



# State of New Jersey Local Government Services

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

**MUNICIPALITY:**

**Municode:**  **Filename:** 0246\_fba\_2018.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
Richard	A.	La Barbiera	12/31/2018	Rlabarbiera@Paramusborouhg.org

### Chief Administrative Officer

Joseph	O.	D'Arco		Jdarco@Paramusborough.org
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### Chief Financial Officer

Sheryl	A.	Biondi		<a href="mailto:Sbiondi@Paramusborough.org">Sbiondi@Paramusborough.org</a>
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### Municipal Clerk

Annemarie		Krusznis		Akrusznis@Paramusborough.org
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### Registered Municipal Accountant

Frank		DiMaria		Fdm718@icloud.com
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### Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Raph		Amato	12/31/2019	Ramato@paramusborough.org
Jeanne	T.	Weber	12/31/2019	Jweber@paramusborough.org
MariaElena		Bellinger	12/31/2020	Mbellinger@paramusborough.org
Christopher		Di Piazza	12/31/2020	Cdipiazza@paramusborough.org
Patsy	L.	Verile	12/31/2018	Pverile@paramusborough.org
Holly		Tedesco-Santos	12/31/2018	Htedescosantos@paramusborough.org

## USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2017 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2018 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	0.493	\$39,546,167.30	27.36%	\$2,588.25	Municipal Purpose Tax	ESTIMATED	\$0.49
Municipal Library	0.040	\$3,216,879.52	2.23%	\$210.00	Municipal Library	ACTUAL	\$0.04
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	0.965	\$77,440,871.00	53.57%	\$5,066.25	Local School District	ACTUAL	\$0.98
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.292	\$23,382,211.57	16.17%	\$0.00	County Purposes	ESTIMATED	\$0.30
County Library			0.00%	\$1,533.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.011	\$975,106.34	0.67%	\$107.26	County Open Space	ESTIMATED	\$0.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
<b>Total (Calendar Year 2017 Budget)</b>	<b>1.801</b>	<b>\$144,561,235.73</b>	<b>100.00%</b>	<b>\$9,504.76</b>	<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$1.82</b>
Total Taxable Valuation as of October 1, 2017 <span style="float: right;"><u>\$8,027,328,215.00</u></span> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <span style="float: right;"><u>23,118,821.99</u></span>		
Current Year Average Residential Assessment <span style="float: right;"><u>\$525,000.00</u></span>					Budget Appropriations, before Reserve for Uncollected Taxes <span style="float: right;"><u>64,899,586.96</u></span>		
<b><u>Prior Year to Current Year Comparison</u></b>					Total Non-Municipal Tax Levy <span style="float: right;"><u>\$1.28</u></span>		
<b><u>Comparison - Municipal Purposes Tax Rate</u></b>					Amount to be Raised by Taxes - Before RUT <span style="float: right;"><u>\$41,780,766.25</u></span>		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) <span style="float: right;"><u>\$205,733.85</u></span>		
0.493	0.493	0.00%			Total Amount to be Raised by Taxes <span style="float: right;"><u>\$41,986,500.10</u></span>		
<b><u>Comparison - Municipal Purposes Tax Levy</u></b>					% of Tax Collections used to Calculate RUT <span style="float: right;"><u>99.51%</u></span>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		If % used exceeds the actual collection % then reference the statutory exception used		
\$39,546,167.30	\$0.49	-100.00%	(\$39,546,166.81)		<b><u>Tax Collections - ACTUAL as of Prior Year</u></b>		
<b><u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u></b>					Total Tax Revenue, Collections CY 2017 <span style="float: right;"><u>143,848,887.28</u></span>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Levy, CY 2017 <span style="float: right;"><u>145,010,055.75</u></span>		
\$2,588.25	\$2,588.25	0.00%	\$0.00		% of Taxes Collected, CY 2017 <span style="float: right;"><u>99.20%</u></span>		
					Delinquent Taxes - December 31, 2017 <span style="float: right;"><u>\$1,020,000.00</u></span>		

