



State of New Jersey Local Government Services

Year: 2016 **Municipal User Friendly Budget**

MUNICIPALITY: 0256 Rutherford Borough - County of Bergen Introduced ▼

Municode: 0256 **Filename:** 0256_fbi_2016.xlsm

Website: www.rutherford-nj.com

Phone Number: (201)460-3026

Mailing Address: 176 Park Avenue

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

Municipality: Rutherford **State:** NJ **Zip:** 07070

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Joseph		DeSalvo Jr.	12/31/2019	jdesalvo@rutherford-nj.com

Chief Administrative Officer

Joseph		DeSalvo Jr.		jdesalvo@rutherford-nj.com
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Chief Financial Officer

Gordon		Stelter		gstelter@rutherford-nj.com
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Municipal Clerk

Margaret		Scanlon		mscanlon@rutherford-nj.com
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Registered Municipal Accountant

James		Cerullo		jcerullo@fwcc-cpa.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Jack		Manzo	12/31/2016	jmanzo@rutherford-nj.com
Mark		O'Connor	12/31/2016	moconnor@rutherford-nj.com
Stephanie		McGowan	12/31/2017	smcgowan@rutherford-nj.com
Carolyn		Smith	12/31/2017	csmith@rutherford-nj.com
Frank		Nunziato	12/31/2018	fnunziato@rutherford-nj.com
Sean		Walker	12/31/2018	swalker@rutherford-nj.com

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

2015 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	0.846	\$23,052,781.59	33.39%	\$3,646.26
Municipal Library	0.031	\$868,232.93	1.26%	\$133.61
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	1.428	\$38,923,503.00	56.38%	\$6,154.68
Regional School District			0.00%	\$0.00
County Purposes	0.225	\$6,128,200.65	8.88%	\$969.75
County Library			0.00%	\$0.00
County Board of Health			0.00%	\$0.00
County Open Space	0.003	\$64,943.57	0.09%	\$12.93
Other County Levies (total)			0.00%	\$0.00
Total (Calendar Year 2015 Budget)	2.533	\$69,037,661.74	100.00%	\$10,917.23

Total Taxable Valuation as of	October 1, 2015	<u>\$2,720,012,392.00</u>
<small>(To be used to calculate the current year tax rate)</small>		
Current Year Average Residential Assessment		<u>\$431,000.00</u>

Prior Year to Current Year Comparison

Comparison - Municipal Purposes Tax Rate

Prior Year	Current Year	% Change (+/-)
0.846	0.845	-0.12%

Comparison - Municipal Purposes Tax Levy

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$23,052,781.59	\$22,997,511.58	-0.24%	(\$55,270.01)

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

Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)
\$3,646.26	\$3,641.95	-0.12%	(\$4.31)

Sheet UFB-1

Current Year 2016 Budget

Taxes	Actual/Estimated	Tax Levy
Municipal Purpose Tax	ACTUAL	\$22,997,511.58
Municipal Library	ACTUAL	\$924,818.22
Municipal Open Space		
Fire Districts (total levies)		
Other Special Districts (total levies)		
Local School District	ESTIMATED	\$39,896,590.58
Regional School District		
County Purposes	ESTIMATED	\$6,305,356.43
County Library		
County Board of Health		
County Open Space	ESTIMATED	\$64,943.57
Other County Levies (total)		
Total ESTIMATED amount to be raised by taxes		\$70,189,220.38

Revenue Anticipated, Excluding Tax Levy	5,920,738.64
Budget Appropriations, before Reserve for Uncollected Taxes	28,618,068.44
Total Non-Municipal Tax Levy	\$46,266,890.58
Amount to be Raised by Taxes - Before RUT	\$68,964,220.38
Reserve for Uncollected Taxes (RUT)	\$1,225,000.00
Total Amount to be Raised by Taxes	\$70,189,220.38

% of Tax Collections used to Calculate RUT	<u>98.25%</u>
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If % used exceeds the actual collection % then reference the statutory exception used

