



# State of New Jersey Local Government Services

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

**MUNICIPALITY:**  ▼

▼

**Municode:**

**Filename:** 0212\_fba\_2015.xlsm

**Website:** [www.eastrutherfordnj.net](http://www.eastrutherfordnj.net)

**Phone Number:**

**Mailing Address:**

**Municipality:**  **State:**  **Zip:**

**Mayor**

First Name	Middle Name	Last Name	Term Expires	Business Email
James		Cassella	12/31/2015	mayorcassella@gmail.com

**Chief Administrative Officer**

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**Chief Financial Officer**

Anthony		Bianchi		abianchi@eastrutherfordnj.net
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**Municipal Clerk**

Danielle		Lorenc		dmicci@eastrutherfordnj.net
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**Governing Body Members**

First Name	Middle Name	Last Name	Term Expires	Business Email
Joel		Brizzi	12/31/2016	
Michael		Homaychak	12/31/2016	
Jeffery		Lahullier	12/31/2015	
George		Perry	12/31/2015	
Saverio		Stallone	12/31/2017	
Edward		Ravettine	12/31/2017	

## USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2014 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2015 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	0.556	\$10,329,570.83	29.25%	\$1,791.23	Municipal Purpose Tax	ESTIMATED	10,090,316
Municipal Library	0.034	\$642,622.69	1.82%	\$109.54	Municipal Library	ESTIMATED	719,897
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	0.762	\$14,130,843.00	40.02%	\$2,454.89	Local School District	ACTUAL	\$14,400,822.00
Regional School District	0.318	\$5,889,708.00	16.68%	\$1,024.48	Regional School District	ACTUAL	\$5,968,886.00
County Purposes	0.231	\$4,268,754.01	12.09%	\$744.20	County Purposes	ESTIMATED	\$4,355,000.00
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.003	\$47,443.87	0.13%	\$9.66	County Open Space	ESTIMATED	\$48,500.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
<b>Total (Calendar Year 2014 Budget)</b>	<b>1.904</b>	<b>\$35,308,942.40</b>	<b>100.00%</b>	<b>\$6,134.00</b>	<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$35,583,421.59</b>
Total Taxable Valuation as of October 1, 2014 <u>\$1,854,843,709.00</u> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <u>13,363,054.70</u>		
Current Year Average Residential Assessment <u>\$322,164.00</u>					Budget Appropriations, before Reserve for Uncollected Taxes <u>23,698,268.29</u>		
<b><u>Prior Year to Current Year Comparison</u></b>					Total Non-Municipal Tax Levy <u>\$24,773,208.00</u>		
<b><u>Comparison - Municipal Purposes Tax Rate</u></b>					Amount to be Raised by Taxes - Before RUT <u>\$35,108,421.59</u>		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) <u>\$474,860.72</u>		
0.556	0.546	-1.80%			Total Amount to be Raised by Taxes <u>\$35,583,282.31</u>		
<b><u>Comparison - Municipal Purposes Tax Levy</u></b>					% of Tax Collections used to Calculate RUT <u>98.67%</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		If % used exceeds the actual collection % then reference the statutory exception used		
