



State of New Jersey Local Government Services

Year: **Municipal User Friendly Budget**

MUNICIPALITY:

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

Chief Administrative Officer

Ricardo		Fernandez		rfernandez@cityofpassaicnj.gov
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Chief Financial Officer

Vidya	R.	Nayak		vnayak@cityofpassaicnj.gov
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Municipal Clerk

Amada	D.	Curling		acurling@cityofpassaicnj.gov
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Registered Municipal Accountant

Dieter	P.	Lerch		dlerch@lvhcpa.com
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Governing Body Members

First Name	Middle Name	Last Name	Term Expires	Business Email
Gary		Schaer	6/30/2019	
Jose	R.	Garcia	6/30/2021	
Terrence		Love	6/30/2021	
Daniel	J.	Schwartz	6/30/2021	
Thania		Melo	6/30/2019	
Chaim	M.	Munk	6/30/2019	
Zaida		Polanco	6/30/2019	

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	2.068	\$63,674,696.00	59.70%	\$5,635.18	Municipal Purpose Tax	Actual	\$63,674,696.00
Municipal Library	0.037	\$1,171,119.00	1.10%	\$101.64	Municipal Library	Actual	\$1,171,119.00
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	0.556	\$16,818,577.00	15.77%	\$1,515.07	Local School District	Actual	\$16,818,577.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.815	\$24,646,999.41	23.11%	\$2,220.83	County Purposes	Estimated	\$25,139,939.40
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.011	\$343,095.93	0.32%	\$29.70	County Open Space	Estimated	\$349,957.85
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2017 Budget)	3.487	\$106,654,487.34	100.00%	\$9,502.42	Total ESTIMATED amount to be raised by taxes		\$107,154,289.25
Total Taxable Valuation as of October 1, 2017 <u>\$3,026,067,100.00</u> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy <u>27,106,558.00</u>		
Current Year Average Residential Assessment <u>\$272,494.00</u>					Budget Appropriations, before Reserve for Uncollected Taxes <u></u>		
<u>Prior Year to Current Year Comparison</u>					Total Non-Municipal Tax Levy <u>\$42,308,474.25</u>		
<u>Comparison - Municipal Purposes Tax Rate</u>					Amount to be Raised by Taxes - Before RUT <u>\$15,201,916.25</u>		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) <u>\$150,453.22</u>		
2.068	2.104	1.74%			Total Amount to be Raised by Taxes <u>\$15,352,369.47</u>		
<u>Comparison - Municipal Purposes Tax Levy</u>					% of Tax Collections used to Calculate RUT <u>99.02%</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		If % used exceeds the actual collection % then reference the statutory exception used <u></u>		
\$63,674,696.00	\$63,674,696.00	0.00%	\$0.00		<u>Tax Collections - ACTUAL as of Prior Year</u>		
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>					Total Tax Revenue, Collections CY 2017 <u>105,664,483.00</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Levy, CY 2017 <u></u>		
\$5,635.18	\$5,733.27	1.74%	\$98.09		% of Taxes Collected, CY 2017 <u>0.00%</u>		
					Delinquent Taxes - December 31, 2017 <u>\$33,312.00</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	6.38%	\$150,000.00	\$2,350,000.00	\$2,500,000.00	\$2,500,000.00							
08	Local Revenue	-17.96%	(\$512,500.00)	\$2,853,500.00	\$2,341,000.00	\$2,341,000.00							
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	-15.95%	(\$161,357.00)	\$1,011,357.00	\$850,000.00	\$850,000.00							
	<i>Special Revenue Items w/ Prior Written Consent</i>												
11	Shared Services Agreements	5.07%	\$180,000.00	\$3,553,000.00	\$3,733,000.00	\$3,733,000.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	-64.04%	(\$3,792,091.00)	\$5,921,091.00	\$2,129,000.00	\$2,129,000.00							
08	Other Special Items	-9.33%	(\$266,981.00)	\$2,860,336.00	\$2,593,355.00	\$2,593,355.00							
15	Receipts from Delinquent Taxes	-47.59%	(\$376,617.00)	\$791,338.00	\$414,721.00	\$414,721.00							
	<i>Amount to be raised by taxation</i>												
07	Local Tax for Municipal Purposes	2.26%	\$1,404,810.00	\$62,269,886.00	\$63,674,696.00	\$63,674,696.00							
07	Minimum Library Tax	3.79%	\$42,733.00	\$1,128,386.00	\$1,171,119.00	\$1,171,119.00							
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	-3.50%	(\$3,332,003.00)	\$95,284,376.00	\$91,952,373.00	\$91,952,373.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

