



State of New Jersey Local Government Services

Year: 2017 **Municipal User Friendly Budget**

MUNICIPALITY: 1607 Passaic City - County of Passaic ▼

Municode: 1607 **Filename:** 1607_fbi_2017.xlsm

Website: www.cityofpassaic.gov

Phone Number: (73) 365-5578

Mailing Address: 330 Passaic Street

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

Municipality: Passaic **State:** NJ **Zip:** 07055

Mayor

First Name	Middle Name	Last Name	Term Expires	Business Email
Hector	C.	Lora	6/30/2017	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	6/30/2017	
Terrence		Love	6/30/2017	
Daniel	J.	Schwartz	6/30/2017	
Thania		Melo	6/30/2019	
Chaim	M.	Munk	6/30/2019	
Zaida		Polanco	6/30/2019	

USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN

<u>2016 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2017 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	2.007	\$61,487,482.00	59.57%	\$5,486.67	Municipal Purpose Tax	ACTUAL	\$62,579,554.00
Municipal Library	0.038	\$1,155,625.00	1.12%	\$103.11	Municipal Library	ACTUAL	\$1,128,386.00
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	0.549	\$16,818,577.00	16.30%	\$1,500.35	Local School District	ESTIMATED	\$17,154,948.54
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.764	\$23,415,234.28	22.69%	\$2,088.95	County Purposes	ESTIMATED	\$23,883,538.97
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	\$333,490.97	0.32%	\$29.80	County Open Space	ESTIMATED	\$340,160.79
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
Total (Calendar Year 2016 Budget)	3.368	\$103,210,409.25	100.00%	\$9,208.89	Total ESTIMATED amount to be raised by taxes		\$105,086,588.30
Total Taxable Valuation as of October 1, 2016 <u>\$3,026,067,100.00</u> (To be used to calculate the current year tax rate)					Revenue Anticipated, Excluding Tax Levy 25,091,161.00		
Current Year Average Residential Assessment <u>\$273,423.00</u>					Budget Appropriations, before Reserve for Uncollected Taxes 87,749,101.00		
<u>Prior Year to Current Year Comparison</u>					Total Non-Municipal Tax Levy \$41,378,648.30		
<u>Comparison - Municipal Purposes Tax Rate</u>					Amount to be Raised by Taxes - Before RUT \$104,036,588.30		
Prior Year	Current Year	% Change (+/-)			Reserve for Uncollected Taxes (RUT) \$1,050,000.00		
2.007	2.068	3.06%			Total Amount to be Raised by Taxes \$105,086,588.30		
<u>Comparison - Municipal Purposes Tax Levy</u>					% of Tax Collections used to Calculate RUT <u>99.00%</u>		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		If % used exceeds the actual collection % then reference the statutory exception used		
\$61,487,482.00	\$62,579,554.00	1.78%	\$1,092,072.00		Tax Collections - ACTUAL as of Prior Year		
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>					Total Tax Revenue, Collections CY 2016 99,615,615.00		
Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)		Total Tax Levy, CY 2016 100,554,217.00		
\$5,486.67	\$5,654.43	3.06%	\$167.76		% of Taxes Collected, CY 2016 <u>99.07%</u>		
					Delinquent Taxes - December 31, 2016 <u>\$696,783.00</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	SEWER Utility	Utility	Utility	Utility	Utility	Utility
08	Surplus	47.79%	\$787,159.00	\$1,647,000.00	\$2,434,159.00	\$2,350,000.00		\$84,159.00					
08	Local Revenue	1.11%	\$94,999.00	\$8,571,310.00	\$8,666,309.00	\$2,966,309.00		\$5,700,000.00					
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	26.92%	\$175,000.00	\$650,000.00	\$825,000.00	\$825,000.00							
	Special Revenue Items w/ Prior Written Consent												
11	Shared Services Agreements	-7.04%	(\$250,000.00)	\$3,553,000.00	\$3,303,000.00	\$3,303,000.00							
08	Additional Revenue Offset by Appropriations	#DIV/0!	\$0.00		\$0.00								
10	Public and Private Revenue	#DIV/0!	\$426,203.00		\$426,203.00	\$426,203.00							
08	Other Special Items	41.28%	\$634,622.00	\$1,537,378.00	\$2,172,000.00	\$2,172,000.00							
15	Receipts from Delinquent Taxes	143.31%	\$296,367.00	\$206,800.00	\$503,167.00	\$503,167.00							
	Amount to be raised by taxation												
07	Local Tax for Municipal Purposes	3.68%	\$2,222,277.00	\$60,357,277.00	\$62,579,554.00	\$62,579,554.00							