\$10,329,570.83	\$10,090,316.37	-2.32%	(\$239,254.46)		<b>Tax Collections - ACTUAL as of Prior Year</b>		
<b><u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Onl</u></b>					Total Tax Revenue, Collections CY 2014 <u>34,891,173.00</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Levy, CY 2014 <u>35,308,942.40</u>		
\$1,791.23	\$1,759.02	-1.80%	(\$32.22)		% of Taxes Collected, CY 2014 <u>98.82%</u>		
<b>Sheet UFB-1</b>					Delinquent Taxes - December 31, 2014 <u>\$370,350.35</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	Sewer Utility	Utility	Utility	Utility	Utility	Utility
08	Surplus	149.28%	\$746,400.00	\$500,000.00	\$1,246,400.00	\$1,246,400.00							
08	Local Revenue	15.77%	\$1,469,288.87	\$9,314,817.95	\$10,784,106.82	\$9,463,946.82		\$1,320,160.00					
09	State Aid (without offsetting appropriation)	7.45%	\$112,435.00	\$1,510,036.00	\$1,622,471.00	\$1,622,471.00							
08	Uniform Construction Code Fees	-45.31%	(\$145,000.00)	\$320,000.00	\$175,000.00	\$175,000.00							
<b>Special Revenue Items w/ Prior Written Consent</b>													
11	Shared Services Agreements	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
10	Public and Private Revenue	-39.80%	(\$84,582.42)	\$212,500.46	\$127,918.04	\$127,918.04							
08	Other Special Items	140.52%	\$866,624.52	\$616,721.49	\$1,483,346.01	\$1,262,846.01		\$220,500.00					
15	Receipts from Delinquent Taxes	30.30%	\$201,500.00	\$665,000.00	\$866,500.00	\$442,500.00		\$424,000.00					
<b>Amount to be raised by taxation</b>													
07	Local Tax for Municipal Purposes	-2.32%	(\$239,451.46)	\$10,329,570.83	\$10,090,119.37	\$10,090,119.37							
07	Minimum Library Tax	12.02%	\$77,274.53	\$642,622.69	\$719,897.22	\$719,897.22							
54	Open Space Levy Tax	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
07	Addition to Local District School Tax	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00							
08	Deficit General Budget	#DIV/0!	\$436,040.00	\$0.00	\$436,040.00	\$0.00		\$436,040.00					
	<b>Total</b>	<b>14.27%</b>	<b>\$3,440,529.04</b>	<b>\$24,111,269.42</b>	<b>\$27,551,798.46</b>	<b>\$25,151,098.46</b>	<b>\$0.00</b>	<b>\$2,400,700.00</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	Sewer Utility	Utility	Utility	Utility	Utility	Utility	
	Full-Time	Part-Time														
20	General Government	6.00	15.00	20.23%	\$230,300.00	\$1,138,500.00	\$1,368,800.00	\$1,293,800.00		\$75,000.00						
21	Land-Use Administration	0.00	2.00	34.29%	\$12,000.00	\$35,000.00	\$47,000.00	\$47,000.00								
22	Uniform Construction Code	1.00	12.00	-1.43%	(\$3,500.00)	\$245,600.00	\$242,100.00	\$242,100.00								
23	Insurance	0.00	0.00	-3.99%	(\$132,000.00)	\$3,310,000.00	\$3,178,000.00	\$3,135,000.00		\$43,000.00						
25	Public Safety	40.00	48.00	0.42%	\$27,570.00	\$6,503,250.00	\$6,530,820.00	\$6,530,820.00								
26	Public Works	22.00	7.00	116.52%	\$2,252,513.74	\$1,933,100.00	\$4,185,613.74	\$2,418,600.00		\$1,767,013.74						
27	Health and Human Services	0.00	1.00	-2.14%	(\$2,000.00)	\$93,400.00	\$91,400.00	\$91,400.00								
