



# State of New Jersey Local Government Services

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

**MUNICIPALITY:**

**Municode:**  **Filename:** 1607\_fba\_2021.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
Hector	C.	Lora	6/30/2021	hlora@cityofpassaicnj.gov

**Chief Administrative Officer**

Ricardo		Fernandez		rfernandez@cityofpassaicnj.gov
---------	--	-----------	--	--------------------------------

**Chief Financial Officer**

Omar	J.	Garcia		<a href="mailto:ojgarcia@cityofpassaicnj.gov">ojgarcia@cityofpassaicnj.gov</a>
------	----	--------	--	--

**Municipal Clerk**

Amada	D.	Curling		acurling@cityofpassaicnj.gov
-------	----	---------	--	------------------------------

**Registered Municipal Accountant**

Dieter	P.	Lerch		dlerch@lvhcpa.com
--------	----	-------	--	-------------------

**Governing Body Members**

First Name	Middle Name	Last Name	Term Expires	Business Email
Gary		Schaer	6/30/2023	
Jose	R.	Garcia	6/30/2021	
Terrence		Love	6/30/2021	
Daniel	J.	Schwartz	6/30/2021	
Thania		Melo	6/30/2023	
Chaim	M.	Munk	6/30/2023	
Patel		Salim	6/30/2023	