07	Minimum Library Tax	12.01%	\$120,987.00	\$1,007,399.00	\$1,128,386.00	\$1,128,386.00							
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	5.00%	\$4,507,614.00	\$90,075,646.00	\$94,583,260.00	\$88,799,101.00	\$0.00	\$5,784,159.00	\$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	42.00	14.00	8.44%	\$3,516,780.00	41,653,801.00	\$45,170,581.00	45,170,581.00								
21	Land-Use Administration	8.00	4.00	0.35%	\$100.00	28,250.00	\$28,350.00	28,350.00								
22	Uniform Construction Code	5.00	4.00	166.39%	\$100,000.00	60,100.00	\$160,100.00	160,100.00								
23	Insurance			8.09%	\$1,503,113.00	18,570,214.00	\$20,073,327.00	20,073,327.00								
25	Public Safety	295.00	60.00	34.17%	\$149,400.00	437,250.00	\$586,650.00	586,650.00								
26	Public Works	51.00	14.00	10.00%	\$610,038.00	6,097,750.00	\$6,707,788.00	1,061,410.00		\$5,646,378.00						
27	Health and Human Services	18.00	5.00	-1.02%	(\$2,090.00)	204,944.00	\$202,854.00	202,854.00								
28	Parks and Recreation	17.00	68.00	32.72%	\$73,100.00	223,400.00	\$296,500.00	296,500.00								
29	Education (including Library)			12.01%	\$120,987.00	1,007,399.00	\$1,128,386.00	1,128,386.00								
30	Unclassified	38.00	12.00	-60.21%	(\$645,008.00)	1,071,210.00	\$426,202.00		\$426,202.00							
31	Utilities and Bulk Purchases			-8.81%	(\$183,500.00)	2,083,500.00	\$1,900,000.00	1,900,000.00								
32	Landfill / Solid Waste Disposal			-2.30%	(\$50,000.00)	2,170,000.00	\$2,120,000.00	2,120,000.00								
35	Contingency			#DIV/0!	\$0.00		\$0.00									
36	Statutory Expenditures			3.31%	\$317,179.00	9,577,956.00	\$9,895,135.00	9,895,135.00								
37	Judgements			#DIV/0!	\$0.00		\$0.00									
42	Shared Services			37.83%	\$266,671.00	705,000.00	\$971,671.00	971,671.00								
43	Court and Public Defender	15.00	2.00	7.73%	\$15,476.00	200,324.00	\$215,800.00	215,800.00								
44	Capital			-89.45%	(\$212,000.00)	237,000.00	\$25,000.00	25,000.00								
45	Debt			-18.44%	(\$819,346.00)	4,444,262.00	\$3,624,916.00	3,487,135.00		\$137,781.00						
46	Deferred Charges			-100.00%	(\$1,702,399.00)	1,702,399.00	\$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	489.00	183.00	3.34%	\$3,058,501.00	\$91,524,759.00	\$94,583,260.00	\$88,372,899.00	\$426,202.00	\$0.00	\$5,784,159.00	\$0.00	\$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, 2016 Value)</u>				<u>Property Tax Assessments - Exempt Properties (October 1, 2016 Value)</u>			
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total
1 Vacant Land	177	\$8,071,200.00	0.27%	15A Public Schools	52	\$164,479,600.00	26.51%
2 Residential	6,331	\$1,731,041,600.00	57.20%	15B Other Schools	10	\$48,260,000.00	7.78%
3A/3B Farm			0.00%	15C Public Property	156	\$173,333,100.00	27.93%
4A Commercial	1,218	\$702,718,900.00	23.22%	15D Church and Charities	162	\$145,977,800.00	23.52%
4B Industrial	119	\$185,574,200.00	6.13%	15E Cemeteries & Graveyards	0	\$0.00	0.00%
4C Apartments	414	\$383,458,000.00	12.67%	15F Other Exempt	58	\$88,500,300.00	14.26%
5A/5B Railroad			0.00%				
6A/6B Business Personal Property	1	\$15,203,200.00	0.50%				
Total	8,260	\$3,026,067,100.00	100.00%	Total	438	\$620,550,800.00	100.00%
Average Ratio (%), Assessed to True Value				90.50%			
Equalized Valuation, Taxable Properties				\$3,343,720,552.49			
Total # of property tax appeals filed in 2016				County Tax Board 481.00			
				State Tax Court 137.00			
Number of 2016 County Tax Board decisions appealed to Tax Court				68.00			
Number of pending property tax appeals in State Tax Court				160.00			
Amount paid out by municipality for tax appeals in 2016				\$1,312,512.14			
				Percentage of Exempt vs. Non-Exempt Properties 20.51%			

<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 2016 Total Tax Rate
G Commercial/Industrial Exemption				
I Dwelling Exemption				
J Dwelling Abatement	111		\$4,787,800.00	\$161,253.10
K New Dwelling/Conversion Exemption				
L New Dwelling/Conversion Abatement				
N Multiple Dwelling Exemption				
O Multiple Dwelling Abatement				
Total 5 Yr Exemptions/Abatements	111	0.00	4,787,800.00	161,253.10

