Name	Last Name	Term Expires	Business Email
Thomas	M	O'Hern	12/31/2015	tohern@westcaldwell.com
Joseph	P	Cecere	12/31/2016	jcecere@westcaldwell.com
Stanley	W	Hladik	12/31/2015	shladik@westcaldwell.com
Stephen	P	Wolsky	12/31/2016	swolsky@westcaldwell.com
Michael		Docteroff	12/31/2017	mdocteroff@westcaldwell.com
Kathy	L	Canale	12/31/2017	kcanale@westcaldwell.com

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

**2014 Calendar Year Property Tax Levies - ALL entities levying property taxes**

	Calendar Year Tax Rate	Calendar Year Tax Levy	% of Total Levy	Avg Residential Taxpayer Impact
Municipal Purpose Tax	0.523	\$11,649,796.92	22.72%	\$2,274.00
Municipal Library	0.034	\$746,701.92	1.46%	\$147.83
Municipal Open Space			0.00%	\$0.00
Fire Districts (avg. rate/total levies)			0.00%	\$0.00
Other Special Districts (total levies)			0.00%	\$0.00
Local School District			0.00%	\$0.00
Regional School District	1.219	\$27,121,368.00	52.89%	\$5,300.21
County Purposes	0.513	\$11,411,936.46	22.26%	\$2,230.52
County Library			0.00%	\$0.00
County Board of Health			0.00%	\$0.00
County Open Space	0.016	\$346,805.05	0.68%	\$69.57
Other County Levies (total)			0.00%	\$0.00
<b>Total (Calendar Year 2014 Budget)</b>	<b>2.305</b>	<b>\$51,276,608.35</b>	<b>100.00%</b>	<b>\$10,022.14</b>

Total Taxable Valuation as of October 1, 2014 \$2,236,717,000.00  
 (To be used to calculate the current year tax rate)  
 Current Year Average Residential Assessment \$434,800.00

**Prior Year to Current Year Comparison**

**Comparison - Municipal Purposes Tax Rate**

Prior Year	Current Year	% Change (+/-)
0.523	0.533	1.88%

**Comparison - Municipal Purposes Tax Levy**

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$11,649,796.92	\$11,911,577.00	0.021976946	\$261,780.08

**Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)**

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$2,274.00	\$2,317.48	1.88%	\$43.48

**Current Year 2015 Budget**

Taxes	Actual/Estimated	Tax Levy
Municipal Purpose Tax	ACTUAL	\$11,911,577.00
Municipal Library	ACTUAL	\$720,699.00
Municipal Open Space		
Fire Districts (total levies)		
Other Special Districts (total levies)		
Local School District		
Regional School District	ESTIMATED	\$26,500,000.00
County Purposes	ESTIMATED	\$11,050,000.00
County Library		
County Board of Health		
County Open Space		
Other County Levies (total)		
<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$50,182,276.00</b>

Revenue Anticipated, Excluding Tax Levy	6,636,549.84
Budget Appropriations, before Reserve for Uncollected Taxes	18,418,825.84
<b>Total Non-Municipal Tax Levy</b>	<b>\$37,550,000.00</b>
Amount to be Raised by Taxes - Before RUT	\$49,332,276.00
Reserve for Uncollected Taxes (RUT)	\$850,000.00
<b>Total Amount to be Raised by Taxes</b>	<b>\$50,182,276.00</b>

% of Tax Collections used to Calculate RUT 98.31%

If % used exceeds the actual collection % then reference the statutory exception used

**Tax Collections - ACTUAL as of Prior Year**

Total Tax Revenue, Collections CY 2014	51,317,214.15
Total Tax Levy, CY 2014	51,646,357.41
<b>% of Taxes Collected, CY 2014</b>	<b>99.36%</b>