USER FRIENDLY BUDGET SECTION - APPROPRIATIONS SUMMARY (ALL OPERATING FUND)

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	General Government	50.00	6.00	-5.95%	(\$351,943.00)	\$5,919,760.00	\$5,567,817.00									
21	Land-Use Administration	3.00		0.84%	\$365.00	\$43,550.00	\$43,915.00									
22	Uniform Construction Code	4.00	5.00	-7.25%	(\$46,718.00)	\$644,818.00	\$598,100.00	\$598,100.00								
23	Insurance			3.98%	\$798,037.00	\$20,073,327.00	\$20,871,364.00	\$20,871,364.00								
25	Public Safety	287.00	72.00	3.12%	\$891,068.00	\$28,544,954.00	\$29,436,022.00	\$29,436,022.00								
26	Public Works	54.00	6.00	1.13%	\$48,113.00	\$4,247,432.00	\$4,295,545.00	\$4,295,545.00								
27	Health and Human Services	15.00	5.00	7.53%	\$84,354.00	\$1,120,146.00	\$1,204,500.00	\$1,204,500.00								
28	Parks and Recreation	14.00	40.00	-3.09%	(\$51,295.00)	\$1,661,115.00	\$1,609,820.00	\$1,609,820.00								
29	Education (including Library)			3.79%	\$42,733.00	\$1,128,386.00	\$1,171,119.00	\$1,171,119.00								
30	Unclassified	25.00	23.00	-63.74%	(\$3,812,091.00)	\$5,981,091.00	\$2,169,000.00	\$2,169,000.00								
31	Utilities and Bulk Purchases			-2.42%	(\$46,000.00)	\$1,900,000.00	\$1,854,000.00	\$1,854,000.00								
32	Landfill / Solid Waste Disposal			4.32%	\$185,000.00	\$4,280,000.00	\$4,465,000.00	\$4,465,000.00								
35	Contingency			#DIV/0!	\$0.00		\$0.00									
36	Statutory Expenditures			9.37%	\$910,457.00	\$9,714,625.00	\$10,625,082.00	\$10,625,082.00								
37	Judgements			#DIV/0!	\$0.00		\$0.00									
42	Shared Services	25.00	7.00	3.45%	\$114,000.00	\$3,303,000.00	\$3,417,000.00	\$3,417,000.00								
43	Court and Public Defender	18.00	1.00	8.48%	\$99,169.00	\$1,169,651.00	\$1,268,820.00	\$1,268,820.00								
44	Capital			1700.00%	\$425,000.00	\$25,000.00	\$450,000.00	\$450,000.00								
45	Debt			-46.80%	(\$1,631,866.00)	\$3,487,135.00	\$1,855,269.00	\$1,855,269.00								
46	Deferred Charges			#DIV/0!	\$0.00		\$0.00									
48	Debt - Type 1 School District			#DIV/0!	\$0.00		\$0.00									
50	Reserve for Uncollected Taxes			0.00%	\$0.00	\$1,050,000.00	\$1,050,000.00	\$1,050,000.00								
55	Surplus General Budget			#DIV/0!	\$0.00		\$0.00									
	Total	495.00	165.00	-2.48%	(\$2,341,617.00)	\$94,293,990.00	\$91,952,373.00	\$91,952,373.00	\$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	8.00		396,463.00	\$304,604.00		\$18,367.00	\$63,650.00	\$9,842.00
Supervisory Staff (Department Heads & Managers)	25.00		2,802,298.00	\$1,963,913.00		\$162,575.00	\$514,573.00	\$161,237.00
Police Officers (Including Superior Officers)	159.00		24,867,668.00	\$16,724,000.00	\$1,000,000.00	\$4,367,751.00	\$2,453,490.00	\$322,427.00
Fire Fighters (Including Superior Officers)	99.00		15,622,030.00	\$10,351,776.00	\$390,000.00	\$2,970,897.00	\$1,699,532.00	\$209,825.00
All Other Union Employees not listed above	143.00	3.00	10,280,660.00	\$6,574,850.00	\$456,650.00	\$858,693.00	\$1,920,980.00	\$469,487.00
All Other Non-Union Employees not listed above	60.00	146.00	6,669,753.00	\$4,918,482.00		\$526,320.00	\$821,220.00	\$403,731.00
Totals	494.00	149.00	60,638,872.00	\$40,837,625.00	\$1,846,650.00	\$8,904,603.00	\$7,473,445.00	\$1,576,549.00

