





# State of New Jersey Local Government Services

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

**MUNICIPALITY:**

**Municode:**  **Filename:** 0208\_fba\_2020.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
Benedict		Romeo	12/31/2023	

**Chief Administrative Officer**

Francesca		Maragliano		fmaragliano@cresskillboro.org
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**Chief Financial Officer**

Harold	E.	Laufeld, III		<a href="mailto:hlaufeld@cresskillboro.org">hlaufeld@cresskillboro.org</a>
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**Municipal Clerk**

Francesca		Maragliano		fmaragliano@cresskillboro.org
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**Registered Municipal Accountant**

Paul	J	Lerch		plerch@lvhcpa.com
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**Governing Body Members**

First Name	Middle Name	Last Name	Term Expires	Business Email
James		Cleary	12/31/2020	
Hector		Olmo	12/31/2020	
Gregory		Mueller	12/31/2021	
Kathleen		Savas	12/31/2021	
Mark		Spina	12/31/2022	
Leslie		Kaplan	12/31/2022	ksavas@cresskillboro.org

**USER FRIENDLY BUDGET SECTION - PROPERTY TAX BREAKDOWN**

<u>2019 Calendar Year Property Tax Levies - ALL entities levying property taxes</u>					<u>Current Year 2020 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	0.716	\$15,301,515.00	29.78%	\$0.00	Municipal Purpose Tax	ACTUAL	\$15,662,983.00
Municipal Library	0.036	\$780,497.00	1.52%	\$0.00	Municipal Library	ACTUAL	\$776,839.00
Municipal Open Space	0.010	\$213,569.00	0.42%	\$0.00	Municipal Open Space	ACTUAL	\$215,768.00
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	1.389	\$29,653,319.00	57.70%	\$0.00	Local School District	ESTIMATED	\$30,145,000.00
Regional School District			0.00%	\$0.00	Regional School District		
County Purposes	0.245	\$5,215,904.72	10.15%	\$0.00	County Purposes	ESTIMATED	\$5,320,000.00
County Library			0.00%	\$0.00	County Library		
County Board of Health			0.00%	\$0.00	County Board of Health		
County Open Space	0.011	\$224,138.63	0.44%	\$0.00	County Open Space	ESTIMATED	\$230,000.00
Other County Levies (total)			0.00%	\$0.00	Other County Levies (total)		
<b>Total (Calendar Year 2019 Budget)</b>	<b>2.407</b>	<b>\$51,388,943.35</b>	<b>100.00%</b>	<b>\$0.00</b>	<b>Total ESTIMATED amount to be raised by taxes</b>		<b>\$52,350,590.00</b>
Total Taxable Valuation as of October 1, 2019		<u>\$2,157,684,600.00</u>			Revenue Anticipated, Excluding Tax Levy		<u>4,984,802.00</u>
(To be used to calculate the current year tax rate)					Budget Appropriations, before Reserve for Uncollected Taxes		<u>19,822,624.00</u>
Current Year Average Residential Assessment		<u>\$708,860.00</u>			Total Non-Municipal Tax Levy		<u>\$35,910,768.00</u>
<u>Prior Year to Current Year Comparison</u>					Amount to be Raised by Taxes - Before RUT		<u>\$50,748,590.00</u>
<u>Comparison - Municipal Purposes Tax Rate</u>					Reserve for Uncollected Taxes (RUT)		<u>\$1,601,925.78</u>
	Prior Year	Current Year	% Change (+/-)		Total Amount to be Raised by Taxes		<u>\$52,350,515.78</u>
	0.716		-100.00%				
<u>Comparison - Municipal Purposes Tax Levy</u>					% of Tax Collections used to Calculate RUT		<u>96.94%</u>
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	If % used exceeds the actual collection % then reference the statutory exception used		
	\$15,301,515.00	\$15,662,983.00	2.36%	\$361,468.00			
<u>Comparison - Impact on Avg. Residential Tax Payment (Municipal Purposes Only)</u>					<u>Tax Collections - ACTUAL as of Prior Year</u>		
	Prior Year	Current Year	% Change (+/-)	\$ Change (+/-)	Total Tax Revenue, Collections CY 2019		<u>50,616,396.00</u>
	\$0.00	\$0.00	#DIV/0!	\$0.00	Total Tax Levy, CY 2019		<u>51,531,589.00</u>
					% of Taxes Collected, CY 2019		<u>98.22%</u>
					Delinquent Taxes - December 31, 2019		<u>\$767,039.00</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	Swim Pool Utility	Utility	Utility	Utility	Utility	Utility