**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	-27.67%	(\$1,660,000.00)	\$6,000,000.00	\$4,340,000.00	\$4,340,000.00							
08	Local Revenue	-0.65%	(\$46,878.00)	\$7,236,229.00	\$7,189,351.00	\$1,583,351.00		\$5,606,000.00					
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$12,545,482.00	\$12,545,482.00	\$12,545,482.00							
08	Uniform Construction Code Fees	-0.03%	(\$226.00)	\$825,226.00	\$825,000.00	\$825,000.00							
	<b><i>Special Revenue Items w/ Prior Written Consent</i></b>												
11	Shared Services Agreements	-10.62%	(\$77,583.00)	\$730,583.00	\$653,000.00	\$653,000.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-79.39%	(\$8,475,084.00)	\$10,675,084.00	\$2,200,000.00	\$2,200,000.00							
08	Other Special Items	69.44%	\$5,228,374.00	\$7,529,593.00	\$12,757,967.00	\$11,906,967.00		\$851,000.00					
15	Receipts from Delinquent Taxes	-46.31%	(\$99,205.00)	\$214,205.00	\$115,000.00	\$115,000.00							
	<b><i>Amount to be raised by taxation</i></b>												
07	Local Tax for Municipal Purposes	1.16%	\$747,741.00	\$64,404,494.00	\$65,152,235.00	\$65,152,235.00							
07	Minimum Library Tax	4.60%	\$60,351.00	\$1,310,636.00	\$1,370,987.00	\$1,370,987.00							
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	-3.88%	(\$4,322,510.00)	\$111,471,532.00	\$107,149,022.00	\$100,692,022.00	\$0.00	\$6,457,000.00	\$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	Sewer Utility	Utility	Utility	Utility	Utility	Utility	
	Full-Time	Part-Time														
20	General Government	51.00	11.00	4.71%	\$257,835.00	\$5,479,900.00	\$5,737,735.00	\$5,737,735.00								
21	Land-Use Administration			27.20%	\$10,050.00	\$36,950.00	\$47,000.00	\$47,000.00								
22	Uniform Construction Code	5.00	7.00	-4.62%	(\$42,400.00)	\$917,300.00	\$874,900.00	\$874,900.00								
23	Insurance			-5.49%	(\$1,108,696.00)	\$20,188,499.00	\$19,079,803.00	\$19,079,803.00								
25	Public Safety	325.00	65.00	2.52%	\$910,300.00	\$36,060,435.00	\$36,970,735.00	\$36,970,735.00								
26	Public Works	53.00	12.00	1.52%	\$111,400.00	\$7,316,050.00	\$7,427,450.00	\$7,427,450.00								
27	Health and Human Services	13.00	12.00	-10.13%	(\$135,150.00)	\$1,334,600.00	\$1,199,450.00	\$1,199,450.00								
28	Parks and Recreation	18.00	21.00	3.93%	\$69,100.00	\$1,758,200.00	\$1,827,300.00	\$1,827,300.00								
29	Education (including Library)			4.60%	\$60,351.00	\$1,310,636.00	\$1,370,987.00	\$1,370,987.00								
30	Unclassified			-75.86%	(\$8,750,084.00)	\$11,535,084.00	\$2,785,000.00	\$2,785,000.00								
31	Utilities and Bulk Purchases			1.52%	\$30,000.00	\$1,975,000.00	\$2,005,000.00	\$2,005,000.00								
32	Landfill / Solid Waste Disposal			6.48%	\$160,000.00	\$2,470,000.00	\$2,630,000.00	\$2,630,000.00								
35	Contingency			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
36	Statutory Expenditures			7.54%	\$877,743.00	\$11,639,559.00	\$12,517,302.00	\$12,517,302.00								
37	Judgements			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
42	Shared Services			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
43	Court and Public Defender	15.00		0.00%	\$0.00	\$1,206,320.00	\$1,206,320.00	\$1,206,320.00								
44	Capital			0.00%	\$0.00	\$1,050,000.00	\$1,050,000.00	\$1,050,000.00								
45	Debt			-4.70%	(\$86,925.00)	\$1,848,965.00	\$1,762,040.00	\$1,762,040.00								
46	Deferred Charges			362.50%	\$667,000.00	\$184,000.00	\$851,000.00	\$851,000.00								
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
50	Reserve for Uncollected Taxes			12.50%	\$150,000.00	\$1,200,000.00	\$1,350,000.00	\$1,350,000.00								
55	Surplus General Budget			1.80%	\$113,970.00	\$6,343,030.00	\$6,457,000.00	\$6,457,000.00								
	<b>Total</b>	<b>480.00</b>	<b>128.00</b>	<b>-5.89%</b>	<b>(\$6,705,506.00)</b>	<b>\$113,854,528.00</b>	<b>\$107,149,022.00</b>	<b>\$100,692,022.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$6,457,000.00</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  
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	8.00		426,393.73	\$319,748.88		\$48,314.06	\$33,870.00	\$24,460.79
Supervisory Staff (Department Heads & Managers)	21.00	1.00	2,976,812.14	\$2,142,322.51		\$323,704.93	\$346,897.03	\$163,887.67
Police Officers (Including Superior Officers)	180.00		30,580,276.25	\$19,072,877.21	\$837,000.00	\$6,173,890.35	\$2,973,403.08	\$1,523,105.61
Fire Fighters (Including Superior Officers)	104.00		17,466,633.08	\$11,460,207.81	\$461,000.00	\$2,915,486.65	\$1,717,966.23	\$911,972.40
All Other Union Employees not listed above	167.00	127.00	16,897,890.83	\$11,333,676.56	\$559,800.00	\$1,335,906.01	\$2,758,657.30	\$909,850.96
All Other Non-Union Employees not listed above			0.00					
<b>Totals</b>	<b>480.00</b>	<b>128.00</b>	<b>68,348,006.03</b>	<b>\$44,328,832.97</b>	<b>\$1,857,800.00</b>	<b>\$10,797,302.00</b>	<b>\$7,830,793.64</b>	<b>\$3,533,277.42</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>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	151.00	\$12,739.32	\$1,923,637.32	153.00	\$12,523.20	\$1,916,049.60
Parent & Child	79.00	\$22,419.48	\$1,771,138.92	80.00	\$22,032.60	\$1,762,608.00
Employee & Spouse (or Partner)	47.00	\$25,753.20	\$1,210,400.40	49.00	\$25,320.96	\$1,240,727.04
Family	139.00	\$34,473.00	\$4,791,747.00	144.00	\$33,870.00	\$4,877,280.00
Employee Cost Sharing Contribution (enter as negative - )			(\$1,900,000.00)			(\$2,267,000.00)
<b>Subtotal</b>	<b>416.00</b>		<b>\$7,796,923.64</b>	<b>426.00</b>		<b>\$7,529,664.64</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	\$34,473.00	\$34,473.00	1	\$33,870.00	\$33,870.00
Employee Cost Sharing Contribution (enter as negative - )						
<b>Subtotal</b>	<b>1.00</b>		<b>\$34,473.00</b>	<b>1.00</b>		<b>\$33,870.00</b>
<b><u>Retirees - Health Benefits - Annual Cost</u></b>						
Single Coverage	184	\$7,089.00	\$1,304,376.00	183	\$6,697.80	\$1,225,697.40
Parent & Child	29	\$11,375.40	\$329,886.60	28	\$10,760.76	\$301,301.28
Employee & Spouse (or Partner)	139	\$15,038.52	\$2,090,354.28	134	\$13,670.28	\$1,831,817.52
Family	93	\$35,082.72	\$3,262,692.96	92	\$32,144.88	\$2,957,328.96
Employee Cost Sharing Contribution (enter as negative - )						
<b>Subtotal</b>	<b>445.00</b>		<b>\$6,987,309.84</b>	<b>437.00</b>		<b>\$6,316,145.16</b>
<b>GRAND TOTAL</b>	<b>862.00</b>		<b>\$14,818,706.48</b>	<b>864.00</b>		<b>\$13,879,679.80</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**