Delinquent Taxes - December 31, 2014 \$316,473.60

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	Swimming Pool Utility	Utility	Utility	Utility	Utility
08	Surplus	11.74%	\$193,636.00	\$1,455,806.00	\$1,649,442.00	\$1,344,442.00		\$250,000.00	\$55,000.00				
08	Local Revenue	-4.90%	(\$245,276.37)	\$5,246,534.37	\$5,001,258.00	\$2,126,943.00		\$2,394,835.00	\$479,480.00				
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$1,310,432.00	\$1,310,432.00	\$1,310,432.00							
08	Uniform Construction Code Fees	0.00%	(\$0.40)	\$359,354.40	\$359,354.00	\$359,354.00							
<b>Special Revenue Items w/ Prior Written Consent</b>													
11	Shared Services Agreements	13.54%	\$45,047.50	\$287,702.50	\$332,750.00	\$332,750.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	70.05%	\$67,935.84	\$29,042.00	\$96,977.84	\$96,977.84							
08	Other Special Items	67.42%	\$734,445.09	\$354,934.91	\$1,089,380.00	\$740,651.00		\$348,729.00					
15	Receipts from Delinquent Taxes	-61.05%	(\$198,424.31)	\$523,424.31	\$325,000.00	\$325,000.00							
<b>Amount to be raised by taxation</b>													
07	Local Tax for Municipal Purposes	-6.53%	(\$778,340.38)	\$12,689,917.38	\$11,911,577.00	\$11,911,577.00							
07	Minimum Library Tax	-3.61%	(\$26,002.92)	\$746,701.92	\$720,699.00	\$720,699.00							
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								
	Total	100.91%	(\$206,979.95)	\$23,003,849.79	\$22,796,869.84	\$19,268,825.84	\$0.00	\$2,993,564.00	\$534,480.00	\$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	Pool Utility	Utility	Utility	Utility	Utility	
	Full-Time	Part-Time														
20	General Government	7.42	11.67	16.87%	\$267,025.88	\$1,315,600.00	\$1,582,625.88	\$1,411,895.00		\$121,117.53	\$49,613.35					
21	Land-Use Administration	1.00	2.00	11.80%	\$14,085.00	\$105,285.00	\$119,370.00	\$119,370.00								
22	Uniform Construction Code	2.00	2.00	0.14%	\$330.00	\$236,950.00	\$237,280.00	\$237,280.00								
23	Insurance			8.60%	\$222,630.00	\$2,366,540.00	\$2,589,170.00	\$2,265,090.00		\$241,500.00	\$82,580.00					
25	Public Safety	35.00	10.00	1.12%	\$44,050.00	\$3,890,248.00	\$3,934,298.00	\$3,934,298.00								
26	Public Works	12.10	5.00	46.61%	\$912,719.12	\$1,045,350.00	\$1,958,069.12	\$1,125,100.00		\$652,782.47	\$180,186.65					
27	Health and Human Services	2.58	1.00	-10.96%	(\$15,499.00)	\$156,925.00	\$141,426.00	\$141,426.00								
28	Parks and Recreation	7.90	195.00	15.24%	\$184,350.00	\$1,025,425.00	\$1,209,775.00	\$1,063,275.00			\$146,500.00					
29	Education (including Library)			0.00%	\$0.00	\$1,075,502.00	\$1,075,502.00	\$1,075,502.00								
30	Unclassified			78.10%	\$287,198.34	\$80,550.00	\$367,748.34	\$367,748.34								
31	Utilities and Bulk Purchases			32.74%	\$1,158,419.00	\$2,379,440.00	\$3,537,859.00	\$2,172,550.00		\$1,326,309.00	\$39,000.00					
32	Landfill / Solid Waste Disposal			-1.96%	(\$10,000.00)	\$521,000.00	\$511,000.00	\$511,000.00								
35	Contingency			0.00%	\$0.00	\$4,000.00	\$4,000.00	\$4,000.00								
36	Statutory Expenditures			18.81%	\$279,185.00	\$1,205,395.00	\$1,484,580.00	\$1,344,078.00		\$104,902.00	\$35,600.00					
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
42	Shared Services			21.81%	\$72,566.00	\$260,184.00	\$332,750.00	\$332,750.00								
43	Court and Public Defender	1.00	2.33	6.35%	\$10,150.00	\$149,700.00	\$159,850.00	\$159,850.00								
44	Capital			38.91%	\$86,000.00	\$135,000.00	\$221,000.00	\$220,000.00			\$1,000.00					
45	Debt			63.38%	\$1,514,491.50	\$874,940.00	\$2,389,431.50	\$1,842,478.50		\$546,953.00						
46	Deferred Charges			-48.13%	(\$43,865.00)	\$135,000.00	\$91,135.00	\$91,135.00								
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
50	Reserve for Uncollected Taxes			-27.06%	(\$230,000.00)	\$1,080,000.00	\$850,000.00	\$850,000.00								
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
	<b>Total</b>	<b>69.00</b>	<b>229.00</b>	<b>79.15%</b>	<b>\$4,753,835.84</b>	<b>\$18,043,034.00</b>	<b>\$22,796,869.84</b>	<b>\$19,268,825.84</b>	<b>\$0.00</b>	<b>\$2,993,564.00</b>	<b>\$534,480.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>