Tax Collections - ACTUAL as of Prior Year

Total Tax Revenue, Collections CY 2015	68,407,933.15
Total Tax Levy, CY 2015	69,301,366.91
% of Taxes Collected, CY 2015	<u>98.71%</u>
Delinquent Taxes - December 31, 2015	<u>\$567,084.30</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	Utility	Utility	Utility	Utility	Utility	Utility
08	Surplus	44.30%	\$350,000.00	\$790,000.00	\$1,140,000.00	\$1,140,000.00							
08	Local Revenue	-12.12%	(\$150,149.21)	\$1,239,149.21	\$1,089,000.00	\$1,089,000.00							
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$1,384,589.00	\$1,384,589.00	\$1,384,589.00							
08	Uniform Construction Code Fees	-7.43%	(\$40,118.00)	\$540,118.00	\$500,000.00	\$500,000.00							
	Special Revenue Items w/ Prior Written Consent												
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	-69.12%	(\$249,686.47)	\$361,227.19	\$111,540.72	\$111,540.72							
08	Other Special Items	-9.59%	(\$130,101.87)	\$1,356,272.79	\$1,226,170.92	\$1,226,170.92							
15	Receipts from Delinquent Taxes	-17.54%	(\$116,980.62)	\$666,980.62	\$550,000.00	\$550,000.00							
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	-2.76%	(\$653,775.66)	\$23,651,287.24	\$22,997,511.58	\$22,997,511.58							
07	Minimum Library Tax	6.52%	\$56,585.29	\$868,232.93	\$924,818.22	\$924,818.22							
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	-3.03%	(\$934,226.54)	\$30,857,856.98	\$29,923,630.44	\$29,923,630.44	\$0.00	\$0.00	\$0.00	\$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	Utility	Utility	Utility	Utility	Utility	Utility	
	Full-Time	Part-Time														
20	7.00	14.00	-3.04%	(\$53,396.00)	\$1,757,546.00	\$1,704,150.00	\$1,704,150.00									
21		1.00	-25.70%	(\$9,512.00)	\$37,012.00	\$27,500.00	\$27,500.00									
22	3.00	9.00	-6.58%	(\$21,907.00)	\$333,057.00	\$311,150.00	\$311,150.00									
23			0.55%	\$28,634.00	\$5,197,866.00	\$5,226,500.00	\$5,226,500.00									
25	45.00	24.00	4.77%	\$284,824.50	\$5,967,523.60	\$6,252,348.20	\$6,165,586.20	\$86,762.00								
26	39.00	1.00	3.61%	\$116,237.30	\$3,222,191.30	\$3,338,428.70	\$3,318,400.00	\$20,028.70								
27	6.00		4.36%	\$26,365.00	\$604,595.00	\$630,960.00	\$630,960.00									
28	6.00	111.00	-12.51%	(\$92,581.00)	\$739,781.00	\$647,200.00	\$647,200.00									
29			-3.35%	(\$36,009.20)	\$1,073,459.20	\$1,037,450.00	\$989,200.00	\$48,250.00								
30			110.00%	\$55,000.00	\$50,000.00	\$105,000.00	\$100,000.00	\$5,000.00								
31			-1.39%	(\$39,150.00)	\$2,817,650.00	\$2,778,500.00	\$2,778,500.00									
32			4.24%	\$25,000.00	\$590,000.00	\$615,000.00	\$615,000.00									
35			14.29%	\$500.00	\$3,500.00	\$4,000.00	\$4,000.00									
36			2.71%	\$62,202.00	\$2,296,300.00	\$2,358,502.00	\$2,358,502.00									
37			#DIV/0!	\$0.00		\$0.00										
42			#DIV/0!	\$0.00		\$0.00										
43			3.36%	\$5,073.00	\$151,077.00	\$156,150.00	\$156,150.00									
44	2.00	3.00	-32.55%	(\$518,700.00)	\$1,593,700.00	\$1,075,000.00	\$1,075,000.00									
45			7.69%	\$172,297.40	\$2,241,494.00	\$2,413,791.50	\$2,413,791.50									
46			0.00%	\$0.00	\$17,000.00	\$17,000.00	\$17,000.00									
48			#DIV/0!	\$0.00		\$0.00										
50			-2.00%	(\$25,000.00)	\$1,250,000.00	\$1,225,000.00	\$1,225,000.00									
55			#DIV/0!	\$0.00		\$0.00										
Total	108.00	163.00	-0.07%	(\$20,121.78)	\$29,943,752.22	\$29,923,630.44	\$29,763,589.72	\$160,040.72	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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		7.00	57,203.28	\$22,000.00			\$33,520.28	\$1,683.00
Supervisory Staff (Department Heads & Managers)	12.00	2.00	1,928,218.29	\$1,399,421.02		\$187,152.20	\$234,589.36	\$107,055.71
Police Officers (Including Superior Officers)	38.00		6,444,769.96	\$4,311,604.19	\$200,000.00	\$1,068,416.00	\$790,308.30	\$74,441.47
Fire Fighters (Including Superior Officers)			0.00					\$0.00
All Other Union Employees not listed above	54.00	5.00	5,508,359.72	\$3,327,333.56	\$272,127.77	\$444,982.46	\$1,188,557.14	\$275,358.79
All Other Non-Union Employees not listed above	4.00	149.00	1,183,920.59	\$803,242.18	\$190,000.00	\$36,451.34	\$78,244.04	\$75,983.03
Totals	108.00	163.00	15,122,471.84	\$9,863,600.95	\$662,127.77	\$1,737,002.00	\$2,325,219.12	\$534,522.00