28	Parks and Recreation	0.00	33.00	2.02%	\$3,800.00	\$188,000.00	\$191,800.00	\$191,800.00								
29	Education (including Library)	4.00	5.00	12.02%	\$77,274.53	\$642,622.69	\$719,897.22	\$719,897.22								
30	Unclassified	0.00	0.00	-48.50%	(\$134,582.42)	\$277,500.46	\$142,918.04	\$142,918.04								
31	Utilities and Bulk Purchases	2.00	10.00	-20.53%	(\$277,000.00)	\$1,349,000.00	\$1,072,000.00	\$1,072,000.00								
32	Landfill / Solid Waste Disposal	0.00	0.00	3.57%	\$10,000.00	\$280,000.00	\$290,000.00	\$290,000.00								
35	Contingency	0.00	0.00	0.00%	\$0.00	\$2,000.00	\$2,000.00	\$2,000.00								
36	Statutory Expenditures	0.00	0.00	0.89%	\$18,567.25	\$2,079,948.36	\$2,098,515.61	\$2,081,315.61		\$17,200.00						
37	Judgements	0.00	0.00	#DIV/0!	\$45,000.00	\$0.00	\$45,000.00	\$45,000.00								
42	Shared Services	0.00	0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
43	Court and Public Defender	3.00	3.00	2.28%	\$6,000.00	\$263,500.00	\$269,500.00	\$269,500.00								
44	Capital	0.00	0.00	50.00%	\$25,000.00	\$50,000.00	\$75,000.00	\$75,000.00								
45	Debt	0.00	0.00	26.15%	\$1,181,804.65	\$4,519,847.91	\$5,701,652.56	\$5,540,774.79		\$160,877.77						
46	Deferred Charges	0.00	0.00	#DIV/0!	\$824,781.29	\$0.00	\$824,781.29	\$487,172.80		\$337,608.49						
48	Debt - Type 1 School District	0.00	0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
50	Reserve for Uncollected Taxes	0.00	0.00	-60.42%	(\$725,000.00)	\$1,200,000.00	\$475,000.00	\$475,000.00								
55	Surplus General Budget	0.00	0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
	<b>Total</b>	<b>78.00</b>	<b>136.00</b>	<b>14.27%</b>	<b>\$3,440,529.04</b>	<b>\$24,111,269.42</b>	<b>\$27,551,798.46</b>	<b>\$25,151,098.46</b>	<b>\$0.00</b>	<b>\$2,400,700.00</b>	<b>\$0.00</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	60	\$33,244,900.00	1.80%	15A Public Schools	5	\$33,113,700.00	1.52%
2 Residential	1,957	\$620,552,400.00	33.55%	15B Other Schools	0	\$0.00	0.00%
3A/3B Farm	0	\$0.00	0.00%	15C Public Property	76	\$2,126,499,200.00	97.84%
4A Commercial	167	\$418,328,100.00	22.62%	15D Church and Charities	7	\$11,869,800.00	0.55%
4B Industrial	89	\$647,161,000.00	34.99%	15E Cemeteries & Graveyards	0	\$0.00	0.00%
4C Apartments	38	\$126,574,700.00	6.84%	15F Other Exempt	7	\$1,993,400.00	0.09%
5A/5B Railroad	4	\$0.00	0.00%				
6A/6B Business Personal Property	1	\$3,687,646.00	0.20%				
<b>Total</b>	<b>2,316</b>	<b>\$1,849,548,746.00</b>	<b>100.00%</b>	<b>Total</b>	<b>95</b>	<b>\$2,173,476,100.00</b>	<b>100.00%</b>
Average Ratio (%), Assessed to True Value				102.86%			
Equalized Valuation, Taxable Properties				\$1,798,122,444.10			
Total # of property tax appeals filed in 2014				County Tax Board		30.00	
				State Tax Court		43.00	
Number of 2014 County Tax Board decisions appealed to Tax Court				15.00			
Number of pending property tax appeals in State Tax Court				50.00			
Amount paid out by municipality for tax appeals in 2014				\$209,424.88			
				Percentage of Exempt vs. Non-Exempt Properties			
				3.94%			