## ASSESSED PROPERTY VALUATIONS - EXEMPT PROPERTY - PROPERTY TAX APPEAL DATA

Property Tax Assessments - Taxable Properties (October 1, 2014 Value)				Property Tax Assessments - Exempt Properties (October 1, 2014 Value)			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	86	\$15,436,100.00	0.69%	15A Public Schools	5	\$58,335,600.00	43.71%
2 Residential	3,525	\$1,532,626,400.00	68.52%	15B Other Schools	3	\$15,232,300.00	11.41%
3A/3B Farm	6	\$81,800.00	0.00%	15C Public Property	53	\$53,115,364.00	39.80%
4A Commercial	159	\$339,895,200.00	15.20%	15D Church and Charities	6	\$4,365,500.00	3.27%
4B Industrial	64	\$331,551,200.00	14.82%	15E Cemeteries & Graveyards	0	\$0.00	0.00%
4C Apartments	6	\$15,683,900.00	0.70%	15F Other Exempt	8	\$2,414,700.00	1.81%
5A/5B Railroad	0		0.00%				
6A/6B Business Personal Property	1	\$1,442,400.00	0.06%				
<b>Total</b>	<b>3,847</b>	<b>\$2,236,717,000.00</b>	<b>100.00%</b>	<b>Total</b>	<b>75</b>	<b>\$133,463,464.00</b>	<b>100.00%</b>
Average Ratio (%), Assessed to True Value				102.93%			
Equalized Valuation, Taxable Properties				\$2,173,046,730.79			
Total # of property tax appeals filed in 2014				County Tax Board			
				State Tax Court			
Number of 2014 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 2014							
				Percentage of Exempt vs. Non-Exempt Properties			
				1.95%			

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 2014 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				
<b>Total 5 Yr Exemptions/Abatements</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</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	0.00	7.00	40,849.45	\$36,500.00	\$0.00	\$1,630.20	\$0.00	\$2,719.25
Supervisory Staff (Department Heads & Managers)	9.00	1.00	1,014,071.53	\$781,175.00	\$0.00	\$92,512.31	\$82,186.68	\$58,197.54
Police Officers (Including Superior Officers)	27.00	0.00	4,309,325.11	\$3,044,093.08	\$250,000.00	\$740,323.44	\$274,908.59	
Fire Fighters (Including Superior Officers)		1.00	5,452.48	\$5,065.00	\$0.00	\$0.00	\$0.00	\$387.48
All Other Union Employees not listed above	0.00	0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
All Other Non-Union Employees not listed above	33.00	220.00	3,481,787.77	\$2,349,307.93	\$146,500.00	\$229,357.65	\$576,900.13	\$179,722.06
<b>Totals</b>	<b>69.00</b>	<b>229.00</b>	<b>8,851,486.34</b>	<b>\$6,216,141.01</b>	<b>\$396,500.00</b>	<b>\$1,063,823.60</b>	<b>\$933,995.40</b>	<b>\$241,026.33</b>