			Current Year	2022	2023	All Additional Future
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt		\$0.00				
Regional School Debt		\$0.00				
Utility Fund Debt						
Sewer	\$990,000.00	\$14,794.00	\$975,206.00			
0		\$0.00				
0		\$0.00				
0		\$0.00				
0		\$0.00				
0		\$0.00				
<u>Municipal Purposes</u>						
Debt Authorized	\$2,075.00	\$2,075.00				
Notes Outstanding	\$8,916,000.00	\$8,916,000.00				
Bonds Outstanding	\$10,656,000.00	\$170,651.00	\$10,485,349.00			
Loans and Other Debt	\$899,414.00	\$899,414.00				
<b>Total (Current Year)</b>	<b>\$21,463,489.00</b>	<b>\$185,445.00</b>	<b>\$21,278,044.00</b>			
Population (2010 census)	<u>69,781</u>					
Per Capita Gross Debt	<u>\$307.58</u>					
Per Capita Net Debt	<u>\$304.93</u>					
3 Yr. Average Property Valuation		<u>\$3,934,084,728.67</u>				
Net Debt as % of 3 Year Avg Property Valuation		<u>0.54%</u>				
Utility Fund - Principal			\$130,000.00	\$120,000.00	\$120,000.00	\$576,000.00
Utility Fund - Interest			\$26,113.00	\$28,280.00	\$23,480.00	\$50,540.00
Bond Anticipation Notes - Principal						
Bond Anticipation Notes - Interest			\$89,160.00			
Bonds - Principal			\$1,250,000.00	\$1,200,000.00	\$1,205,000.00	\$7,001,000.00
Bonds - Interest			\$286,819.00	\$309,430.00	\$267,430.00	\$690,740.00
Loans & Other Debt - Principal			\$118,474.00	\$110,244.00	\$59,085.00	\$611,611.00
Loans & Other Debt - Interest			\$17,399.00	\$15,018.00	\$13,120.00	\$74,047.00
<b>Total</b>			<b>\$1,917,965.00</b>	<b>\$1,782,972.00</b>	<b>\$1,688,115.00</b>	<b>\$9,003,938.00</b>
Total Principal			\$1,498,474.00	\$1,430,244.00	\$1,384,085.00	\$8,188,611.00
Total Interest			\$419,491.00	\$352,728.00	\$304,030.00	\$815,327.00
% of Total Current Year Budget			<u>1.79%</u>			
Description	Debt Not Listed Above					
Total Guarantees - Governmental						
Total Guarantees - Other						
Total Capital/Equipment Leases						
Total Other						
Bond Rating	Moody's	Standard & Poors	Fitch			
Rating		A+				
Year of Last Rating						
<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)