**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	Golf Utility	Pool Utility	Utility	Utility	Utility	Utility
08	Surplus	-1.97%	(\$100,644.02)	\$5,115,154.09	\$5,014,510.07	\$4,764,000.00		\$250,000.00	\$510.07				
08	Local Revenue	-4.37%	(\$236,310.80)	\$5,409,610.80	\$5,173,300.00	\$2,217,400.00		\$2,426,900.00	\$529,000.00				
09	State Aid (without offsetting appropriation)	1.22%	\$48,764.57	\$4,007,544.43	\$4,056,309.00	\$4,056,309.00							
08	Uniform Construction Code Fees	-0.02%	(\$306.87)	\$1,898,806.87	\$1,898,500.00	\$1,898,500.00							
	<b>Special Revenue Items w/ Prior Written Consent</b>												
11	Shared Services Agreements	-0.17%	(\$2,018.15)	\$1,206,568.15	\$1,204,550.00	\$1,204,550.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-49.59%	(\$448,529.86)	\$904,533.06	\$456,003.20	\$456,003.20							
08	Other Special Items	41.29%	\$2,192,251.51	\$5,309,808.28	\$7,502,059.79	\$7,502,059.79							
15	Receipts from Delinquent Taxes	23.66%	\$195,162.34	\$824,837.66	\$1,020,000.00	\$1,020,000.00							
	<b>Amount to be raised by taxation</b>												
07	Local Tax for Municipal Purposes	-0.67%	(\$264,350.90)	\$39,670,552.22	\$39,406,201.32	\$39,406,201.32							
07	Minimum Library Tax	8.01%	\$257,684.13	\$3,216,879.52	\$3,474,563.65	\$3,474,563.65							
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>2.43%</b>	<b>\$1,641,701.95</b>	<b>\$67,564,295.08</b>	<b>\$69,205,997.03</b>	<b>\$65,999,586.96</b>	<b>\$0.00</b>	<b>\$2,676,900.00</b>	<b>\$529,510.07</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 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	Golf Utility	Pool Utility	Utility	Utility	Utility	Utility	
20	General Government		8.44%	\$293,565.00	\$3,477,820.00	\$3,771,385.00	\$3,771,385.00									
21	Land-Use Administration		0.62%	\$981.00	\$159,500.00	\$160,481.00	\$160,481.00									
22	Uniform Construction Code		0.00%	\$0.00	\$585,492.00	\$585,492.00	\$585,492.00									
23	Insurance		-2.92%	(\$317,626.78)	\$10,866,826.78	\$10,549,200.00	\$10,549,200.00									
25	Public Safety		7.40%	\$1,225,935.00	\$16,572,540.00	\$17,798,475.00	\$17,798,475.00									
26	Public Works		8.30%	\$618,509.00	\$7,451,120.00	\$8,069,629.00	\$8,069,629.00									
27	Health and Human Services		5.51%	\$38,285.00	\$694,450.00	\$732,735.00	\$732,735.00									
28	Parks and Recreation		10.58%	\$65,540.00	\$619,200.00	\$684,740.00	\$684,740.00									
29	Education (including Library)		8.01%	\$257,684.13	\$3,216,879.52	\$3,474,563.65	\$3,474,563.65									
30	Unclassified		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00									
31	Utilities and Bulk Purchases		-3.84%	(\$226,577.09)	\$5,902,349.12	\$5,675,772.03	\$5,675,772.03									
32	Landfill / Solid Waste Disposal		0.00%	\$0.00	\$975,000.00	\$975,000.00	\$975,000.00									
35	Contingency		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00									
36	Statutory Expenditures		4.61%	\$261,529.84	\$5,669,303.60	\$5,930,833.44	\$5,930,833.44									
37	Judgements		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00									
42	Shared Services		-4.26%	(\$10,000.00)	\$235,000.00	\$225,000.00	\$225,000.00									
43	Court and Public Defender		7.77%	\$47,400.00	\$610,000.00	\$657,400.00	\$657,400.00									
44	Capital		-25.68%	(\$95,000.00)	\$370,000.00	\$275,000.00	\$275,000.00									
45	Debt		-9.52%	(\$428,045.50)	\$4,494,159.85	\$4,066,114.35	\$4,066,114.35									
46	Deferred Charges		#DIV/0!	\$811,763.29	\$0.00	\$811,763.29	\$811,763.29									
48	Debt - Type 1 School District		#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00									
50	Reserve for Uncollected Taxes		10.00%	\$100,000.00	\$1,000,000.00	\$1,100,000.00	\$1,100,000.00									
55	Surplus General Budget		-6.74%	(\$264,830.66)	\$3,927,243.93	\$3,662,413.27	\$3,662,413.27	\$456,003.20		\$2,676,900.00	\$529,510.07					
	<b>Total</b>	0.00	0.00	3.56%	\$2,379,112.23	\$66,826,884.80	\$69,205,997.03	\$65,543,583.76	\$456,003.20	\$0.00	\$2,676,900.00	\$529,510.07	\$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, 2017 Value)</u>				<u>Property Tax Assessments - Exempt Properties (October 1, 2017 Value)</u>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	114	\$142,303,300.00	1.77%	15A Public Schools	11	\$157,619,600.00	24.95%
2 Residential	8,123	\$4,274,723,247.00	53.23%	15B Other Schools	11	\$210,672,200.00	33.35%
3A/3B Farm	8	\$150,220.00	0.00%	15C Public Property	154	\$424,998.00	0.07%
4A Commercial	428	\$3,492,492,700.00	43.49%	15D Church and Charities	45	\$89,723,000.00	14.20%
4B Industrial	25	\$99,013,200.00	1.23%	15E Cemeteries & Graveyards	6	\$119,074,600.00	18.85%
4C Apartments	1	\$16,964,600.00	0.21%	15F Other Exempt	53	\$54,157,300.00	8.57%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property	1	\$4,687,668.00	0.06%				
<b>Total</b>	<b>8,700</b>	<b>\$8,030,334,935.00</b>	<b>100.00%</b>	<b>Total</b>	<b>280</b>	<b>\$631,671,698.00</b>	<b>100.00%</b>
Average Ratio (%), Assessed to True Value		77.00%		Percentage of Exempt vs. Non-Exempt Properties		7.87%	
Equalized Valuation, Taxable Properties		\$10,429,006,409.09					
Total # of property tax appeals filed in 2017		County Tax Board				59.00	
		State Tax Court				185.00	
Number of 2017 County Tax Board decisions appealed to Tax Court						15.00	
Number of pending property tax appeals in State Tax Court						185.00	
Amount paid out by municipality for tax appeals in 2017		\$1,129,509.66					