08	Surplus	3.36%	\$73,000.00	\$2,170,000.00	\$2,243,000.00	\$2,200,000.00		\$43,000.00					
08	Local Revenue	-22.28%	(\$203,197.00)	\$912,097.00	\$708,900.00	\$392,900.00		\$316,000.00					
09	State Aid (without offsetting appropriation)	0.00%	\$0.00	\$818,122.00	\$818,122.00	\$818,122.00							
08	Uniform Construction Code Fees	-4.66%	(\$14,671.00)	\$314,671.00	\$300,000.00	\$300,000.00							
	<b><i>Special Revenue Items w/ Prior Written Consent</i></b>												
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	-60.71%	(\$24,846.00)	\$40,923.00	\$16,077.00	\$16,077.00							
08	Other Special Items	18.82%	\$96,272.00	\$511,431.00	\$607,703.00	\$607,703.00							
15	Receipts from Delinquent Taxes	-16.10%	(\$124,757.00)	\$774,757.00	\$650,000.00	\$650,000.00							
	<b><i>Amount to be raised by taxation</i></b>												
07	Local Tax for Municipal Purposes	-2.66%	(\$428,103.00)	\$16,091,086.00	\$15,662,983.00	\$15,662,983.00							
07	Minimum Library Tax	-0.47%	(\$3,658.00)	\$780,497.00	\$776,839.00	\$776,839.00							
54	Open Space Levy Tax	0.78%	\$1,677.00	\$214,091.00	\$215,768.00		\$215,768.00						
07	Addition to Local District School Tax	#DIV/0!	\$0.00		\$0.00								
08	Deficit General Budget	#DIV/0!	\$0.00		\$0.00								
	Total	-2.78%	(\$628,283.00)	\$22,627,675.00	\$21,999,392.00	\$21,424,624.00	\$215,768.00	\$359,000.00	\$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	Swim Pool Utility	Utility	Utility	Utility	Utility	Utility	
	Full-Time	Part-Time														
20	General Government	8.00	3.00	4.74%	\$62,000.00	\$1,309,000.00	\$1,371,000.00	\$1,371,000.00								
21	Land-Use Administration		2.00	0.67%	\$500.00	\$74,300.00	\$74,800.00	\$74,800.00								
22	Uniform Construction Code	1.00	4.00	-3.16%	(\$7,500.00)	\$237,100.00	\$229,600.00	\$229,600.00								
23	Insurance			0.69%	\$11,973.00	\$1,730,027.00	\$1,742,000.00	\$1,742,000.00								
25	Public Safety	29.00	66.00	4.54%	\$261,600.00	\$5,766,900.00	\$6,028,500.00	\$6,028,500.00								
26	Public Works	18.00	3.00	0.29%	\$10,200.00	\$3,555,800.00	\$3,566,000.00	\$3,566,000.00								
27	Health and Human Services	1.00	2.00	6.99%	\$7,700.00	\$110,100.00	\$117,800.00	\$117,800.00								
28	Parks and Recreation	3.00	50.00	8.21%	\$55,550.00	\$676,400.00	\$731,950.00	\$397,950.00		\$334,000.00						
29	Education (including Library)	3.00	13.00	-0.47%	(\$3,658.00)	\$780,497.00	\$776,839.00	\$776,839.00								
30	Unclassified			-8.59%	(\$24,741.00)	\$287,961.00	\$263,220.00	\$47,452.00	\$215,768.00							
31	Utilities and Bulk Purchases			1.90%	\$22,125.00	\$1,163,810.00	\$1,185,935.00	\$1,185,935.00								
32	Landfill / Solid Waste Disposal			-3.75%	(\$10,000.00)	\$267,000.00	\$257,000.00	\$257,000.00								
35	Contingency			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
36	Statutory Expenditures			2.15%	\$41,250.00	\$1,919,264.00	\$1,960,514.00	\$1,947,514.00		\$13,000.00						
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	1.00	3.00	7.73%	\$7,000.00	\$90,600.00	\$97,600.00	\$97,600.00								
44	Capital			82.11%	\$78,000.00	\$95,000.00	\$173,000.00	\$173,000.00								
45	Debt			3.29%	\$56,440.00	\$1,714,299.00	\$1,770,739.00	\$1,770,739.00								
46	Deferred Charges			218.09%	\$34,895.00	\$16,000.00	\$50,895.00	\$38,895.00		\$12,000.00						
48	Debt - Type 1 School District			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
50	Reserve for Uncollected Taxes			1.65%	\$26,000.00	\$1,576,000.00	\$1,602,000.00	\$1,602,000.00								
55	Surplus General Budget			#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00								
	<b>Total</b>	<b>64.00</b>	<b>146.00</b>	<b>2.94%</b>	<b>\$629,334.00</b>	<b>\$21,370,058.00</b>	<b>\$21,999,392.00</b>	<b>\$21,424,624.00</b>	<b>\$0.00</b>	<b>\$215,768.00</b>	<b>\$359,000.00</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**