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

	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	32.00	\$13,882.47	\$444,239.16	35.00	\$12,992.62	\$454,741.70
Parent & Child	7.00	\$23,959.35	\$167,715.48	1.00	\$23,389.22	\$23,389.22
Employee & Spouse (or Partner)	17.00	\$33,283.33	\$565,816.64	23.00	\$32,453.88	\$746,439.24
Family	38.00	\$40,991.44	\$1,557,674.72	39.00	\$40,056.86	\$1,562,217.54
Employee Cost Sharing Contribution (enter as negative -)			(\$546,300.00)			(\$349,699.92)
Subtotal	94.00		\$2,189,146.00	98.00		\$2,437,087.78
<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	1	\$36,707.16	\$36,707.16	1	\$34,178.04	\$34,178.04
Employee Cost Sharing Contribution (enter as negative -)			(\$3,700.00)			(\$3,500.00)
Subtotal	1.00		\$33,007.16	1.00		\$30,678.04
<u>Retirees - Health Benefits - Annual Cost</u>						
Single Coverage	19	\$13,999.57	\$265,991.92	12	\$12,992.62	\$155,911.44
Parent & Child	3	\$25,640.60	\$76,921.80	13	\$23,389.22	\$304,059.86
Employee & Spouse (or Partner)	38	\$32,820.85	\$1,247,192.24	40	\$28,788.88	\$1,151,555.20
Family	4	\$42,748.83	\$170,995.32	6	\$40,056.86	\$240,341.16
Employee Cost Sharing Contribution (enter as negative -)			(\$100,000.00)			(\$196,800.08)
Subtotal	64.00		\$1,661,101.28	71.00		\$1,655,067.58
GRAND TOTAL	159.00		\$3,883,254.44	170.00		\$4,122,833.40

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

	Gross	Deductions	Net	Current Year	2017	2018	All Additional Future
	Debt		Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt	\$13,870,000.00	\$13,870,000.00	\$0.00				
Regional School Debt			\$0.00				
Utility Fund Debt							
0			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
0			\$0.00				
<u>Municipal Purposes</u>							
Debt Authorized	\$1,668,843.00		\$1,668,843.00				
Notes Outstanding	\$7,649,001.00		\$7,649,001.00				
Bonds Outstanding	\$6,776,000.00		\$6,776,000.00				
Loans and Other Debt	\$346,143.27		\$346,143.27				
Total (Current Year)	\$30,309,987.27	\$13,870,000.00	\$16,439,987.27				
Population (2010 census)	18,061						
Per Capita Gross Debt	\$1,678.20						
Per Capita Net Debt	\$910.25						
3 Yr. Average Property Valuation		\$2,646,496,285.00					
Net Debt as % of 3 Year Avg Property Valuation		0.62%					
Utility Fund - Principal							
Utility Fund - Interest							
Bond Anticipation Notes - Principal				\$615,000.00			
Bond Anticipation Notes - Interest				\$55,000.00			
Bonds - Principal				\$1,484,000.00	\$1,350,000.00	\$1,350,000.00	\$2,540,000.00
Bonds - Interest				\$230,000.00	\$221,050.00	\$159,000.00	\$123,712.50
Loans & Other Debt - Principal							
Loans & Other Debt - Interest							
Total				\$2,384,000.00	\$1,571,050.00	\$1,509,000.00	\$2,663,712.50
Total Principal				\$2,099,000.00	\$1,350,000.00	\$1,350,000.00	\$2,540,000.00
Total Interest				\$285,000.00	\$221,050.00	\$159,000.00	\$123,712.50
% of Total Current Year Budget				7.97%			
Description	Debt Not Listed Above						
Total Guarantees - Governmental							
Total Guarantees - Other				\$21,988.06	\$21,988.06	\$21,988.06	\$351,808.89
Total Capital/Equipment Leases				\$7,803.46			
Total Other							
Bond Rating				<u>Moody's</u>	<u>Standard & Poors</u>	<u>Fitch</u>	
Rating				Aa3			
Year of Last Rating				2015			
Mark "X" if Municipality has no bond rating							

USER FRIENDLY BUDGET SECTION - Notes

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