<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 2017 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		7.00	112,930.86	\$52,000.00	\$23,000.00	\$7,700.00	\$24,493.00	\$5,737.50
Supervisory Staff (Department Heads & Managers)	28.00		3,652,523.10	\$2,787,217.00		\$223,460.00	\$428,624.00	\$213,222.10
Police Officers (Including Superior Officers)	89.00		17,476,422.28	\$11,804,000.00	\$1,123,697.28	\$3,133,899.00	\$1,227,375.00	\$187,451.00
Fire Fighters (Including Superior Officers)		16.00	89,349.50		\$83,000.00			\$6,349.50
All Other Union Employees not listed above	180.00		14,008,454.00	\$8,707,100.00	\$535,000.00	\$1,428,834.00	\$2,630,500.00	\$707,020.00
All Other Non-Union Employees not listed above	3.00	381.00	2,070,001.00	\$288,000.00	\$1,570,000.00	\$23,940.00	\$45,924.00	\$142,137.00
<b>Totals</b>	<b>300.00</b>	<b>404.00</b>	<b>37,409,680.74</b>	<b>\$23,638,317.00</b>	<b>\$3,334,697.28</b>	<b>\$4,817,833.00</b>	<b>\$4,356,916.00</b>	<b>\$1,261,917.10</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>Prior Year # of Covered Members (Medical &amp; Rx)</b>	<b>Prior Year Annual Cost per Employee (Average)</b>	<b>Total Prior Year Cost</b>
<b><u>Active Employees - Health Benefits - Annual Cost</u></b>						
Single Coverage	106.00	\$9,384.00	\$994,704.00	105.00	\$9,275.00	\$973,875.00
Parent & Child	18.00	\$17,013.00	\$306,234.00	19.00	\$17,774.50	\$337,715.50
Employee & Spouse (or Partner)	46.00	\$20,190.00	\$928,740.00	48.00	\$19,752.00	\$948,096.00
Family	111.00	\$30,099.00	\$3,340,989.00	105.00	\$30,699.00	\$3,223,395.00
Employee Cost Sharing Contribution (enter as negative - )			(\$1,238,244.00)			(\$940,000.00)
<b>Subtotal</b>	<b>281.00</b>		<b>\$4,332,423.00</b>	<b>277.00</b>		<b>\$4,543,081.50</b>
<b><u>Elected Officials - Health Benefits - Annual Cost</u></b>						
Single Coverage			\$0.00			\$0.00
Parent & Child			\$0.00			\$0.00
Employee & Spouse (or Partner)			\$0.00			\$0.00
Family	1	\$25,251.36	\$25,251.36	1	\$25,251.36	\$25,251.36
Employee Cost Sharing Contribution (enter as negative - )			(\$758.40)			
<b>Subtotal</b>	<b>1.00</b>		<b>\$24,492.96</b>	<b>1.00</b>		<b>\$25,251.36</b>
<b><u>Retirees - Health Benefits - Annual Cost</u></b>						
Single Coverage	50	\$7,848.00	\$392,400.00	49	\$7,622.18	\$373,486.82
Parent & Child	8	\$19,850.00	\$158,800.00	7	\$19,655.06	\$137,585.42
Employee & Spouse (or Partner)	81	\$20,560.40	\$1,665,392.40	82	\$19,312.94	\$1,583,661.08
Family	34	\$40,571.76	\$1,379,439.84	36	\$38,659.40	\$1,391,738.40
Employee Cost Sharing Contribution (enter as negative - )						
<b>Subtotal</b>	<b>173.00</b>		<b>\$3,596,032.24</b>	<b>174.00</b>		<b>\$3,486,471.72</b>
<b>GRAND TOTAL</b>	<b>455.00</b>		<b>\$7,952,948.20</b>	<b>452.00</b>		<b>\$8,054,804.58</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)?**