<b>Property Tax Assessments - Taxable Properties (October 1, 2019 Value)</b>				<b>Property Tax Assessments - Exempt Properties (October 1, 2019 Value)</b>				
	# of Parcels	Assessed Value	% of Total		# of Parcels	Assessed Value	% of Total	
1 Vacant Land	82	\$19,414,400.00	0.90%	15A Public Schools	5	\$60,335,600.00	33.18%	
2 Residential	2,782	\$1,972,049,700.00	91.40%	15B Other Schools	1	\$5,401,300.00	2.97%	
3A/3B Farm			0.00%	15C Public Property	69	\$97,841,300.00	53.80%	
4A Commercial	74	\$155,882,800.00	7.22%	15D Church and Charities	11	\$13,125,700.00	7.22%	
4B Industrial	1	\$3,085,600.00	0.14%	15E Cemeteries & Graveyards			0.00%	
4C Apartments	3	\$7,252,100.00	0.34%	15F Other Exempt	9	\$5,155,200.00	2.83%	
5A/5B Railroad			0.00%					
6A/6B Business Personal Property			0.00%					
<b>Total</b>	<b>2,942</b>	<b>\$2,157,684,600.00</b>	<b>100.00%</b>	<b>Total</b>	<b>95</b>	<b>\$181,859,100.00</b>	<b>100.00%</b>	
Average Ratio (%), Assessed to True Value				100.00%	Percentage of Exempt vs. Non-Exempt Properties			8.43%
Equalized Valuation, Taxable Properties				\$2,157,684,600.00				
Total # of property tax appeals filed in 2019					County Tax Board			55.00
					State Tax Court			20.00
Number of 2019 County Tax Board decisions appealed to Tax Court								0.00
Number of pending property tax appeals in State Tax Court								15.00
Amount paid out by municipality for tax appeals in 2019								\$0.00

<b>Prior Budget Year's Payments in Lieu of Tax (PILOT) - 5 Year Exemptions/Abatements</b>				
	# of Parcels	PILOT Billing/Revenue	Assessed Value	Taxes if Billed in Full 2019 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					
Supervisory Staff (Department Heads & Managers)	7.00	4.00	1,349,205.50	\$998,525.00	\$27,474.81	\$136,698.07	\$108,120.46	\$78,387.16
Police Officers (Including Superior Officers)	22.00		5,173,294.29	\$3,272,377.00	\$507,623.00	\$975,168.35	\$374,218.45	\$43,907.49
Fire Fighters (Including Superior Officers)	4.00	12.00	872,754.60	\$575,162.75	\$64,837.25	\$158,964.75	\$64,587.24	\$9,202.61
All Other Union Employees not listed above	16.00	4.00	2,547,836.29	\$1,546,503.00	\$392,263.00	\$219,245.76	\$245,457.32	\$144,367.21
All Other Non-Union Employees not listed above	15.00	126.00	2,682,272.51	\$2,048,425.00	\$74,350.00	\$148,731.58	\$251,311.04	\$159,454.89
<b>Totals</b>	<b>64.00</b>	<b>146.00</b>	<b>12,625,363.19</b>	<b>\$8,440,992.75</b>	<b>\$1,066,548.06</b>	<b>\$1,638,808.51</b>	<b>\$1,043,694.51</b>	<b>\$435,319.36</b>