**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		303,391.00	\$257,173.00			\$26,544.00	\$19,674.00
Supervisory Staff (Department Heads & Managers)	23.00		2,508,733.00	\$1,623,048.00		\$235,523.00	\$510,600.00	\$139,562.00
Police Officers (Including Superior Officers)	156.00		22,925,963.00	\$14,633,808.00	\$1,015,550.00	\$4,102,414.00	\$3,057,600.00	\$116,591.00
Fire Fighters (Including Superior Officers)	97.00		14,370,237.00	\$9,556,014.00	\$387,000.00	\$2,604,873.00	\$1,748,400.00	\$73,950.00
All Other Union Employees not listed above	153.00		14,811,539.00	\$8,676,014.00	\$1,510,794.00	\$1,068,620.00	\$2,845,800.00	\$710,311.00
All Other Non-Union Employees not listed above	52.00	183.00	4,160,780.00	\$2,648,955.00		\$341,980.00	\$967,200.00	\$202,645.00
Totals	489.00	183.00	59,080,643.00	\$37,395,012.00	\$2,913,344.00	\$8,353,410.00	\$9,156,144.00	\$1,262,733.00

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			\$0.00	109.00	\$9,196.92	\$1,002,464.28
Parent & Child			\$0.00	67.00	\$16,667.16	\$1,116,699.72
Employee & Spouse (or Partner)			\$0.00	42.00	\$19,493.52	\$818,727.84
Family			\$0.00	181.00	\$26,467.08	\$4,790,541.48
Employee Cost Sharing Contribution (enter as negative -)						(\$2,094,988.00)
Subtotal	0.00		\$0.00	399.00		\$5,633,445.32
<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			\$0.00	1	\$26,544.00	\$26,544.00
Employee Cost Sharing Contribution (enter as negative -)						
Subtotal	0.00		\$0.00	1.00		\$26,544.00
<u>Retirees - Health Benefits - Annual Cost</u>						
Single Coverage			\$0.00	175	\$676.53	\$118,392.75
Parent & Child			\$0.00	22	\$1,587.73	\$34,930.06
Employee & Spouse (or Partner)			\$0.00	139	\$1,616.23	\$224,655.97
Family			\$0.00	80	\$2,934.62	\$234,769.60
Employee Cost Sharing Contribution (enter as negative -)						\$0.00
Subtotal	0.00		\$0.00	416.00		\$612,748.38
GRAND TOTAL	0.00		\$0.00	816.00		\$6,272,737.70

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	2018	2019	All Additional Future	
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets	
Local School Debt		\$0.00	Utility Fund - Principal	\$90,000.00	\$90,000.00	\$90,000.00	\$540,000.00
Regional School Debt		\$0.00	Utility Fund - Interest	\$40,675.00	\$24,750.00	\$21,825.00	\$67,275.00
Utility Fund Debt			Bond Anticipation Notes - Principal				
Sewer	\$1,500,000.00	\$1,500,000.00	\$0.00	\$93,116.00			
0		\$0.00	Bonds - Principal	\$2,215,000.00	\$675,000.00	\$675,000.00	\$4,799,000.00
0		\$0.00	Bonds - Interest	\$402,490.00	\$215,398.00	\$193,460.00	\$710,283.00
0		\$0.00	Loans & Other Debt - Principal	\$73,435.00	\$74,911.00	\$76,417.00	\$303,219.00
0		\$0.00	Loans & Other Debt - Interest	\$10,200.00	\$8,718.00	\$7,213.00	\$15,750.00
0		\$0.00					
0		\$0.00					
Municipal Purposes			Total	\$2,924,916.00	\$1,088,777.00	\$1,063,915.00	\$6,435,527.00
Debt Authorized	\$94,615.00	\$94,615.00	Total Principal	\$2,378,435.00	\$839,911.00	\$841,417.00	\$5,642,219.00
Notes Outstanding	\$6,542,500.00	\$6,206,111.00	Total Interest	\$546,481.00	\$248,866.00	\$222,498.00	\$793,308.00
Bonds Outstanding	\$8,364,000.00	\$7,249,000.00	% of Total Current Year Budget	6.09%			
Loans and Other Debt	\$2,054,447.00	\$1,014,447.00					
Total (Current Year)	\$18,555,562.00	\$3,991,389.00	Description	Debt Not Listed Above			
Population (2010 census)	69,781		Total Guarantees - Governmental	\$386,368.00	\$383,482.00	\$384,783.00	\$0.00
Per Capita Gross Debt	\$265.91		Total Guarantees - Other				
Per Capita Net Debt	\$208.71		Total Capital/Equipment Leases				
3 Yr. Average Property Valuation		\$3,282,468,183.00	Total Other				
Net Debt as % of 3 Year Avg Property Valuation		0.44%	Bond Rating	<u>Moody's</u>	<u>Standard & Poors</u>	<u>Fitch</u>	
			Rating		A+		
			Year of Last Rating		2013		
			Mark "X" if Municipality has no bond rating				

USER FRIENDLY BUDGET SECTION - Notes

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