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	223,363.76	\$37,000.00	\$0.00	\$47,495.58	\$113,868.18	\$25,000.00
Supervisory Staff (Department Heads & Managers)	7.00	3.00	931,484.70	\$679,500.00	\$4,500.00	\$55,411.51	\$142,073.19	\$50,000.00
Police Officers (Including Superior Officers)	38.00	0.00	7,691,170.46	\$5,345,000.00	\$251,445.00	\$1,244,471.00	\$771,254.46	\$79,000.00
Fire Fighters (Including Superior Officers)	0.00	0.00	0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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	126.00	3,927,699.30	\$2,711,240.00	\$89,460.00	\$261,225.69	\$669,773.61	\$196,000.00
<b>Totals</b>	<b>78.00</b>	<b>136.00</b>	<b>12,773,718.22</b>	<b>\$8,772,740.00</b>	<b>\$345,405.00</b>	<b>\$1,608,603.78</b>	<b>\$1,696,969.44</b>	<b>\$350,000.00</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**

	<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><u>Active Employees - Health Benefits - Annual Cost</u></b>			
Single Coverage	23	\$10,449.22	\$240,332.06
Parent & Child	4	\$22,868.85	\$91,475.40
Employee & Spouse (or Partner)	24	\$20,070.54	\$481,692.96
Family	34	\$29,063.91	\$988,172.94
Employee Cost Sharing Contribution (enter as negative - )			(\$218,571.55)
<b>Subtotal</b>	<b>85.00</b>	<b>\$82,452.52</b>	<b>\$1,583,101.81</b>
<b><u>Elected Officials - Health Benefits - Annual Cost</u></b>			
Single Coverage	0	\$0.00	\$0.00
Parent & Child	0	\$0.00	\$0.00
Employee & Spouse (or Partner)	2	\$14,789.52	\$29,579.04
Family	4	\$24,929.43	\$99,717.72
Employee Cost Sharing Contribution (enter as negative - )			(\$15,428.58)
<b>Subtotal</b>	<b>6.00</b>	<b>\$39,718.95</b>	<b>\$113,868.18</b>
<b><u>Retirees - Health Benefits - Annual Cost</u></b>			
Single Coverage	4	\$17,199.60	\$68,798.40
Parent & Child	2	\$24,234.84	\$48,469.68
Employee & Spouse (or Partner)	4	\$29,811.72	\$119,246.88
Family	4	\$36,755.04	\$147,020.16
Employee Cost Sharing Contribution (enter as negative - )			\$0.00
<b>Subtotal</b>	<b>14.00</b>	<b>\$108,001.20</b>	<b>\$383,535.12</b>
<b>GRAND TOTAL</b>	<b>105.00</b>	<b>\$230,172.67</b>	<b>\$2,080,505.11</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)?**

**YES**

**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	\$5,496,000.00	\$5,496,000.00	\$0.00	Utility Fund - Principal	\$144,434.97	\$42,886.50	\$42,938.00	\$264,445.50
Regional School Debt	\$0.00	\$0.00	\$0.00	Utility Fund - Interest	\$16,442.80	\$13,164.21	\$11,877.10	\$42,303.45
Utility Fund Debt				Bond Anticipation Notes - Principal	\$1,118,000.00	\$614,000.00	\$314,000.00	
Sewer	\$385,487.43	\$0.00	\$385,487.43	Bond Anticipation Notes - Interest	\$27,320.00	\$12,280.00	\$6,280.00	
0			\$0.00	Bonds - Principal	\$2,534,756.21	\$2,757,113.50	\$2,742,062.00	\$34,060,554.50
0			\$0.00	Bonds - Interest	\$1,827,396.19	\$1,672,610.79	\$1,602,322.90	\$12,694,484.05
0			\$0.00	Loans & Other Debt - Principal	\$26,242.20	\$26,769.66	\$27,307.74	\$28,725.55
0			\$0.00	Loans & Other Debt - Interest	\$7,060.19	\$6,532.74	\$5,994.66	\$279,218.09
0			\$0.00	<b>Total</b>	<b>\$5,701,652.56</b>	<b>\$5,145,357.40</b>	<b>\$4,752,782.40</b>	<b>\$47,369,731.14</b>
<b>Municipal Purposes</b>				<b>Total Principal</b>	<b>\$3,823,433.38</b>	<b>\$3,440,769.66</b>	<b>\$3,126,307.74</b>	<b>\$34,353,725.55</b>
Debt Authorized			\$0.00	<b>Total Interest</b>	<b>\$1,878,219.18</b>	<b>\$1,704,587.74</b>	<b>\$1,626,474.66</b>	<b>\$13,016,005.59</b>
Notes Outstanding	\$5,565,552.35	\$2,044,000.00	\$3,521,552.35	<b>% of Total Current Year Budget</b>	<b>20.69%</b>			
Bonds Outstanding	\$26,049,719.57		\$26,049,719.57	<b>Description</b>	<b>Debt Not Listed Above</b>			
Loans and Other Debt	\$16,513,605.50		\$16,513,605.50	Total Guarantees - Governmental				
<b>Total (Current Year)</b>	<b>\$54,010,364.85</b>	<b>\$7,540,000.00</b>	<b>\$46,470,364.85</b>	Total Guarantees - Other				
Population (2010 census)	<u>7,902</u>			Total Capital/Equipment Leases				
Per Capita Gross Debt	<u>\$6,835.02</u>			Total Other				
Per Capita Net Debt	<u>\$5,880.84</u>			<b>Bond Rating</b>	<u>Moody's</u>	<u>Standard &amp; Poors</u>	<u>Fitch</u>	
3 Yr. Average Property Valuation		<u>\$2,013,813,079.00</u>		Rating	Baa1			
Net Debt as % of 3 Year Avg Property Valuation		<u>2.31%</u>		Year of Last Rating	2014			
				<b>Mark "X" if Municipality has no bond rating</b>				





**USER FRIENDLY BUDGET SECTION - Notes**

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