Is the Local Government required to comply with NJSA 11A **(Civil Service)**? - YES or NO

**NO**

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	18.00	\$10,801.68	\$194,430.24	16.00	\$11,559.00	\$184,944.00
Parent & Child	5.00	\$19,334.94	\$96,674.70	5.00	\$20,691.36	\$103,456.80
Employee & Spouse (or Partner)	10.00	\$21,603.36	\$216,033.60	10.00	\$22,566.84	\$225,668.40
Family	26.00	\$30,136.62	\$783,552.12	27.00	\$32,250.84	\$870,772.68
Employee Cost Sharing Contribution (enter as negative - )			(\$246,000.00)			(\$288,000.00)
<b>Subtotal</b>	<b>59.00</b>		<b>\$1,044,690.66</b>	<b>58.00</b>		<b>\$1,096,841.88</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			\$0.00			\$0.00
Employee Cost Sharing Contribution (enter as negative - )						
<b>Subtotal</b>	<b>0.00</b>		<b>\$0.00</b>	<b>0.00</b>		<b>\$0.00</b>
<b><u>Retirees - 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			\$0.00			\$0.00
Employee Cost Sharing Contribution (enter as negative - )						
<b>Subtotal</b>	<b>0.00</b>		<b>\$0.00</b>	<b>0.00</b>		<b>\$0.00</b>
<b>GRAND TOTAL</b>	<b>59.00</b>		<b>\$1,044,690.66</b>	<b>58.00</b>		<b>\$1,096,841.88</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)?**

<b>Yes</b>
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**Is prescription drug coverage provided by the SHBP (Yes or No)?**

<b>Yes</b>
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**USER FRIENDLY BUDGET SECTION - OUTSTANDING DEBT; PER CAPITA AND BUDGET IMPACT**

			Current Year	2021	2022	All Additional Future
Gross Debt	Deductions	Net Debt	Budget	Budget	Budget	Years' Budgets
Local School Debt	\$24,431,000.00	\$24,431,000.00	\$0.00			
Regional School Debt			\$0.00			
Utility Fund Debt						
Swim Pool	\$75,059.00	\$75,059.00	\$0.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
0			\$0.00			
<u>Municipal Purposes</u>						
Debt Authorized	\$926,250.00	\$926,250.00				
Notes Outstanding	\$5,310,000.00	\$28,972.00	\$5,281,028.00			
Bonds Outstanding	\$11,132,000.00	\$149,122.00	\$10,982,878.00			
Loans and Other Debt			\$0.00			
<b>Total (Current Year)</b>	<b>\$41,874,309.00</b>	<b>\$24,684,153.00</b>	<b>\$17,190,156.00</b>			
Population (2010 census)	8,812					
Per Capita Gross Debt	\$4,751.96					
Per Capita Net Debt	\$1,950.77					
3 Yr. Average Property Valuation		\$2,318,600,602.67				
Net Debt as % of 3 Year Avg Property Valuation		0.74%				
Utility Fund - Principal						
Utility Fund - Interest						
Bond Anticipation Notes - Principal						
Bond Anticipation Notes - Interest			\$92,925.00			
Bonds - Principal			\$1,375,000.00			
Bonds - Interest			\$302,814.00			
Loans & Other Debt - Principal						
Loans & Other Debt - Interest						
<b>Total</b>			\$1,770,739.00	\$0.00	\$0.00	\$0.00
Total Principal			\$1,375,000.00	\$0.00	\$0.00	\$0.00
Total Interest			\$395,739.00	\$0.00	\$0.00	\$0.00
% of Total Current Year Budget			8.05%			
Description	Debt Not Listed Above					
Total Guarantees - Governmental						
Total Guarantees - Other						
Total Capital/Equipment Leases						
Total Other						
<u>Bond Rating</u>	<u>Moody's</u>	<u>Standard &amp; Poors</u>	<u>Fitch</u>			
Rating	Aa2					
Year of Last Rating	2018					
<b>Mark "X" if Municipality has no bond rating</b>						



**USER FRIENDLY BUDGET SECTION - Notes**

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