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	124.00	\$12,600.00	\$1,562,400.00	123.00	\$12,500.00	\$1,537,500.00
Parent & Child	78.00	\$21,800.00	\$1,700,400.00	72.00	\$21,600.00	\$1,555,200.00
Employee & Spouse (or Partner)	46.00	\$25,500.00	\$1,173,000.00	44.00	\$25,100.00	\$1,104,400.00
Family	162.00	\$33,900.00	\$5,491,800.00	161.00	\$33,700.00	\$5,425,700.00
Employee Cost Sharing Contribution (enter as negative -)			(\$2,194,900.00)			(\$2,149,236.00)
Subtotal	410.00		\$7,732,700.00	400.00		\$7,473,564.00
<u>Elected Officials - Health Benefits - Annual Cost</u>						
Single Coverage	0		\$0.00			\$0.00
Parent & Child	0		\$0.00			\$0.00
Employee & Spouse (or Partner)	0		\$0.00			\$0.00
Family	2	\$33,900.00	\$67,800.00	2	\$33,700.00	\$67,400.00
Employee Cost Sharing Contribution (enter as negative -)			(\$3,800.00)			(\$3,750.00)
Subtotal	2.00		\$64,000.00	2.00		\$63,650.00
<u>Retirees - Health Benefits - Annual Cost</u>						
Single Coverage	180	\$13,000.00	\$2,340,000.00	174	\$12,800.00	\$2,227,200.00
Parent & Child	20	\$20,400.00	\$408,000.00	22	\$20,300.00	\$446,600.00
Employee & Spouse (or Partner)	136	\$26,400.00	\$3,590,400.00	137	\$26,100.00	\$3,575,700.00
Family	87	\$39,600.00	\$3,445,200.00	86	\$39,450.00	\$3,392,700.00
Employee Cost Sharing Contribution (enter as negative -)			\$0.00			
Subtotal	423.00		\$9,783,600.00	419.00		\$9,642,200.00
GRAND TOTAL	835.00		\$17,580,300.00	821.00		\$17,179,414.00

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
NO

Is prescription drug coverage provided by the SHBP (Yes or No)?

USER FRIENDLY BUDGET SECTION - OUTSTANDING DEBT; PER CAPITA AND BUDGET IMPACT

			Current Year	2019	2020	All Additional Future																									
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets																									
Local School Debt		\$0.00	\$130,000.00	\$130,000.00	\$130,000.00	\$1,166,000.00																									
Regional School Debt		\$0.00	\$41,655.00	\$38,930.00	\$35,205.00	\$140,405.00																									
Utility Fund Debt		\$0.00																													
0		\$0.00	\$1,225,000.00	\$1,250,000.00	\$1,250,000.00	\$11,005,000.00																									
0		\$0.00	\$415,078.00	\$381,890.00	\$348,453.00	\$1,496,540.00																									
0		\$0.00	\$74,911.00	\$113,852.00	\$116,140.00	\$898,768.00																									
0		\$0.00	\$42,716.00	\$22,023.00	\$19,734.00	\$119,578.00																									
0		\$0.00																													
0		\$0.00																													
Total			\$1,929,360.00	\$1,936,695.00	\$1,899,532.00	\$14,826,291.00																									
<u>Municipal Purposes</u>																															
Debt Authorized	\$94,615.00	\$94,615.00	\$1,429,911.00	\$1,493,852.00	\$1,496,140.00	\$13,069,768.00																									
Notes Outstanding		\$0.00	\$499,449.00	\$442,843.00	\$403,392.00	\$1,756,523.00																									
Bonds Outstanding	\$14,730,000.00	\$13,505,000.00	<u>2.10%</u>																												
Loans and Other Debt	\$1,203,671.00	\$1,128,760.00																													
Total (Current Year)	\$16,028,286.00	\$1,299,911.00																													
Population (2010 census)	<u>69,781</u>																														
Per Capita Gross Debt	<u>\$229.69</u>																														
Per Capita Net Debt	<u>\$211.07</u>																														
3 Yr. Average Property Valuation		<u>\$3,420,659,736.00</u>																													
Net Debt as % of 3 Year Avg Property Valuation		<u>0.43%</u>																													
			<table border="1"> <thead> <tr> <th>Description</th> <th colspan="4">Debt Not Listed Above</th> </tr> </thead> <tbody> <tr> <td>Total Guarantees - Governmental</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Total Guarantees - Other</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Total Capital/Equipment Leases</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Total Other</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>				Description	Debt Not Listed Above				Total Guarantees - Governmental					Total Guarantees - Other					Total Capital/Equipment Leases					Total Other				
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			Mark "X" if Municipality has no bond rating																												

USER FRIENDLY BUDGET SECTION - Notes

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