<b>YES</b>
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**Is prescription drug coverage provided by the SHBP (Yes or No)?**

<b>NO</b>
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**USER FRIENDLY BUDGET SECTION - OUTSTANDING DEBT; PER CAPITA AND BUDGET IMPACT**

	Gross	Deductions	Net				
	Debt		Debt	Current Year	2019	2020	All Additional Future
				Budget	Budget	Budget	Years' Budgets
Local School Debt	\$13,180,000.00	\$13,180,000.00	\$0.00	Utility Fund - Principal	\$460,000.00	\$470,000.00	\$4,270,000.00
Regional School Debt			\$0.00	Utility Fund - Interest	\$64,468.75	\$124,337.50	\$592,706.25
Utility Fund Debt				Bond Anticipation Notes - Principal			
Golf	\$4,294,023.00	\$4,294,023.00	\$0.00	Bond Anticipation Notes - Interest	\$567,130.24		
Pool	\$932,270.00	\$932,270.00	\$0.00	Bonds - Principal	\$2,915,000.00	\$4,415,000.00	\$26,730,000.00
0			\$0.00	Bonds - Interest	\$537,519.00	\$844,248.00	\$3,331,205.00
0			\$0.00	Loans & Other Debt - Principal	\$45,777.31		
0			\$0.00	Loans & Other Debt - Interest	\$1,589.80		
0			\$0.00	<b>Total</b>	<b>\$4,131,485.10</b>	<b>\$5,843,585.50</b>	<b>\$4,517,117.50</b>
<u>Municipal Purposes</u>				<b>Total Principal</b>	<b>\$2,960,777.31</b>	<b>\$4,875,000.00</b>	<b>\$31,000,000.00</b>
Debt Authorized	\$4,418,329.00		\$4,418,329.00	<b>Total Interest</b>	<b>\$1,170,707.79</b>	<b>\$968,585.50</b>	<b>\$3,923,911.25</b>
Notes Outstanding	\$28,435,500.00	\$4,013,100.00	\$24,422,400.00	<b>% of Total Current Year Budget</b>	<b>5.97%</b>		
Bonds Outstanding	\$6,455,000.00		\$6,455,000.00	<b>Description</b>	<b>Debt Not Listed Above</b>		
Loans and Other Debt	\$45,777.00		\$45,777.00	Total Guarantees - Governmental			
<b>Total (Current Year)</b>	<b>\$57,760,899.00</b>	<b>\$22,419,393.00</b>	<b>\$35,341,506.00</b>	Total Guarantees - Other			
Population (2010 census)	26,342			Total Capital/Equipment Leases			
Per Capita Gross Debt	\$2,192.73			Total Other			
Per Capita Net Debt	\$1,341.64			<b>Bond Rating</b>	<b>Moody's</b>	<b>Standard &amp; Poors</b>	<b>Fitch</b>
3 Yr. Average Property Valuation		\$9,593,049,834.67		Rating	AAA		
Net Debt as % of 3 Year Avg Property Valuation		0.37%		Year of Last Rating	2018		
				<b>Mark "X" if Municipality has no bond rating</b>			





**USER FRIENDLY BUDGET SECTION - Notes**

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