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**

	<b>Current Year # of Covered Members (Medical &amp; Rx)</b>	<b>Current Year Annual Cost Estimate per Employee</b>	<b>Total Current Year Cost</b>
<b>Active Employees - Health Benefits - Annual Cost</b>			
Single Coverage	15.00	\$7,654.32	\$114,814.80
Parent & Child	5.00	\$11,484.72	\$57,423.60
Employee & Spouse (or Partner)	11.00	\$16,758.24	\$184,340.64
Family	27.00	\$20,400.96	\$550,825.92
Employee Cost Sharing Contribution (enter as negative - )			
<b>Subtotal</b>	<b>58.00</b>	<b>\$56,298.24</b>	<b>\$907,404.96</b>
<b>Elected Officials - Health Benefits - Annual Cost</b>			
Single Coverage			\$0.00
Parent & Child			\$0.00
Employee & Spouse (or Partner)			\$0.00
Family			\$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>Retirees - Health Benefits - Annual Cost</b>			
Single Coverage	13	\$7,654.32	\$99,506.16
Parent & Child	2	\$11,484.72	\$22,969.44
Employee & Spouse (or Partner)	36	\$16,758.24	\$603,296.64
Family	10	\$20,400.96	\$204,009.60
Employee Cost Sharing Contribution (enter as negative - )			
<b>Subtotal</b>	<b>61.00</b>	<b>\$56,298.24</b>	<b>\$929,781.84</b>
<b>GRAND TOTAL</b>	<b>119.00</b>	<b>\$112,596.48</b>	<b>\$1,837,186.80</b>

Note - other health insurances such as dental and vision are not included in this analysis. Therefore, the total from this sheet will 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**

	Gross Debt	Deductions	Net Debt		Current Year Budget	2016 Budget	2017 Budget	All Additional Future Years' Budgets
Local School Debt			\$0.00	Utility Fund - Principal	\$180,000.00	\$180,000.00	\$180,000.00	\$4,210,000.00
Regional School Debt	\$7,748,056.14	\$7,748,056.14	\$0.00	Utility Fund - Interest	\$95,350.00	\$90,850.00	\$86,350.00	\$425,700.00
Utility Fund Debt				Bond Anticipation Notes - Principal	\$222,250.00	\$0.00	\$0.00	\$0.00
Water	\$6,390,161.16	\$6,390,161.16	\$0.00	Bond Anticipation Notes - Interest	\$1,778.00	\$0.00	\$0.00	\$0.00
Swimming Pool	\$65,333.00	\$0.00	\$65,333.00	Bonds - Principal	\$880,000.00	\$910,000.00	\$930,000.00	\$12,330,000.00
0			\$0.00	Bonds - Interest	\$789,731.24	\$580,600.00	\$534,600.00	\$2,633,925.00
0			\$0.00	Loans & Other Debt - Principal				
0			\$0.00	Loans & Other Debt - Interest				
0			\$0.00					
0			\$0.00					
<b>Municipal Purposes</b>				<b>Total</b>	<b>\$2,169,109.24</b>	<b>\$1,761,450.00</b>	<b>\$1,730,950.00</b>	<b>\$19,599,625.00</b>
Debt Authorized	\$2,905,232.46		\$2,905,232.46	Total Principal	\$1,282,250.00	\$1,090,000.00	\$1,110,000.00	\$16,540,000.00
Notes Outstanding			\$0.00	Total Interest	\$886,859.24	\$671,450.00	\$620,950.00	\$3,059,625.00
Bonds Outstanding	\$15,050,000.00	\$130,312.60	\$14,919,687.40	% of Total Current Year Budget	0.095149433			
Loans and Other Debt			\$0.00					
<b>Total (Current Year)</b>	<b>\$32,158,782.76</b>	<b>\$14,268,529.90</b>	<b>\$17,890,252.86</b>	<b>Description</b>	<b>Debt Not Listed Above</b>			
Population (2010 census)	<u>10,759</u>			Total Guarantees - Governmental				
Per Capita Gross Debt	<u>\$2,989.01</u>			Total Guarantees - Other				
Per Capita Net Debt	<u>\$1,662.82</u>			Total Capital/Equipment Leases				
3 Yr. Average Property Valuation		<u>\$2,245,580,476.33</u>		Total Other				
Net Debt as % of 3 Year Avg Property Valuation		<u>0.80%</u>		<b>Bond Rating</b>	<u>Moody's</u>	<u>Standard &amp; Poors</u>	<u>Fitch</u>	
				Rating		AA+		
				Year of Last Rating		2014		
				<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)
